

## Useful phone numbers

Premium refund requests  
(14 day cancellation period) **08432 186186**  
(Policies bought with Eurostar™ ticket)  
**0871 200 2457**  
(Policies bought separately)

Customer services **0871 200 2457**

Claims **020 8603 9643**

If you would prefer these documents in large print, audio or Braille, please call us on **0871 200 2457**, Textphone **020 8666 9562**.

Eurostar International Limited, Registered address Times House, Bravingtons Walk, London, N1 9AW, Registered No. 2462001 is an Appointed Representative of Mondial Assistance (UK) Limited.

Eurostar™ Cancellation and Possessions Insurance is underwritten by AGA International SA and is administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of Mondial Assistance (UK) Limited, Registered in England No. 1710361 Registered office 102 George Street, Croydon CR9 6HD.

Mondial Assistance (UK) Limited is authorised and regulated by the Financial Conduct Authority.

AGA International SA is duly authorised in France and the United Kingdom and is subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Global Assistance acts as an agent for AGA International SA for the receipt of customer money, settling claims and handling premium refunds.

## RELAX... YOU'RE COVERED

### Eurostar cancellation and possessions insurance



Please read this policy and carry it with you during your trip.

Valid for residents of UK, Channel Islands and Isle of Man only.



**This booklet contains 3 separate documents. The 'Demands and needs statement' and the 'About our insurance services' documents both explain how the Eurostar Cancellation and Possessions insurance has been sold to you.**

**The 'policy wording' provides the full terms, conditions and exclusions of the travel insurance policy.**

## Demands and Needs Statement

Eurostar Cancellation and Possessions Insurance is typically suitable for travel customers who wish to insure themselves for cancellation and lost or stolen possessions (but not money) when travelling.

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 insurance for some or all of the features and benefits provided by this Cancellation and Possessions Insurance Policy. It is your responsibility to investigate this.

Eurostar International Limited has not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements.



## about our insurance services

Eurostar Cancellation and Possessions Insurance  
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 offer products from a range of insurers.
- We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

### 3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for travel insurance.
- You will not receive 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?

- A fee.
- No fee.

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

### 5. Who regulates us?

Eurostar International Limited is an appointed representative of Mondial Assistance (UK) Limited trading as Allianz Global Assistance. Mondial Assistance (UK) Limited, 102 George Street, Croydon CR9 6HD is authorised and regulated by the Financial Conduct Authority. Mondial Assistance (UK) Limited FCA Register number is 311909.

Mondial Assistance (UK) Limited's permitted business is arranging travel insurance.

Mondial Assistance (UK) Limited also has permission to conduct the following business with regards to non-investment insurance contracts:

- Arranging
- Assisting in the administration and performance of a contract of insurance.
- Dealing as an agent
- Making arrangements with a view to transactions

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://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:

- in writing Customer Support, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD
- by phone 020 8603 9853
- by email [customersupport@allianz-assistance.co.uk](mailto: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.

### 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. This depends on the type of business and the circumstances of the claim.

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

Further information about the compensation scheme arrangements are available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## 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	Page
<b>Cancellation</b> Excursions	<b>£5,000</b> £200	<b>£50</b>	<b>12-13</b>
<b>Personal possessions</b> Single article limit, pair or set Total for valuables Tobacco, alcohol and fragrances limit	<b>£1,500</b> £250 £400 £50	<b>£50</b>	<b>14</b>

**Note:** There is no cover for personal money including cash.

## Important information

Thank **you** for taking out Eurostar Cancellation and Possessions Insurance with **us**.

**Your** insurance confirmation shows the cover **you** have chosen, the people covered and any special terms or conditions that may apply.

**Your** policy does not cover everything. **You** should read this policy to make sure it provides the cover **you** need. If there is anything **you** do not understand, **you** should call **Eurostar™** on **0871 200 2457**.

### ■ Insurer

**Your** Eurostar Cancellation and Possessions Insurance is underwritten by AGA International SA and is administered in the **United Kingdom** by Allianz Global Assistance.

### ■ How your policy works

**Your** policy and insurance 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 Eurostar™** Cancellation and Possessions 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 **0871 200 2457** 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 **Eurostar™** within 14 days of receiving **your** insurance confirmation and return all **your** documents for a refund of **your** premium.

If **you** purchased **your** insurance at the same time as **your Eurostar™** ticket **you** should call **Eurostar™** on **08432 186186** otherwise **you** can call **0871 200 2457**, textphone **020 8666 9562**.

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 excesses

Under both 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 incident. The amount **you** have to pay is the **excess**.

### ■ Data protection

Information about **your** policy may be shared between Eurostar International Limited, **us** and the **insurer** for underwriting and administration purposes.

**You** should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives (if appropriate), the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. In certain circumstances, this may involve transferring information about **you** to countries that may have limited or no data protection laws. **We** always take steps to ensure **your** information is held securely.

**Your** information may be used by **us**, the **insurer** and members of the Allianz Group and shared with Eurostar International Limited for marketing and research purposes, or to inform **you** from time to time about new products or services. If **you** do not want to receive marketing information please write to **us** at 102 George Street, Croydon CR9 6HD. **You** have the right to access **your** personal records.

### ■ 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 by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

## Definition of words

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

### ■ Area of cover

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

#### ■ Europe

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

### ■ 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.

### ■ Doctor

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

### ■ 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.

### ■ Home

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

### ■ Insurer

AGA International SA.

### ■ Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home** country, whichever is earlier.

#### For single trip cover

- any other trip which begins after **you** get back is not covered.
- a trip which is booked to last longer than 185 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 home** or temporary pre-booked journey accommodation to begin **your journey**.

### ■ 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 **your** insurance 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**. All cover ends on the expiry date shown on **your** policy coupon, unless **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**.

#### ■ For one-way trip cover

Cancellation cover begins from the issue date shown on **your** policy schedule and ends at the beginning of **your journey**. The cover for all other sections starts when **you** leave **your home** or temporary pre-booked **journey** accommodation to begin **your journey** and finishes 24 hours later.

### ■ 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.

### ■ Valuables

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 insurance confirmation, for whom the appropriate insurance premium has been paid.

## Health declaration and health exclusions

This applies to the Cancellation section.

**It is very important that you read the following carefully as the apply to all people to be covered under this policy.**

If at the time of purchasing this insurance or booking **your journey** (whichever is later) **you** have any existing medical condition, **you** must discuss **your** travel plans with **your doctor**.

**You** will not be covered for any claims arising directly or indirectly from an existing medical condition, unless **your doctor** can confirm in writing that at the time of purchasing the insurance or booking **your journey** (whichever is later) that:

- **you** were fit to travel;
- **your** condition(s) were stable and there was no sign they would get worse;
- **you** were not waiting for treatment as a hospital in-patient or out-patient;
- **you** were not having or waiting for tests, investigations or results to establish the underlying cause of any undiagnosed symptoms;
- **you** did not know that **you** would need medical treatment or consultation at any medical facility during **your journey**;
- **you** were not travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment;
- **your** medical condition had not been diagnosed as being terminal; and
- **you** were not travelling against the advice of a **doctor** or where **you** would have been if you had asked for their advice before beginning **your journey**.

### 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.

#### No medical cover provided

**Your** policy does not provide cover for any medical treatment or assistance **you** may need while **you** are on **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 consisting of, 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, weapons of mass destruction.
- 2 Any epidemic or pandemic.
- 3 **You** not following any advice or recommendations 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 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 5 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 6 Any currency exchange rate changes.
- 7 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.
- 8 **You** acting in an illegal or malicious way.
- 9 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 10 **You** being under the influence of alcohol, of 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 addiction).
- 11 **You** not enjoying **your journey** or not wanting to travel.
- 12 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.
- 13 **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.

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.
- 2 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 insurance 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 185 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' on page 11 for more information.
- 6 You accept that no alterations to the terms and conditions of the policy apply, unless we confirm them in writing to you.

### 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 a 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.
- 5 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 Pensions' forms), which will help us to recover any payment we have made under this policy.
- 6 With you 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 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 insurance confirmation. We can recover all costs that you have used if you have travelled or made a claim or intend to make a claim.
- 8 Not to pay any claim on this policy for any amounts covered by another insurance. In these circumstances we will only pay our share of the claim.
- 9 If you cancel or cut short your journey all cover provided on your single trip or one-way trip policy will be cancelled without refunding your premium.
- 10 Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.

To claim, please visit the website [www.azgatravelclaims.com](http://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,

**Phone:** 020 8603 9643 textphone 020 8666 9562 and ask for a claim form or

**Write:** Allianz Global Assistance Travel Insurance Claims Department, PO Box 1900, Croydon CR90 9BA or

**Email:** [travel.claims@allianz-assistance.co.uk](mailto: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 may need to obtain some information about your claim while you are away. Below is a list of the documents we often 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.
- As much evidence as possible to support your claim.

### Cancellation

- 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

### Personal possessions

- 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.
- 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,

- 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.

## Making a complaint

**We** aim to provide **you** with a first class 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 Support,  
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, insurance confirmation 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 Financial Ombudsman Service for independent arbitration.

## Cancellation - Section 1

### What you are covered for

**We** will pay up to **£5,000** in total (this includes up to **£200** in total for excursions) for **your** part of unused personal accommodation, transport charges and extra 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 if it is necessary for **you** to cancel **your journey** before it begins because one of the following unavoidable circumstances happens:

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**.

### What you are not covered for

An **excess** of **£50** (**£15** for deposit only claims).

Any condition stated under the Health Declaration on page 8.

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** carriers' 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**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **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;
- **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- 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.

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).

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

### 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, There is also a single article, **pair or set** limit of **£250**, whether jointly owned or not.

#### 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.

This policy does not cover personal money or cash.

### What you are not covered for

An **excess** of **£50**.

More than **£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:

- Personal money including cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets;
- items for which **you** are unable to provide a receipt or other proof of purchase;
- films, tapes, cassettes, 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.

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