



Premier 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 unless **you** have purchased **your** insurance in store or over the phone and the existing medical conditions have been declared to and accepted in writing by the **insurer** (this does not apply to all STA policy cover options. See the Health declaration and health exclusions on page 7 for full details).

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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, delayed or missed departures, cancellation or cutting short a trip, lost, stolen or delayed possessions, loss of money and passport, personal accident, personal liability and legal expenses.

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

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

You may already possess alternative 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 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	**£2,000
2 Emergency medical and associated expenses	£10 million
- In-patient benefit	£20 per day, max £600
- Transport and accommodation	Reasonable costs
- Dental	£500
- Funeral expenses	£2,500
- Search and rescue	£5,000
3 Loss of passport	£500
4 Delayed personal possessions	£50 per day, max £100
5 Personal possessions	£1,500
- Single item, pair or set	£250
- Valuables limit	£400
- Tobacco, alcohol, fragrances	£50
6 Personal money	£200
- Cash limit	£200
7 Personal accident	
- Death (age 16-65 inclusive)	£20,000
(age 15 and under)	£1,000
- Loss limb / sight	£20,000
- Permanent total disablement	£40,000
8 Missed departure	£500
9 Delayed departure	£100 - delay (£20 each 12 hrs)
	**£2,000 - abandonment (after 12 hrs)
10 Personal liability	£2 million
11 Legal expenses	£25,000
12 Repayment of student loan	£5,000
13 Hijack	£3,000
14 Hostage	£3,000
15 End supplier failure	£2,000
16 Government travel restriction	£1,000
Additional covers (subject to extra premium)	
17 Winter sports cover	
- Ski pack	£300
- Delayed ski equipment	£300
- Ski equipment (own)	£500
- Ski equipment (hired)	£300
- Piste closure	£20 per day, max £300
- Avalanche closure	£300
18 Electrical item cover	£1,000 (max 2 items)
19 Medical/dental elective cover	
- Portable medical equipment	£500
- Needle stick	Reasonable costs
- HIV infection	£10,000
20 Study abroad cover	See section for details
21 Sports trip cover	See section for details
22 Natural catastrophe cover	See section for details

Note

*Excess

The **excess** applies to claims under sections 1, 2, 5, 6, 9 (abandonment only), 17, 18, 19, 20, 21 and 22. The **excess** for these sections can be reduced to **£50** when the excess reduction **add on** has been paid. The **excess** under section 2 can be removed completely when the medical excess waiver **add on** has been paid.

**Cancellation limit

The limit under section 1 for cancellation or curtailment and section 9 for abandonment can be increased to £5,000 when the appropriate higher cancellation cover **add on** has been paid.

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.

Journey limits (annual multi-trip cover only)

Annual multi-trip cover is for short trips of 42 days (Europe) or 60 days (Worldwide) or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than these durations per trip. This would include not insuring **you** for any part of a trip that is longer than 42 days (Europe) or 60 days (Worldwide) in duration.

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

Sections 1-14 and 16-22 of **your** STA Travel insurance are underwritten by AWP P&C SA and administered in the **UK** by Allianz Global Assistance. Section 15 is underwritten by certain underwriters at Lloyd's and is provided by International Passenger Protection Limited.

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 amount of the **excess** can be reduced by paying the excess reduction **add on**. 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. Study Abroad cover allows **you** to return **home** three times 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 (Single trip policies only)

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.

Renewal of your insurance cover

If **you** have annual multi-trip cover, **we** will send **you** a renewal notice at least 21 days prior to the expiry of the **period of insurance** as shown on **your** booking confirmation. **We** may vary the terms of **your** cover and the premium rates at the renewal date.

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.

Accident

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

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 medical and dental elective, electrical item, medical excess waiver, excess reduction, higher cancellation cover, winter sports and sports trip. 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 excluding USA

Worldwide excluding United States of America, Canada and all islands in the Caribbean Sea including the Bahamas.

• 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](https://www.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.

Couple

For annual multi-trip cover, two adults who have been permanently living together at the same address for six months or more. Each adult can travel independently.

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.

End supplier

The company that owns and operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the **UK**, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

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.

Family

For annual multi-trip cover, two adults and up to three of their children (including foster children) aged 17 and under if in full time education. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

Financial failure

The **end supplier** becoming insolvent or having an administrator appointed and being unable to provide agreed services.

Home

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

Insurer

- For sections 1-14 and 16-22
AWP P&C SA.
- For section 15
Certain underwriters at Lloyd's and is provided by International Passenger Protection Limited.

Journey

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

- For single trip cover
 - **you** will only be covered if **you** are aged 34 and under (blue policy) or 65 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.
 - **you** will be covered for taking part in **winter sports** activities for up to 7 days in total during the **period of insurance**. However cover under section 17 does not apply. The winter sports policy or **add on** provides cover under section 17.
- For annual multi-trip cover
 - **you** will only be covered if **you** are aged 34 and under (blue policy) or 65 and under (gold policy) at the start date of **your** policy.
 - cover is for short trips of 42 days (Europe) or 60 days (Worldwide) days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than these durations per trip. This would include not insuring **you** for any part of a trip that is longer than 42 days (Europe) or 60 days (Worldwide) in duration.
 - trips within **your home** country must be for at least 2 nights and:
 - i have pre-booked transport or accommodation; or
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing).
 - **you** will be covered for taking part in **winter sports** activities for up to 21 days in total during the **period of insurance**.
- Study abroad
 - a trip which is booked to last longer than 365 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 8.

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.

Natural catastrophe

An event caused by natural forces for example avalanche, earthquake, fire, flood, hurricane, landslide, lightning, severe storm, tsunami or volcanic eruption.

Pair or set

A number of items of **personal possessions** (not including **ski equipment**) that belong together or can be used together.

Period of insurance

- For single trip cover (including study abroad)
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 (except Government travel restrictions - Section 16) starts at the beginning of **your journey** and finishes at the end of **your journey**.

Note

• Home visits

Single trip policies with over a six month (182 day) duration and Study abroad cover allow for home visits. See under the heading 'Home visits' within the Important information section on page 3 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 3 for full details.

- For annual multi-trip cover
Cancellation cover begins on the start date shown on **your** booking confirmation or the date **you** booked **your journey**, whichever is the later 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**.
- For single trip and annual multi-trip cover
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 money

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

Personal possessions

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

Redundancy

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

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, 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.

Ski equipment

This consists of skis, poles, boots, bindings, snowboards or ice skates.

Ski pack

Hired **ski equipment**, ski school fees and lift passes.

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

- For sections 1-14 and 16-22
Allianz Global Assistance which administers the insurance on behalf of the **insurer** of these sections.
- For section 15
International Passenger Protection Limited, who provide the insurance on behalf of the **insurer** of this section.

You, your, person insured

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

Push Doctor online medical consultation

We are pleased to offer **you** an online medical consultation service as part of the medical cover included in **your** STA Travel Insurance policy.

If **you** are overseas and **you** have a medical issue that is concerning **you** and **you** would like to speak to a qualified **doctor** online, **you** can book a live **doctor** consultation with **our** partner Push Doctor using **your** smartphone, tablet or webcam enabled PC or laptop

Expert medical advice, with the convenience of live video consultation.

Get the expert medical advice **you** need, in a secure video surgery where **you** can speak live with a **UK doctor** face-to-face from anywhere in the world.

Experience the convenience of an online **doctor** video consultation and chat with a qualified **UK doctor** **you** can trust to help **you** with a full range of issues.

Push Doctor offer trained, experienced **UK doctors** who can give **you** a diagnosis online for a wide variety of symptoms, ailments and injuries via an online Video Consultation.

How does an online doctor consultation work?

1 Book an appointment

You will automatically receive a separate email from Push Doctor which will contain log-in details and a unique user ID together with instructions on how to access the service. If **you** do not receive the appointment confirmation email call **UK +44 161 768 1058**. Once **you** have downloaded the app or logged in online, choose a date and time to suit **you** and book-in. Or, use the on-demand clinic during operating hours to talk to a **doctor** online.

2 We will remind you before it starts

We will send **you** a FREE text and email to remind **you** so **you** can make it or change it on-time.

3 Speak to a doctor online

Sign in online (or via the app), and Push Doctor will connect **you** to a qualified **doctor** via video in our secure online surgery.

4 Start feeling better

As well as advice, the **doctors** can issue prescriptions and referrals following **your** consultation – and **you** can choose how best to receive these to suit **your** needs.

Any expenses incurred following the issuing of a prescription for medication will be at **your** cost.

Consultation duration

There is no time limit to a consultation. As part of the service **you** will be entitled to the first 10 minutes at no cost to **you**; however, **you** can extend **your** time at **your** own cost simply and easily during **your** consultation for just a small fee.

Worldwide care

The service is available to **you** anywhere in the world outside of the **UK** during the **period of insurance** using a Wi-Fi/3G/4G internet connection. **You** can choose to continue using the service after **your** policy expires or while **you** are in the **UK** at **your** own cost.

Our doctors

All **doctors** are experienced family practitioners who have been hand-picked and put through a rigorous verification and checking programme. They are all specialist general practitioners and Push Doctor use patient feedback as well as a series of monitoring tools to ensure that they offer **you** the very best service possible. Many of Push Doctor's online GPs also work privately and in the NHS in regular **doctors** surgeries on a weekly basis.

Quality assurance

Push Doctor is regulated by the Care Quality Commission in England and enables patients to consult with fully insured, professionally qualified and selected general practice **UK doctors**.

Privacy statement

Your medical records will be held privately and **you** will be able to access them 24 hours a day, seven days a week.

When **you** book an appointment and speak to a **doctor** online, details of **your** medical history will be noted during **your** consultation, including allergies and medication and this information will help them when making their decisions in diagnosing or treating **you**.

Each time **you** talk to one of Push Doctor's online GPs, they will make notes, adding these to **your** medical records. With Push Doctor access to **your** medical records is free and always available to **you** in just a few clicks in My Account.

To make it easier for everyone, Push Doctor will automatically send updates to **your** NHS held medical records, so that everyone is kept in the picture about **your** health. However, if for any reason **you** want to keep **your** Push Doctor medical records private, **you** can. **You** have the choice not to share **your** information and can quickly activate this by selecting the option in My Account.

If **you** do not have an NHS **doctor** to send **your** medical records to, **we** will hold them securely so that **you** have them to hand should **you** need them.

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, Emergency medical and associated expenses and Personal accident sections.

It is very important that you read the following and if necessary declare any existing medical conditions to us.

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.

Unless

You have bought **your** policy in an STA Travel store, online or over the phone and the medical condition(s) has (have) been declared to and accepted by **us** in writing. This facility is not available if **you** have purchased the study abroad, sports trip or winter sports trip policy and no cover for existing medical conditions can be provided.

You should call the STA Travel medical line on **020 8603 9573** if:

- **you** need to declare a medical condition;
- **you** develop a medical condition after **your** policy was issued;
- **your** existing condition changes after **your** policy was issued;
- **you** are unsure whether a medical condition needs to be declared or not.

The confidential helpline will be able to confirm if cover can be provided for **your** medical conditions and whether any extra premium is required. If **you** need to make a claim arising from a medical condition that has not been declared and accepted by **us**, it is unlikely that **your** claim will be paid.

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**.

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 and Personal accident exclusions while working

- There is no personal liability cover for claims relating to any kind of work.
- There is no personal accident cover for claims relating to working with wild animals.

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.

Adventurous activities and winter sports

STA Travel Insurance covers over 100 adventurous and adrenaline activities at no extra premium. However there are some activities that are excluded from cover.

The tables below have been categorised according to the level of cover **we** are prepared to offer, but please also read the important note below:

Note

There is no cover for:

- any professional or semi-professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of **manual work** (paid or voluntary) unless the occupation or type of work is listed under 'Working abroad' on page 8 or cover has been confirmed in writing by the **insurer**.

Activities marked with a triangle (▲)

These are only covered in a pool, or within territorial or inland waters.

Activities marked with an asterisk (*)

If any of these activities are the main purpose of **your journey**, or the main activity for a period of time within it, **you** will only be covered if **you** purchase the appropriate Sports trip / Winter sports policy or **add on** for example:

- If the main purpose of **your journey** is a football tour or horse riding holiday, **you** will need to buy the Sports trip policy.
- If the main purpose of **your journey** is a skiing or snowboarding holiday, **you** will need to buy the Winter sports trip policy.
- If **you** will be horse riding for one week of **your** three month **journey**, **you** will need to buy the Sports trip **add on** for that one week.
- If **you** will be skiing or snowboarding for two months of **your** six month **journey**, **you** will need to buy the Winter sports **add on** for those two months.

Winter sports

- For single trip policies, taking part in 'Covered winter sports' activities are automatically included for up to 7 days during the **period of insurance**. This includes cover under section 17. The Winter sports policy or **add on** provides cover under section 17.
- For annual multi-trip policies, 'Covered winter sports' activities are automatically included for up to 21 days during the policy year. This includes cover under section 17. The Winter sports policy or **add on** also provides cover under section 17.

Covered activities - at no extra premium

abseiling	ice-skating (rink only)
aerobics	indoor skydiving
airboat rides	in-line skating
*American football	▲jet boating/shotover jet boating
angling (freshwater / pier / sea)	*jet skiing
archery	jogging
assault course	▲kayaking (up to grade 5)
athletics	keep fit
backpacking	kite bugging
badminton	▲kite surfing
ballet	lacrosse
▲bamboo boat rafting	luge (street on designated course)
baseball	*marathon running
basketball	*martial arts (training only)
battle re-enactment (no personal or public liability)	moped/motor cycling (when valid UK motorcycle licence held and wearing crash helmets)
beach games	*mountain boarding
bird watching	mountaineering (with ropes and/or guides and when a supervised activity. Up to a maximum height of 6,000 metres)
▲boating	netball
*body boarding	orienteeering
*boogie boarding	overland expeditions
bouldering (when a supervised activity)	paintballing
bowls	*parachuting/skydiving (static line, tandem or accelerated free fall AFF levels 1-8, up to BPA 'A' Licence. No acrobatics or formation)
*bungee jumping	*paragliding
breathing observation bubble diving	parapenting (behind a motorised vehicle)
camping	▲parasailing
▲canoeing (up to grade 5)	▲parasailing (behind a motorised boat)
canyoning	▲parascending over water (towed by boat)
cascading	pedaloes
cave tubing	*polo
caving / potholing (as part of a group, not ice)	pony/horse/camel trekking
clay pigeon shooting	quad biking (when a supervised activity and wearing crash helmets),
*coasteering (not including tombstoning)	racquet ball
cricket	rafting (up to grade 6 rapids including white and black water)
croquet	rambling
cycling (including touring / mountain biking on and off road but not BMX)	*river boarding
deep sea fishing	road running
fell walking	rock climbing (with ropes and/or guides when a supervised activity)
fencing	rock scrambling (when a supervised activity)
fishing (freshwater / pier / sea)	roller blading/roller hockey/roller skating
fitness training	rowing
fives	*rugby
*football	safari (in a vehicle or on foot as part of an organised tour)
fly fishing	▲safari bob diving
*flying (as a passenger in a fully-licensed passenger-carrying aircraft including jet and propeller aeroplanes, helicopters, gliders and micro lights)	▲sailing
frisbee	*sand boarding/skiing
*gaelic football	*sand yachting
go-karting	▲*scuba diving (to 40 metres excluding wreck diving)
gorge swinging (professional organisation only)	▲snuba or BOSS (Breathing Observation Submersible Scooter)
gorge walking	segways
grass skiing	
gymnastics	
handball	
*hang gliding	
*high diving (in a pool, not cliff diving)	
*hockey	
*horse riding	
*hot air ballooning (as a passenger on organised excursion)	
*hydro speeding	

Covered activities continued...

shark cage diving	trekking/walking/hiking (up to a maximum height of 6,000 metres)
shooting (target, when a supervised activity)	*triathlon
*show jumping	ultimate frisbee
*skateboarding	*via ferrata
snooker, pool and billiards	volcano boarding
^snorkelling	volleyball
softball	*wakeboarding
squash	^water polo
^surfing	^water skiing
^swimming	weight training
swimming and snorkelling with dolphins/beluga whales/manatees/sharks/seals/stingrays/turtles (when a supervised activity)	whale watching
table tennis	^wind surfing/sail boarding
*tall ship crewing	zip climbing
tenpin bowling	zip wiring
tennis	^yachting
trampoline	zorb
	4X4 trips (passenger or driver on a organised tour only).

Excluded activities - No cover provided

boxing	parachuting/skydiving (exceeding BPA 'A' Licence, formation, freestyle, free flying and/or acrobatics)
base jumping	power boating
canoeing (above grade 5)	private flying
cliff diving	rafting (above grade 5)
elephant trekking	scuba diving (in excess of 40 metres)
endurance races	sky surfing
flying (except as a passenger in licensed passenger-carrying aircraft)	trekking/walking (over 6,000 metres)
gorge swinging	wreck diving (at any depth)
hunting	wrestling
ice caving	yachting/sailing (outside territorial waters and/or racing).
ice hockey	
martial arts (competitions)	
motorised rallies	
mountaineering/free climbing/deep water soloing/sea level traversing (expeditions or without use of ropes or guides)	

Covered winter sports - at no extra premium:

*skiing	*mono-skiing,
*snowboarding	*off piste skiing and snowboarding (when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines)
*big foot skiing	*skeleton sledding
*bob-sleighting	ski bobbing
*cross-country skiing (on locally-recognised tracks)	sledding / tobogganing
curling	*snow cat skiing
*dog sledging	*snow blading
glacier crossing/hiking	*snow mobil / skidooring
glacier skiing	*snow parks (beginner/intermediate only, no jumps aeriels or acrobatics)
*heli skiing	*snow shoeing
ice fishing	
ice climbing	
*kite skiing	
*luging	

Excluded winter sports - No cover provided

ice caving	ski racing
cresta run	ski radonee
ski acrobatics	ski stunting
ski flying	ski touring
ski jumping	speed skating
ski mountaineering	telemarking

General exclusions

The following exclusions apply to the whole of your policy:

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

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2 and Personal accident - Section 7) or weapons of mass destruction.
- 2 Any epidemic or pandemic.
- 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 and Personal accident sections).
- 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 and winter sports' on pages 8-9).

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**
 - for single trip cover 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.
 - for annual multi-trip cover beyond the expiry of **your** policy.
- 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 pages 10-11 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 66 and over (gold policy) at the date **your** policy was issued for single trip cover.
 - 35 and over (blue policy) or 66 and over (gold policy) at the start date of **your** policy for annual multi-trip cover.

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 (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from private health Insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- 11** If **you** cancel or cut short **your journey** for any reason other than those specified in Section 1:
 - All cover provided on **your** single trip policy will be cancelled without refunding **your** premium.
 - All cover provided on **your** annual multi-trip policy for that **journey** 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

For section 1-14 and 16-22

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.

For section 15

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:

Write to: IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom

Phone: **UK +44 20 8776 3752** Fax: **UK +44 20 8776 3751**

Email: info@iplplondon.co.uk Website: www.iplplondon.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, Personal money and Electrical item 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**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions

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

Personal accident / Repayment of student loan

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

Missed departure / Natural catastrophe

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in. For **natural catastrophe** claims could include local news reports.

Delayed departure

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

Personal liability

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

Hijack or Hostage

- A letter from the airline, rail company, shipping line or their handling agent confirming the hijack and the length of time **you** were detained.

End supplier failure

- Contact the IPP Claims Office, using any of the methods shown above.

Winter sports

Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Ski equipment

- All appropriate evidence requested under the heading 'Personal possessions, Personal money and Electrical item cover' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

Piste closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Electrical item cover

- Please see evidence listed under 'Personal possessions, Personal money and Electrical item cover' of this section.

Medical elective cover

- Report the needle stick attack to the police within 24-hours of the incident and ask them for a written report confirming the event.
- 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 details of the injury and treatment given including hospital admission and discharge dates, if this applies.
- Confirmation from the treating **doctor** of the HIV test results.

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.

• For sections 1-14 and 16-22

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.

• For section 15

In the first instance, please write to:

The Customer Services Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom.

Fax **+44 20 8776 3751** Email: info@iplondon.co.uk

Having followed the above procedure, if **you** are still not satisfied with the response **you** may write to:

The Complaints Team, Lloyd's, One Lime Street, London EC3N 7HA.

Email: complaints@lloyds.com Website: www.lloyds.com/complaints

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 6 for more information.

What you are covered for

We will pay up to **£2,000** (or the higher cancellation cover **add on** limit) 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 for 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**, unless the excess reduction **add on** has been paid to reduce the **excess** to **£50**.

Any condition stated under Health declaration and health exclusions on page 7.

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. This exclusion does not apply to claims under Natural catastrophe cover - Section 22, if the withdrawal from service is as a result of a **natural catastrophe**.

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 6' for more information.

What you are covered for

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

Cover outside your home country

Up to **£10 million** 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 10 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.
- **Search and rescue**
Mountain search and rescue services when deemed medically necessary.

We will also pay:

- **In-patient benefit**
£20 for each 24-hour period that **you** are in hospital as an in-patient up to **£600** in total during the **journey** as well as any fees or charges paid under **Treatment**.
- **Dental**
Up to **£500** for emergency dental treatment to relieve sudden pain.

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 excess reduction **add on** has been paid to reduce the **excess** to **£50**, 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 7 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 7.

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.

Under Cover outside your home country - Funeral expenses

Your burial or cremation within **your home** country

Under Cover outside your home country - Dental

Replacing or repairing false teeth or artificial teeth (such as crowns). Dental work involving the use of precious metals.

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

Loss of passport - Section 3

What you are covered for

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

Costs for issuing a temporary passport

Up to **£500** 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.

Delayed personal possessions - Section 4

What you are covered for

£50 for each full 24 hours up to **£100** in total for essential replacement items, if **your personal possessions** (this does not include **valuables** or **ski equipment**) are temporarily lost or stolen on **your** outward journey for more than 24 hours from when **you** arrived at **your** destination.

Note

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

What you are not covered for

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

Personal possessions - Section 5

What you are covered for

Up to **£1,500** in total for **your personal possessions** (this does not include **ski equipment**) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** is **£400** in total whether jointly owned or not. There is also a single article, **pair or set** limit of **£250**.

Note

It will be **our** decision to pay either:

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

What you are not covered for

An **excess** of **£100**, unless the excess reduction **add on** has been paid to reduce the **excess** to **£50**.

More than **£50** for tobacco, alcohol, fragrances and perfumes.

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

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

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

The cost of replacing or repairing false teeth.

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

- Items for which **you** are unable to provide a receipt or other proof of purchase.
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal money** (see section 6).
- Passport (see section 3).
- Spectacles, sunglasses, contact or corneal lenses.
- Mobile phones (unless the Electrical item cover premium has been paid - see section 18).

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

Personal money - Section 6

What you are covered for

Up to **£200** for loss or theft of **your personal money** (but no more than **£200** in cash in total, whether jointly owned or not) while on **your journey**.

What you are not covered for

An **excess** of **£100**, unless the excess reduction **add on** has been paid to reduce the **excess** to **£50**.

Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency.

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.

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

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

Personal accident - Section 7

What you are covered for

We will pay **you** or **your** personal representative one of the following amounts for an **accident** during **your journey**.

Death

£20,000 for death. (**We** will not pay more than **£1,000** if **you** are aged 15 and under or 65 and over at the time of the **accident**.)

Permanent loss

£20,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

£40,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (**We** will not pay any compensation if **you** are aged 15 and under or 65 and over at the time of the **accident**.)

Note

Death benefit payments will be made to **your** Personal Representatives.

What you are not covered for

Any condition stated under Health declaration and health exclusions on page 7.

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

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** booking confirmation;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK** or Republic of Ireland motorcycle licence and all persons insured are wearing crash helmets whether legally required or not;
- **you** taking part in **manual work** or an occupation or type of work that is not listed as covered under the working abroad section of this policy (see page 8) or been confirmed in writing as covered by **your** issuing store on behalf of the **insurer**;
- **you** working with wild animals.

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

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

Missed departure - Section 8

What you are covered for

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

- public transport (including scheduled flights) does not run to its timetable;
- the vehicle **you** are travelling in has an accident or breaks down; or
- an accident or breakdown occurs ahead of **you** on a motorway or dual carriage way, which causes an unexpected delay to the vehicle **you** are travelling in.

What you are not covered for

Any claim unless **you**:

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

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

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. This exclusion does not apply to claims under Natural catastrophe cover - Section 22, if the withdrawal from service is as a result of a **natural catastrophe**.

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

Delayed departure - Section 9

What you are covered for

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

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

We will pay:

Delay

£20 for each full 12 hours of delay up to **£100** in total; or

Abandonment

up to **£2,000** (or the higher cancellation cover **add on** limit) in total for **your** part of the unused costs of the **journey** which have been paid for or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the **journey** before **you** leave **your home** country.

What you are not covered for

Under Delay and Abandonment

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

Missed connections.

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

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

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. This exclusion does not apply to claims under Natural catastrophe cover - Section 22, if the withdrawal from service is as a result of a **natural catastrophe**.

Under Abandonment

An **excess** of **£100**, unless the excess reduction **add on** has been paid to reduce the **excess** to **£50**.

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

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

Personal liability - Section 10

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

What you are covered for

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

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

Note

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

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

What you are not covered for

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 8) 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 11

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.

Repayment of student loan - Section 12

What you are covered for

We will pay up to **£5,000** in total for the outstanding balance on the student loan, which was arranged with a bank or credit union to cover **your** tuition and course fees at a further education establishment.

We will provide this cover if **you** die or suffer from an injury or illness during **your journey**, which leads to **you** having to end **your** studies.

What you are not covered for

Any condition stated under Health declaration and health exclusions on page 7.

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

Anything caused by:

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

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

Hijack - Section 13

What you are covered for

We will pay up to **£3,000** in total if **you** are hijacked during **your journey**.

What you are not covered for

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

Hostage - Section 14

What you are covered for

We will pay up to **£3,000** in total for reasonable extra transport and accommodation costs (room only) for a friend or **relative** to travel to the last place **you** were seen, to help negotiate your release if **you** are held hostage during **your journey**.

What you are not covered for

Costs **you** have been missing for less than one calendar month.
Transport and accommodation costs which **we** have not authorised.

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

End supplier failure - Section 15

What you are covered for

The **insurer** will pay up to **£2,000** in total for costs **you** incur as a result of insolvency of the **end supplier** that **you** made travel arrangements with prior to departure:

Financial failure prior to departure

Irrecoverable sums paid prior to the financial failure of the **end supplier** not forming part of an inclusive holiday; OR

Financial failure after departure

In the event of **financial failure** of the **end supplier** after **your** departure:

- additional pro rata costs incurred by **you** in replacing that part of the **end suppliers** travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
- if curtailment of the **journey** is unavoidable – the cost of return transportation to the **UK, Channel Islands, Isle of Man or Ireland** to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

Note

Where possible **you** should contact **us**, before **you** make alternative arrangements so that **we** can agree to the costs.

What you are not covered for

Scheduled flights, travel or accommodation not booked within the **UK, Channel Islands, Isle of Man or Ireland** prior to departure.

Any costs resulting from the **financial failure** of:

- Any **end supplier** which is, or which any prospect of **financial failure** is known by **you** or widely known publicly at the date **you** bought this policy
- Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.

The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight, travel or accommodation.

Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the **financial failure** of an airline.

Please also refer to Making a claim on pages 10-11 for the claim requirements of this section.

Government travel restriction - Section 16

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 for or where there is a contract to pay that cannot be recovered from anywhere else. **We** will provide this cover if the Foreign and Commonwealth Office or any government or other official authority advise against travel to a country/region shown on **your** travel itinerary within seven days of **your** scheduled:

- departure from **your home** country and the area forms a major part of **your journey**.
- date of visiting that area, if **you** are already travelling.

What you are not covered for

Any claim caused by a travel restriction that was made public before **your** policy was bought.

Travel arrangements unless they have been booked through a travel agent or tour operator that is a member of the Association of British Travel Agents (ABTA), an Air Travel Organisers' Licensing (ATOL) company or an airline that is a member of the International Air Transport Association (IATA). 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).

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 wanting to travel or not enjoying **your journey**.

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. This exclusion does not apply to claims under Natural catastrophe cover - Section 22, if the withdrawal from service is as a result of a **natural catastrophe**.

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

Winter sports cover - Section 17

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

Note

- For single trip policies, taking part in 'Covered winter sports' activities are automatically included for up to 7 days during the **period of insurance**. This includes cover under section 17. The Winter sports policy or **add on** provides cover under section 17.
- For annual multi-trip policies, 'Covered winter sports' activities are automatically included for up to 21 days during the policy year. This includes cover under section 17. The Winter sports policy or **add on** also provides cover under section 17.

What you are covered for

Ski pack

We will pay up to **£300** in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- you** have to cancel or curtail **your journey**.
- you** cannot ski because of an injury or illness during **your journey**.

Delayed ski equipment

We will pay up to **£300** in total for the hire of alternative **ski equipment** if **yours** is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Loss, theft or damage of ski equipment

We will pay up to **£500** in total for **your ski equipment** and up to **£300** in total for hired **ski equipment** that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of **£300**, whether jointly owned or not.

Note

It will be **our** decision to pay either:

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

Piste closure

We will pay one of the following, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

- Up to **£20** for each full day up to **£300** in total for the cost of extra transport or lift passes to let **you** ski or snow board at another resort; or
- Up to **£20** for each full day up to **£300** in total if no other resort is available.

Avalanche closure

We will pay up to **£300** in total for extra transport and accommodation costs **you** need to pay to get **you** to **your journey** destination or back **home** because of an avalanche in **your** resort.

What you are not covered for

Under Ski pack

Anything mentioned under the heading 'What you are not covered for' within Cancellation or curtailment charges - Section 1.

Anything mentioned under the heading 'What you are not covered for' within Emergency medical and associated expenses - Section 2.

Under Ski equipment

Anything mentioned under the heading 'What you are not covered for' within Personal possessions - Section 5.

Under Piste closure

Any compensation for the first full 24 hours at **your** booked ski resort.

Any **journey** in **your home** country.

Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.

Compensation which **you** can get from **your** tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.

Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

Under Avalanche closure

Any claim if **your** affected ski resort is less than 1,000 metres above sea level.

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

Electrical item cover - Section 18

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

What you are not covered for

An **excess** of **£100**, unless the excess reduction **add on** has been paid to reduce the **excess** to **£50**.

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 electrical item:

- 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.

Medical and dental elective - Section 19

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

What you are covered for

Portable medical equipment

We will pay up to **£500** in total for **your** portable medical equipment that is stolen or lost on **your journey**.

Note

It will be **our** decision to pay either:

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

Needle stick attack

We will pay the cost of retro-viral drugs if **you** are a victim of a needle stick attack on **your journey**.

HIV infection

We will pay **you** **£10,000** compensation if this same needle stick attack described above results in **you** becoming infected with the Human Immunodeficiency Virus (HIV).

What you are not covered for

An **excess** of **£100**, unless the excess reduction **add on** has been paid to reduce the **excess** to **£50**.

Under Portable medical equipment

Loss or theft of any portable medical equipment:

- for which **you** are unable to provide a receipt or other proof of purchase;
- unless it is on **your** person, locked in the accommodation **you** are using on **your journey** or it is out of sight in the locked boot or covered luggage area of a locked motor vehicle.

Under Needle stick attack

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

Under HIV infection

Confirmation from the treating doctors of the HIV test results.

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

Study abroad - Section 20

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

What you are covered for

The cover provided on **your** study abroad policy is identical to single trip cover, however **your** policy will allow **you** to return **home** up to three times without the cover lapsing. No cover applies during the time **you** are in **your home** country on these visits.

What you are not covered for

Any claim that occurs while **you** are in **your home** country during one of **your** temporary visits.

More than three return visits during the **period of insurance**.

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

Sports trip - Section 21

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

What you are covered for

We will provide cover under all sections of the policy, for which the appropriate premium has been paid, while **you** are participating in any adventurous activity marked with an asterisk (*) on pages 8-9 as long as **you** have:

- purchased a Sports trip policy, if the activity is the main purpose of **your journey**; or
- purchased a Sports trip **add on** if the activity is not the main purpose of **your whole journey**, but is the main activity for a period of time within it, for example one week of horse riding within a 3 month **journey**.

What you are not covered for

An activity that is not listed or confirmed in writing as covered (see under the heading 'Adventurous activities and winter sports' on pages 8-9).

Any winter sports activity (see section 17).

Any claim that occurs outside the period for which the **add on** has been purchased.

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

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

What you are covered for

Extended cancellation and curtailment

We will pay:

- Up to **£2,000** (or the higher cancellation cover **add on** limit) 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 for or where there is a contract to pay that cannot be recovered from anywhere else. **We** will provide this cover if it is necessary for **you** to cancel or cut short **your journey** as a result of a **natural catastrophe** that affects **your journey**.

- Up to **£500** in total, for extra accommodation (room only) and transport costs **you** have to pay if **your** pre-booked return trip **home** is cancelled or delayed for longer than 48 hours as a result of a **natural catastrophe** that affects **your journey**.

Extended missed departure

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

Extended delayed departure

We will pay up to **£100** for each 24 hours, up to **£500** in total for the cost of extra accommodation if **your** pre-booked transport is cancelled or delayed for longer than 24 hours because of a **natural catastrophe** that affects **your journey**.

Extended Government travel restriction

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 for or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover if the Foreign and Commonwealth Office or any government or other official authority advise against travel to a country/region shown on **your** travel itinerary as a result of a **natural catastrophe** that affects **your journey**, within seven days of **your** scheduled:

- departure from **your home** country and the area forms a major part of **your journey**.
- date of visiting that area, if **you** are already travelling.

Costs that can be recovered from anyone or anywhere else.

Any claim:

- where cover under this section is purchased less than seven days before **your journey** begins;
- relating to a **natural catastrophe** that **you** were aware of or which had already happened before **your** policy or travel tickets for **your journey** were bought (whichever is later).
- for more than one of the benefits under this section.

Under Extended cancellation and curtailment

An **excess** of **£100**, unless the excess reduction **add on** has been paid to reduce the **excess** to **£50**.

Anything mentioned under the heading 'What you are not covered for' within Cancellation or curtailment charges - Section 1.

Under Extended missed departure

Anything mentioned under the heading 'What you are not covered for' within Missed departure - Section 8.

Under Extended delayed departure

Anything mentioned under the heading 'What you are not covered for' within Delayed departure - Section 9.

Under Extended Government travel restriction

Anything mentioned under the heading 'What you are not covered for' within Government travel restriction - Section 16.

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: (for medical emergency or curtailment requests)	UK +44 20 8666 9387
24-hr Legal helpline:	UK +44 20 8603 9804
Claims:	
For sections 1-14 and 16-22	020 8666 9367
For section 15	UK +44 20 8776 3752

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

STA Travel Limited acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.

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