Travel Insurance

Insurance Product Information Document

Company: AWP P&C SA, registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: Expedia Travel Insurance Policy

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of Insurance?

This is travel insurance which covers you while travelling, for various events such as: medical emergencies; delayed or missed departures; cancelling or cutting short your journey; delayed possessions and lost or stolen possessions.



What is insured?

- Cancelling / cutting short your journey Loss of pre-paid travel and accommodation expenses.
- Emergency medical expenses hospital fees, repatriation, in-patient benefit, funeral and dental costs incurred if taken ill or injured on your journey.
- Loss of passport costs to obtain temporary documents on your journey plus reimbursement of the remaining value of lost passport.
- ✓ Delayed personal possessions costs to replace essential items temporarily lost by the transport provider on your outward journey.
- Personal possessions Items lost, stolen or damaged on your journey.
- ✓ Personal money money, travellers cheques and travel tickets lost, stolen or damaged on your journey.
- Personal accident Compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your journey.
- ✓ Missed departure Extra transport or accommodation costs to continue your journey, if you miss your outbound or return transport.
- ✓ Delayed departure A benefit after a major delay to outbound or return transport at the departure point. Alternatively the costs to abandon your journey on the outbound leg only.
- Personal liability Costs for damage you cause to a third party or their property (including your journey accommodation if not owned by you, a family member or friend).
- Legal expenses Legal costs & representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.



What is not insured?

- Claims where you cannot provide sufficient supporting evidence.
- X Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- X The policy excess that is applicable to each person, section and/or claim.
- X Claim circumstances you were aware of before your policy was issued or journey was booked (whichever is the later).
- Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! Claims relating to existing medical conditions are excluded.
- ! Your policy may contain a limit on the age of the insured persons and certain levels of cover may be restricted according to their age.
- ! There is a limit on the length of the journey that can be covered.
- ! There are General Conditions that you have to meet for cover to apply.
- General exclusions apply to the whole policy and each section contains exclusions specific to that section.



Where am I covered?

You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your insurance confirmation.

You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit **gov.uk/foreign-travel-advice**



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, you should contact Expedia on +44 (0)20 3788 0445.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.

Travel Insurance

Cover is for residents of the UK, Channel Islands and the Isle of Man only This policy does not cover claims relating to existing medical conditions.

Demands and needs statement

This travel insurance suits the demands and needs of customers who wish to insure themselves for medical emergencies, delayed or missed departures, cancellation and curtailment, lost, stolen or delayed possessions, loss of travel money and passport, personal accident, personal liability and legal expenses.

The levels of cover may vary depending on where you travel (whether in your home country or overseas).

Travel insurance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already possess alternative travel insurance for some or all of the features and benefits provided by this Travel Insurance Policy. It is your responsibility to investigate this.

Expedia Inc. has only provided you with information and has not provided you with any recommendation or advice about whether this product meets your specific insurance demands and needs.

About us and our insurance services

Allianz Global Assistance 102 George Street Croydon CR9 6HD

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We are an insurance intermediary that offers products from a single insurance company, AWP P&C SA which is a French company duly authorised in France. We act on their behalf.

3. Which service will we provide you with?

You will not receive any personal advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C SA. The nature of such payment is a mixture of commission and other fees based on our costs for administering your policy.

5. Who regulates us?

Expedia Inc is an Appointed Representative of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909. Our permitted business includes arranging travel insurance.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

Write to: Customer Service, 102 George Street, Croydon CR9 6HD

Phone: 020 8603 9853

Email: customersupport@allianz-assistance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration. Visit www.financial-ombusdman.org.uk write to Financial Ombudsman Service, Exchange Tower, London E14 9SR call 0800 023 4567 or 0300 123 9 123 email complaint.info@financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS by calling 0800 678 1100 or 020 7741 4100, or visiting their website at www.fscs.org.uk.

Travel Insurance Policy

Cover is for residents of the UK, Channel Islands and the Isle of Man only This policy does not cover claims relating to existing medical conditions.

Important Telephone Numbers

Customer Services:	0371 200 0194
Premium refund requests (14 day cancellation period):	+44 (0)20 3788 0445
24hr emergency medical assistance (for medical emergencies or curtailment requests): Outside your home country: Within your home country:	+44 20 8666 9252 020 8666 9252
24-hr Legal helpline: Outside your home country: Within your home country:	+44 20 8603 9804 020 8603 9804
Claims:	020 8666 9251

In a life or death situation call the emergency services in the country **you** are visiting for example 112 within the European Union or 911 in the USA.

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Summary of cover

The following is only a summary of the main cover limits. You should read the rest of this policy for the full terms and conditions.

Cover	Limit (up to)	Excess
Cancellation or curtailment	£5,000	£50
- Excursions	£150	
Emergency medical and associated expenses	£10 million	£65
- In-patient benefit	£500 (£20 a day)	No excess
- Dental	£350	
- Funeral expenses	£1,500	
- Excursions	£150	
Loss of passport	£200	No excess
Delayed personal possessions	£150	No excess
Personal possessions	£1,500	
- Single item, pair or set	£300	£65
- Valuables limit	£400	203
- Tobacco, alcohol, fragrances limit	£50	
Personal money	£500	£65
- Cash limit	£250	
Personal accident	£25,000	No excess
Missed departure	£500	No excess
Delayed departure		
- Delay	£250 (£20 first 12 hours, £10 each extra 12 hours)	No excess
- Abandonment	£5,000 (after 24 hours)	No excess
Personal liability	£2 million	£50
Legal expenses	£25,000	No excess

Note

Inner limits

Some sections of cover also have extra sub limits, for example the personal accident section has a benefit limit depending on the age of the **insured person**.

Important information

Thank you for taking out travel insurance with us.

Your travel insurance summary on **your** travel confirmation shows the sections of the policy **you** have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand you should contact Expedia Travel Insurance on 0371 200 0194 or write to us at 102 George Street, Croydon, CR9 6HD.

Insurer

Your travel insurance is underwritten by AWP P&C SA and is administered in the **United Kingdom** by Allianz Global Assistance.

How your policy works

Your policy and travel confirmation is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the period of insurance.

Unless specifically mentioned, the benefits and exclusions within each section apply to each person insured.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** Allianz Global Assistance travel insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If you think you may have given us any incorrect answers, or if you want any help, please call 0371 200 0194 as soon as possible and we will be able to tell you if we can still offer you cover.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** travel confirmation and return all **your** documents for a refund of **your** premium.

You should contact Expedia on telephone +44 (0)20 3788 0445.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each claim incident. The amount **you** have to pay is the **excess**.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the insurer and you do not intend any term of this contract to be enforceable pursuant by any third party to the Contracts (Rights of Third Parties) Act 1999.

Data protection notice

We care about your personal data.

This summary and **our** full privacy notice explain how Allianz Global Assistance protects **your** privacy and uses **your** personal data. **Our** full Privacy Notice available at **www.allianz-assistance.co.uk/privacy-notice**

If a printed version is required, please write to Legal and Compliance Department, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

· How will we obtain and use your personal data?

We will collect your personal data from a variety of sources including:

- Data that you provide to us; and
- Data that may be provided about **you** from certain third parties, such as **your** insurance broker, **doctors** in the event of a medical emergency or airline companies in the event of repatriation

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with you;
- Informing you of products and services which may be of interest to you.

· Who will have access to your personal data?

We may share your personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as in the event of a medical emergency;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about you with third parties for marketing purposes unless you have specifically given us your consent to do so.

· How long do we keep your personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

· Where will your personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA). Whenever we transfer your personal data outside the EEA to other Allianz Group companies, we will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, we take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

· What are your rights in respect of your personal data?

You have certain rights in respect of your personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that we restrict any processing concerning you, or withdraw your consent where you previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that we update it or delete it from our records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

· Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

· How can you contact us?

If you would like a copy of the information that we hold about you or if you have any queries about how we use your personal data, you can contact us as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD

By telephone: 020 8603 9853
By email: AzPUKDP@allianz.com

Definition of words

When the following words and phrases appear in the policy document or travel confirmation, they have the meanings given below. These words are highlighted by the use of bold print.

Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including us, who is chosen to act for **you** in **your** claim for compensation.

Area of cover

You will not be covered if you travel outside the area you have chosen as shown on your travel confirmation.

- · UK
- Europe

UK, Continental Europe, Mediterranean islands, the **Channel Islands**, the Isle of Man, Morocco, Algeria, Tunisia, Libya, Egypt, the Isle of Man, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

- Worldwide (excluding USA) Worldwide, excluding United States of America, Canada and all Islands in the Caribbean Sea including the Bahamas.
- · Worldwide (including USA) Worldwide.

Note

You will not be covered if you travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or all but essential travel. For further details, visit gov.uk/foreign-travel-advice

Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

Channel Islands

Jersey, Guernsey, Sark, Alderney and Herm.

Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final **journey** back **home** begins (including any connecting transport **you** take later).

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

Excess

The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. For example a couple that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **journey**, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (possessions) and two of these will be for the two claims under section 2 (medical).

Family

Two adults and all of their children (including foster children) aged 18 and under if in full time education. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

Hazardous activity

The following activities are automatically covered:

banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if you hold a certificate of proficiency or you are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

We may be able to cover you for other activities that are not listed. Please contact Expedia Travel Insurance 0371 200 0194. An extra premium may need to be paid.

Home

Your usual place of residence in the UK, the Channel Islands or the Isle of Man.

Insurer

AWP P&C SA.

Journey

A trip that takes place during the period of insurance which begins when you leave home.

- For single trip cover
 - Cover ends when **you** get back **home** or to a hospital or nursing home in **your home** country whichever is earlier
 - you will only be covered if you are aged 79 or under at the date your policy was issued.
 - any other trip which begins after you get back is not covered.
 - a trip which is booked to last longer than 122 days is not covered.
- For one-way trip cover
 - you will only be covered for a period of 24 hours from when you leave your outward departure point.

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which **we** agree to pay for **you** in connection with legal action. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Pair or set

A number of items of **personal possessions** that belong together or can be used together.

Period of insurance

- For single trip cover
 - Cancellation cover begins from the issue date shown on the travel confirmation and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**. Cover ends on the expiry date shown on **your** travel confirmation.
- For one-way trip cover
 - Cancellation cover begins from the issue date shown on **your** travel confirmation and ends at the beginning of **your journey**. The cover for all other sections starts when **you** leave **your home** to begin **your journey** and finishes 24 hours later after **you** leave **your** outward **departure point**.
- · For single trip and one-way trip cover
 - If you cannot finish your journey as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances, we will extend cover free of charge until you can reasonably finish that journey.

Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions

Each of your suitcases, trunks and similar containers (including their contents) and articles worn or carried by you (including your valuables).

Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident

A person who has their main **home** and is registered with a **doctor** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

Travelling companion

Any person that has booked to travel with you on your journey.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

Valuable

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

We, our, us

Allianz Global Assistance which administers the insurance on behalf of the **insurer**.

You, your, person insured

Each person shown on the travel confirmation, for whom the appropriate insurance premium has been paid.

24-hour emergency medical assistance

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£500**. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

From outside **your home** country: Phone **+44 20 8666 9252** Fax **+44 20 8603 0204** From within **your home** country: Phone **020 8666 9252** Fax **020 8603 0204**

email medical@allianz-assistance.co.uk

Please give **us your** age and **your** policy number shown on **your** travel confirmation. Say that **you** are insured with Expedia Travel Insurance.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing you have a valid claim.

Repatriation

If our medical advisers think it would be in your medical interests to bring you back to your home or to a hospital or nursing home in your home country, you will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our medical advisers first. If you need to go home early, the treating doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time, day or night. You will be answered by one of our experienced assistance coordinators who you should give all relevant information to. Please make sure you have details of your policy before you phone.

Reciprocal health arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you
 are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU)
 countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things
 you would expect to get free of charge from the NHS in the UK. You may have to make a contribution to the
 cost of your care.
- You may apply for an EHIC online at www.dh.gov.uk/travellers or by calling 0300 330 1350. Application forms are also available from the Post Office.

Note

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home** country or for a **relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to or the closest hospital may be private.

Australia

- If you are travelling to Australia you can enrol in Medicare which will entitle you to subsidised hospital treatments and medicines. You can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before you leave Australia. For more
 information on Medicare visit: www.medicareaustralia.gov.au or email:
 medicare@medicareaustralia.gov.au

If you make use of these arrangements or any other worldwide reciprocal health arrangement which reduces your medical expenses, you will not have to pay an excess.

Health declaration and health exclusions

These apply to the Cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident sections.

It is very important that you read the following.

Exclusions relating to your health

- 1 You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following if at the time of taking out this insurance or booking your journey (whichever is later), you:
 - a are being prescribed regular medication;
 - b have received treatment for or had a consultation with a doctor or hospital specialist for any medical condition in the past 12 months;
 - c are being referred to, treated by or under the care of a doctor or a hospital specialist;
 - **d** are awaiting treatment or the results of any tests or investigations;
- You will not be covered if you travel against the advice of a doctor or where you would have been advised not to travel if you had sought their advice before beginning your journey.
- 3 You will not be covered if you know you will need medical treatment or consultation at any medical facility during your journey.
- 4 You will not be covered for any directly or indirectly related claim if, before your journey, a doctor diagnosed that you have a terminal condition.
- You will not be covered if you were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when your policy was issued.
- **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

If we are unable to cover a medical condition, this will mean that any other person insured by us will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time **your** policy was issued:

- you were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- you were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- you were aware that a doctor had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Note

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, you are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, you are more likely to have a heart attack or a stroke.
- have osteoporosis, you are more likely to break or fracture a bone.
- have or have had cancer, you are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

General exclusions

The following exclusions apply to the whole of your policy:

We will not cover you for any claim arising from, or relating to, the following:

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism (this does not apply to claims made under Emergency medical and associated expenses Section 2 and Personal accident Section 7) or weapons of mass destruction.
- 2 Any epidemic or pandemic.
- You not following any advice or recommendations made by the Foreign and Commonwealth office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 4 Any economic sanction which prohibits us, the insurer or members of the Allianz Group from providing cover under this policy.
- Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
- **You** acting in an illegal or malicious way.
- 10 The effect of your alcohol, solvent or drug dependency or long term abuse.
- 11 You being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug or alcohol addiction).
- 12 You not enjoying your journey or not wanting to travel.
- Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy.
- 14 You not answering accurately any question(s) we have asked you at the time of buying this policy, where your answer(s) may have affected our decision to provide you with this policy.

Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 You are a resident of the UK, the Channel Islands or the Isle of Man.
- You take reasonable care to protect yourself and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claim.
- 3 You have a valid travel confirmation.
- 4 You accept that we will not extend the period of insurance if the original policy plus any extensions have either ended, been in force for longer than 180 days or you know you will be making a claim.
- 5 You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section 'Making a claim' for more information.
- **You** accept that no alterations can be made to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.
- You are not aged 80 or over at the date your policy was issued.

We have the right to do the following

- 1 Cancel the policy if you tell us something that is not true, which influences our decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if you, or anyone acting for you, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if you give any false declaration or deliberate mis-statement when applying for this insurance or supporting your claim. We may in these instances report the matter to the police.
- 3 Only cover you for the whole of your journey and not issue a policy if you have started your journey.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pension's forms), which will help **us** to recover any payment **we** have made under this policy.
- With your or your Personal Representative's permission, get information from your medical records to help us or our representatives deal with any claim. This could include a request for you to be medically examined or for a postmortem to be carried out in the event of your death. We will not give personal information about you to any other organisation without your specific agreement.
- 7 Send you home at any time during your journey if you are taken ill or injured. We will only do this if the doctor treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.

- 8 Not accept liability for costs incurred for repatriation or treatment if you refuse to follow advice from the treating doctor and our medical advisers.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and travel confirmation. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts you can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by you. In these circumstances we will only pay our share of the claim.
- 11 If you cancel or cut short your journey for any reason other than those specified in Section 1 all cover provided on your policy will be cancelled without refunding your premium.
- 12 Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.

Making a claim

To claim, please visit the website **www.azgatravelclaims.com**. This will lead **you** to **our** online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, please phone 020 8666 9251 and ask for a claim form or

Write to: Expedia travel insurance claims department, PO Box 451, Feltham TW13 9EE or

email travel.claims@allianz-assistance.co.uk.

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.

For all claims

- Your original journey booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses you have to pay.
- Original bills or invoices you are asked to pay.
- Details of any other insurance you may have that may cover the same loss, such as household or private
 medical
- As much evidence as possible to support **your** claim.

Cancellation or curtailment

- If you need to curtail your journey call from within your home country on 020 8666 9252 or from outside your home country on +44 20 8666 9252 immediately to get our prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- · If your claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact our 24-hour emergency medical service when you are hospitalised, require repatriation or where medical fees are likely to exceed £500.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If you are advised by a doctor at your resort that you cannot go on your pre-booked excursions because of medical reasons, you should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed

A receipt from the Consulate confirming the cost of the replacement passport and a written report from the
police if your passport is stolen.

Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, you should also report the theft, damage or loss to your courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged personal possessions.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from your bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the
 item will then belong to us.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions

 Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident

- Detailed account of the circumstances surrounding the event, including, photographs and video evidence (if this applies).
- Medical evidence from the treating doctor to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- · Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure

Detailed account of the circumstances causing you to miss your departure together with supporting evidence
from the public transport provider or accident / breakdown authority attending the private vehicle you were
travelling in.

Delayed departure

 Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that you should not
 admit liability, offer to make any payment or correspond with any third party without our written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this
 applies) within 90 days of the event causing your claim.
- Any writ, summons or other correspondence received from any third party. Please note that you should not
 reply to any correspondence from a third party without our written consent.
- · Full details of any witnesses, providing written statements where available.

Making a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please:

Write to: Customer Service, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD Telephone: **020 8603 9853**

Email: customersupport@allianz-assistance.co.uk

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration. Visit: www.financial-ombudsman.org.uk Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR Call: 0800 023 4567 or 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Cancellation or curtailment charges - Section 1

If you think you may have to cut your journey short (curtail), we must be told immediately -see under the heading '24-hour emergency medical assistance' for more information.

WHAT YOU ARE COVERED FOR

We will pay up to £5,000 in total (including up to £150 in total for excursions), for your part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If you cancel your journey before it begins because one of the following happens:

- The death, serious injury or serious illness of you, someone you were going to stay with, a travelling companion, or a relative or business associate of you or a travelling companion.
- You or a travelling companion is called for jury service in your home country or as a witness in a
 court in your home country.
- You or a travelling companion is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in your home country.
- Your redundancy

Curtailment

You cut your journey short (curtail) after it has begun because of one of the following:

- Anything mentioned in Cancellation except redundancy.
- You are injured or ill and are in hospital for the rest of your journey.

Note

We will calculate curtailment claims from the date it is necessary for you to return to your home country or the date you are hospitalised as an in-patient, for the rest of your journey. We will pay unused personal accommodation and other travel expenses based on each 24-hour period you have lost. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment

An excess of £50.

Any condition stated under Health declaration and health exclusions.

Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.

Booking, credit card and non-Sterling transaction fees.

The cost of Airport Departure Duty/Tax recoverable from elsewhere.

Administration costs charges by **your** travel, accommodation or other provider to process a refund as a result of cancelling all or part of **your** booking (including obtaining Airport Departure/Tax refunds).

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Anything caused by:

- you not having the correct passport or visa;
- your carrier's refusal to allow you to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing your transport or accommodation, their agents or any person acting for you;
- your vehicle being stolen or breaking down;
- you not wanting to travel or not enjoying your journey;
- riot, civil commotion, strike or lock-out;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal.
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Cancellation

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Under Curtailment

Cutting short your journey unless we have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of any of **your** remaining original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return **your home** country earlier than planned.

You travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets.

Anything caused by you taking part in a hazardous activity unless shown on your travel confirmation.

Emergency medical and associated expenses - Section 2

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness, injury or accident, or if your medical expenses are over £500 we must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

WHAT YOU ARE COVERED FOR

We will pay you or your Personal Representatives for the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill during your journey.

Cover outside your home country

Up to £10 million for reasonable fees or charges you incur for:

Treatment

Medical, surgical, medication costs, hospital, nursing home or nursing services.

Repatriation

Your repatriation to **your home** country if medically necessary.

· Transport and accommodation

Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice.

· Funeral expenses

The reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to £1,500 for **your** funeral expenses, in the place where **you** die outside **your home** country.

· Search and rescue

Mountain search and rescue services when deemed medically necessary.

We will also pay:

In-patient benefit

£20 for each 24-hour period that **you** are in hospital as an in-patient up to £500 in total during the **journey** as well as any fees or charges paid under **Treatment**.

Dental

Up to £350 for emergency dental treatment to relieve sudden pain.

Excursions

Up to £150 in total for your excursions that have been paid for before your journey began and that cannot be recovered from anywhere else, if you get written advice from a doctor that you cannot go on them, because of an injury or illness during your journey.

Cover within your home country

Up to £50,000 for:

· Transport and accommodation

Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from within **your home** country on medical advice; and the reasonable cost of transporting **you**, **your** ashes or body **home**.

WHAT YOU ARE NOT COVERED FOR

Under cover outside your home country except In-patient benefit and Excursions and under cover within your home country

An excess of £65, unless your claim is reduced because you used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' for more information).

The cost of replacing any medication you were using when you began your journey.

Under cover outside your home country and cover within your home country

Any condition stated under Health declaration and health exclusions.

Extra transport and accommodation costs which are of a higher standard than those already used on **your journey**, unless **we** agree.

Anything caused by:

- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- you travelling on a motorcycle, unless the rider holds a valid UK motorcycle licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous activity unless shown on your travel confirmation.

Any costs incurred 12 months after the date of your death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Under cover outside your home country - Treatment

Services or treatments you receive within your home country.

Services or treatments you receive which the doctor in attendance and we think can wait until you get back to your home country.

Medical costs over £500, in-patient treatment or repatriation which we have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under cover outside your home country - Funeral expenses

Your burial or cremation within your home country.

Under cover outside your home country - Dental

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Loss of passport - Section 3

WHAT YOU ARE COVERED FOR

We will pay the following if your passport is lost, stolen or destroyed on your journey.

Costs for issuing a temporary passport

Up to £200 in total for the cost of extra transport, accommodation and administration costs you have to pay to get a temporary passport to enable you to return to your home country.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

WHAT YOU ARE NOT COVERED FOR

Delayed personal possessions - Section 4

WHAT YOU ARE COVERED FOR

Up to £150 in total for essential replacement items, if your personal possessions (this does not include valuables or ski equipment) are temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.

Note

You must send us the receipts for anything that you buy. If the items are permanently lost, we will take any amount that you are due to be paid under this section from the final claim settlement under the Personal possessions - Section 5.

WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Personal possessions - Section 5

WHAT YOU ARE COVERED FOR

Up to £1,500 in total for your personal possessions damaged, stolen, lost or destroyed on your journey.

The most **we** will pay for **valuables** is £400 in total whether jointly owned or not. There is also a single article, **pair or set** limit of £300.

Note

It will be our decision to pay either:

- the cost of repairing your items;
- to replace your belongings with equivalent items; or
- the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

An excess of £65

More than ${\mathfrak L}{50}$ for tobacco, alcohol, fragrances and perfumes.

More than the part of the pair or set that is stolen, lost or destroyed.

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment. Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to, the following.

- Items for which you are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- Personal possessions unless they are on your person, locked in the accommodation you are using on your journey or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- Valuables left in a motor vehicle.
- Valuables carried in suitcases, trunks or similar containers unless they are on your person all the time.
- Valuables unless they are on your person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- Personal money (see section 6).
- Passport (see section 3).

Personal money - Section 6

WHAT YOU ARE COVERED FOR

Up to £500 for loss or theft of your personal money (but no more than £250 in cash in total, whether jointly owned or not) while on your journey.

WHAT YOU ARE NOT COVERED FOR

An excess of £65.

Compensation unless you can provide receipts for the amount you had from the place where you got the currency. Loss or theft of personal money, unless it is on your person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency. Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service. More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Personal accident - Section 7

WHAT YOU ARE COVERED FOR

We will pay you or your Personal Representative one of the following amounts for an accident during your journey.

Death

£15,000 for death. (We will not pay more than £2,500 if you are aged 15 or under at the time of the accident.)

Permanent loss

£25,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

£25,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (**We** will not pay any compensation if **you** are aged 15 or under or aged 65 or over at the time of the **accident**.)

Note

Death benefit payments will be made to your Personal Representative.

WHAT YOU ARE NOT COVERED FOR

Any condition stated under Health declaration and health exclusions.

Any claim arising more than one year after the original accident.

Anything caused by:

- your sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on your travel confirmation;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- you travelling on a motorcycle, unless the rider holds a valid UK motorcycle licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous activity unless shown on your travel confirmation.

We will not pay more than one of the benefits resulting from the same injury.

Missed departure - Section 8

WHAT YOU ARE COVERED FOR

We will pay you up to £500 in total for the cost of extra accommodation and transport which you have to pay to get to your journey destination or back home because you do not get to the departure point by the time shown in your travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle you are travelling in has an accident or breaks down.

WHAT YOU ARE NOT COVERED FOR

Any claim unless you:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later). Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Delayed departure - Section 9

WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

Delay

£20 after the first full 12 hours of delay and £10 after each extra delay of 12 hours up to £250 in total; or

Abandonment

up to £5,000 in total for your part of the unused costs of the journey which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after you have been delayed for more than 24 hours, you decide to abandon the journey before you leave your home country.

WHAT YOU ARE NOT COVERED FOR

Under Delay and Abandonment

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done. Missed connections

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Abandonment

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme

Personal liability - Section 10

If you are hiring or using a motorised or mechanical vehicle or machinery while on your journey you must make sure that you get the necessary insurance from the hire company or owner. We do not cover this under our policy.

WHAT YOU ARE COVERED FOR

We will pay up to £2 million plus any other costs we agree to in writing that relate to anything you cause during your journey for which you are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a relative have not hired, loaned or borrowed.
- Loss of or damage to the accommodation you are using on your journey that does not belong to you or a relative.

Note

Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without our written consent.

WHAT YOU ARE NOT COVERED FOR

An excess of £50.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- Something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do.
- Something which is caused by something you deliberately did or did not do.
- Something which is caused by **your** employment or employment of a **relative**.
- Something which is caused by **you** using any firearm or weapon.
- Something which is caused by any animal **you** own, look after or control.
- Something which you agree to take responsibility for which you would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by you, a relative or travelling companion.

Compensation or other costs caused by accidents arising from your ownership or possession of any of the following.

- The use of any land or building except for the accommodation you are using on your journey.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised watercraft or sailing vessels.

Legal expenses - Section 11

You can call our 24-hour legal helpline 365 days a year for advice on a travel related legal problem to do with your journey.

From within **your home** country: Phone **020 8603 9804**From outside **your home** country: Phone **+44 20 8603 9804**

WHAT YOU ARE COVERED FOR

If you die, are ill, or injured during your journey and you or your personal representative take legal action to claim damages or compensation for negligence against a third party we will do the following:

- nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility;
- pay up to £25,000 legal costs for legal action for you (but not more than £50,000 in total for all persons insured on this policy) for each event giving rise to a claim.

Note

- you must conduct your claim in the way requested by the appointed adviser;
- you must keep us and the appointed adviser fully aware of all facts and correspondence including any claim settlement offers made to you:
- we will not be bound by any promises or undertakings which you give to the appointed adviser, or which you give to any person about payment of fees or expenses, without our consent;
- we can withdraw cover after we have agreed to the claim, if we think a reasonable settlement is unlikely or that the cost of the legal action could be more than the settlement.

WHAT YOU ARE NOT COVERED FOR

Anv claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where we think a reasonable settlement is unlikely or where the cost of the legal action could be more than the settlement:
- involving legal action between you and members of the same household, a relative, a travelling companion, or one of your employees;
- where another insurer or service provider has refused your claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, us, the insurer, another person insured under this policy or our agent.

Legal costs:

- for **legal action** that **we** have not agreed to:
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if you withdraw from a claim without our agreement. If this occurs legal costs that we have paid must be repaid to us and all legal costs will become your responsibility;
- if we, you or your appointed advisor are unable to recover legal costs incurred following a successful claim for compensation. We will be entitled to receive such costs from the compensation you receive. Any payment to us is limited to the actual costs incurred and will not be more than half of your compensation amount;
- awarded as a personal penalty against you or the appointed adviser (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

This policy is available in large print, audio and Braille.

Please contact us on Phone 0371 200 0194

and we will be pleased to organise an alternative for you.

Expedia Inc Registered Office, 3150 139th Avenue SE Bellevue, WA 98005, USA is an appointed representative of AWP Assistance UK Ltd.

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AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Global Assistance acts as agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds.

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