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

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 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.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Limit (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excess</td>
<td>£100</td>
</tr>
<tr>
<td>Cancellation or curtailment</td>
<td>£1,000</td>
</tr>
<tr>
<td>Emergency medical and associated expenses</td>
<td>£1 million</td>
</tr>
<tr>
<td>- In-patient benefit</td>
<td></td>
</tr>
<tr>
<td>- Transport and accommodation</td>
<td>£20 per day, max £600</td>
</tr>
<tr>
<td>- Funeral expenses</td>
<td>£2,500</td>
</tr>
<tr>
<td>Loss of passport</td>
<td>£200</td>
</tr>
<tr>
<td>Personal possessions</td>
<td></td>
</tr>
<tr>
<td>- Single item, pair or set</td>
<td>£200</td>
</tr>
<tr>
<td>- Valuables limit</td>
<td>£100</td>
</tr>
<tr>
<td>- Tobacco, alcohol, fragrances</td>
<td>£50</td>
</tr>
<tr>
<td>Personal liability</td>
<td>£500,000</td>
</tr>
<tr>
<td>Legal expenses</td>
<td>£25,000</td>
</tr>
<tr>
<td>Additional liability</td>
<td></td>
</tr>
<tr>
<td>Gadgets (subject to extra premium)</td>
<td>£1,000 (max 2 registered items)</td>
</tr>
</tbody>
</table>

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 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.

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 are 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 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 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. Choose 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.

- European Union, 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.

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 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.

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 will 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 (see note at the end of this section) arising from the following if in the next 12 months:

• 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.

Policy wording
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)
- backpacking
- beach games
- bowls
- camping
- cycling (not touring, off road mountain biking or BMX)
- croquet
- fishing (freshwater / pier)
- *flying* (as a passenger in a fully licenced passenger-carrying aircraft including jet and propeller aeroplanes and helicopters)
- frisbee
- jogging
- keep fit
- running (no racing)
- snorkelling
- swimming
- ice skating
- jet boating / shotover jet
- jetskiing
- kayaking
- kite surfing
- kite skiing
- kite buggying
- lacrosse
- manual work
- marathon running
- martial arts training / competitions
- micro lighting
- motorcycling
- motor sports
- mountain biking / BMX riding
- mountaineering
- overland expeditions
- paintballing
- parachuting
- parapenting
- parapenting
- piloting an aircraft
- polo
- potholing / caving
- powerboating
- professional sports
- quad biking
- roller blading
- river boarding
- river kayaking
- rock climbing
- rugby
- safari
- sail boarding
- sand boarding
- scrambling
- scuba diving
- sea canoeing
- sea kayaking
- self defence
- shark cage diving
- show-jumping
- skate boarding
- ski acrobatics
- skiing cross country
- skiing
- trekking/hiking
- triathlons
- use of weapons
- wake boarding
- water polo
- water skiing
- weightlifting
- white water rafting
- windsurfing
- wreck diving
- yachting
- zip climbing
- zip wiring
- zorbing

Examples of excluded activities - No cover provided

- absailing
- air travel (other than as a fare paying passenger)
- American football
- archery
- ballooning (organised excursion)
- bamboo boat rafting
- baseball
- base jumping
- big foot skiing
- black water rafting
- bobsleigh / skeleton / luge
- boogie boarding
- bouldering
- bungee jumping
- canoeing
- carryoning
- cave tubing
- caving
- cliff diving
- competitions
- cresta run
- crewing on vessels from one country to another
- cricket
- cycle touring
- deep sea fishing
- dog sleighing
- elephant / camel / pony trekking
- endurance tests
- fencing
- football
- free climbing
- glacier crossing / hiking / skiing
- gliding
- go-karting
- gorge swinging (if not professionally organised)
- hang gliding
- helicopter / light aircraft (except as a passenger)
- heliskiing / boarding
- high diving
- hockey / ice hockey
- horse riding / jumping / trekking
- hot air ballooning
- ice caving
- ice climbing
- angling (freshwater / pier)
- backpacking
- beach games
- bowls
- camping
- cycling (not touring, off road mountain biking or BMX)
- croquet
- fishing (freshwater / pier)
- *flying* (as a passenger in a fully licenced passenger-carrying aircraft including jet and propeller aeroplanes and helicopters)
- frisbee
- jogging
- keep fit
- running (no racing)
- snorkelling
- swimming
- ice skating
- jet boating / shotover jet
- jetskiing
- kayaking
- kite surfing
- kite skiing
- kite buggying
- lacrosse
- manual work
- marathon running
- martial arts training / competitions
- micro lighting
- motorcycling
- motor sports
- mountain biking / BMX riding
- mountaineering
- overland expeditions
- paintballing
- parachuting
- paragliding
- parapenting
- parapenting
- piloting an aircraft
- polo
- potholing / caving
- powerboating
- professional sports
- quad biking
- roller blading
- river boarding
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- self defence
- shark cage diving
- show-jumping
- skate boarding
- ski acrobatics
- skiing cross country
- skiing
- trekking/hiking
- triathlons
- use of weapons
- wake boarding
- water polo
- water skiing
- weightlifting
- white water rafting
- windsurfing
- wreck diving
- yachting
- zip climbing
- zip wiring
- 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’etat, 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 you can complete an online claim form.
Alternatively, Phone: 020 8666 9387 and ask for a claim form or
Write to: Allianz 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 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

Policy wording
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 Passes);
- 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 your 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.

What you are not covered for

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, air miles, 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 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, Channel Islands, Isle of Man 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 £1,000 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.

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, Channel Islands, Isle of Man 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.
<table>
<thead>
<tr>
<th>Section 4</th>
<th>Section 5</th>
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<tbody>
<tr>
<td><strong>What you are covered for</strong></td>
<td><strong>What you are covered for</strong></td>
</tr>
<tr>
<td>Up to £200 in total for <strong>your personal possessions</strong> damaged, stolen, lost or destroyed on <strong>your journey</strong>.</td>
<td><strong>We</strong> will pay up to £500,000 plus any other costs <strong>we</strong> agree to in writing that relate to anything <strong>you</strong> cause during <strong>your journey</strong> for which <strong>you</strong> are legally liable and results in one of the following:</td>
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<tr>
<td>The most we will pay for <strong>valuables</strong> is £100 in total whether jointly owned or not. There is also a single article, <strong>pair or set</strong> limit of £100.</td>
<td><strong>Bodily injury of any person.</strong></td>
</tr>
<tr>
<td><strong>Note</strong>&lt;br&gt;It will be <strong>our</strong> decision to pay either:&lt;br&gt;- the cost of repairing <strong>your</strong> items;&lt;br&gt;- to replace <strong>your</strong> belongings with equivalent items; or&lt;br&gt;- the cost of replacing <strong>your</strong> items. An amount for wear, tear and loss of value will be deducted.&lt;br&gt;This policy does not cover personal money or cash.</td>
<td><strong>Loss of or damage to property which <strong>you</strong> do not own and <strong>you</strong> or a <strong>relative</strong> have not hired, loaned or borrowed.</strong></td>
</tr>
<tr>
<td><strong>What you are not covered for</strong></td>
<td><strong>What you are not covered for</strong></td>
</tr>
<tr>
<td>An excess of £100. More than £50 for tobacco, alcohol, fragrances and perfumes. More than the part of the <strong>pair or set</strong> that is stolen, lost or destroyed. Breakage of or damage to:&lt;br&gt;- sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.&lt;br&gt;- Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.&lt;br&gt;- The cost of replacing or repairing false teeth.&lt;br&gt;- Loss or theft of, or damage to, the following:&lt;br&gt;- <strong>Personal possessions</strong> unless they are on <strong>your</strong> person, locked in the accommodation <strong>you</strong> are using on <strong>your journey</strong> or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.&lt;br&gt;- <strong>Valuables</strong> left in a motor vehicle.&lt;br&gt;- <strong>Valuables</strong> carried in suitcases, trunks or similar containers unless they are on <strong>your</strong> person all the time.&lt;br&gt;- <strong>Valuables</strong> unless they are on <strong>your</strong> person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation <strong>you</strong> are using on <strong>your journey</strong>.&lt;br&gt;- Bonds, share certificates, guarantees or documents of any kind.&lt;br&gt;- <strong>Passport</strong> (see section 3).&lt;br&gt;- <strong>Spectacles, sunglasses, contact or corneal lenses.</strong>&lt;br&gt;- Mobile phones (unless the Gadget cover premium has been paid - see section 7).</td>
<td><strong>Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:</strong></td>
</tr>
<tr>
<td><strong>Note</strong> Inform <strong>us</strong> as soon as <strong>you</strong> or <strong>your</strong> Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.</td>
<td><strong>- something which is suffered by anyone employed by <strong>you</strong> or a <strong>relative</strong> and is caused by the work they are employed to do;</strong></td>
</tr>
<tr>
<td>Please do not negotiate, pay, settle, admit or deny any liability to any third party, without <strong>our</strong> written consent.</td>
<td><strong>- something which is caused by something <strong>you</strong> deliberately did or did not do;</strong></td>
</tr>
<tr>
<td>Please refer to Sections General exclusions, Conditions and Making a claim that also apply.</td>
<td><strong>- something which is caused by <strong>your</strong> employment including working abroad (see page 6) or employment of a <strong>relative</strong>;</strong></td>
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<td></td>
<td><strong>- something which is caused by <strong>you</strong> using any firearm or weapon;</strong></td>
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<td></td>
<td><strong>- something which is caused by any animal <strong>you</strong> own, look after, are working with or control;</strong></td>
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<td></td>
<td><strong>- something which <strong>you</strong> agree to take responsibility for which <strong>you</strong> would not otherwise have been responsible for.</strong></td>
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<td></td>
<td><strong>Any contractual liabilities.</strong></td>
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<tr>
<td></td>
<td><strong>Any liability for bodily injury suffered by <strong>you</strong>, a <strong>relative</strong> or travelling <strong>companion</strong>. Compensation or other costs caused by accidents arising from <strong>your</strong> ownership or possession of any of the following:</strong></td>
</tr>
<tr>
<td></td>
<td><strong>- The use of any land or building except for the accommodation <strong>you</strong> are using on <strong>your journey</strong>.</strong></td>
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<td></td>
<td><strong>- Motorised or mechanical vehicles and any trailers attached to them.</strong></td>
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<tr>
<td></td>
<td><strong>- Aircraft, motorised watercraft or sailing vessels.</strong></td>
</tr>
</tbody>
</table>

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.

What you are not covered for

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.

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.

What you are not covered for

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.

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.

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.
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.