

# TRAVEL INSURANCE POLICY BOOKLET

All you need to know about  
your travel insurance

Keep this policy booklet in a safe place



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## **Thank you for buying Rias Travel insurance. Please read this policy before you leave on your trip.**

The insurers are Ageas Insurance Limited, except in relation to section 14 – Travel Legal Guard which is underwritten by DAS Legal Expenses Insurance Company Limited.

Ageas Insurance Limited and DAS Legal Expenses Insurance Company are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This policy will not cover you for all eventualities. Please see pages 4-5 for a schedule of benefits and pages 14-15 for important information regarding conditions and exclusions.

It is important that you read this policy carefully because we will use it to settle any claim. Please make sure that:

- the cover meets your needs
- you can make the declaration on pages 3 and 4 of this policy
- you can agree to condition 1 of 'General conditions applying to all sections' (see pages 39-41).

If you need more advice, please contact us on **0345 234 0008**

# Declaration

This Rias Travel Insurance Policy contains conditions and exclusions in relation to the health of the insured persons and the cover provided.

## Medical Exclusions

If at the time of purchasing this policy, or whenever booking a trip (under an annual multi-trip policy), anyone insured under this policy answers 'Yes' to any of the following questions, this policy will not provide cover for any claim arising directly or indirectly from that condition.

- a Is anyone waiting for an operation, post operative check up, any other hospital treatment or any medical investigations, tests or test results (for anything other than pregnancy)?
- b Is anyone waiting for a consultation with a hospital doctor for any medical condition or set of symptoms, other than for regular check-ups for a stable condition?
- c Does anyone have a condition for which a terminal prognosis has been given?
- d Is anyone travelling against the advice of a doctor, or in order to obtain medical advice or treatment abroad?

## Health Questions

At the time of taking out this policy and also when booking a trip (under an annual multi-trip policy) you, and each insured person must read, and be able to answer 'No' to the health questions (1-9).

If anyone insured under this policy answers 'Yes' to any of the questions, they must contact us on **0345 234 0008**, to declare all their existing medical conditions, regardless of whether they are applicable to the health questions below, and to see if cover can be provided.

You may have to pay an extra premium to include cover for your medical conditions.

You are required to take reasonable care to ensure that all answers to medical questions that you give are truthful and accurate. In the event that you do not contact us if required

to do so, or you do not declare fully and accurately all existing medical conditions when contacting us we reserve the right to cancel the policy, or refuse to deal with any claim arising, or to reduce the amount of any claim paid.

If you are in any doubt as to how to answer any questions, please refer to your GP.

- 1 Has anyone been admitted to hospital overnight or treated as a day-patient in the last 12 months?
- 2 Has anyone ever been diagnosed with or received any treatment or medication for any heart/cardiac problem?
- 3 Does anyone have a breathing condition for which they take more than 2 prescribed medications, or which their medication has changed in the last 6 months?
- 4 Does anyone have a breathing condition which in the last 5 years has required either the use of supplementary oxygen or the use of a nebuliser?
- 5 Has anyone ever been diagnosed with or had treatment for any circulatory condition? (including stroke, TIA, blood clots), or diabetes?
- 6 Has anyone ever been diagnosed with or had treatment for High Blood Pressure? (Where High blood pressure is controlled by no more than one medication and their medication has not changed in the last 6 months, this question can be answered as 'No')

- 7 Has anyone been diagnosed with or had any treatment in the last 5 years for any type of cancer, leukaemia or brain tumour?
- 8 Has anyone ever had an organ transplant, or been on kidney dialysis?
- 9 Has anyone ever had dementia, or any other psychiatric or psychological illness?

If you can agree this declaration any existing medical conditions will be covered by this policy, therefore please do not contact the Rias Health Line as you may be charged an additional premium unnecessarily.

## Changes to your health (applies to Annual Multi-trip policies only)

### Part One

If your health changes after you purchased your policy but before you travel, you must contact us immediately on **0345 234 0008**, to tell us about these changes if because of these you:

- Have seen a doctor or seen or been referred to a consultant or specialist
- Have been admitted to hospital, or are waiting to receive treatment (including surgery, tests or investigations)

We will then tell you if we can cover these medical conditions at no extra cost or for an additional premium.

### Part Two

If we cannot cover your medical conditions, or you do not want to pay the additional premium quoted, we will give you the choice of either:

- Cancelling your policy and receiving a proportionate/partial refund (provided that you have not made a claim or are about to); or
- Making a cancellation claim for any pre-booked trips; or
- Continuing the policy but without cover for your medical conditions.

## Schedule of Benefits

### Personal Travel Insurance

Sum insured per insured person (up to):

Section	Covered	Limit	Excess
1	<b>Holiday cancellation</b> Paid excursions Additional expenses if your carer is taken ill	£5,000 £200 £500	£50 or £15 for holidays under £100 total cost
2	<b>If your trip is cut short</b>	£5,000	£50 or £15 for holidays under £100 total cost
3	<b>Missed departure - extra travel and accommodation expenses</b>	£800	£50
4	<b>Delay</b> (not UK and Channel Islands trips) Holiday abandonment	£20 per 8 hours, max £100 £5,000	Nil £50
5	<b>Medical and other expenses</b> UK trip non-medical emergency expenses	£10,000,000 £10,000	£75 £50
6	<b>Hospital benefit</b>	£25 per day, max £500	Nil
7	<b>Personal Accident</b> Loss of limbs or sight Permanent Total Disability Death benefit	£25,000 £25,000 £15,000	Nil

## Schedule of Benefits (continued)

Section	Covered	Limit	Excess
8	<b>Personal Belongings</b> Valuables total limit Single item limit Sports equipment Medical equipment – Single item limit Total limit	£2,000 £300 £300 £300 £500 £1,000 (£500 for any one item, pair or set)	£50
9	<b>Temporary loss of belongings</b>	£150	Nil
10	<b>Personal Money &amp; Documents</b> <b>Cash</b>	£750 £300 (£50 for a child under 16)	£50
11	<b>Loss of Passport</b>	£250	Nil
12	<b>Personal Liability</b>	£2,000,000	£250
13	<b>Mugging</b>	£200	Nil
14	<b>Travel Legal Guard</b>	£25,000	Nil
15	<b>End Supplier Failure</b>	£1,500	Nil
16	<b>Hijack/Kidnap</b>	£2,500/£100 per 24 hours	Nil
17	<b>Catastrophe</b>	£500	Nil
18	<b>Pet Care</b>	£200	Nil

### Options

Covered	Limit	Excess
<b>Winter Sports Cover</b> Winter sports equipment Hired equipment Winter sports equipment hire Ski pack Piste closure Avalanche closure	£500 £500 £30 per day, max £300 £300 £30 per day, max £300 £300	£50
<b>Golf Cover</b> Golf equipment Golf equipment hire Green fees	£1,000 £300 £500	£50

Please note that the sum insured is the most you can claim under the section but other limits may apply. These are shown under the appropriate sections of the policy. All cover limits and excesses shown are per person.

# Definitions

Wherever the following words and phrases appear in this policy, they will always have the meanings shown below.

## Accidental injury

Injury to you resulting directly from an accident involving something violent and visible. This does not include sickness or disease, any natural condition or the result of anything that happens gradually.

## Acts of terrorism

An act, including but not limited to the use or threat of force or violence, by any person or group, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons, including the intention to influence any government and/or to cause fear to the public, or any section of the public.

## Booked scheduled transport

The following regular scheduled forms of transport: train, coach, bus, aircraft or sea vessel which run to a timetable and where you are a fare-paying passenger, and pre-booked taxis.

## Business associate

Anyone who works at your place of business and who needs to be in work while you are away so the business can run properly.

## Carer

A person who looks after you and who is normally resident with you and on whom your trip depends.

## Catastrophe

Earthquake, explosion, fire, flood, hurricane, lightning, storm and tempest.

## Child

A person under 18.

## Close relative

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, common law partner (defined as living together at the same address and including same sex relationships) or fiancé/ fiancée.

## Couple

Two adults living at the same address who are married, have entered into a civil or common law partnership or are living together as if they are married; or an adult and carer.

## Dangerous activities

Any activity not listed as acceptable to us on pages 11-13 unless declared and accepted by us.

## Family

Up to two adults living at the same address who are married, have entered into a civil partnership or are living together as if they are married, with any number of children under 18 normally living with them and travelling with them. This includes Grandparents who are travelling with any number of their grandchildren who are under the age of 18.

## Hijack/hijacked

The unlawful seizure or wrongful exercise of control of your transport (or the crew thereof) in which you are travelling as a fare-paying passenger.

## Home

The address where you live in the United Kingdom.

## Kidnap/kidnapped

Your unlawful capture and detention in excess of 24 hours.

## **Labour dispute or protest**

Any form of action taken, or the threat of action, which prevents or otherwise interferes with producing goods or providing services.

## **Medical equipment**

Specialist equipment, for example, a wheelchair or walking frame, belonging to you or for which you are responsible.

## **Period of insurance**

The period you are covered for.

The time that cover for particular sections starts and ends is given in more detail below:

Section 1 and Section 15, starts on the date of issue shown on your Policy Schedule. All other cover begins when you leave home to go on your trip and lasts until you return home, as long as that is within the period of insurance you have paid for.

For Annual Multi-trip insurance Cover under Section 1 and Section 15, starts when you book each trip, or on the start date shown on your Policy Schedule, if this is later. Cover under all other sections begins when you leave home to go on your trip and ends when you return home from that trip. The insurance is only valid if you have insured the whole duration of each individual trip, as shown on your policy schedule. For Annual Multi-Trip this will either be a maximum trip duration of either 31 or 45 days per trip, as shown on your policy schedule. The start and finish dates of the trip must fall within the 12-month period.

There is no cover offered by the policy whatsoever for trips which are longer than the insured trip duration you have paid for.

For holidays booked during the period of insurance and that start after the end of the period of insurance as shown on your Policy Schedule, we will provide cover under Section 1 until the policy ends. Cover will not start more than 24 hours before booked departure or cease more than 24 hours after your booked return home.

We will extend the period of insurance by up to 60 days, at no extra cost, if you have to stay on your trip longer because of events that you have no control over. If the transport you are on is hijacked, we will automatically provide worldwide cover. The period of insurance will continue for up to 12 months without extra charge.

## **Personal Belongings**

Items owned entirely by you including your luggage and their contents, articles you are wearing or carrying with you including your valuables.

## **Terminal prognosis**

When a doctor tells a patient they have a condition that will lead to their death.

## **Trip**

Your holiday or business trip which starts and ends at your home.

## **Unattended**

Where you are not in a position to prevent unauthorised interference with the theft or damage to your property.

## **United Kingdom**

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

## **Valuables**

Audio, visual, video, photographic, computer and portable navigation equipment, jewellery, furs, gold and silver items, watches, binoculars, musical instruments, tablet devices, MP3 players and electronic games.

## **We, our, us**

Ageas Insurance Limited in respect of all Sections of cover, other than Section 14 - Travel Legal Guard and Section 15 - End Supplier Failure where other definitions of this term are provided.

# Definitions (continued)

## Winter Sports

On-piste snowboarding, on-piste skiing, mono-skiing, ice-skating, curling, tobogganing and snow-mobiling, crosscountry skiing on locally recognised tracks, off-piste skiing with a qualified instructor and off-piste snowboarding with a qualified instructor.

## You, your

Each insured person named on the Policy Schedule who has been resident in the United Kingdom for at least six months prior to taking out this insurance and who is registered with a general practitioner in the United Kingdom and for whom the correct premium has been paid.

### Geographical limits:

**Area 1** United Kingdom (that is, England, Scotland, Wales, the Isle of Man and Northern Ireland).

**Area 2** Europe (excluding named Area 3 countries): Area 1 plus Albania, Armenia, Austria, Azores, Belarus, Belgium, Bosnia & Herzegovina, Bulgaria, the Channel Islands, Corsica, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Hungary, Iceland, Israel, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (west of the Urals), San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Sweden, Switzerland, Tunisia and Ukraine.

**Area 3** Europe: Area 2 countries plus Andorra, Balearics, Canary Islands, Cyprus, Greece, Malta, Spain and Turkey.

**Area 4** Worldwide (excluding named Area 5 countries): including all destinations not covered by Areas 1, 2 and 3 and up to 24 hours (in transit) in the USA or Canada.

**Area 5** Worldwide: all destinations covered by Area 4 plus USA, Canada and the Caribbean.

# Assistance International

## Who to contact if you need help following a Medical Emergency

Assistance International is a 24-hour worldwide emergency service. If you need help following a medical emergency, please call:

**00 44 23 8064 4633**

The numbers from the countries most often visited are as follows.

### France, Greece, Portugal, Spain and Italy

**00 44 23 8064 4633**

### USA and Canada

**011 44 23 8064 4633**

## Fax number

**00 44 23 8064 4616**

We may record or monitor calls for training purposes or to improve the quality of our service.

## Information needed in medical emergencies

- Your name and address, and your phone or fax number abroad
- The name of the agent who arranged this insurance
- Your policy number shown on the schedule

## Assistance International (continued)

- The details of your booked outward and return journeys
- The type of help you need

If you go into a hospital abroad and you are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you immediately.

We may be required to contact your GP in the UK to check your medical records.

### Getting you home after a medical emergency

If you are too ill to return home using your return travel tickets, Assistance International can arrange other travel for you. In special circumstances, they will arrange a road or air ambulance. Before you travel, the doctors looking after you must provide a certificate confirming that it is medically necessary for you to return home and that you are fit to travel. The conditions of Section 5 'Medical and other expenses' and condition 5 of the general conditions that apply to all sections also apply to the service provided by Assistance International.

## Making a Claim

To make a claim, please call our Claims helpline on **0345 415 0455**. The phone line is open 24 hours a day, 365 days a year. They will lodge your claim and may issue a claim form.

We may record or monitor calls for training purposes or to improve the quality of our service.

Fill in the claim form and return it with:

- the relevant proof we need as stated here and on the claim form
- this policy
- your travel insurance schedule.

All the certificates, accounts, receipts,

### Paying medical fees

If possible, you should pay for your medical treatment and then claim these costs back when you return home. If you cannot pay the medical costs out of your own money, contact Assistance International.

### European Insurance Card

A European Health Insurance Card (EHIC) entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are travelling in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.

You can pick up an EHIC application form from your local Post Office or you can complete this online by visiting

[www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers).

If we agree to a claim for medical expenses which has been reduced because you used an EHIC, any other reciprocal health agreement, other travel insurance or private health insurance, you will not pay the excess for this section. If you do not have an EHIC, this insurance policy will still be valid.

information and evidence you send must be in the form we ask for. Always send originals and not photocopies. Please ensure you keep copies of any documents you send to us. You must pay any costs involved in providing these documents.

We may be required to contact your GP in the UK to check your medical records.

Please do not send any documents until you send in your claim form. We will aim to answer all correspondence within five working days of receiving it.

Please notify us of your claim as soon as possible. Any unreasonable delays in your

# Making a Claim (continued)

notification may prejudice the way we handle your claim.

## You must supply the following proof:

### If you cancel the trip

Please send us:

- the reason for cancelling the trip
- your booking invoice or receipt and your cancellation invoice
- independent written proof of the reason for cancellation.

For example, if the cancellation is due to an illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured to confirm that cancellation was medically necessary.

### Cutting the trip short

Please give the reason you cut your trip short, confirming that you had to come home early. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel. You must then send this with your claim form.

### Medical and other expenses

Please send details of the illness or injury and original receipts and bills for any expenses you have paid.

### Personal accident

Please send full details of the accident and injury.

### Personal belongings, temporary loss, winter sports equipment and golf cover

Please send full details of the belongings which have been lost, stolen or damaged. You should also send receipts, proof of ownership, or bills for the cost of repairs. For loss or theft claims, you must also send a police report. If your belongings were lost, stolen

or damaged while in the care of a carrier or handling agent, you must send a 'carrier's report' or 'property irregularity report' as well as the travel tickets and luggage receipts the carrier or handling agent gave you when you checked in. You must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and your belongings are now considered to be permanently lost. For temporary-loss claims, please send receipts for the replacement items you have bought and a 'carrier's report' or 'property irregularity report'.

### Money and documents

Please send full details with a police report and cash withdrawal slips or similar proof of the money you withdrew or that was held by you for business reasons.

### Loss of passport

Please send a police report and any bills or receipts for travel and accommodation expenses.

### Personal liability

You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our permission in writing.

### Missed departure – extra travel and accommodation expenses

If your booked scheduled transport service is interrupted please send confirmation of the delay from your transport provider. You must also send receipts or bills for your expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how you got to the airport, port or station.

## Travel Legal Guard

Please send full details of the accident and your injury.

### Delay

When you claim you must ask the airline or transport company to confirm in writing:

- the cause of the delay or cancellation
- the period of the delay
- the scheduled time of departure and arrival
- the actual time of departure and arrival.

### Mugging

Please send a police report and a certificate from the doctor confirming the injuries you received and the period you were in hospital receiving inpatient treatment.

## Dangerous activities

You are not covered for claims caused by you taking part in winter sports (unless you have paid the extra winter sports premium), mountaineering, potholing, riding or driving in any kind of race, flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or doing any other dangerous activity.

However, we automatically cover the activities listed below under our standard cover and under the winter sports cover.

### RIAS travel insurance cover includes the following:

**Abseiling** - professionally organised & supervised

**Aerial safaris** - in chartered aircraft & an organised excursion

**Angling**

**Archery** - properly supervised

**Badminton**

**Banana Boat**

**Baseball** - non professional

**Basketball** - non professional

### Winter sports and golf cover

Please send receipts for the cost of hiring the snowboard, skis or golf equipment and full details of what was lost, damaged or stolen.

### Ski Pack (lessons, hire and lift pass)

Give the reason for cutting short the use of your Ski Pack and send us a medical certificate confirming that this was necessary.

### Piste closure

Please ask the relevant authority to confirm in writing that the piste was closed. You must also send your receipts for transport to the other resort and the cost of the lift pass.

### Avalanche closure

You must get written confirmation from the appropriate authority that getting to or from your resort was not possible for the period claimed due to an avalanche or a landslide.

**Bowls**

**Camel riding** - not racing

**Canoeing/Rafting/White water rafting** - up to category 2

**Catamaran sailing** - up to 12 miles from coast only\*

**Cave tours** - for school children only, when accompanied by a qualified guide

**Clay pigeon shooting** - organised event

**Cross-country running**

# Dangerous activities (continued)

## RIAS travel insurance cover includes the following:

### **Curling**

**Cycling** - transport only, excludes mountain biking

**Deep sea fishing** - game fishing

**Dinghy sailing** - up to 12 miles from coast only\*

**Driving a car, van, lorry** - excludes professional drivers\*

**Driving or riding on a motorcycle or moped**

**Dry slope skiing**

**Fell running**

**Fell walking** - no picks or ropes

**Fencing** - amateur only

**Fishing**

**Football** - not professional, semiprofessional or major competition or tournament

**Gliding** - not piloting & subject to flying with qualified pilot

**Go-karting** - up to 120 cc\*

**Golf**

**Gorilla trekking**

**Gymnastics**

**Hiking/Walking/ Trekking** - no ropes or equipment & on recognised routes

**Horse riding** - excluding jumping, hunting & competition

**Hot air ballooning** - licensed operation only, not piloting

**Ice skating on ice** - rink

**Indoor climbing** - at a properly organised activity centre

**Jet boating** (as a passenger only)

**Jet skiing\***

**Kite boarding** - not racing (no cover for kite damage)

**Kite buggying** - not racing (no cover for kite damage)

**Kite surfing** - not racing (no cover for kite damage)

**Land skiing**

**Lapland trips** - skidooring, husky dog sledge and reindeer sledge (all as a passenger only)

**Marathon running** - not professional

**Motorcycling** - not racing or competing\*

**Netball** - not professional or semi-professional

**Non competitive running** - not exceeding 26.2 miles

**Orienteering**

**Paint balling** - war games

**Paragliding/Parascending over water** - only when attached to a speedboat

**Passenger sledge**

**Pony trekking**

**Powerbikes** - up to 15 mph\*

**Quad biking/ATV's**- only if wearing a helmet and protective clothing, up to 125cc, not racing or competing\*

**Racket ball**

**Rambling**

**Rifle range\***

**Ringos**

**River bugging**

**River sledding**

**Roller skating/blading/hockey** - incidental

**Rounders**

**Rowing**

**Safaris without guns** - professional organised tours only

**Sail boarding**

**Sailing** - coastal waters only - up to 12 miles from coast\*

**Sand dune surfing**

**Scuba-diving** - to a depth of 30 metres & only if accompanied by a qualified diver or if you are qualified

### RIAS travel insurance cover includes the following:

**Shark diving in a cage under water** - professionally supervised

**Shooting** - range only (must be adequately supervised\*)

**Skateboarding**

**Skin diving** - see scuba diving

**Sledding**

**Small bore target shooting\***

**Snorkelling**

**Summer tobogganing**

**Surfing**

**Swimming**

**Table tennis**

**Ten pin bowling**

**Trekking**

**Tug-of-war**

**Volleyball**

**Wake boarding**

**Water polo**

**Waterskiing**

**Wilderness walking** - organised tour (recognised routes)

**Windsurfing**

**Yachting** - coastal waters only - up to 12 miles from coast\*

**Zorbing.**

### Winter sports cover includes the following:

**Cross-country skiing**

**Curling**

**Dog sledding**

**Downhill skiing**

**Glacier walking**

**Heli-skiing**

**Ice skating**

**Mogul skiing**

**Mono skiing**

**Skiing on- or off-piste** (off-piste only with a qualified guide or instructor)

**Snowboarding on- or off-piste** (off-piste only with a qualified guide or instructor)

**Snowmobiling\***

**Speed skating**

**Tobogganing.**

The policy may not cover you if you are going to do any activity that we may consider to be dangerous and that is not listed above, or if you take part in any competition. Please ask your insurance agent to contact us to see if we can provide cover.

\*Under Section 12 (Personal Liability), you will not be covered for liability caused directly or indirectly by you owning or using any aircraft, motorised vehicle, boat, or any form of motorised leisure equipment.

# Important Information

## About the cover and conditions

This policy will not cover you for all eventualities. Please see pages 4-5 for a schedule of benefits and pages 14-15 for important information regarding conditions and exclusions.

## Limit of cover

Each section of this policy shows the most you can claim, but other limits may apply. For example, under Section 8 ('Personal belongings'), the overall limit is £2,000 but there is a limit of £300 for any single item and a total limit of £300 for all valuables. We will work out how much we will pay you for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them. The limits of cover apply to each insured person and each insured trip separately.

## Cancelling your policy

If you are not satisfied with this policy and have not taken a trip protected by the cover provided; and have not made a claim against the policy; and there has been no incident likely to give rise to a claim (such as the cancellation of a booked trip), you can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full. We will not refund your premium after the 14-day period.

If you have a single-trip policy, we will only refund your premium if the period from the date we issued the policy until your scheduled return date home is greater than 28 days.

For both single trip and annual multi-trip no refund of premium will be available after the 14 days. If you want to cancel your policy, please contact us.

We or anyone we authorise have the right to cancel this policy at any time by sending you 14 days' notice in writing where there is a valid reason for doing so. We will send the notice to the last known address we have for you and we will set out the reason for cancellation in our letter. Valid reasons may include but are not

limited to:

- Changes to the information given at the point of purchase which may result in the risk no longer being acceptable to us.
- Where we suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means we no longer wish to provide cover.

As long as you have not made a claim, we will refund you for the time that was left on your policy. If any claim has been made during the period of cover provided, you must pay the full premium and you will not be entitled to any refund.

If you want to cancel your policy, please call **0345 234 0008**, or email us at [enquiries@riastravel.co.uk](mailto:enquiries@riastravel.co.uk)

## When this policy is valid

This policy is only valid if you also have a Policy Schedule showing the premium and you have paid the premium. The policy describes the cover provided for you and the conditions which your cover depends on.

## Declaration

The declaration applies to each trip separately.

## Looking after your belongings

Many claims for loss or theft are caused by people being careless with their belongings, for example, by leaving them unattended.

## Excesses

We will take an event excess off each claim for a single event or occurrence you make under certain sections of this insurance policy unless you have paid the additional premium to remove the excess. The amount you will have to pay towards a claim is shown under each section. No more than two event excesses apply per couple or family. If we agree to a medical expenses claim (Section 5) which has been reduced because you have used an EHIC or private health insurance, you will not have to pay the event excess.

## UK trips

Cover for trips in the United Kingdom is only provided if it includes accommodation which you must pay for and which has been pre-booked or the trip involves a day trip to an offshore United Kingdom destination.

## Balcony Exclusion

We will not cover any claim related to you falling, climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, and you jumping from any height (unless in an attempt to save someone's life).

## Couples and family

Annual Multi-trip cover for a couple and a family allows the adults covered under the policy to travel either together or separately. A child covered under the Annual Multi-trip family policy can only travel with an insured adult also shown on this policy.

# Personal Travel Insurance

## Section 1 - If your trip is cancelled

■ Up to £5,000

### What is covered

We will repay you:

- A Up to £5,000 for your expenses you have paid or legally have to pay for travel and accommodation which you do not use if you have no choice but to cancel the trip.
- B Up to £200 for unrecoverable expenses in respect of excursions you have paid for but which you have not made.

The following cover conditions 1, 2, 3 and 4 apply to parts A and B above

- 1 One of the following people is injured, falls ill or dies:
  - (a) You or the person you had arranged to travel or stay with.

## When this Insurance is valid

The insurance is only valid if you have insured the whole duration of each individual trip, as shown on your policy certificate. For Annual Multi Trip this will either be a maximum trip duration of either 31 days or 45 days per trip, as shown on your policy schedule. This means that you would not be covered for any part of a trip which is longer than the insured trip duration shown on your policy schedule.

## Alcohol exclusion

We will not cover;

- (a) The effect of your alcohol, solvent or drug dependency or long term abuse.
- (b) You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

- (b) A close relative residing in the United Kingdom or the Channel Islands.
  - (c) A business associate.
- 2 Your home, or the home of a person travelling with you, is damaged and not fit to live in due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft; or, because of burglary, the police ask you, or the person with whom you are travelling, to remain at home.
  - 3 You or the person you had arranged to travel or stay with is unable to travel due to:
    - (a) Compulsory quarantine, jury service or attendance solely as witness at a Court of Law.

## Section 1 - If your trip is cancelled (continued)

- (b) Previously agreed leave being cancelled by the Emergency Services or Armed Forces for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, acts of terrorism, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event.
- 4 You being made involuntarily redundant if you are under 65 and have two years continuous employment with the same employer, and at the time of booking the trip, there was no reason to believe you would be made redundant.
- We will also pay you:
- C Up to £500 additional expenses in the event that your carer is unable to accompany you as planned due to a sudden and unexpected accident or illness.
- (f) Cancellation charges in excess of those shown in the booking conditions of the travel or accommodation provider or surcharges levied increasing the basic brochure prices.
  - (g) Your suicide or attempted suicide or deliberately injuring yourself.
  - (h) You travelling against medical advice or to get medical treatment.
  - (i) If you fail to obtain the appropriate vaccinations.
  - (j) If you fail to get a valid passport or other travel documents you need.
  - (k) Your loss of enjoyment of the trip, however caused.

We will also pay you:

- C Up to £500 additional expenses in the event that your carer is unable to accompany you as planned due to a sudden and unexpected accident or illness.

**NOTE:** For Single Trip insurance cover under Section 1, starts on the date of issue shown on your Policy Schedule. For Annual Multi-trip insurance cover under Section 1, starts when you book each trip or on the start date shown on your Policy Schedule, if this is later.

As well as the 'General conditions' on pages 39-41, the following exclusions apply:

### What is not covered

- 1 You are not covered for claims caused directly or indirectly by the following;
- (a) You deciding you no longer want to travel.
  - (b) A labour dispute or protest.
  - (c) Government regulations, acts of parliament or currency restrictions.
  - (d) Your financial circumstances or unemployment (other than redundancy if you are under 65 and have two years continuous employment with the same employer).
  - (e) The tour operator, or anyone you have made travel or accommodation arrangements with, failing to provide the arrangements.
- 2 We will not pay any amounts you can get back from someone or somewhere else.
- 3 We will not pay the event excess of £50 (£15 for loss of deposit claims or for holidays that cost under £100) of every claim made for a single event or occurrence unless you have paid the additional premium to remove the excess.
- 4 If, at the time of taking out this insurance (or booking the trip if this was later) your close relative, business associate or travel companion had a medical condition for which he or she:
- a) was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
  - b) was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
  - c) had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;
- We will not pay for any claim you (or any insured person) make, that has anything

to do with the medical condition of that close relative, business associate or travel companion.

### Conditions

As well as the 'General conditions' on pages 39-41, the following conditions apply:

- 1 You must do everything that you can to get

## Section 2 - If your trip is cut short

- Up to £5,000

### What is covered

We will repay you:

- A For your expenses you have paid or legally have to pay for travel and accommodation which you do not use if you have no choice but to cut short your trip and you return home for one of the reasons given below.

- 1 One of the following people is injured, falls ill or dies:
  - (a) You or the person you had arranged to travel or stay with.
  - (b) A close relative residing in the United Kingdom.
  - (c) A business associate.
- 2 Your home, or the home of a person travelling with you, is damaged and not fit to live in due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft; or, because of burglary, the police ask you, or the person with whom you are travelling, to return.
- 3 You or the person you had arranged to travel or stay with has no choice but to cut short the trip and you return home for one of the reasons given below.
  - (a) Compulsory quarantine or jury service attendance solely as witness at a Court of Law.
  - (b) Previously agreed leave being cancelled by the Emergency Services or Armed

to the airport, port or station you are leaving from on time.

- 2 If you do not tell the travel agent, tour operator or organisations providing transport and accommodation as soon as you need to cancel your trip, the amount we pay will be limited to the cancellation charges that would have applied at that time.

Forces for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, acts of terrorism, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event.

- B For additional travelling expenses incurred by you for returning to the United Kingdom (economy class only) earlier than planned for one of the reasons given below.
- 1 Your home, or the home of a person travelling with you, is damaged and not fit to live in due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft; or, because of burglary, the police ask you, or the person with whom you are travelling, to return.
  - 2 You or the person you had arranged to travel or stay has no choice but to cut short your trip and you return home for one of the reasons given below.
    - (a) Compulsory quarantine or jury service attendance solely as witness at a Court of Law.
    - (b) Previously agreed leave being cancelled by the Emergency Services or Armed Forces for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, acts of terrorism, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event.

## Section 2 - If your trip is cut short (continued)

As well as the 'General conditions' on pages 39-41, the following exclusions apply:

### What is not covered

- 1 You are not covered for claims caused directly or indirectly by the following:
  - (a) You taking part in winter sports (unless you have paid the additional premium for this cover) or any other dangerous activity.
  - (b) Deliberately putting yourself at risk (unless you are trying to save someone's life).
  - (c) You taking part in manual work in connection with a profession, business or trade.
  - (d) Your suicide or attempted suicide or deliberately injuring yourself.
  - (e) The tour operator, or anyone you have made travel or accommodation arrangements with, failing to provide the arrangements.
  - (f) You travelling against medical advice or to get medical treatment.
  - (g) If you fail to get a valid passport or other travel documents you need.
  - (h) Your loss of enjoyment of the trip, however caused.
  - (i) You motorcycling, as either the driver or a passenger, unless the driver holds a current and valid licence which allows them to ride a motorcycle and you are wearing a helmet
- 2 We will not pay any amounts you can get back from someone or somewhere else.
- 3 We will not pay the event excess of £50 (£15 for holidays that cost under £100) of every claim made for a single event or occurrence unless you have paid the additional premium to remove the excess.
- 4 If, at the time of taking out this insurance (or booking the trip if this was later) your

close relative, business associate or travel companion had a medical condition for which he or she:

- (a) was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- (b) was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
- (c) had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;

We will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that close relative, business associate or travel companion.

### Conditions

As well as the 'General conditions' on pages 39-41, the following conditions apply:

- 1 If you go into hospital and are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you as soon as possible.
- 2 Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.
- 3 If you return home early because of an illness or injury to a close relative or business associate, you must get a doctor's certificate confirming that this was necessary.
- 4 If we pay for your unused travel, we will not also make payment for your additional travel.

## Section 3 - Missed departure - extra travel and accommodation expenses

- Up to £800

Extra travel and accommodation expenses. Up to £800 for each insured person.

### What is covered

If one of the following takes place during the period of insurance, you will be covered for the cost of extra accommodation (room only) and travel expenses to allow you to carry on with your trip if you arrive at your international or final departure point too late to board your booked scheduled transport:

- 1 Labour dispute or protest, civil disturbance, mechanical breakdown or bad weather which interrupts your scheduled public transport services, including booked connecting flights.
- 2 An accident or breakdown involving the car in which you are travelling in the United Kingdom and which causes you to arrive at the airport, port or station you are leaving from too late to start the journey you have booked.
- 3 Loss of travel documents that causes you to arrive at the airport, port or station you are

leaving from too late to start the journey you have booked.

### What is not covered

Anything mentioned in the 'General conditions' on pages 39-41.

### Conditions

As well as the 'General conditions' on pages 39-41, the following conditions apply:

- 1 You must do all that you can to arrive at the airport, port or station you are leaving from on time.
- 2 In the case of a labour dispute or protest, you will only be covered if the dispute is announced and begins during the period of insurance.
- 3 If you miss the departure because your car breaks down or you are involved in an accident, you must send us a repairer's report or police accident report.
- 4 We will not pay the event excess of £50 of every claim made for a single event or occurrence unless you have paid the additional premium to remove the excess.

## Section 4 - Delay (not United Kingdom and Channel Islands trips)

- Up to £100 (£5,000 for Holiday Abandonment)

### What is covered

If the transport on which you are booked as a passenger for your outward or return journey is delayed or cancelled for reasons which you (or the tour operator) cannot control, we will pay you one of the following:

Either

- 1 Compensation of £20 for each full 8 hour period that you are delayed up to a maximum £100. Delay benefit will be based on the difference between the actual time of departure and the scheduled departure time.

or

- 2 Cancellation - Up to £5,000 in total for your part of the costs or the journey which have been paid or where there is a contract to pay before the start of the journey which you cannot recover from anywhere else, if, after you have been delayed for more than 12 hours, you decide to abandon the journey before you leave the United Kingdom.

### What is not covered

As well as the general conditions on pages 39-41, the following conditions and exclusions apply:

Delayed Departure Exclusions

- 1 You are not covered for claims caused directly or indirectly from the following:

## Section 4 - Delay (continued)

- (a) Claims caused by strike, industrial action or any other reason which was public knowledge when this policy was bought or your trip was booked.
  - (b) Delay as a result of your failure to check in at your departure point on time.
  - (c) Any amounts you can recover from someone or somebody else.
- 2 We will not pay the first £50 for any claim under Cancellation.  
No excess is payable in respect of claims for delay compensation only.

### Conditions

As well as the general conditions on pages 39-41, the following conditions apply:

- 1 You must ask the airline or transport company to confirm in writing:
  - (a) the cause of the delay or cancellation
  - (b) the period of the delay
  - (c) the scheduled time of departure and arrival, and;
  - (d) the actual time of departure and arrival.
- 2 For cancellations we will not pay the event excess of £50 of every claim made for a single event or occurrence unless you have paid the additional premium to remove the excess.

## Section 5 - Medical and other expenses

- Up to £10 million

**IMPORTANT:** If you go into a hospital abroad and you are likely to be in for more than 48 hours you, or someone, must contact Assistance International for you immediately. Please see page 8.

**Up to £10 million for each insured person** for emergency medical and other expenses incurred outside the United Kingdom.

**Up to £10,000 for each insured person** for non-medical emergency expenses incurred within the United Kingdom.

### What is covered

A Up to £10 million for medical and other expenses incurred outside the United Kingdom for the following expenses caused by you becoming ill, being injured or dying during the period of insurance, as long as the expenses are necessary:

- 1 (a) Expenses you would have to pay, within 12 months of the start of your illness or injury. The expenses must be for medical, surgical and hospital charges, emergency dental treatment (up to £300 only for the immediate relief of pain), ambulances, nursing homes and nursing.
  - (b) The extra cost of returning to your home, if this is medically necessary.
  - (c) Extra accommodation (room only) expenses.
  - (d) Extra travel and accommodation (room only) expenses, for one person who has to either stay with you or travel from the British Isles to escort you home if you are seriously ill or injured.
  - (e) The extra cost of bringing your body or ashes home or to pay £3,500 towards the cost of burial or cremation expenses in the country where death occurs.
  - (f) You will be covered for UK medical out-patient treatment up to £250

## Section 5 - Medical and other expenses (continued)

following your return home, subject to the acceptance of a valid claim under Section 5, 'Medical and other expenses' A 1.

B Up to £10,000 for non-medical expenses incurred within the United Kingdom for the following expenses caused by you becoming ill or dying during the period of insurance, as long as the expenses are necessary:

- 1(a) Extra accommodation (room only) expenses, incurred until such time as when, in the opinion of the doctor in attendance and our medical advisers, you are fit to travel.
  - (b) The extra cost of returning to your home, including repatriation expenses if this is medically necessary.
  - (c) Extra travel and accommodation (room only) expenses for one person who has to either stay with you or travel from the United Kingdom to escort you home if you are seriously ill or injured.
  - (d) The extra cost of bringing your body or ashes home.
  - (e) Extra charges necessarily incurred to recover your car and your personal belongings to your home if you and no other person travelling with you at the time of your discharge from hospital are able to drive the car.
- 2 You will be covered for extra travel expenses which are necessary if you have to return home early because the person you had arranged to travel or stay with a close relative or business associate is seriously ill or injured or has died during the period of insurance.

As well as the 'General conditions' on pages 39-41, the following exclusions apply:

### What is not covered

- 1 You are not covered for claims caused directly or indirectly by the following:
  - (a) You taking part in winter sports (unless you have paid an additional premium for this cover) or any other dangerous activity.
  - (b) Knowingly or deliberately putting yourself at risk (unless you are trying to save someone's life).
  - (c) You taking part in manual work in connection with a profession, business or trade.
  - (d) Your suicide or attempted suicide or deliberately injuring yourself.
  - (e) You travelling against medical advice or to get treatment.
  - (f) You motorcycling, as either the driver or a passenger, unless the driver holds a current and valid licence which allows them to ride a motorcycle and you are wearing a helmet
- 2 You are not covered for:
  - (a) Treatment or surgery that our medical advisers and the doctor treating you believe is not essential or could wait until your return home.
  - (b) Out-patient treatment and additional related expenses over £500 unless agreed by our medical advisers and the doctor treating you.
  - (c) The cost of replenishing supplies of any medication you were using at the start of your trip.
  - (d) Any costs incurred either directly or indirectly for services received for in-patient treatment in the United Kingdom other than as provided for in B 1 (e).
  - (e) The extra costs for a single room or private accommodation in a medical facility unless medically necessary.

## Section 5 - Medical and other expenses (continued)

- (f) Any treatment you receive after you have returned home other than as provided for in A 1 (a).
- (g) The cost of any elective treatment or surgery including exploratory tests, which are not directly related to the injury or illness that required your admittance into hospital.
- (h) Any expenses or costs incurred after the date that the treating doctor and our medical advisers have deemed that you are fit to travel.
- (i) Any expenses incurred as a result of a tropical disease where you have not taken the recommended inoculations.
- (k) Any charges for treatment or services in a health spa, convalescent or nursing home or any rehabilitation centre (unless agreed by our medical advisers).
- 3 We will not pay (unless you have paid the additional premium to remove the excess or your claim has been reduced because you have used an EHIC or private health insurance):
- (a) The event excess of £75 (£150 per family) for expenses incurred outside the United Kingdom of every claim made for each of you.
- (b) The first £50 (£100 per family) for expenses incurred within the United Kingdom of every claim made for each of you.
- 4 You are not covered for treatment or surgery whilst on your trip where the requirement for this was known prior to your travelling.
- 5 You are not covered for any sums which can be recovered by you and which are covered under any National Insurance Scheme, Reciprocal Health Agreement or other Insurance.
- 6 Balcony Exclusion
- We will not cover any claim related to you falling, climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, and you jumping from any height (unless in an attempt to save someone's life).
- 7 Alcohol exclusion
- We will not cover;
- (a) the effect of your alcohol, solvent or drug dependency or long term abuse
- (b) You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).
- As well as the 'General conditions' on pages 39-41, the following conditions apply:
- 1 If you go into hospital and are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you as soon as possible.
  - 2 Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.
  - 3 If you return home early because of an illness or injury to a close relative or business associate, you must get a doctor's certificate confirming that this was necessary.
  - 4 You must not arrange to be taken home without our permission. Our medical advisers will consult the doctors treating you to decide whether it is necessary.
  - 5 We may tell you to return if our medical advisers and the doctors treating you decide that you are fit to travel.
  - 6 If we pay for your additional travel arrangements to return to the UK, we will not also pay for your unused travel.

## Section 6 - Hospital Benefit

■ Up to £500

### What is covered

If you fall ill or are injured during the period of insurance, you will receive £25 (up to £500) for each full 24 hours that you spend as an in-patient in a hospital outside the United Kingdom and the country where you normally live.

If your treatment is received in a state hospital which accepts your European Health Insurance Card and your treatment is under the reciprocal arrangements that exist in the following countries;

Balearics, Canary Islands, Southern Cyprus, Greece, Malta or Spain.

This is increased to £100 per day (up to £2,500) for each full 24 hours that you spend as an in-patient in a hospital in those countries.

**NOTE:** Any amount you receive under this section will be on top of any amount that you receive under Section 5. You can use this cover to help pay for out-of-pocket expenses such as taxi fares and phone calls paid for by you or someone travelling with you while you are in hospital.

### What is not covered

As well as the general conditions on pages 39-41, the following exclusions apply:

- 1 You are not covered for claims caused directly or indirectly by the following;
  - (a) You taking part in winter sports (unless you have paid an additional premium for this cover) or any other dangerous activity.
  - (b) Knowingly or deliberately putting yourself at risk (unless you are trying to save someone's life).
  - (c) You taking part in manual work in connection with a profession, business or trade.
  - (d) Your suicide or attempted suicide or deliberately injuring yourself.
  - (e) You travelling against medical advice or to get medical treatment.
  - (f) You motorcycling, as either the driver or a passenger, unless the driver holds a current and valid licence which allows them to ride a motorcycle and you are wearing a helmet
- 2 Balcony Exclusion  
We will not cover any claim related to you falling, climbing or moving around the outside of any building (apart from access ways), sitting, planking, balconing, owling or lying on any part of any building, and you jumping from any height (unless in an attempt to save someone's life).
- 3 Alcohol exclusion  
We will not cover;
  - (a) the effect of your alcohol, solvent or drug dependency or long term abuse
  - (b) You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

## Section 7 - Personal accident

■ Up to £25,000

### What is covered

If, during the period of insurance, you suffer an accidental injury, and lose your sight, lose a limb, become completely disabled or die within 12 months, directly as a result of the accident, you or your personal representatives can claim one of the following amounts:

**Note:** For children under 16 the death benefit is limited to £1,000. For people over 64, cover is limited to (a) and (b) only.

- (a) For death £15,000
- (b) For loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes £25,000
- (c) For permanent and complete disability which means that you cannot do any kind of paid work for the rest of your life £25,000

### What is not covered

As well as the general conditions on pages 39-41, the following exclusions apply:

- 1 You are not covered for claims caused directly or indirectly by the following:
  - (a) You taking part in winter sports (unless you have paid the extra winter sports premium), mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive), flying (except as a passenger travelling in a fully-licensed passenger-carrying aircraft) or any other dangerous activity
  - (b) Knowingly or deliberately putting yourself at risk (unless you are trying to save someone's life)
  - (c) You taking part in manual work in connection with a profession, business or trade

- (d) Your suicide or attempted suicide or deliberately injuring yourself
- (e) You motorcycling, as either the driver or a passenger, unless the driver holds a current and valid licence which allows them to ride a motorcycle and you are wearing a helmet

2 You are not covered under this section for any claim if it was caused by medical or surgical treatment, unless it was necessary after the accident;

3 You are not covered if the accident was caused by a medical condition that existed before your trip.

#### 4 Balcony Exclusion

We will not cover any claim involving jumping from or falling from a building or balcony except; where the building or balcony itself is shown to be defective; or in circumstances where your own life is in danger or you are attempting to save human life.

#### 5 Alcohol exclusion

We will not cover;

- (a) the effect of your alcohol, solvent or drug dependency or long term abuse
- (b) You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction).

### Conditions

As well as the general conditions on pages 39-41, the following condition applies.

- 1 If you make a claim, you must allow our medical advisers to examine you as often as they need to. (We will pay any costs and your expenses for these examinations.)

## Section 8 - Personal belongings

You will not be covered under this section if you have paid the lower premium to exclude personal belongings cover.

■ Up to £2,000

### What is covered

A If you accidentally lose your personal belongings, or if they are stolen or damaged, you can claim up to £2,000 to replace or repair them. If an original purchase receipt or valuation is provided we will pay the replacement cost (subject to the limits set out above applying), otherwise we will assess the claim based on the intrinsic value at the time of loss, making allowance for age, wear and depreciation. There is a limit of £300 for one item, pair or set. The overall limit for valuables is £300 and sports equipment is £300.

B If any medical equipment taken with you, sent in advance or purchased on your trip is lost or damaged, while you are on your trip, you can claim up to £1,000 to replace or repair it. There is a limit of £500 for any one item, pair or set.

### What is not covered

As well as the general conditions on pages 39-41, the following exclusions apply:

1 You are not covered for claims caused directly or indirectly by the following:

- (a) Loss of, theft of or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If you cannot report the loss, theft or damage to the airline straight away, you must do so in writing within seven days.
- (b) Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.

- (c) Breakage of or damage to fragile articles, paintings, works of art, sculptures, audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act or caused by fire, theft, or in an accident to the vehicle in which they are being carried), and any other loss or damage caused by the breakage.
- (d) Loss or damage caused by delay, confiscation or detention by custom or other official, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
- (e) Loss of, theft of or damage to food, drink or tobacco products.
- (f) Loss of, theft of or damage to mobile phones (including smart phones and mobile electronic personal communication devices)
- (g) Loss of, theft of or damage to contact or corneal lenses, loose precious stones, securities, deeds, documents or property held for business purposes
- (h) Loss of, theft of or damage to valuables if you leave them in baggage which is checked in to the carrier.
- (i) Loss of, theft of or damage to valuables you are not carrying with you unless you have kept them in locked accommodation, a safe or a safety deposit box.
- (j) Loss of personal belongings left unattended away from your trip accommodation unless loss occurs between 6.00am and 11.00pm local time in a locked boot or covered hatchback of a motor vehicle where entry was gained by violent and forcible means.
- (k) Any damage to suitcases unless they are rendered unusable in the opinion of a luggage supplier/repairer.
- (l) Property more specifically insured elsewhere.

## Section 8 - Personal belongings (continued)

- (m) Household goods or home contents.
- 2 Winter sports equipment is not covered under this section.
- 3 We will not pay the event excess of £50 of every claim made for a single event or occurrence unless you have paid the additional premium to remove the excess.

### Conditions

As well as the general conditions on pages 39-41, the following conditions apply:

- 1 You must take proper care of your belongings and act as if you did not have this insurance policy.
- 2 If your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.
- 3 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.

## Section 9 - Temporary loss of belongings

- Up to £150

### What is covered

If your personal belongings are temporarily lost for more than 12 hours on your outward journey, you can claim up to £150 for the replacements you need to buy.

### What is not covered

As well as the general conditions on pages 39-41, the following exclusion applies:

- 1 If you receive payment from someone or somewhere else, we will take this amount off your claim.

### Conditions

As well as the general conditions on pages 39-41, the following conditions apply:

- 1 As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
- 2 If your personal belongings are never found and we agree to pay for permanent loss, we will take off any amount we have already paid for temporary loss.
- 3 Original receipts must be kept for any items purchased.

## Section 10 - Money and documents

- Up to £750

### What is covered

We will repay you if you lose any of the following or they are stolen:

- Bank notes
- Coins
- Traveller's cheques
- Travel tickets
- Admission tickets
- Meal vouchers
- Passports (residual value only)
- Qualification certificates

For cash there is a limit of £300 for each adult and £50 for each child under 16.

This cover starts from the time you get the money or documents or 72 hours before you leave home to go on your trip, whichever is later.

### What is not covered

As well as the general conditions on pages 39-41, the following exclusions apply:

- 1 You are not covered for the following:
  - a Loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report.
  - b Loss of value or shortages caused by a mistake.
  - c Money left in baggage which you have checked in to the carrier or which you do not keep with you, unless it is in locked accommodation, a safety deposit box or a safe.
- 2 We will not pay the first £50 of every claim made for each of you unless you have paid the additional premium to remove the excess.

### Conditions

As well as the general conditions on pages 39-41, the following condition applies:

- 1 You must take proper care of your belongings and act as if you did not have insurance.

## Section 11 - Loss of Passport

- Up to £250

### What is covered

You will be covered for all necessary extra travel and accommodation (room only) expenses incurred as a result of having to travel to obtain a replacement passport if it is lost or stolen during the period of insurance.

This would also include the cost of the emergency replacement or temporary passport or visa outside of the United Kingdom.

### What is not covered

As well as the general conditions on pages 39-41, the following exclusion applies:

- 1 You are not covered for loss or theft if you have not reported it to the police within 24

hours of discovering the loss or theft and you have not got a police report.

### Conditions

As well as the general conditions on pages 39-41, the following conditions apply:

- 1 You must take proper care of your passport and act as if you did not have this insurance.
- 2 You are not covered for any expenses arising whilst you are in the United Kingdom.
- 3 You are not covered for any extra travel and accommodation expenses incurred in returning to the United Kingdom.

## Section 12 - Personal Liability

■ Up to £2 million

### What is covered

If you accidentally injure someone or damage someone else's property whilst on a trip during the period of insurance, you will be covered for your legal liability:

- a to people who do not work for you or with you and who are not your travelling companions or a close relative; and
- b for accidental damage to property which is not owned or being looked after by you or a close relative.

If you are legally responsible for accidental damage to rented accommodation, we will pay up to £100,000 for a single incident.

This cover includes legal expenses which you have paid with our permission.

### What is not covered

As well as the general conditions on pages 39-41, the following exclusions apply:

- 1 This section does not cover liability caused directly or indirectly by you owning or using any aircraft, motorised vehicle, boat or any

form of motorised leisure equipment.

- 2 This section does not cover employer's liability or liability caused by you carrying out contracts, supplying goods and services, or doing any paid or voluntary work.
- 3 You will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
- 4 We will not pay the first £250 of every claim to do with rented accommodation (paying an additional premium to remove the excess does not apply to this section).

### Conditions

As well as the general conditions on pages 39-41, the following condition applies:

- 1 You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

## Section 13 - Mugging

■ Up to £200

### What is covered

If during the period of insurance you are mugged and injured and you have a valid claim under Section 6 – Hospital benefit, you will receive a further £100 for each full 24 hours that you spend as an inpatient in a hospital outside the United Kingdom and the country where you normally live.

### What is not covered

As well as the general conditions on pages 39-41, the following exclusion applies.

- 1 You are not covered if you do not report the mugging to the police and get a report from them.

## Section 14 - Travel Legal Guard

### ■ Up to £25,000

This section of the policy is underwritten by DAS Legal Expenses Insurance Company Limited. The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS. DAS Legal Expenses Insurance are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. DAS Legal Expenses Insurance Company Limited, Head and registered office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Registered in England and Wales. Company Number 103274. Website: [www.das.co.uk](http://www.das.co.uk). DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

### Definitions

The following definitions of words and terms apply to Section 14 only.

#### Appointed representative

The preferred law firm, law firm or other suitably qualified person appointed by us to act on your behalf, subject to the DAS Standard Terms of Appointment.

#### Costs and expenses

- a All reasonable and necessary costs chargeable by the appointed representative and agreed by us in accordance with the DAS Standard Terms of Appointment
- b The costs incurred by opponents in civil cases if you have been ordered to pay them, or you pay them with our agreement.

#### Countries covered

As per the geographical area on your policy schedule

#### DAS Standard Terms of Appointment

The terms, conditions and remuneration that an appointed representative must agree to

prior to acting on your behalf, which includes a conditional fee agreement (no win, no fee) for certain types of claim.

#### Date of occurrence

The date of the event which leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date you first became aware of it).

#### Period of insurance

The period for which we have agreed to cover you.

#### Preferred law firm

A law firm or barristers chambers we choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with your claim and must comply with our agreed service standard levels, which we audit at regular intervals. They are appointed according to the DAS Standard Terms of Appointment.

#### Reasonable prospects

In all claims the prospects that you will recover losses or damages (or obtain any other legal remedy which we have agreed to), make a successful defence or make a successful appeal or defence of an appeal must be at least 51%. Reasonable prospects will be assessed by us or a preferred law firm on our behalf.

#### We, us, our

DAS Legal Expenses Insurance Company Limited.

#### You/Your

Each insured person named on the insurance schedule.

## Section 14 - Travel Legal Guard (continued)

### Our agreement

We agree to provide the insurance described in this section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this section, provided that:

- 1 reasonable prospects exist for the duration of the claim; and
- 2 the date of occurrence of the insured incident is during the period of insurance; and
- 3 any legal proceedings will be dealt with by a court, or other body which we agree to, within the countries covered.
- 4 the insured incident happens within the countries covered.

Please do not ask for help from a lawyer or anyone else before we have agreed that you should do so. If you do, we will not pay the costs involved even if we accept the claim.

### What we will pay

We will pay an appointed representative, on your behalf, costs and expenses incurred following an insured incident, up to the amount shown above, provided that:

- a The most we will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is the amount shown above in this section
- b The most we will pay in costs and expenses is no more than the amount we would have paid a preferred law firm. The amount we will pay a law firm (where acting as an appointed representative) is currently £100 per hour. This amount may vary from time to time.
- c In respect of an appeal or the defence of an appeal, you must tell us within the time limits allowed that you want to appeal. Before we pay the costs and expenses for appeals, we must agree that reasonable prospects exist;
- d For an enforcement of judgement to recover money and interest due to you after a

- successful claim under this policy, we must agree that reasonable prospects exist, and
- e If an award of damages is likely to be less than the cost of pursuing a legal action, the most we will pay in costs and expenses is the value of the likely award.

### What we will not pay

In the event of a claim, if you decide not to use the services of a preferred law firm, you will be responsible for any costs that fall outside the DAS Standard Terms of Appointment and these will not be paid by us.

### Legal Advice Service

We provide this service 24 hours a day, seven days a week during the period of insurance. All helplines apply to the UK unless otherwise stated. To help us check and improve our service standards, we record all calls. When phoning, please tell us your policy number or the name of the scheme you are in. Please do not phone us to report a general insurance claim.

Legal advice service Call 0117 934 0171

We provide confidential advice over the phone on any personal legal issue, under the laws of any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice about the other territories is provided by solicitors operating during normal office hours. We will arrange for them to call you at the most convenient time.

## Insured incidents

### What is covered

Personal injury

A specific or sudden accident which causes your death or bodily injury to you.

### What is not covered

A claim relating to the following:

- a Illness or bodily injury which happens gradually
- b Psychological injury or mental illness unless the condition follows a specific or sudden

## General Exclusions

We will not pay:

### 1 Late reported claims

A claim where you have failed to notify us of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or we consider our position has been prejudiced.

### 2 Costs not agreed by us

Costs and expenses incurred before our written acceptance of a claim.

### 3 Court awards and fines

Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority.

### 4 Legal action not agreed by us

Any legal action that you take which we or the appointed representative have not agreed to, or where you do anything that hinders us or the appointed representative.

### 5 Defamation

Any claim relating to written or verbal remarks which damage your reputation.

### 6 A dispute with DAS

A dispute with us not otherwise dealt with under Condition 9.

accident that has caused physical bodily injury to you

- c Clinical negligence
- d Defending your legal rights, but defending a counter-claim is covered
- e Any legal action against the travel agent, tour operator or carrier
- f Any legal costs that you have to pay under a contingency fee arrangement (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee).

### 7 Judicial review

Costs and expenses arising from or relating to Judicial Review, coroner's inquest or fatal accident inquiry.

### 8 Nuclear, war and terrorism risks

A claim caused by, contributed to by or arising from:

- a ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel
- b the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it
- c war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup or any other act of terrorism or alleged act of terrorism as defined in the Terrorism Act 2000
- d pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

### 9 Litigant in Person

Any claim where you are not represented by a law firm, barrister or tax expert.

In the event of a claim, should you decide not to use the service of a preferred law firm, any costs and expenses that fall outside of

## Section 14 - Travel Legal Guard (continued)

the DAS Standard Terms of Appointment will be your responsibility.

As well as the general conditions on pages 39-41 the following conditions apply to this section.

### 1 Observance of policy terms

You must:

- a keep to the terms and conditions of this section
- b take reasonable steps to avoid and prevent claims
- c take reasonable steps to avoid incurring unnecessary costs
- d send everything we ask for, in writing;
- e report to us full and factual details of any claim as soon as possible and give us any information we need.

### 2 Your legal representation

- a On receipt of a claim, if legal representation is necessary, we will appoint a preferred law firm as your appointed representative to deal with your claim. They will try to settle your claim by negotiation without having to go to court
- b If the appointed preferred law firm is unable to negotiate settlement of your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, you may choose your appointed representative
- c If you choose a law firm as your appointed representative who is not a preferred law firm, we will give your choice of law firm the opportunity to act on the same terms as a preferred law firm. However if they refuse to act on this basis, the most we will pay is the amount we would have paid if they had agreed to the DAS Standard Terms of Appointment. The amount we will pay an appointed representative, which may vary from time to time, is currently £100 per hour.

- d The appointed representative must co-operate with us at all times and must keep us up to date with the progress of the claim.

### 3 Your responsibilities

- a You must co-operate fully with us and the appointed representative.
- b You must give the appointed representative any instructions that we ask you to.

### 4 Offers to settle a claim

- a You must tell us if anyone offers to settle a claim and you must not negotiate or agree to a settlement without our written consent
- b If you do not accept a reasonable offer to settle a claim, we may refuse to pay further costs and expenses.
- c We may decide to pay you the reasonable value of your claim, instead of starting or continuing legal action. In these circumstances you must allow us to take over and conduct in your name the pursuit or settlement of any claim. You will also allow us to pursue at our own expense and for our own benefit, any claim for compensation against any other person and you must give us all information and assistance required.
- d Where a settlement is made on a without-costs basis we will decide what proportion of that settlement will be regarded as costs and expenses and payable to us.

### 5 Assessment and recovery of costs

- a You must instruct the appointed representative to have costs and expenses taxed, assessed or audited if we ask for this.
- b You must take every step to recover costs and expenses and court attendance and jury service expenses that we have to pay and must pay us any amounts that are recovered.

## **6 Cancellation of a representative's appointment**

If the appointed representative refuses to continue acting for you with good reason, or if you dismiss the appointed representative without good reason, the cover we provide will end immediately, unless we agree to appoint another appointed representative.

## **7 Expert Opinion**

We may require you to get, at your own expense, an opinion from an expert that we consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by us and the cost agreed in writing between you and us. Subject to this, we will pay the cost of getting the opinion if the experts opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence.

## **8 Withdrawal of coverage**

If you settle a claim or withdraw it without our agreement, or do not give suitable instructions to the appointed representative, we can withdraw cover and will be entitled to reclaim from you any costs and expenses we have paid.

## **9 Arbitration**

If there is a disagreement between you and us regarding handling of any claim, that is not resolved through our internal complaints procedure, you can contact the Financial Ombudsman Service for help. A disagreement can also be taken to an independent arbitrator. The arbitrator will be a Barrister chosen jointly by us and you. If there is a disagreement over the choice of arbitrator, we will ask the Chartered Institute of Arbitrators to decide. If the arbitrator finds in our favour, you will be responsible for the costs of arbitration.

## **10 Claims under this section by a third party**

Apart from us, you are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third-party rights or interest.

## **11 Other insurances**

If the insurance provided by this section is also covered by another policy, or would have been covered if this policy did not exist, we will only pay our share of the claim, even if the other insurer refuses the claim.

## **12 Applicable law**

This section will be governed by the law applicable in the part of the United Kingdom, Channel Islands or Isle of Man in which you normally live. If this is not applicable, the law of England and Wales will apply. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.

## **13 Fraudulent claims**

We will, at our discretion, void the policy (make it invalid) from its start date or from the date of claim, or alleged claim, or we will not pay the claim if:

- (a) a claim you have made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
- (b) a false declaration or statement is made in support of a claim.

## Section 15 - End Supplier Failure

Additional definitions applying to this section of cover only:

### End supplier

Scheduled airlines, Hotels, Car ferries, Overseas villas & cottages in the UK, Railway journeys including the Eurostar, Coach operators, Car hire company, Caravan sites/campsites/mobile homes, Camper rental, Safaris, Excursion providers, Eurotunnel and Theme parks such as Disneyland Paris.

### Bond

A financial obligation from the bond issuer against certain liabilities arising from bondholder's bankruptcy. For example the CAA's (Civil Aviation Authority) or ATOL (Air Travel Organiser's Licence) requirement.

### Booking agent or consolidator

A ticket distributor as opposed to actual end supplier of the service.

### The Consumer Credit Act

Section 75 of this Act outlines that when you buy something using your credit card, your contract is with both the trader and the card issuer. The trader and the card issuer have equal liability for anything that goes wrong. You can therefore take action against either of them to get compensation. The legislation is restricted to goods sold for more than £100 and less than £30,000.

### What is covered

If your end supplier should become insolvent we will pay up to £1,500 for:

- 1 Irrecoverable sums both paid in advance and prior to departure in the event of the insolvency of the end supplier where such sums do not form part of an inclusive holiday or
- 2 In the event of the insolvency of the end supplier after departure:
  - (a) additional pro rata costs that you incur in replacing that part of the arrangements to an equivalent standard to that

originally booked or

- (b) the cost of return transportation to the UK, Channel Islands or Isle of Man of an equivalent standard to that originally booked if the cutting short of a journey is unavoidable.

**PROVIDED THAT** in the case of a) and b) above, where practicable you shall have obtained our approval prior to incurring the relevant costs by contacting us as set out in the section: 'how to make a claim'.

As well as the 'General conditions' on pages 39-41, the following conditions apply:

### What is not covered

We will not pay for costs arising from:

- 1 the insolvency or other financial failure of the travel, accommodation or other end supplier whose services were not booked from within the UK;
- 2 the insolvency or other financial failure of:
  - (a) any end supplier where at the time of the booking or taking out of this insurance (whichever is later) you knew of a reason, or pertinent information was in the public forum as to why the service could not be provided due to the end supplier's insolvency or other financial failure (for example, where there is significant media coverage in the UK about the provider's insolvency or other financial failure or where you find out about the insolvency or other financial failure prior to booking)
  - (b) any end supplier who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
  - (c) any travel agent, tour organiser, booking agent or consolidator with whom you have booked the services of an end supplier
- 3 any loss for which a third party is liable or which can be recovered by other legal means, for example under the Consumer Credit Act.

## Section 16 - Hijack/Kidnap

■ Up to £2,500

### What is covered

We will pay up to £100 for each complete 24 hours you are held (up to a total of £2,500) if during the period of insurance you are kidnapped or hijacked.

## Section 17 - Catastrophe

■ Up to £500

### What is covered

In the event that your trip is disrupted by a catastrophe you will be covered for the cost of extra accommodation and travel expenses up to £500.

## Section 18 - Pet Care

■ Up to £200

### What is covered

We will pay up to the amount shown above for extra kennel or cattery fees if your final booked return journey home by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

You must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. You must keep all receipts for the extra kennel or cattery fees you pay.

### What is not covered

Anything mentioned in the 'General conditions' on pages 39-41.

### What is not covered

Anything mentioned in the 'General conditions' on pages 39-41.

### What is not covered

- 1 Any kennel or cattery fees you pay outside the United Kingdom as a result of quarantine regulations.
- 2 Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.

## Extra Options - Winter Sports

We will only provide this cover if you have paid the extra premium and you are under 65.

If you have chosen the annual multi-trip cover including winter sports, you will automatically be covered for up to 17 days' winter sports cover in a year.

You will be covered under all sections for all winter sports except for:

- ski racing in major events
- ski jumping
- ice hockey; and
- using bobsleighs and skeletons.

You are not covered for winter sports equipment under Section 8 (personal belongings) of this travel policy. Please see below for details of cover for winter sports equipment.

Ski-lift passes are included in the cover provided by Section 10 (Money and documents) of this travel policy.

The following extra cover is also included in winter sports.

### What is covered for Section A

#### Section A: Winter sports equipment – up to £500

You will be covered for the replacement cost (after allowing for wear, tear and loss of value) of replacing your snowboard or skis (including bindings), boots and poles if they are lost, stolen or damaged. The total limit for hired equipment which is lost, stolen or damaged is £500.

### What is covered for Section B

#### Section B: Winter sports equipment hire – up to £300

What is covered If your own equipment is lost, stolen or damaged, you will be covered for the cost of hiring a snowboard or skis (including bindings), boots and poles up to £30 a day.

### What is not covered for Sections A & B

As well as the general conditions on pages 39-41, the following conditions apply:

- 1 You are not covered for the following.
  - a Loss of, theft of or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report'. You must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and your belongings are now considered to be permanently lost. If you cannot report the loss, theft or damage to the carrier or handling agent straight away, you must do so in writing within seven days.  
If you cannot report the loss, theft or damage to the carrier straight away, you must do so in writing within 7 days.
  - b Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them
  - c Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure
  - d Loss of, theft of or damage to property left in a vehicle overnight.
- 2 If you receive payment from someone or somewhere else, we will take this amount off your claim.
- 3 You are not covered for more than £250 for any one snowboard, or pair of skis, boots or poles.
- 4 We will not pay the first £50 of every claim made for each of you unless you have paid the excess waiver premium. This does not apply to claims for temporary loss or hire of winter sports equipment under Section B.

## Conditions for Sections A & B

As well as the general conditions on pages 39-41, the following conditions apply:

- 1 You must take proper care of your belongings and act as if you did not have this insurance policy.
- 2 The following condition applies to claims for temporary loss of personal belongings. As well as getting an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
- 3 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.

## What is covered for Section C

### Section C: Ski Pack (lessons, hire and lift pass) – up to £300

If you fall ill or are injured during the period of insurance, you will be covered for the costs of the part of the Ski Pack which you cannot use.

## What is not covered for Sections C

As well as the general conditions on pages 39-41, the following exclusion applies:

- 1 You are not covered for claims caused directly or indirectly by you taking part in mountaineering, potholing, riding or driving in any kind of race, scuba diving to more than 30 metres (increased to 40 metres if you hold a recognised diving qualification which shows you are competent to make the dive), flying (except as a passenger in a fully-licensed passenger-carrying aircraft) or any other dangerous activity.

## What is covered for Section D

### Section D: Piste closure – up to £300

This cover is only available for holidays starting after 10 December and ending before 30 April. If the weather prevents you from skiing at the

resort you are booked into, you will be covered for transport costs to take you to a different resort and for the cost of a lift pass there. If it is not possible to arrange transport to a different resort, you will receive £30 for each whole day's skiing you have lost.

## What is not covered for Sections D

As well as the general conditions on pages 39-41, the following exclusion applies:

- 1 You will not be covered for any amount you can get back from someone or somewhere else.
- 2 You will not be covered if you take out this insurance within 14 days of going on the trip, unless you booked the trip at the same time.

## Conditions for Sections D

As well as the general conditions on pages 39-41, the following conditions apply:

- 1 Cover will only apply for as long as there are poor snow conditions at your resort.
- 2 You must get written confirmation from the appropriate authority to confirm that the piste was closed or that it was not possible to travel to another resort.

## What is covered for Section E

### Avalanche closure – up to £300

If your arrival at, or departure from, your resort is delayed due to an avalanche or a landslide, you will be covered for extra travel and accommodation expenses. We will pay up to £50 for each full 24 hours that you are delayed.

## What is not covered for Sections E

As well as the general conditions on pages 39-41, the following exclusions apply:

- 1 You will not be covered if the tour operator pays for your extra travel and accommodation costs.
- 2 If you receive compensation from someone or somewhere else, we will take this off your claim.

## Extra Options - Golf Equipment

We will only provide this cover if you have paid the extra premium. If you are going on a golfing trip, we will change your core cover to include the following:

### What is covered for Sections A & B

#### Section A - Golf equipment - up to £1,000

##### What is covered

You will be covered for the replacement cost (after allowing for wear, tear and loss of value) of your golf equipment if it is lost, stolen or damaged. The total limit for hired golfing equipment which is lost, stolen or damaged is £100.

#### Section B - Golf equipment hire - up to £300

##### What is covered

If your own golf equipment is lost, stolen or damaged, you will be covered for the cost of hiring replacement clubs as shown in the limits above.

### What is not covered for Sections A & B

As well as the general conditions on pages 39-41, the following exclusions apply:

- 1 You are not covered for the following:
  - (a) Loss, theft or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report' or a 'property irregularity report' in the case of an airline. If you cannot report the loss or damage to the carrier straight away, you must do so in writing within seven days
  - (b) Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them
  - (c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure

(d) Loss or theft of or damage to property left in a vehicle overnight.

- 2 You are not covered for any amount you can get back from someone or somewhere else.
- 3 We will not pay the first £50 of every claim made for each of you under Section A unless you have paid the additional premium to remove the excess.

### Conditions that apply to Sections A and B

As well as the general conditions on pages 39-41, the following conditions apply:

- 1 You must take care of your belongings and act as if you did not have this insurance policy.
- 2 The following condition applies to claims for temporary loss of personal belongings.

As well as getting an authorised 'property irregularity report' from the carrier or handling agent, you must also write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
- 3 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.
- 4 If your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.

#### Section C – Green fees - up to £500

##### What is covered

If you fall ill or are injured during the period of insurance, or if adverse weather prevents you playing golf at a pre-booked course, you will be covered for the costs of the pre-paid green fees which you are not able to use as shown in the limits above.

##### What is not covered

As well as the general conditions on pages 39-41, the following exclusions apply:

- 1 You will not be covered for any amount you can get back from someone or somewhere else.

## Extra Options - Golf Equipment (continued)

2 You will not be covered if you take out this insurance within 14 days of going on the trip, unless you booked the trip on the same date.

### Conditions

As well as the general conditions on pages 39-41, the following conditions apply:

1 You must get written confirmation from the appropriate authority to confirm that the

golf course was closed, if due to adverse weather.

2 If you fall ill or are injured, you must get written evidence of your illness/injury in the form of a medical certificate from a registered doctor.

## General conditions that apply to all sections

1a You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct (see Health Questions on pages 3 and 4). You must tell us of any changes to the answers you have given as soon as possible. Failure to advise us of a change to your answers may mean that your policy is invalid and that it does not operate in the event of a claim.

b If, at the time of taking out this insurance (or booking the trip if this was later) your close relative, business associate or travel companion had a medical condition for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been arranged beforehand)
- had been given a terminal prognosis, or been told that their

condition is likely to get worse in the next 12 months;

We will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that close relative, business associate or travel companion.

- 2 You will not be covered for the following:
- a Any claims arising from routine treatment or care which could reasonably be expected to arise during your period of insurance.
  - b Any claim related to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
  - c Any claim that results from the tour operator, airline, or any other company, firm, or person not being able or not being willing to carry out any part of their obligation to you.
  - d You travelling contrary to the regulations of your transport provider.
  - e Indirect losses, which result from the incident that caused you to claim. For example replacing locks if you lose your keys.
  - f If you receive payment from someone or somewhere else, we will take this off your claim. This does not apply to Section 7 - Personal accident.

## General conditions that apply to all sections (continued)

- g Travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to.
  - h Any claim caused directly or indirectly by the following:
    - i) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from an nuclear device or nuclear equipment;
    - ii) Your property being held, taken, destroyed or damaged under the order of any government or other authority;
    - iii) Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound;
    - iv) War, invasion, hostilities (whether war is declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to Section 5 – Medical and other expenses, while you are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance.);
    - v) Acts of terrorism (This does not apply to Section 5 – Medical and other expenses, while you are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the Period of insurance);
    - vi) The use, release or threat of any nuclear weapon or device or chemical or biological agent;
    - vii) You taking part in any dangerous or hazardous activity unless it is specified in the policy or we have expressly agreed to provide cover.
  - i Additional expenses e.g. telephone calls, taxi fares, meals and refreshments or loss of earnings.
  - j Leaving your valuables or money and documents unattended
- 3 You must follow any relevant suggestions or recommendations made by any government or other authority before and during the Period of insurance.
  - 4 You must do all that you can to keep your claims as low as possible and to prevent theft, loss and damage.
  - 5 If we pay any expenses which you are not covered for, you must pay these back within a month of the end of the Period of insurance.
  - 6 If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
  - 7 We may take action in your name to get compensation or security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action, but any amount or security handed over will belong to us.
  - 8 If we have to pay any amounts under the law of another country and we would not usually have to pay these amounts under the policy, you must repay the amounts to us.
  - 9 All the sums insured and limits set out in this policy include VAT.
  - 10 This policy will be governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).
  - 11 The premium for this insurance includes insurance premium tax where necessary.
  - 12 If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.

13 If you have paid the extra excess waiver premium, you will not have to pay the excess under certain sections of the policy. If we agree to a claim for medical expenses which has been reduced because you have used an EHC or private health insurance, you will not have to pay the excess.

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

Signed for the insurers



François-Xavier Boisseau  
CEO, Insurance  
Ageas Insurance Limited

## What to do if you have a complaint

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively, you can write to us at the address shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate).

Customer Services Advisor  
Ageas Insurance Limited  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3YA

We will try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days to either:

- Tell you what we have done to resolve the problem; or
- Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

We will review your complaint and do our best to address your concerns. If the matter is not resolved to your satisfaction you can write to the Financial Ombudsman Service and further information about this can be found below.

If you feel you have any cause for complaint regarding the sales literature, the way in which your policy was sold to you, medical screening or regarding the information and advice about your policy, please contact:

RIAS Travel Insurance  
Digital House  
Threshelfords Business Centre  
Feering  
Kelvedon  
Colchester  
Essex  
CO5 9SE

They will review your complaint and do their best to address your concerns. If the matter is not resolved to your satisfaction you can write to the Financial Ombudsman Service and further information about this can be found below.

## What to do if you have a complaint (continued)

If your complaint is concerning Section 14 - Travel Legal Guard please contact DAS Legal Expenses Insurance Company Limited direct at:

Customer Relations Department  
DAS Legal Expenses Insurance Company Limited  
DAS House  
Quay Side  
Temple Back  
Bristol  
BS1 6NH

Alternatively, you can email them at [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk) They will review your complaint and do their best to address your concerns. If the matter is not resolved to your satisfaction you can write to the Financial Ombudsman Service and further information about this can be found below.

### Contact the Financial Ombudsman Service

If the appropriate party above cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with the final response (but you must do so within six months of the date of the final response letter), or if the appropriate party have not issued their final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with us.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

You can also visit their website.  
Alternatively call 0800 023 4567 or e-mail [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

Using this complaints procedure will not affect your legal rights.

### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme.

For further information see [www.fscs.org.uk](http://www.fscs.org.uk)

# Data Protection Notice

Please read this notice carefully as it contains important information about our use of your personal information.

In this notice, we and us and our mean Ageas Insurance Limited. Your personal information means any information we hold about you and any information you give us about anyone else. You should show this notice to anyone else insured or proposed to be insured under your policy as it will also apply to them. It explains how we use all the information we have about you and the other people insured under your policy.

Please note that if you give us false or inaccurate information this could give us the right to avoid your insurance policy or it could impact your ability to claim.

## Sensitive information

Some of the personal information that we ask you to provide is known as “sensitive personal data”. This will include information relating to health issues, race, religion and any criminal convictions. We need to use sensitive personal data to provide you with quotes, arrange and manage your policy and to provide the services described in your policy documents (such as dealing with claims).

## How we use your personal information

We are part of the Ageas group of companies. We may share your personal information with other companies in the group for any of the purposes set out in this notice. If you want to know more about the Ageas group please go to [www.ageas.co.uk](http://www.ageas.co.uk).

We will use your personal information to arrange and manage your insurance policy, including handling underwriting and claims and issuing renewal documents and information to you or your insurance adviser. We will also use your personal information to assess your insurance application and provide information to credit reference agencies.

We may research, collect and use data about you from publically available sources including social media and networking sites. We may use this data for the purposes set out in this notice, including fraud detection and prevention.

We may have to share your personal information with other insurers, statutory bodies, regulatory authorities, our business partners or agents providing services on our behalf and other authorised bodies.

We will share your personal information with others:

- if we need to do this to manage your policy with us including settling claims (if the claim relates to an incident which occurs abroad we may transfer your personal information outside the European Economic Area);
- for underwriting purposes, such as assessing your application and arranging your policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); and/or
- if you have given us permission.

You can ask for further information about our use of your personal information. If you require such information, please write to the Data Protection Officer at the address set out below.

## Preventing and detecting crime

We may use your personal information to prevent crime. In order to prevent and detect crime we may:

- check your personal information against our own databases;
- share it with fraud prevention agencies. Your personal information will be checked with and recorded by a fraud prevention

# Data Protection Notice (continued)

agency. Other companies within the financial services industry may also search such fraud prevention agencies when you make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, we will share your relevant personal information with them. The information we share may be used by those companies when making decisions about you. You can find out which fraud prevention agencies are used by us by writing to our Data Protection Officer at the address set out below; and/or

- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. We may pass information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

## Dealing with others on your behalf

To help you manage your insurance policy, subject to answering security questions, we will deal with you or your husband, wife or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy or a claim relating to your policy. For your protection only you can cancel your policy or change the contact address.

## Marketing

We may use your personal information and information about your use of our products and services to carry out research and analysis.

We will only use your personal information to market our products and services to you if you agree to this.

## Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of our service and to prevent and detect fraud. We may also use CCTV recording equipment in and around our premises.

## Further information

You are entitled to receive a copy of any of your personal information we hold. If you would like to receive a copy, or if you would like further information on, or wish to complain about, the way that we use personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving your name, address and insurance policy number. We may charge you a small fee for this.

If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible by writing to us at the address above.

You have the right to complain to the Information Commissioner's Office at any time if you object to the way we use your personal information. For more information please go to [www.ico.org.uk](http://www.ico.org.uk).







**To make a claim, call**

**0345 415 0455**

**Please save this number to your mobile phone**

Ageas Insurance Limited

Registered office address

Ageas House, Hampshire Corporate Park,  
Templars Way, Eastleigh, Hampshire SO53 3YA

[www.ageas.co.uk](http://www.ageas.co.uk)

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

