



Budget Travel Insurance

Cover is only available if **you** are a resident of the **UK, Channel Islands**, Isle of Man or Republic of Ireland. Existing medical conditions are not covered.



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Demands and needs statement

STA Travel insurance suits the demands and needs of customers who wish to insure themselves for medical emergencies, cancellation or cutting short a trip, lost or stolen possessions (but not money), loss of passport, 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 insurance for some or all of the features and benefits provided by this travel insurance product. It is your responsibility to investigate this.

STA Travel Limited 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

STA Travel Insurance
Priory House,
6 Wrights Lane
London W8 6TA

Bridge The World is a trading name of STA Travel Limited.

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 you 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?

STA Travel Limited 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:

- In writing: Customer Service, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.
- By phone: 020 8603 9853.
- By 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-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

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 arrangement is available from the FSCS, by calling 0800 678 1100 or 020 7741 4100, or visiting their website at 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	£100
1 Cancellation or curtailment	£1,000
2 Emergency medical and associated expenses	£1 million
- In-patient benefit	£20 per day, max £600
- Transport and accommodation	Reasonable costs
- Funeral expenses	£2,500
3 Loss of passport	£200
4 Personal possessions	£200
- Single item, pair or set	£100
- Valuables limit	£100
- Tobacco, alcohol, fragrances	£50
5 Personal liability	£500,000
6 Legal expenses	£25,000
Additional covers (subject to extra premium)	
7 Gadget cover	£1,000 (max 2 registered items)

Note

*Excess

The **excess** applies to claims under sections 1, 2, 4 and 7. The **excess** under section 2 can be removed completely when the medical excess waiver **add on** has been paid.

No money cover

There is no cover for personal money including cash.

Infant cover

Your children (including foster children) aged 2 and under, are covered free of charge for sections 1 and 2 only, providing they travel with **you** and live at the same address.

Important information

Thank you for taking out STA Travel insurance with us.

Your booking 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 call STA Travel Limited on 0333 321 0099, or contact your issuing store.

Insurer

Your STA Travel insurance is underwritten by AWP P&C SA and administered in the **UK** by Allianz Global Assistance.

How your policy works

Your policy and booking 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** STA 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 **us** 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** booking confirmation and return all **your** documents for a refund of **your** premium.

You should contact **your** issuing store.

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 incident. The amount **you** have to pay is the **excess**. The medical excess waiver **add on** removes the excess under section 2 completely.

Home visits

Single trip policies with over a six month (182 day) duration allow **you** to return **home** once during **your** journey without voiding the cover.

There is no cover for the cost of returning **home** and there is no cover under any section of the policy during the time **you** arrive in **your** home country and the time **you** leave the final **departure point** in **your** home country to resume **your** journey.

The above excludes any return **home** if it is part of a claim being made for Emergency medical expenses, Repatriation or Curtailment.

Trip extension

If **you** extend **your** journey, **you** may also be able to extend **your** period of **insurance** up to the maximum limit of 730 days, by paying the appropriate extra premium and meeting the required criteria.

You must contact **STA Travel Limited** on **0333 321 0099** before **your** existing policy expires.

We will decide whether or not **we** will extend **your** cover depending on:

- any changes to **your** health (new or existing medical conditions);
- any claims **you** have made or are likely to make.

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 relating 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.

Data protection notice

We care about **your** personal data.

The summary below and **our** full privacy notice explain how Allianz Global Assistance protects **your** privacy and uses **your** personal data.

Our full privacy notice is 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

Definitions of words

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

Add on

An option to extend and/or adjust the regular cover levels and/or **excesses** for a specific number of consecutive days during the **period of insurance** on payment of the appropriate extra premium. Options include gadget and medical excess waiver. These cannot be purchased online. Chosen add ons will be shown on **your** booking confirmation.

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** booking confirmation unless it is a short stay of up to 5 days during **your journey** or a stopover where **you** are scheduled to officially remain in transit.

• Europe

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

• Worldwide including USA

Any worldwide country.

Note

You will not be covered if **you** travel to a country 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, Alderney, Sark and Herm.

Departure point

The airport, international train station or port where:

- **your** outward journey to **your** destination begins;
- any connecting or pre-booked transport begins to continue **your journey** if it involves more than one destination or transport connection; or
- **your** return 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 **UK**. 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.

Home

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

Insurer

AWP P&C 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.

- **you** will only be covered if **you** are aged 34 and under (blue policy) or 79 and under (gold policy) 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 730 days is not covered.

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 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.

Manual work

Physical labour, including, but not limited to building and construction work or using, assembling, installing or maintaining heavy electrical, mechanical or hydraulic plant or machinery.

Note

This policy only provides cover for the limited types of manual work that are listed as being covered under the Working abroad section on page 6.

There is no cover for any type of:

- work below ground level or at heights over three metres above ground;
- work involving the use, installation, assembling, maintenance or repair of heavy electrical, mechanical or hydraulic plant or machinery;
- plumbing, electrical or heavy construction work;
- lighting or sound technician;
- tree surgery, working as a lumberjack or any kind of work involving chainsaws.

Pair or set

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

Period of insurance

Cancellation cover begins from the issue date shown on **your** booking 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** booking confirmation, 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**.

Note

• Home visits

Single trip policies with over a six month (182 day) duration allow for home visits. See under the heading 'Home visits' within the Important information section on page 2 for full details.

• Trip extension

If **you** extend **your journey**, **we** may also be able to extend **your** single trip policy up to a maximum limit of 730 days. See under the heading 'Trip extensions (Single trip policies only)' within the Important information section on page 2 for full details.

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, partner (including common law and civil partnerships) or fiancé(e).

Resident

A person who has their **home** in the **UK**, **Channel Islands**, Isle of Man or Republic of Ireland for at least three months before the policy was issued. They must also be registered with a **doctor** in the **UK**, **Channel Islands**, Isle of Man or Republic of Ireland.

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 equipment, 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 booking 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.

Phone: **UK +44 20 8666 9387** Fax: **UK +44 20 8603 0204**
Email: **medical@allianz-assistance.co.uk**

Please give **us your** age and **your** policy number. Say that **you** are insured with STA 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 co-ordinators 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 and 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 and Emergency medical and associated expenses 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 in the 12 months before taking out this insurance or booking **your journey** (whichever is later), **you**:
 - a have been prescribed medication;
 - b have received treatment or attended a **doctor** for any medical condition;
 - c have attended a hospital or a clinic as an out-patient or in-patient;
 - d have been referred for tests, investigations, treatment, surgery or are awaiting results;
 - e have been diagnosed as having a terminal illness.

Each **person insured** by **us** would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

- 2 **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.
- 5 **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.
- 6 **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**.

Adventurous activities

This policy only provides cover for the following very basic activities. If the activity is not listed, it is not covered:

angling (freshwater / pier)	frisbee
backpacking	jogging
beach games	keep fit
bowls	running (no racing)
camping	snorkelling
cycling (not touring, off road mountain biking or BMX)	swimming
croquet	
fishing (freshwater / pier)	
*flying (as a passenger in a fully licenced passenger-carrying aircraft including jet and propeller aeroplanes and helicopters	

Examples of excluded activities - No cover provided

abseiling	ice skating
air travel (other than as a fare paying passenger)	jet boating / shotover jet
American football	jetskiing
archery	kayaking
ballooning (organised excursion)	kite surfing
bamboo boat rafting	kite skiing
baseball	kite bugging
base jumping	lacrosse
big foot skiing	manual work
black water rafting	marathon running
bobsleigh / skeleton / luge	martial arts training / competitions
boogie boarding	micro lighting
bouldering	motorcycling
bungee jumping	motor sports
canoeing	mountain biking / BMX riding
canyoning	mountaineering
cave tubing	overland expeditions
caving	paintballing
cliff diving	parachuting
competitions	paragliding
cresta run	parapenting
crewing on vessels from one country to another	parasailing
cricket	piloting an aircraft
cycle touring	polo
deep sea fishing	potholing / caving
dog sleighing	powerboating
elephant / camel / pony trekking	professional sports
endurance tests	quad biking
fencing	roller blading
football	river boarding
free climbing	river kayaking
glacier crossing / hiking / skiing	rock climbing
gliding	rugby
go-karting	safari
gorge swinging (if not professionally organised)	sail boarding
hang gliding	sand boarding
helicopter / light aircraft (except as a passenger)	scrambling
heliskiing / boarding	scuba diving
high diving	sea canoeing
hockey / ice hockey	sea kayaking
horse riding / jumping / trekking	self defence
hot air ballooning	shark cage diving
ice caving	show-jumping
ice climbing	skate boarding
	ski acrobatics
	skiing cross country
	skiing

ski jumping	trekking/hiking
ski stunting	triathlons
skydiving	use of weapons
snowboarding	wake boarding
snow blading	water polo
snow kiting	water skiing
snow mobiles / skiddoos	weightlifting
snow parks	white water rafting
snow shoeing	windsurfing
solo sea sailing	wreck diving
speed skating	yachting
stunt flying / acrobatics	zip climbing
surfing	zip wiring
tobogganing / sledging	zorbing

Working abroad

Examples of paid and voluntary occupations and types of work that are covered under this insurance are:

- general farm work and fruit picking. This includes driving tractors and other similar farm vehicles so long as **you** comply with any appropriate licence requirements;
- office and general administration work;
- bar and restaurant work
- teaching or coaching;
- doctor, nurse, midwife and care work (including medical and dental elective trips);
- au pair or nanny;
- domestic work (including chalet maid etc.);
- musicians and singers.
- light building and DIY e.g. painting, decorating or basic construction work using light power tools only;
- gardening with or without light power tools (excluding chainsaws);
- work involving direct contact with wild animals (only when part of a recognised volunteering project, in a controlled environment when all safety guidelines are followed).

If **you** are intending on working in an occupation that is not listed, please contact **your** issuing store to confirm whether cover is available.

Note

Personal liability exclusions while working

- There is no personal liability cover for claims relating to any kind of work.

Manual work

There is no cover for any type of:

- work below ground level or at heights over three metres above ground;
- work involving the use, installation, assembling, maintenance or repair of heavy electrical, mechanical or hydraulic plant or machinery;
- plumbing, electrical or heavy construction work;
- lighting or sound technician;
- tree surgery, working as a lumberjack or any kind of work involving chainsaws.

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'état, terrorism, (this does not apply to claims made under Emergency medical and associated expenses - Section 2), or weapons of mass destruction.
- 2 Any epidemic or pandemic.
- 3 **You** not following any advice or recommendation 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.
- 5 **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).
- 9 **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, 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 or alcohol addiction). While **we** do not expect **you** to completely avoid drinking alcohol, claims where **your** judgement has been seriously affected by the amount of alcohol **you** have drunk will not be covered. Examples of poor judgement include:
 - climbing on top of or jumping from a vehicle;
 - jumping or moving from any external part of any building to another, unless **your** life is in danger or **you** are attempting to save human life.
 - sitting or lying on a window ledge or balcony wall.
- 12 **You** not enjoying **your journey** or not wanting to travel.
- 13 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.
- 15 **You** taking part in an activity or winter sport that is not listed or confirmed in writing as covered (see under the heading 'Adventurous activities' on page 6).

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, Channel Islands, Isle of Man** or Republic of Ireland.
- 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 booking 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 730 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 8 for more information.
- 6 **You** accept that no alterations can be made to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.
- 7 **You** are **not** aged 35 and over (blue policy) or 80 and over (gold policy) 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 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**, unless **we** agree otherwise with **you**.
- 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 **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 booking confirmation. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy 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, Phone: **020 8666 9367** and ask for a claim form or Write to: Allianz Global Assistance 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 **UK +44 (0)20 8666 9387** 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 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 Gadget cover

- 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** or electrical items.
- 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.

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

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' on page 5 for more information.

What you are covered for

We will pay up to **£1,000** in total, for **your** part of unused:

- personal accommodation;
- transport charges;
- pre-booked tours;
- other travel expenses (including cancellation fees, visas and STA Multiflex Pass);
- fees for any short term pre-booked vocational courses, for example, teaching English as a foreign language or ski instructor courses

all of 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.
- **You** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance services or work for another Government Department, and **your** employer withdraws **your** previously agreed leave for operational reasons.
- **You** have to re-sit a further education examination that forms part of **your** full time study course, if **you** find out that **you** failed the original examination after **you** bought **your** policy.
- **You** or a **travelling companion** being advised not to travel by a **doctor**, because of a pregnancy.
- **You** or a **travelling companion** cannot comply with the transport provider's conditions of carriage, because of a pregnancy that **you** find out about after **you** bought **your** policy.
- **Your redundancy**.
- For self-drive **journeys** only - The vehicle in which **you** were intending using on **your journey** breaks down or is stolen within five days of **your** departure date, and can no longer be used for **your journey**.

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

Full curtailment

- **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 or curtail **your journey**, for one of the reasons shown above, **we** will:
 - not refund the cost of **your** unused return travel tickets. The value of these tickets will be put towards the extra transport costs **we** have to pay;
 - deduct the cost of an economy flight (booked six weeks in advance) or other equivalent transport costs from any claim, if **you** did not have a return travel ticket.

Partial curtailment

- If **you** have a valid curtailment claim, not relating to the illness or injury of **you** or a **travelling companion**, and only want to return **home** briefly, for example, to attend a funeral, visit a seriously ill relative or re-sit an exam, **we** will:
 - cover the cost of an economy one-way flight home (without having to pay an **excess**);
 - allow **you** to make this return **home** without voiding **your** policy. There is no cover under any section of the policy during the time **you** arrive in **your home** country and the time **you** leave the final **departure point** in **your home** country to resume **your journey**.

Under Cancellation and Curtailment

An **excess** of **£100**.

Any condition stated under Health declaration and health exclusions on page 5.

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 charged 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 Duty/Tax refunds).

Any tuition fees for non-vocational courses, such as university or similar educational courses.

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**;
- **your** vehicle being stolen or breaking down, unless on a self drive **journey**;
- **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 pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return to **your home** country earlier than planned.

You travelling on a motorcycle, unless the rider holds a valid **UK** or Republic of Ireland motorcycle licence and all **persons insured** are wearing crash helmets, whether legally required or not.

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

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' on page 5' 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 **£1 million** in total 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.

Note

For repatriation claims:

- **We** will not refund the cost of **your** unused return travel tickets. The value of these tickets will be put towards the extra transport costs **we** have to pay.
- **We** may deduct the cost of an economy flight (booked six weeks in advance) or other equivalent transport costs from any claim, if **you** did not have a return travel ticket.

If cover provided elsewhere:

- If amounts are covered by other insurance, **we** will only pay **our** share of the claim. See Condition 10 on page 7 for full details.

- **Funeral expenses**
The reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to **£2,500** for **your** funeral expenses, in the place where **you** die outside **your home** country.

We will also pay:

- **In-patient benefit**
£20 for each 24-hour period that **you** are in hospital as an in-patient up to **£600** in total during the **journey** as well as any fees or charges paid under **Treatment**.

Cover within your home country

Up to **£1,000** 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 under Cover within your home country

An **excess** of **£100**, unless the medical excess waiver **add on** has been paid or **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 5 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 on page 5.

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** or Republic of Ireland motorcycle licence and all **persons insured** are wearing crash helmets, whether legally required or not.

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

Any services or treatments **you** receive:

- within **your home** country;
- which are not directly related to the illness or injury that caused the claim;
- which the **doctor** in attendance and/or in **our** medical opinion can wait until **you** get back to **your home** country;
- after **you** have refused to return **home**, when in **our** medical opinion, **you** are fit to travel;
- after **you** have refused to return **home**, when in **our** medical opinion, **you** are not fit to continue with **your journey**;
- that are non-emergency, for example physiotherapy, without first receiving **our** authorisation; or
- in a health spa, convalescence or nursing home, or any rehabilitation centre.

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.

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

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

Personal possessions - Section 4

What you are covered for

Up to **£200** in total for **your personal possessions** damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **£100** in total whether jointly owned or not. There is also a single article, **pair or set** limit of **£100**.

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 **£100**.

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.

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, 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**.
- Bonds, share certificates, guarantees or documents of any kind.
- Passport (see section 3).
- Spectacles, sunglasses, contact or corneal lenses.
- Mobile phones (unless the Gadget cover premium has been paid - see section 7).

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

Personal liability - Section 5

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 **£500,000** 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

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 including working abroad (see page 6) 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, are working with 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.

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

Legal expenses - Section 6

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

Phone **UK +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

Any 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 adviser 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 repayment 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.

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

Gadget cover - Section 7

This section is only in force if shown on **your** booking confirmation

What you are covered for

We will pay up to **£1,000** in total for up to two gadgets, that are damaged, stolen, lost or destroyed on **your journey**.

Note

- **you** can choose to cover one item valued at up to **£1,000** or two items with a total value of up to **£1,000**;
- It will be **our** decision to pay either:
- the cost of repairing **your** items;
 - to replace **your** gadgets with equivalent items; or
 - the cost of replacing **your** gadgets. An amount for wear, tear and loss of value will be deducted.

What you are not covered for

An **excess** of **£100**.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

Loss or theft of, or damage to, any gadget:

- that is more than 5 years old;
- for which **you** are unable to provide a receipt or other proof of purchase detailing the value.
- left in a motor vehicle.
- carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- 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**.

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

Important telephone numbers

Policy queries / cancellations: 0333 321 0099 or contact your issuing store

Health declaration (to declare a medical condition or change in your circumstances) 020 8603 9573

24-hr Emergency medical assistance: UK +44 20 8666 9387
(for medical emergency or curtailment requests)

24-hr Legal helpline: UK +44 20 8603 9804

Claims: 020 8666 9367

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.

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

Please contact your issuing store or Phone 0333 321 0099

We will be pleased to organise an alternative version for you.

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STA Travel insurance is underwritten by AWP P&C SA and administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD.

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 an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds.

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