

The UK Holiday Group Ltd t/a u3a getaways

Address: The Old Bakery, 113 Queens Road, Norwich, NR1 3PL

Tel: 01603 886724

Status Disclosure Information

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for you.

The UK Holiday Group Ltd t/a u3a getaways is an appointed representative of Wrightsure Services (Hampshire) Ltd which is authorised and regulated by the FCA (their registration number is 311394) and which is permitted to arrange general insurance contracts. You can check these details online using the Financial Services Register (accessible from www.fca.org.uk) or by contacting the Financial Conduct Authority Consumer Helpline on 0800 111 6768.

The UK Holiday Group Ltd t/a u3a getaways only offer Insurance from a single Insurer. We will provide you with details of the insurer prior to the conclusion of the contract. We receive a commission for the business we place through Wrightsure, which is a percentage of the premium that you are charged and we charge an arrangement fee per policy.

You must take reasonable care not to make a misrepresentation to the insurer. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

We hold any insurance money (premiums, refunds or claims money) as the agent of the insurer under a risk transfer agreement.

You WILL NOT receive advice or a recommendation from us for insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about whether the product meets your demands and needs and how to proceed.

We always aim to provide a first class service however, if you have any cause for complaint, any enquiry can be raised by either email, in writing or by telephoning The Compliance Officer, Wrightsure Services (Hampshire) Limited, Unit D2 Fareham Heights, Standard Way, Fareham, Hampshire, PO16 8XT, complaints@wrightsure.com, 01329 828228. All other complaints please write to Customer Service, Allianz Assistance, 102 George Street, Croydon, CR9 6HD, phone 0208 603 9853 or email customersupport@allianz-assistance.co.uk.

Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 023 4567. You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme. Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements is available from FSCS on 0800 678 1100 or 020 7741 4100 or by visiting <http://www.fscs.org.uk/>.

Demands and Needs Statement

Travel Insurance

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no excluded medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/ events relating to or occurring during the trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; full details of which may be found in your policy booklet. If you do not have one of these, please ask for a copy to aid you in making your informed buying decision.

Important Information

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

You must take reasonable care not to make a misrepresentation to the insurer. If you deliberately or carelessly misinform the insurers, this could mean that part of or all of a claim may not be paid.

All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically for travel our policy may NOT be applicable for you if:

- You are over the maximum specified age at the time of your trip
- You have pre-existing medical conditions

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.

If after purchasing a policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy.

If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

Travel policies will not cover travel to areas where the Foreign, Commonwealth and Development Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check with the Foreign, Commonwealth and Development Office (phone 020 7008 0232 or 0233 or visit their website at www.fco.gov.uk).

It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

Confidentiality and Data Protection

Your information in relation to insurance will only be used and disclosed/provided to third parties for the purposes of providing, arranging, administering and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with insurance regulatory rules/codes. For full details of where your information will be sent and the purpose of such data transfer, please refer to our [Privacy Notice](#) for further information.

I have read the above information and confirm that I have been provided with a copy of this document together with all relevant policy documentation to enable me to make an individual informed buying decision based on my own personal circumstances and the merits of the policy. This buying decision was my own and I did not receive a personal recommendation or advice from The UK Holiday Group Ltd t/a u3a getaways. I understand I can raise any questions either in person or via the contact details at the top of the page.

Please keep this page with your insurance policy documents.

If you are intending to purchase an insurance product you confirm that you did not receive any recommendation or advice from us regarding the suitability of the product for your circumstances; that you have received the documentation below and had the opportunity to review and question any items that may be unclear to you and that you have made an individual informed buying decision based on your own personal circumstances and the merits of the policy:

- This document (status disclosure)
- A product summary document, policy booklet or similar, detailing policy terms, conditions, exclusion and your cancellation rights
- Price information including all applicable taxes and where applicable interest payments

If you have not had access to these documents please ask a member of staff who will be happy to assist.

Travel Insurance

Insurance Product Information Document

Company: AWP P&C S.A., authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised and regulated by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

Product: The UK Holiday Group Limited Travel Insurance

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

What is this type of insurance?

This insurance provides a package of travel insurance benefits to cover a single trip within the geographical area and the cover dates you have chosen.



What is insured?

- ✓ **Trip cancellation (Up to £3,000)** Reimbursement of non-refundable trip costs, cancellation fees and rebooking fees due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✓ **Trip interruption (Up to £3,000)** Reimbursement of unused non-refundable trip costs due to the covered events (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19).
- ✓ **Travel delay (Up to £60)** Reimbursement of additional expenses due to a transportation delay during a trip by more than 12 hours from the original departure time. A daily limit of £50 applies.
- ✓ **Baggage (Up to £1,500) and Baggage delay (Up to £100)** Reimbursement in case of damage, theft or loss of items. Reimbursement for essential items purchased if luggage is delayed by more than 12 hours.
- ✓ **Emergency medical/dental cover abroad and Emergency transport (Up to £2,000,000)** Advance for hospital costs and reimbursement of medical expenses incurred outside your country of residence, medical assistance, travel assistance, assistance in the event of death, your early return, (including when being diagnosed with an epidemic or pandemic disease, such as COVID-19). Dental care is limited to up to £250.
- ✓ **Personal liability (Up to £2,000,000)** Costs payable to a third party for damage or injury you cause to a third party or their property (including your trip accommodation if not owned by you, a family member or friend).
- ✓ **Travel accident (£15,000)** Compensation if you die, lose your sight or limb or are unable to ever work again following an accident on your trip.
- ✓ **Travel services during your trip** - Assistance in finding a doctor or medical facility.
- ✓ **Loss of travel documents (Up to £200)** Reimbursement of costs to obtain emergency documents following the loss, theft or damage of passports or visas.
- ✓ **Personal money (Up to £200)** Reimbursement in case of theft or loss of personal money.
- ✓ **Legal expenses (Up to £25,000)** Legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death, injury or illness.



What is not insured?

- ✗ Events occurring outside the validity dates shown on the policy confirmation document.
- ✗ Claims arising from an event you had prior knowledge of before taking out the insurance or booking a trip (whichever is later).
- ✗ Natural disasters, events directly or indirectly caused by or contributed to or arising from nuclear reactivity.
- ✗ Damage of any kind that is intentionally caused by you or with your agreement.
- ✗ An epidemic or pandemic except as expressly stated under Trip cancellation, Trip interruption, Emergency medical/dental cover abroad and Emergency transportation sections.
- ✗ Claims relating to non-individual epidemic and/or pandemic events.
- ✗ Claims arising due to pre-existing medical conditions, unless the policy requirements for cover are met.
- ✗ Violations of international sanctions, laws or regulations.
- ✗ Taking part in activities where there is an increased risk of injury
- ✗ War or acts of war, whether war has been declared or not.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, the Channel Islands or the Isle of Man.
- ! Claims relating to existing medical conditions may be excluded unless the policy requirements for cover have been met. Some medical conditions may need to be declared for trips abroad and an increased premium may need to be paid for these to be covered.
- ! Your policy contains limits on the age of the insured persons and certain levels of cover are restricted according to their age.
- ! The length of the journey that can be covered is limited to 31 days maximum.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



Where am I covered?

- ✓ You can select the area of cover that is most appropriate for your travel plans. Cover will not apply if you travel outside the area that you have chosen. The area you have chosen will be shown on your policy confirmation document or schedule (i.e. Booking Confirmation Invoice).
- ✓ You will not be covered if you do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO) or the World Health Organization (WHO) or any government or other official authority at any destination you are travelling from, through or to. For further details on FCDO travel advice, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)



What are my obligations?

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



When and how do I pay?

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

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your policy confirmation document or schedule (i.e. Booking Confirmation Invoice).



How do I cancel the contract?

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

If you wish to cancel the contract during this period, please contact the agent or broker who sold you your policy.

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

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



HOLIDAY TRAVEL INSURANCE 2026

Cover is for residents of the UK, the Channel Islands or the Isle of Man and only applies when the trip starts and ends in the UK, the Channel Islands or the Isle of Man. This policy does not cover claims relating to all pre-existing medical conditions. Please refer to page 3 for further information.

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This policy is available in large print, audio or Braille. Please contact The UK Holiday Group Limited, and we will be pleased to organise an alternative version for you.

IMPORTANT CONTACT DETAILS	
Customer Services	02392 666 2933
24-hr Emergency Medical Assistance UK (for medical emergency or trip interruption requests)	+44 (0)20 8603 9856
Claims (Monday to Friday – 8 am to 6 pm)	020 8603 9958

Our client, The UK Holiday Group Limited Holiday Travel Insurance, is available to eligible passengers travelling on our holidays, which is arranged by Wrightsure Services (Hampshire) Limited and underwritten by AWP P&C S.A. and administered in the UK by Allianz Partners, a trading name of AWP Assistance UK Ltd, Registered in England. Registration no. 1710361 Registered office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS

DEMANDS AND NEEDS STATEMENT

The UK Holiday Group Limited Holiday Travel Insurance is typically suitable for travel customers who wish to insure themselves for medical emergencies, delayed or missed departures, cancellations, interruptions, lost, stolen or delayed possessions, personal accident and personal liability.

The levels of cover may vary depending on where you travel (whether in your country of residence or abroad). Travel insurance does not cover everything. You should read this policy wording document carefully to make sure it provides the cover you need.

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

We and The UK Holiday Group Limited have not provided you with any recommendation or advice about whether this product meets your specific insurance requirements.

ABOUT US AND OUR INSURANCE SERVICES

WHO WE ARE

1. Whose products we offer

UK Holiday Group Limited offer products from a single insurance company, AWP P&C S.A. A French company authorised in France acting through its UK Branch.

2. The service we will provide you with

You will not receive any personal advice or a recommendation from us for travel insurance. Your agent/broker may ask some questions to narrow down the products that they will give you details of. You will then need to make your own choice about how to go ahead.

3. What you will pay us for this service

You will pay your issuing agent the premium for your policy. Please refer to your agent/broker's terms, for details of any fee applicable for arranging the policy on your behalf. AWP P&C S.A. pays the agent/broker for these services. The payment is a mixture of commission and other fees based on our costs for managing your policy.

4. Who regulates AWP

The UK Holiday Group Limited is an Appointed Representative of Wrightsure Services (Hampshire) Limited whose registered address is situated at Rutland House, 90-92 Baxter Avenue, Southend-on-Sea, Essex SS2 6HZ. Wrightsure Services (Hampshire) Limited are authorised and regulated by the Financial Conduct Authority (their reference number 311394). AWP P&C S.A. is a company registered in France with ID No 519490080 RCS Paris Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch) registered in the United Kingdom. Registered Branch No. BR015275, Registered Office 102 George Street, Croydon, Surrey CR9 6HD. Authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under FRN number 534384 and limited regulation by the Prudential Regulation Authority.

Allianz Partners is a trading name of AWP Assistance UK Ltd who are authorised and regulated by the Financial Conduct Authority under FRN 311909. AWP Assistance UK Ltd is registered in England. Registration No. 1710361. Registered Office: of 102 George Street, Croydon, CR9 6HD. You can check the regulation status of AWP Assistance UK Ltd and AWP P&C S.A. by visiting the Financial Conduct Authority's website at www.fca.org.uk/register or by phoning them on 0800 111 6768.

The Financial Conduct Authority is the independent watchdog that regulates financial services.

5. What to do if you have a complaint

If you want to make a complaint, please contact us.

- Write to: Customer Service, Allianz Assistance, 102 George Street, Croydon, CR9 6HD
- Phone: 020 8603 9853
- Email: customersupport@allianz-assistance.co.uk

If we cannot settle your complaint, you may be entitled to refer it to the Financial Ombudsman Service for an independent decision.

You can do this as follows:

- Visit the website: www.financial-ombudsman.org.uk
- Write to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
- Phone: 0800 023 4567 or 0300 123 9 123
- Email: complaint.info@financialombudsman.org.uk

6. Protection under the Financial Services Compensation Scheme (FSCS)

For your added protection, AWP P&C S.A. is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations to you, such as not being able to pay a claim.

The scheme covers 90% of any claim to do with the agent/broker advising on and arranging this policy, with no upper limit. You can get more information about the compensation scheme from the FSCS by phoning 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk

ABOUT THIS POLICY

This policy is our contract with you. Please read it carefully. We have tried to make it simple and easy to understand while also clearly describing the terms and conditions of your cover. If you have any questions, just visit us online or give us a call using the information shown under 'Important contact details' at the end of this policy. If your travel arrangements change, please notify The UK Holiday Group Limited so they can make any necessary updates to your policy.

This policy has been issued based on the information you provided at the time of purchase. We will provide the insurance described in this policy in return for payment of the premium and your compliance with all provisions of this policy. You will also notice that some words are in bold italics. These words are defined in the 'Definitions' section. Words that are capitalised refer to the document and cover names found in this policy. Headings are provided for convenience only and do not affect your cover in any way.

WHAT THIS POLICY INCLUDES AND WHO IT COVERS

This travel insurance policy covers only the sudden and unexpected specific situations, events and losses included in this policy wording document, and only under the conditions described.

Please review this policy wording carefully.

Your policy consists of two parts:

1. Your booking confirmation invoice, which shows who is insured under the policy.
2. This policy wording document showing the full terms and conditions of your policy, as well as the cover provided.

Note:

Not every loss is covered, even if it is due to something sudden, unexpected or out of your control. Only those losses meeting the conditions described in this policy document may be covered. Please refer to the General Exclusions section of this document for exclusions applicable to all coverage under your policy.

GOVERNING LAW

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

CANCELLATION RIGHTS

If your cover does not meet your requirements, please notify The UK Holiday Group Limited within 14 days of receiving your insurance confirmation for a refund of your premium.

You can contact them by calling 01603 883 700 or writing to: The Old Bakery, Queens Road, Norwich NR1 3PL or email: admin@theukholidaygroup.com.

If during this 14-day period you have travelled, made a claim or intend to make a claim, then we will not refund your premium.

Note: Your cancellation rights are no longer valid after this initial 14-day period.

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.

EXCESS

Under some sections of cover, you will be responsible for the first portion of a claim, which is commonly known as an excess.

The excess is the sum we will deduct from the amount otherwise payable under this policy for each person insured, for each section, for each claim incident. For example, a couple that both have baggage stolen from their bag and both incur a medical expense during the same journey will have a total of four excesses deducted. Two of these will be for the two claims for stolen baggage (under Section D), and two of these will be for the two claims for medical treatment (under Section F).

RECIPROCAL HEALTH ARRANGEMENTS

European / Global Health Insurance Card (EHIC and GHIC)

- If you already have a valid EHIC, it will continue to entitle 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. Cover will end on the expiry date of your EHIC.
- If you do not have a valid EHIC or it is due to expire before you travel, you can apply for a GHIC. This entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are in a European Union (EU) country.
- These cards give 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 contribute to the cost of your care.
- You may apply for a GHIC online at www.ghic.org.uk or by calling 0300 330 1350.

Note:

The EHIC/GHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to your country of residence 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.

COVER SUMMARY

COVER SECTION	LIMIT	EXCESS
A. Trip Cancellation	£3,000	£60*
B. Trip Curtailment	£3,000	£60*
- Extra accommodation sub-limit	£500 (but no more than £100 per day)	
- Trip Curtailment	Up to the above section limit	
- Early/Delayed return	Up to the above section limit	
- Trip Continuation	Up to the above section limit	
- Extended Stay	Up to the above section limit	
C. Travel Delay (after a minimum delay of 12 complete hours)	£60	Nil
- With receipts daily limit	£60 per day	
- No receipts daily limit	£10 per day	
D. Baggage	£1,500	£60
- High-value items sub-limit	£200	
E. Baggage Delay (after a minimum delay of 12 complete hours)	£100	Nil
F. Emergency Medical/Dental Cover Abroad	£2,000,000	£60
- Dental care sub-limit	£250	
G. Emergency Transport	No Limit (reasonable costs)	£60
- Search & Rescue sub-limit	£1,000	
H. Personal Liability	£2,000,000	£60
I. Travel Accident	£15,000 in the event of permanent disability of death	Nil
J. Travel Services During Your Trip	Included	Nil
K. Loss of Travel Documents		Nil
- Emergency replacement costs	£200	
- Remaining value of lost passport	Actual Value	
L. Personal Money	£200	£60
M. Legal Expenses	£25,000	Nil

*Excess for **trips** solely within the UK, Channel Islands or Isle of Man (except Air & Cruise Holidays) is reduced to £30. The above is only a summary of the main cover limits. **You** should read the rest of the **policy** for the full terms and conditions. Cover limits, sub-limits and excesses apply per insured person.

DEFINITIONS

Throughout this **policy**, words and any form of the word appearing in bold italics are defined in this section.

Accident: An unexpected and unintended event that causes **injury**, property damage or both.

Accommodation: A hotel or any other kind of lodging for which **you** make a reservation or where **you** stay and incur an expense.

Act of war: Any act which is associated with and occurring in the course of **war** or directly triggering it.

Adoption proceeding: A mandatory formal proceeding or other meeting required by law to be attended by **you** as a prospective adoptive parent(s) to legally adopt a minor child.

Agent/Broker: the party who arranges the sale of the **policy**.

Baggage: Personal property **you** take with **you** or buy on **your trip**.

Civil disorder: Any public protest, strike, riot, demonstration, unlawful assembly, or disturbance within a community, region, state, or nation involving acts of violence, destruction of public or private property, lawlessness, disobedience, or obstruction of free access or movement in public areas by assemblages of people. It does not include any such occurrence that rises to the level of or is connected with any **political risk**, **terrorist event**, **war**, or **act of war**.

Climbing sports: An activity using harnesses, ropes, belays, crampons or ice axes. It does not include supervised climbing on artificial surfaces intended for recreational climbing.

Cohabitant: A person **you** currently live with and have lived with for at least 12 consecutive months and who is at least 18 years old.

Computer system: Any computer, hardware, software, communication system or electronic device (including but not limited to smartphone, laptop, tablet, wearable device), server, cloud, microcontroller or similar system, including any associated input, output, data storage device, networking equipment or backup facility.

Country of residence: The country where **you** have **your primary residence**, which must be either the UK, within the Channel Islands or the Isle of Man.

Covered reasons: The specifically named situations or events for which **you** are covered under this **policy**.

Cyber risk: Any loss, damage, liability, claim, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any one or more instances of any of the following:

- Any unauthorised, malicious or **illegal act**, or the threat of such act(s), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount pertaining to the value of such data.

Departure date: The date on which **you** are originally scheduled to begin **your** travel, as shown on **your** travel itinerary.

Doctor: Someone who is legally authorised to practise medicine or dentistry and is licensed if required. This cannot be **you**, a **travelling companion**, **your family member**, a **travelling companion's family member**, the sick or injured person or that person's **family member**.

Epidemic: A contagious disease recognised or referred to as an **epidemic** by a representative of the World Health Organisation (WHO) or an official government authority.

Family member:

Your:

- Spouse (by marriage, domestic partnership or civil union);
- Cohabitants;**
- Parents and stepparents;
- Children, stepchildren, foster children, adopted children or children currently in the adoption process;
- Siblings;
- Grandparents and grandchildren;
- The following in-laws: mother, father, son, daughter, brother, sister and grandparent;
- Aunts, uncles, nieces and nephews;
- Legal guardians and wards; and
- Paid, live-in caregivers.

First responder: Emergency personnel (such as a police officer, paramedic or firefighter) who are among those responsible for going immediately to the scene of an **accident** or emergency to provide aid and relief.

High-altitude activity: An activity that includes or is intended to include going above 4,500 metres above sea level, other than as a passenger in a commercial aircraft.

High-value items: Collectables, jewellery, watches, gems, pearls, furs, cameras (including video cameras) and related equipment, musical instruments, professional audio equipment, binoculars, telescopes, **sporting equipment**, mobile devices, smartphones, computers, radios, drones, robots and other electronics, including parts and accessories for the aforementioned items.

Hospital: An acute care facility that has a primary function of diagnosing and treating sick and **injured** people under the supervision of **doctors**. It must:

- Be primarily engaged in providing inpatient diagnostic and therapeutic services;
- Have organised departments of medicine and major surgery; and

3. Be licensed where required.

Illegal act: An act that violates the law where it is committed.

Injury: Physical bodily harm.

Insurer: Means AWP P&C S.A. acting through its UK branch.

Local public transportation: Local, commuter or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver or other such carriers) that transport **you** or a **travelling companion** less than 150 kilometres.

Mechanical breakdown: A mechanical issue, which prevents the vehicle from being driven normally, including an electrical issue, flat tyre or running out of fluids (except fuel).

Medical escort: A professional person contracted by our medical team to accompany an ill or **injured** person while they are being transported. A **medical escort** is trained to provide medical care to the person being transported. This cannot be a friend, **travelling companion** or **family member**.

Medically necessary: Treatment that is required for **your** illness, **injury** or medical condition, consistent with **your** symptoms and can safely be provided to **you**. Such treatment must meet the standards of good medical practice and is not for **your** or the provider's convenience.

Natural disaster: A large-scale extreme weather or geological event that damages property, disrupts transportation or utilities, or endangers people, including, without limitation: earthquake, fire, flood, hurricane or volcanic eruption.

Pandemic: An **epidemic** that is recognised or referred to as a **pandemic** by a representative of the World Health Organisation (WHO) or an official government authority.

Personal money: Any of the following that are held for personal and not business purposes: cash, postal or money orders, current postage stamps, traveller's cheques, admission tickets, travel tickets, coupons, gift cards or vouchers which have a monetary value.

Policy: The travel insurance cover purchased.

Political risk: Any kind of events, organised resistance or actions, intending or implying the intention to overthrow, supplant or change the existing ruler or constitutional government, including but not limited to:

- Nationalisation;
- Confiscation;
- Expropriation (including Compulsory Purchase Orders, Selective Discrimination and Forced Abandonment);
- Deprivation;
- Requisition;
- Revolution;
- Rebellion;
- Insurrection;
- Civil commotion assuming to proportion of or amounting to an uprising;
- Military and usurped power.

Pre-existing medical condition: Any medical condition for which, in the 12 months before purchasing this **policy**, **you** have:

- Had symptoms;
- Consulted a **doctor** or other professional medical practitioner; or
- Received treatment (including being prescribed regular medication);

Please refer to the 'Health Declaration and Health Exclusions' section for further details.

Primary residence: **Your** permanent home address for legal and tax purposes.

Quarantine: Mandatory involuntary confinement by order or other official directive of a government, public or regulatory authority, or the captain of a commercial vessel on which **you** are booked to travel during **your trip**, which is intended to stop the spread of a contagious disease to which **you** or a **travelling companion** has been exposed.

Reasonable and customary costs: The amount usually charged for a specific service in a particular geographic area. The charges must be appropriate to the availability and complexity of the service, the availability of needed parts/materials/supplies/equipment and the availability of appropriately skilled and licensed service providers.

Refund: Cash, credit or a voucher for future travel that **you** are eligible to receive from a **travel supplier**, or any credit, recovery or reimbursement **you** are eligible to receive from **your** employer, another insurance company, a credit card issuer or any other entity.

Return date: The date on which **you** are originally scheduled to end **your** travel, as shown on **your** travel itinerary.

Service animal: Any dog that is individually trained to do work or perform tasks for the benefit of an individual. Examples of work or tasks include, but are not limited to, guiding people who are blind, alerting people who are deaf and pulling a wheelchair. Guard dogs and emotional support animals, as well as any other animal species (whether trained or untrained), are not included under this definition.

Severe weather: Hazardous weather conditions, including, but not limited to: windstorms, hurricanes, tornadoes, fog, hailstorms, rainstorms, snowstorms or ice storms.

Sporting equipment: Equipment or goods used to participate in a sport.

Terrorist event: An act carried out by an organised terrorist group, which has been recognised as terrorism by the government authority in **your country of residence**, that injures people or damages property to achieve a political, ethnic or religious result. It does not include general civil protest, unrest, rioting or **acts of war**.

Traffic accident: An unexpected and unintended traffic-related event, other than a **mechanical breakdown**, that causes **injury**, property damage or both.

Travel carrier: A company licensed to commercially transport passengers between destinations for a fee by land, air or water. It does not include:

- Rental vehicle companies;
- Private or non-commercial transportation carriers;
- Chartered transportation, except for group transportation chartered by **your** tour operator; or
- Local public transportation.**

Travel supplier: A travel agent, tour operator, airline, cruise line, hotel, railway company or other travel service provider.

Travelling companion: A person or **service animal** travelling with **you** or travelling to accompany **you** on **your trip**. A group or tour leader is not considered a **travelling companion** unless **you** are sharing the same room with the group or tour leader.

Trip: **Your** travel is originally scheduled to begin on **your departure date** and end on **your return date** to, within and/or from a location:

- at least 100 kilometres away from **your primary residence**; or
- abroad; and

• outside **your** city/town of residence, provided that **your** travel includes an overnight stay.

It cannot include travel with the intent to receive health care or medical treatment of any kind, or moving or commuting to and from work, and each **trip** cannot last longer than 70 days.

Uninhabitable: A **natural disaster**, fire, flood, burglary or **vandalism** that has caused enough damage (including extended loss of power, gas or water) to make a reasonable person find their home or destination inaccessible or unfit for use.

Vandalism: Any **illegal act** that intentionally causes damage to or destruction of public or private tangible property. This does not include damage or destruction of public or private tangible property by **terrorist events**, **war**, **acts of war**, **political risk**, or **civil disorder**.

War: A state or period of hostile armed conflict, **civil war**, or military or paramilitary action, between two or more of the following: a nation, a state, a government, a territory, or an organised political or ruling group. This includes any acts or events directly associated with and occurring in the course of such conflict or action, or directly triggering such conflict or action. This definition applies regardless of whether **war** has been officially or formally declared.

We, Us or Our: Allianz Partners, acting on behalf of the **insurer**, and/or the **agent/broker**

Work strike: An organised and intentional stoppage or slowdown of work by a group of employees, or withdrawal of employees' services, intending to make their employer comply with or accede to the demands of those employees. This does not include any broad or general strike of workers or the public in a community, state, region, or nation. This also does not include any strike that rises to the level of or is connected with any **civil disorder** or **political risk**.

You or Your: All persons listed as being insured on the holiday confirmation invoice.

HEALTH DECLARATION AND HEALTH EXCLUSIONS

It is very important that **you** read the following and, where necessary, declare any **pre-existing medical conditions to us**.

For UK, Channel Islands and Isle of Man trips only (except Air & Cruise Holidays)

You will not be covered under this **policy** for any claims arising as a direct or indirect result of any **pre-existing medical condition**, unless **you** can comply with the following:

- You** are fit to travel and undertake **your** planned **trip** when **you** take out this **policy**, book **your trip** or at the time **you** travel (whichever is later).
- Following any claim investigation, **your doctor** confirms they would have agreed with or recommended **your** travel plans when **you** took out this **policy**, booked **your trip** or at the time **you** travelled (whichever is later).
- You** are not travelling for the purpose of having medical treatment or a consultation during **your trip**.
- You** are not awaiting any medical tests, investigations or surgery, or the outcome of any tests or investigations when **you** take out this **policy** or book **your trip** (whichever is later).

For trips outside of the UK, plus all Air & Cruise Holidays

You will not be covered for any claims arising as a direct or indirect result of any **pre-existing medical condition** if, in the 12 months before taking out this **policy** or **booking your trip** (whichever is later), **you**:

- were prescribed medication;
- received treatment or consulted a **doctor** or other medical practitioner for any medical condition;
- attended a **hospital** or a clinic as an outpatient or inpatient;
- were referred for tests, investigations, treatment or surgery, or are waiting for either results or a diagnosis;
- had any symptoms of an undiagnosed medical condition or have had a terminal illness; unless **you** told **us** about the **pre-existing medical condition** and **we** have agreed in writing to cover it. If **you** have not already done so, **you** should contact **our** confidential medical screening service as soon as possible after taking out this insurance **policy** and/or booking **your trip** to declare a **pre-existing medical condition** (or conditions):

Phone: 02392 419 063

Based on the medical information **you** provide, **we** will confirm if cover can be offered for **your** declared **pre-existing medical condition** (or conditions), and if an extra premium needs to be paid. Occasionally, **we** may need **you** to get extra medical information (at **your** cost) from **your doctor** to enable **us** to make a decision.

If an extra premium is required, cover will not start until this has been paid in full and **we** have issued written confirmation.

If **we** are unable to cover the **pre-existing medical condition** (or conditions), this will mean that **you** and any other person insured by **us** will not be covered for any directly or indirectly related claims arising from the **pre-existing medical condition** (or conditions). This applies even if the person with the **pre-existing medical condition** (or conditions) decides to buy cover from another provider. Each person insured by **us** would still be covered for any unrelated (or **pre-existing medical conditions**), subject to the terms and conditions of this **policy**.

For all trips:

You will not be covered if:

- Following any claim investigation, **your doctor** confirms they would not have agreed with or recommended **you** travel as planned either when **you** took out this **policy**, booked **your trip** or at the time **you** travelled (whichever is later).
- You** know **you** will need medical treatment or a consultation at a medical facility during **your trip**.
- You** are travelling specifically for the purpose of having surgery, medical procedures or **hospital** treatment, whether **medically necessary** or not.
- You** had been diagnosed with a terminal illness prior to the date **you** took out this **policy** or booked **your trip** (whichever is later).

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 trip:

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 **family member** or a business associate if at the time **your policy** was issued:

- you** were aware they had undiagnosed medical condition(s) for which they were awaiting tests, investigations or the results of these;
- you** were aware that their medical condition(s) were unstable, were likely to get worse in the next 12 months, or they had been diagnosed as having a terminal condition.

Note: Only claims relating to a medical condition where any of the above apply will be affected. This includes indirectly related claims. For example, if someone breaks a bone and a **doctor** confirms it is related to an existing diagnosis of osteoporosis (brittle bone disease), this would not be covered if **we** have not agreed in writing to cover the osteoporosis.

Level of medical cover provided

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

This also means that any other person insured by **us** will not be covered for any directly or indirectly related claims arising from the **pre-existing medical condition** (or conditions). This applies even if the person with the medical condition (or conditions) decides to buy cover from another provider. Each person insured by **us** would still be covered for any unrelated medical condition (or conditions), subject to the terms and conditions of this **policy**.

WHEN YOUR COVER BEGINS AND ENDS

The **policy** is effective the day the insurance is purchased and the full premium is paid. The purchase must be made and the full premium must be paid on or before the **departure date**. In all cases, this must be before **you** leave **your primary residence** to start **your trip**. Cover is only provided for losses that occur while **your policy** is in effect.

The **departure date** and **return date** **you** provided at the time of purchase are counted as two separate days of travel when calculating the duration of **your trip**.

Your policy ends on the cover end date listed in **your** Holiday confirmation invoice. However, there are situations where **your policy** may end on a different date. **Your policy** will end on the earliest of:

- At 23:59 on the day **you** cancel **your policy**;
- At 23:59 on the day **you** cancel **your trip** or file a **trip** cancellation claim with **us** (whichever is earlier);
- At 23:59 on the day **you** end **your trip**, even if **you** end **your trip** early.
- At 23:59 on the day **you** arrive at a medical facility in **your country of residence** for further care, if **you** end **your trip** due to a medical reason, or
- At 23:59 on the 70th day of the **trip**.

However, if **your** return travel is delayed due to a reason covered under this **policy**, **we** will extend **your** cover period until the earlier of when **you** can return to **your** point of origin or **primary residence**, or until **you** arrive at a medical facility for further care following a medical repatriation or **trip** interruption. **Note:** This **policy** applies to a specific **trip** and cannot be renewed.

AREA OF VALIDITY

Provided **you** follow any travel advice issued by the government in **your country of residence** and in any country **you** are travelling from, to or through, **you** will be covered in the area or country shown on **your** holiday confirmation invoice.

DESCRIPTION OF COVER

In this section, **we** will describe the many different types of cover which is included in **your policy**. **We** explain each type of cover and the specific conditions that must be met for the cover to apply.

Note: Exclusions may apply.

A. TRIP CANCELLATION

If **your trip** is cancelled or rescheduled for a **covered reason** listed below, **we** will reimburse **you** for **your** non-refundable **trip** payments, deposits, cancellation fees and change fees (less any available

refunds), up to the maximum benefit for 'Trip Cancellation' shown in the 'Cover Summary' less the excess.

Note: This benefit only applies before **you** leave for **your trip**.

We will not reimburse **you** for any **trip** costs and/or fees that are **your travel carrier's** or **travel supplier's** responsibility.

Also, if **you** prepaid for shared **accommodation** and **your travelling companion** cancels their **trip** due to one or more of the **covered reasons** listed below, **we** will reimburse any additional **accommodation** fees **you** are required to pay.

Important: **You** must notify all of **your travel suppliers** as soon as **you** know that **you** will need to cancel **your trip** (this includes being advised to cancel **your trip** by a **doctor**). If **you** get a smaller **refund** as a result, **we** will not cover the difference. If a serious illness, **injury** or medical condition prevents **you** from being able to notify **your travel suppliers** within that period, **you** must notify them as soon as **you** are able.

Covered reasons:

- You** or a **travelling companion** becomes ill or **injured**, or develops a medical condition disabling enough to make **you** cancel **your trip** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19). The following condition applies:
 - A **doctor** advises **you** or a **travelling companion** to cancel **your trip** before **you** cancel it.
- A **family member** who is not travelling with **you** becomes ill or **injured**, or develops a medical condition (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19). The following condition applies:
 - The illness, **injury**, or medical condition must be considered life-threatening by a **doctor** or require hospitalisation.
- You**, a **travelling companion**, **family member** or **your service animal** dies on or after the date **your policy** was issued.
- You** or a **travelling companion** is **quarantined** before **your trip** due to having been exposed to:
 - A contagious disease other than an **epidemic** or **pandemic**; or
 - An **epidemic** or **pandemic** (such as COVID-19), but only when the following conditions are met:
 - The **quarantine** is specific to **you** or a **travelling companion**, meaning that **you** or a **travelling companion** must be specifically and individually designated by name in an order or directive to be placed in **quarantine** due to an **epidemic** or **pandemic**; and
 - The **quarantine** does not apply generally or broadly (a) to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction), or (b) based on to, from or through where the person is travelling. This condition (ii) applies even if the **quarantine** order or directive specifically designates **you** or a **travelling companion** by name to be **quarantined**.
- You** or a **travelling companion** is in a **traffic accident** on the **departure date**. One of the following conditions must apply:
 - You** or a **travelling companion** needs medical attention; or
 - You** or a **travelling companion's** vehicle needs to be repaired because it is not safe to operate.
- You** are legally required to attend a legal proceeding during **your trip**. The following condition applies:
 - The attendance is not in the course of **your** occupation (for example, if **you** are attending in **your** capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).
- Your primary residence** becomes **uninhabitable**.
- Your travel carrier** cannot get **you** to **your** original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:
 - a **natural disaster**;
 - severe weather**.

However, if **you** can get to **your** original destination another way, **we** will reimburse **you** for the following, up to the maximum benefit for 'Trip Cancellation' shown in the 'Cover Summary':

- The necessary cost of the alternative transportation, less available **refunds**; and
- The cost of any lost prepaid **accommodation** caused by **your** delayed arrival, less available **refunds**.

The following condition applies:

- Alternative transportation arrangements must be in a similar or lower class of service as **you** were originally booked with **your travel carrier**.

- You** or a **travelling companion** is terminated or laid off by a current employer after **your trip** booking date.

The following conditions apply:

- The termination or layoff is not **your** or **your travelling companion's** fault.
- The employment must have been permanent (not temporary or contract).
- The employment must have been for at least 12 continuous months.

- You** or a **travelling companion** secures new permanent, paid employment after **your trip** booking date, which requires presence at work during the originally scheduled **trip** dates.

- Your** or a **travelling companion's primary residence** is permanently relocated by at least 150 kilometres due to a transfer by **your** or a **travelling companion's** current employer. This cover includes relocation due to transfer by **your** spouse's current employer.

- You** or a **travelling companion** serving as a **first responder** is called in for duty due to an **accident** or emergency (including a **natural disaster**) to provide aid or relief during the originally scheduled **trip** dates.

- You** or a **travelling companion** receives a formal notice to attend an **adoption proceeding** during **your trip**.

- You**, a **travelling companion** or a **family member** serving in the armed forces, are reassigned or have your personal leave status changed, except for **war** or disciplinary action.

- You** or a **travelling companion** is medically unable to receive an immunisation required for entry into a destination.

- You** or **your travelling companion's** travel documents required for the **trip** are stolen.

The following condition applies:

- You** must make diligent efforts and provide documentation of **your** efforts to obtain replacement documents that would allow **you** to keep the originally scheduled **trip** dates.

B. TRIP CURTAILMENT

If **you** have to interrupt **your trip** or end it early due to one or more of the **covered reasons** listed below, **we** will reimburse **you**, less available **refunds**, up to the maximum benefit for 'Trip Curtailment' cover listed in the 'Cover Summary', for the prorated portion of **your** insured unused non-refundable **trip** payments and deposits.

IMPORTANT: You must notify all of **your travel suppliers** as soon as practicable once you know that you will need to interrupt **your trip** (this includes being advised to interrupt **your trip** by a **doctor**). If you notify any **travel suppliers** later than that and get a smaller **refund** as a result, we will not cover the difference. If a serious illness, **injury**, or medical condition prevents you from being able to notify **your travel suppliers** at the time you discover you need to interrupt **your trip**, you must notify them as soon as you are able.

NOTE: We will not reimburse you for the unused non-refundable portion of **your** original return ticket under 'Trip Curtailment' cover if we have paid or reimbursed you for a **travel carrier** ticket(s) for **your** return travel to **your primary residence** under 'Early/Delayed Return' cover.

Early/Delayed Return

If you have to return earlier or later than **your** original **return date** due to one or more of the **covered reasons** listed below, we will reimburse you, less available **refunds**, for a **travel carrier** ticket(s) for **your** return travel to **your primary residence** in the same class of service that you originally booked, up to the maximum benefit for 'Early/Delayed Return' cover listed in **your** 'Cover Summary'.

NOTE: We will not pay or reimburse you for a **travel carrier** ticket(s) for **your** return travel to **your primary residence** under early/delayed return cover if we have reimbursed you for the unused non-refundable portion of **your** original return ticket under 'Trip Curtailment' cover.

Trip Continuation

If you have to interrupt **your trip** due to one or more of the **covered reasons** listed below, we will: i. Pay or reimburse you, less available **refunds**, for the necessary transportation expenses you incur to continue **your trip**, up to the maximum benefit for 'Trip Continuation' cover listed in **your** 'Cover Summary'; or

ii. Reimburse you for additional **accommodation** fees you are required to pay, less available **refunds**, up to the maximum benefit for 'Trip Continuation' cover listed in **your** 'Cover Summary', if you prepaid for shared **accommodation** and **your travelling companion** has to end their **trip**.

Extended Stay

If you have to interrupt **your trip** due to one or more of the **covered reasons** listed below and the interruption causes you to stay at **your** destination (or the location of the interruption) longer than originally planned, we will reimburse you, less available **refunds**, up to the maximum benefit for 'Extended Stay' cover listed in **your** 'Cover Summary', for additional **accommodation** and **local public transportation** expenses.

Covered reasons:

1. You or a **travelling companion** becomes ill or **injured**, or develops a medical condition that is disabling enough to interrupt **your trip** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19).
The following conditions apply:
 - a. A **doctor** must either examine you or consult with you or **your travelling companion** before you decide to interrupt the **trip**.
 - b. You must not have travelled against the advice of the government in **your country of residence** or against local authority advice at **your trip** destination.
2. A **family member** who is not travelling with you becomes ill or **injured**, or develops a medical condition (including being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19).
The following condition applies:
 - a. The illness, **injury** or medical condition must be considered life-threatening by a **doctor** or require **hospitalisation**.
3. You, a **travelling companion**, **family member** or **your service animal** dies during **your trip**.
4. You or a **travelling companion** is **quarantined** during **your trip** due to having been exposed to:
 - a. A contagious disease other than an **epidemic** or **pandemic**; or
 - b. An **epidemic** or **pandemic** (such as COVID-19), but only when the following conditions are met:
 - i. The **quarantine** is specific to you or a **travelling companion**, meaning that you or a **travelling companion** must be specifically and individually designated by name in an order or directive to be placed in **quarantine** due to an **epidemic** or **pandemic**; and
 - ii. The **quarantine** does not apply generally or broadly (a) to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home or other similar restriction), or (b) based on to, from or through where the person is travelling. This condition (ii) applies even if the **quarantine** order or directive specifically designates you or a **travelling companion** by name to be **quarantined**.
5. You or a **travelling companion** is in a traffic **accident**.
One of the following conditions must apply:
 - a. You or a **travelling companion** needs medical attention; or
 - b. The vehicle needs to be repaired because it is not safe to operate.
6. You are legally required to attend a legal proceeding during **your trip**.
The following condition applies:
 - a. The attendance is not in the course of **your** occupation (for example, if you are attending in **your** capacity as an attorney, court clerk, expert witness, law enforcement officer or other such occupation, this would not be covered).
7. **Your primary residence** becomes **uninhabitable**.
8. **Your travel carrier** cannot get you to **your** original itinerary's destination for at least 24 consecutive hours from the originally scheduled arrival time due to one of the following reasons:
 - a. A **natural disaster**, or
 - b. **Severe weather**.
However, if you can get to **your** original destination another way, we will reimburse you for the following, up to the maximum benefit for 'Trip Interruption' shown in the 'Cover Summary':
 - i. The necessary cost of alternative transportation, less available **refunds**, and
 - ii. The cost of any lost prepaid **accommodation** caused by **your** delayed arrival, less available **refunds**.
The following condition applies:
 - a. Alternative transportation arrangements must be in a similar or lower class of service than you were originally booked with **your travel carrier**.
9. You or a **travelling companion** serving as a **first responder** is called in for duty due to an **accident** or emergency (including a **natural disaster**) to provide aid or relief during the originally scheduled **trip** dates.
10. You or a **travelling companion** is a traveller on a hijacked aircraft, train, vehicle, or vessel.
11. You, a **travelling companion** or a **family member** serving in the armed forces, are reassigned or have personal leave status changed, except because of **war** or disciplinary action.
12. You miss at least 50% of the length of **your trip** due to one of the following:
 - a. a **travel carrier** delay (this does not include a **travel carrier's** cancellation prior to **your departure date**);
 - b. a **work strike** or industrial action, unless threatened or announced prior to the date **your trip** was booked;
 - c. a **natural disaster**;
 - d. roads are closed or impassable due to **severe weather**;
 - e. lost or stolen travel documents that are required and cannot be replaced in time for the continuation of **your trip**.
Note: You must make diligent efforts and provide documentation of **your** efforts to obtain replacement documents.
 - f. **Civil disorder**, unless it rises to the level of **political risk**.
13. A **travel carrier** denies you or a **travelling companion** boarding based on a suspicion that you or a **travelling companion** has a contagious medical condition (including an **epidemic** or **pandemic** disease such as COVID-19). This does not include being denied boarding due to **your** refusal or failure to comply with rules or requirements to travel or entry to **your** destination.

C. TRAVEL DELAY

If you or a **travelling companion's trip** is delayed for one of the **covered reasons** listed below, we will reimburse you for the following expenses, less available **refunds**, up to the maximum benefit for 'Travel Delay' shown in the 'Cover Summary':

1. The lost prepaid **trip** expenses and additional expenses you incur while and where you are delayed for meals, **accommodation**, communication and transportation, subject to a minimum delay of 12 complete hours. A daily limit applies, as shown in the 'Cover Summary', as follows:
 - a. If you provide receipts, the 'With receipts' daily limit applies; or
 - b. If you do not provide receipts or do not incur expenses, the 'No receipts' daily limit applies.
2. If the delay causes you to miss the departure of **your** cruise or tour, necessary transportation expenses to either help you rejoin **your** cruise/tour or reach **your** destination.
3. If the delay causes you to miss the departure of **your** flight or train due to a **local public transportation** delay on **your** way to the departure airport or train station, the necessary transportation expenses to either help you reach **your** destination or return home. Under benefit 1 above, the delay must be for at least the 'Minimum required delay' shown in the 'Cover Summary' and due to one of the following **covered reasons**.
Covered reasons:
 - a. A **travel carrier** delay (this does not include a **travel carrier's** cancellation prior to **your departure date**).
 - b. A **work strike**, unless threatened or announced prior to the date of booking **your trip**.
 - c. **Quarantine** during **your trip** due to having been exposed to:
 1. A contagious disease other than an **epidemic** or **pandemic**; or
 2. An **epidemic** or **pandemic** (such as COVID-19), but only when the following conditions are met:
 - i. The **quarantine** is specific to you or a **travelling companion**, meaning that you or a **travelling companion** must be specifically and individually designated by name in an order or directive to be placed in **quarantine** due to an **epidemic** or **pandemic**; and
 - ii. The **quarantine** does not apply generally or broadly (a) to some segment or all of a population, geographical area, building or vessel (including shelter-in-place, stay-at-home, safer-at-home, or other similar restriction), or (b) based on to, from or through where the person is travelling. This condition (ii) applies even if the **quarantine** order or directive specifically designates you or a **travelling companion** by name to be **quarantined**.
4. A **natural disaster**.
5. Lost or stolen travel documents.
6. Hijacking, except when it is a **terrorist event**.
7. **Civil disorder**, unless it rises to the level of political risk.
8. A **traffic accident**.
9. A **travel carrier** denies you or a **travelling companion** boarding based on a suspicion that you or a **travelling companion** has a contagious medical condition (including an **epidemic** or **pandemic** disease such as COVID-19). This does not include being denied boarding due to **your** refusal or failure to comply with rules or requirements to travel or entry to **your** destination.

D. BAGGAGE

If **your baggage** is lost, damaged or stolen while you are on **your trip**, we will pay you, less available **refunds**, the lesser of the following, up to the maximum benefit for 'Baggage' as shown in the 'Cover Summary':

1. Cost to repair the damaged **baggage**; or
2. Cost to replace the lost, damaged or stolen **baggage** with the same or similar item, reduced by 10% for each full year since the original purchase date, up to the maximum of 50% reduction.

The following conditions apply:

- a. You have taken necessary steps to keep **your baggage** safe and intact and to recover it.
- b. You have filed and retained a copy of a report giving a description of the property and its value with the appropriate local authorities, **travel carrier**, hotel or tour operator within 24 hours of discovery of the loss.
- c. You must file and retain a copy of a police report in the case of theft of any items.
- d. You must provide original receipts or another proof of purchase for each lost, damaged, or stolen item. For items without an original receipt or a proof of purchase, we will only cover 50% of the cost to replace the lost, damaged, or stolen item with the same or a similar item.
- e. You must report theft or loss of a mobile phone to **your** network provider and ask them to block the device.

The following items are not covered:

1. Animals, including remains of animals.
2. Cars, motorcycles, motors, aircraft, watercraft and other vehicles and related accessories and equipment.
3. Bicycles, skis and snowboards (except while they are checked with a **travel carrier**).
4. Hearing aids, prescription eyewear and contact lenses.
5. Artificial teeth, prosthetics and orthopaedic devices.
6. Wheelchairs and other mobility devices.
7. Consumables, medicines, medical equipment/supplies and perishables.
8. Tickets, passports, deeds, blueprints, stamps and other documents.
9. Money, currency, credit cards, notes or evidence of debt, negotiable instruments, travellers' cheques, securities, bullion and keys.
10. Rugs and carpets.
11. Antiques and art objects.
12. Fragile or brittle items.
13. Firearms and other weapons, including ammunition.
14. Intangible property, including software and electronic data.
15. Property for business or trade.
16. Property you do not own.
17. **High-value items** stolen from a vehicle, locked or unlocked.
18. **Baggage** while it is:
 - a. Shipped, unless with **your travel carrier**;
 - b. In or on a car trailer;
 - c. Unattended in an unlocked motor vehicle; or
 - d. Unattended in a locked motor vehicle, unless the **baggage** cannot be seen from the outside.

E. BAGGAGE DELAY

If **your baggage** is delayed by a **travel supplier** during **your trip**, we will reimburse you for expenses you incur for the essential items you need until **your baggage** arrives, up to the maximum benefit for 'Baggage Delay' shown in the 'Cover Summary'.

The following conditions apply:

1. **Your baggage** must be delayed for at least the 'Minimum required delay' listed under 'Baggage delay' as shown in the 'Cover Summary'.
2. You must provide purchase receipts for all essential items claimed. Cover will not be provided for items if you cannot produce the receipt.
3. Only available for **your** outbound travel (not **your** return travel).

F. EMERGENCY MEDICAL/DENTAL COVER ABROAD

If you receive emergency medical or dental care while you are on your trip abroad for one of the following covered reasons, we will reimburse the reasonable and customary costs of that care for which you are responsible, up to the maximum benefit for 'Emergency Medical/Dental Cover Abroad' shown in the 'Cover Summary' (dental care is subject to the maximum sublimit listed for 'Dental Care'):

- While on your trip abroad, you have a sudden, unexpected illness, injury or medical condition that could cause serious harm if it is not treated before your return home (including being diagnosed with an epidemic or pandemic disease such as COVID-19).
- While on your trip abroad, you have a dental injury or infection, a lost filling or a broken tooth that requires immediate treatment.
If you need to be admitted to a hospital as an inpatient, we may be able to guarantee or advance payments, where accepted, up to the limit of the 'Emergency Medical/Dental Cover Abroad' section.
The following conditions and additional exclusions apply:
 - The care must be medically necessary to treat an emergency condition, and such care must be provided by a doctor, dentist, hospital or other provider authorised to practice medicine or dentistry.
 - We will not pay for any care provided after your trip ends.
 - We will not pay for any care for any illness, injury or medical condition that did not originate during your trip abroad.
 - We will not pay for any non-emergency care or services in general, and the following care and services in particular:
 - Elective cosmetic surgery or care;
 - Annual or routine examinations or consultations;
 - Long-term care;
 - Allergy treatments (unless life-threatening);
 - Examinations, consultations or care related to or loss of/damage to hearing aids, dentures, eyeglasses and contact lenses;
 - Physiotherapy, rehabilitation or palliative care (except as necessary to stabilise you);
 - Experimental treatment; and
 - Any other non-emergency medical or dental care.
 - You must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which you are travelling on your trip.

G. EMERGENCY TRANSPORTATION

Important:

- If your emergency is immediate or life-threatening, seek local emergency care at once.
- We are not and shall not be deemed to be a provider of medical or emergency services.
- We act in compliance with all national and international laws and regulations. Our services are subject to approval by appropriate local authorities as well as active travel and regulatory restrictions.

Emergency Evacuation (Transporting you to the nearest appropriate medical facility)

If you become seriously ill or injured or develop a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19) while on your trip, we will pay for local emergency transportation from the location of the initial incident to a local doctor or local medical facility. If we determine that the local medical facilities are unable to provide appropriate medical treatment:

- Our medical team will consult with the local doctor to obtain information necessary to make appropriate decisions regarding your overall medical condition.
- We will identify the closest appropriate available hospital or other appropriate available facility, make arrangements to transport you there and pay for that transport; and
- We will arrange and pay for a medical escort if we determine one is necessary.

The following conditions apply to items 1 and 2 above:

- You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorise and arrange the transportation, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transport arrangements that we did not authorise or arrange.
- All decisions about your evacuation must be made by medical professionals licensed in the countries where they practice.
- You must comply with the decisions made by our assistance and medical teams. If you do not comply, you effectively relieve us from any responsibility and liability for the consequences of your decisions, and we reserve the right to not provide cover.
- One or more emergency transportation providers must be willing and able to transport you from your current location to the identified hospital or facility.
- You must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which you are travelling on your trip.

Medical Repatriation (Getting you home after you receive care)

If you become seriously ill or injured or develop a medical condition (including being diagnosed with an epidemic or pandemic disease such as COVID-19) while on your trip and our medical team confirms with the treating doctor that you are medically stable to travel, we will:

- Arrange and pay for you to be transported via regularly scheduled service on a common carrier in the same class of service that you originally booked (unless otherwise medically necessary), for the return leg of your trip, less available refunds for unused tickets. The transport will be to one of the following:
 - Your primary residence;
 - A location of your choice in your country of residence; or
 - A medical facility near your primary residence or in a location of your choice in your country of residence. In either case, the medical facility must be willing and able to accept you as a patient and must be approved by our medical team as medically appropriate for your continued care.
- Arrange and pay for a medical escort if our medical team determines that one is necessary. The following conditions apply:
 - Special requirements must be medically necessary for your transport (for example, if more than one seat is medically necessary for you to travel).
 - You or someone on your behalf must contact us, and we must make all transport arrangements in advance. If we did not authorise and arrange the transport, we will only pay up to what we would have paid if we had made the arrangements. We will not assume any responsibility for any transport arrangements that we did not authorise or arrange.
 - All decisions about your repatriation must be made by medical professionals licensed in the countries where they practice.
 - You must comply with the decisions made by our assistance and medical teams. If you do not comply, you effectively relieve us from any responsibility and liability for the consequences of your decisions, and we reserve the right not to provide cover.
 - One or more emergency transportation providers must be willing and able to transport you from your current location to your chosen destination.
 - You must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which you are travelling on your trip.

Transport to Bedside (Bringing a friend or family member to you)

If you are told by the treating doctor that you will be hospitalised for more than 72 hours during your trip or that your condition is immediately life-threatening, we will arrange and pay for round-trip transport in economy class on a travel carrier for one friend or family member to stay with you. The following conditions apply:

- You or someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorise and arrange the transport, we will only pay up to what we would have paid if we had made the arrangements.
- You must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which you are travelling on your trip.

Return of Dependents (Getting minors and dependents home)

If you die or are told by the treating doctor you will be hospitalised for more than 24 hours during your trip, we will arrange and pay to transport your travelling companions who are under the age of 18 or are dependents requiring your full-time supervision and care to one of the following:

- Your primary residence, or
- A location of your choice in your country of residence.

We will arrange and pay for an adult family member to accompany your travelling companions who are under the age of 18 or are dependents requiring your full-time supervision and care, if we determine that it is necessary. Transport will be on a travel carrier in the same class of service that was originally booked. Available refunds for unused tickets will be deducted from the total amount payable.

The following conditions apply:

- This benefit is only available while you are hospitalised or if you die, and if you do not have an adult family member travelling with you who is capable of caring for the travelling companions under the age of 18 or dependents.
- You or someone on your behalf must contact us, and we must make all transport arrangements in advance. If we did not authorise and arrange the transport, we will only pay up to what we would have paid if we had made the arrangements.
- You must not have travelled against the orders or advice of any government or other public authority at any location to, from or through which you are travelling on your trip.

Repatriation of Remains (Getting your remains home)

We will arrange and pay for the reasonable and necessary services and supplies to transport your remains to one of the following:

- A funeral home near your primary residence, or
- A funeral home located in your country of residence.

The following conditions apply:

- Someone on your behalf must contact us, and we must make all transportation arrangements in advance. If we did not authorise and arrange the transport, we will only pay up to what we would have paid if we had made the arrangements; and
- The death must occur while on your trip.

If a family member decides to make funeral, burial or cremation arrangements for you at the location of your death, we will reimburse the necessary expenses up to the amount it would have cost us to transport your remains to a funeral home near your primary residence.

Search and Rescue

We will pay the cost of search and rescue activities by a professional rescue team, up to the maximum benefit for 'Search and rescue' shown in the 'Cover Summary', if you are reported missing during your trip or have to be rescued from a physical emergency.

H. PERSONAL LIABILITY

Important:

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

If you are legally liable for something you do that results in one of the following, we will pay up to the maximum benefit for 'Personal Liability' shown in the 'Cover Summary', plus any other costs we agree to in writing:

- Bodily injury to any person, except you, a family member or a travelling companion.
 - Loss of or damage to property which you do not own and which you or a family member have not hired, loaned or borrowed.
 - Loss of or damage to the accommodation you are using on your trip that does not belong to you or a family member.
- The following cover exclusions apply:
- Any liability for something which:
 - is suffered by anyone employed by you or a family member, and is caused by the work they are employed to do;
 - is caused by something you deliberately did;
 - is caused by something you deliberately did not do, but should have;
 - is caused by your employment or the employment of a family member;
 - is caused by you using any firearm or weapon;
 - is caused by any animal you own, look after or control; or you agree to take responsibility for, if you would not have otherwise been held responsible for it.
 - Any contractual liabilities.
 - Any liability for bodily injury suffered by you, a family member or a travelling companion.
 - Compensation or other costs caused by accidents arising from you owning, hiring or using:
 - any land or building (except for you staying in the accommodation you are using on your trip);
 - motorised or mechanical vehicles and any trailers attached to them; or
 - aircraft, motorised watercraft or sailing vessels.

The following conditions apply:

- You must give us a detailed account of the circumstances surrounding the claim, including photographs and video evidence (if appropriate).
 - You must give us any writ, summons or other correspondence you receive from a third party.
 - You must give us full details of any witnesses and any written statements, if possible.
- Note:** You must not admit liability, offer to make any payment or correspond with any third party without our permission in writing.

I. TRAVEL ACCIDENT

If you have an accident during your trip that causes physical bodily injury to you, we will pay you or your personal representatives up to the amount 'Travel Accident' shows in the 'Cover Summary' if the accident results in one of the following:

- your death within a year of the accident; or
- your permanent disability (including permanent loss of your sight or loss of use of a hand or foot) within three months of the accident.

Important: Compensation under this cover will not be paid to a personal representative who either caused the accident or is convicted in court for your murder, manslaughter or for causing your permanent disability.

The following cover exclusions apply:

- In addition to the general exclusions that apply to all cover, this policy will not provide cover for accidents directly or indirectly caused by the following:
- operating motorcycles with 125cc or larger engine capacity;
 - performing manual labour as a part of your occupation; or
 - participation in military exercises.

J. TRAVEL SERVICES DURING YOUR TRIP

If you need medical information services during your trip, our Emergency Assistance team is available. With our global reach and multi-lingual staff, we are here to help you.

Finding a Doctor or Medical Facility

If **you** need care from a **doctor** or medical facility while **you** are travelling, **we** can assist **you** in finding one.

Important: Assistance is provided on a strictly non-advised basis using public information available for **your** location. **We** will not provide recommendations for specific providers, and it remains **your** choice whether or not to use the information provided.

K. LOSS OF TRAVEL DOCUMENTS

If **your** passport or visa is lost, stolen or destroyed while **you** are on **your trip**, **we** will reimburse **you**, up to the maximum benefit for 'Loss of Travel Documents' shown in the 'Cover Summary' for the following:

1. The cost of **your** necessary extra travel and **accommodation** expenses, as well as administration costs for the issuing of the emergency passport and/or visa **you** need to continue **your trip** or return to **your primary residence**; and
2. The equivalent cost (based on the current standard replacement costs) of the period remaining on **your** passport that is lost or has been stolen or destroyed.

The following conditions apply:

You must:

- a. have taken necessary steps to keep **your** passport and/or visa safe and to recover it, where possible;
- b. file and retain a copy of a police report in the case of theft;
- c. have filed and retained a copy of a loss report from the consulate or embassy **you** reported it to; and
- d. provide receipts for all expenses, including those from the consulate or embassy confirming the cost of the replacement or emergency passport or visa.

The following exclusions apply:

1. Reimbursement, unless **you** can provide receipts for the expenses claimed.
2. Losses caused by differences in exchange rates.
3. Passports or visas left unattended in a motor vehicle or a public area.
4. Foreign currency transaction fees imposed by **your** bank or credit card issuer.
5. The cost of any upgrades, pre-checking services or postage fees.

L. PERSONAL MONEY

If **your personal money** is lost or stolen while **you** are on **your trip**, **we** will reimburse **you**, up to the maximum benefit for 'Personal Money' shown in the 'Cover Summary' (but no more than the amount for 'Cash' in total shown in the 'Cover Summary', whether jointly owned or not).

The following conditions apply:

You must:

- a. have taken necessary steps to keep **your personal money** safe and to recover it;
- b. file and retain a copy of a police report in the case of theft;
- c. have filed and retained a copy of a report giving the details of the **personal money** and its value with the appropriate local authorities, **travel carrier**, hotel or tour operator within 24 hours of discovery of a loss; and
- e. provide documentary evidence of the value of the lost or stolen **personal money**, as well as the original source for cash.

The following exclusions apply:

1. This **policy** will not pay for **personal money** if one of the following applies:
 - a. It is not being carried by **you**;
 - b. it is not locked in the secure private **accommodation** **you** are using on **your trip**; or
 - c. it is not locked in a safe or security deposit box.
2. Reimbursement, unless **you** can provide evidence of the amount of currency **you** had, from the place where **you** got the currency.
3. Losses caused by a drop in exchange rates or any shortage caused by mistakes made when exchanging currency.
4. **Personal money** left in a motor vehicle.
5. Loss or theft of traveller's cheques or other payment means if the issuing agent provides replacements or reimburses **you**.
6. More than the lowest market value of equivalent **personal money** (except cash), if paid for using frequent-flyer points, loyalty-card points, vouchers or another similar scheme.

M. LEGAL EXPENSES

You can call our 24-hour legal helpline for advice on travel-related legal problems to do with **your trip**. Phone +44 (0) 208 603 9804.

The advice **you** get will always be according to the law of England and Wales. **We** may record the calls for **your** and **our** mutual protection and **our** training purposes.

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

1. Nominate an appointed adviser to act for **you**. This could be a solicitor or a suitably qualified person or company (including **us**). If **you** and **we** cannot agree on an appointed adviser, the matter can be referred to an alternative resolution facility.
2. Pay legal costs of up to the amount shown in the Cover Summary for **you** (but not more than twice this amount in total for all people insured under this **policy**) for each event giving rise to a claim.

The following conditions apply:

- a. **You** must:
 - i. conduct **your** claim in the way specified by the appointed adviser.
 - ii. keep **us** and the appointed adviser fully aware of all facts and correspondence, including any offers **you** receive to settle the claim.
- b. **We** will not be bound by any promises **you** give to the appointed adviser, or which **you** give to any person, about payment of fees or expenses, unless **we** have given **our** permission.
- c. **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.
- d. If **we**, **you** or the appointed adviser cannot recover **our** legal costs after a successful compensation claim, **we** can take the costs from the compensation **you** receive. The amount **we** take is limited to the actual legal costs and will not be more than half of the compensation **you** receive.
- e. If **you** do not accept a reasonable settlement, **we** will not cover **your** claim. In this situation, **you** should use alternative resolution facilities such as mediation.
- f. If **you** withdraw from a claim without **our** agreement, **you** must pay **our** legal costs. **You** will become responsible for all legal costs.

The following exclusions apply:

1. Any claim:
 - a. not reported to **us** within 90 days of the event giving rise to the claim;
 - b. if **we** think **we** are unlikely to get a reasonable settlement;
 - c. if **we** think the cost of the legal action could be more than the settlement **we** could get;
 - d. involving a dispute between **you** and someone else living at **your primary residence**, a **family member**, a **travelling companion**, or one of **your** employees;
 - e. if another **insurer** or service provider has refused **your** claim, or there is a shortfall in the cover they provide, or
 - f. against a **travel supplier**, **travel carrier**, **us**, AWP P&C S.A., another person insured under this **policy**, or **our** agent.
2. Costs for legal action that **we** have not agreed to.
3. Costs awarded as a penalty against **you** or the appointed adviser personally (for example, for not following court rules and protocols).

4. Costs for legal action taken in more than one country for the same event.

GENERAL EXCLUSIONS

This section describes the general exclusions applicable to all coverage under this **policy**. An 'exclusion' is something that is not covered, and therefore, no payment or service would be available. This **policy** does not provide cover for any loss that results directly or indirectly from any of the following general exclusions if they affect **you**, a **travelling companion** or a family:

1. Any loss, condition or event that was known, foreseeable, intended or expected when **your trip** was booked.
2. **Pre-existing medical conditions**.
3. **Your** intentional self-harm or if **you** attempt or commit suicide.
4. Normal, complication-free pregnancy or childbirth.
5. Fertility treatments.
6. The use or abuse of alcohol or drugs, or any related physical symptoms. This does not apply to drugs prescribed by a **doctor** and used as prescribed.
7. Acts committed with the intent to cause loss or damage.
8. Operating or working as a crew member (including as a trainee or learner/student) aboard any aircraft or commercial vehicle or commercial watercraft.
9. Participating in or training for any professional or semi-professional sporting competition or event.
10. Participating in or training for any amateur sporting competition while on **your trip**. This does not include participating in informal recreational sporting competitions and tournaments organised by hotels, resorts or cruise lines to entertain their guests.
11. Participating in extreme, high-risk sports and activities in general and the following activities in particular:
 - a. BASE jumping, hang gliding or parachuting;
 - b. Caving, rappelling or spelunking;
 - c. Skiing or snowboarding outside marked trails or in an area accessed by helicopter;
 - d. **Climbing sports** or free climbing;
 - e. **Any high-altitude activity**;
 - f. Personal combat or fighting sports;
 - g. Racing or practising to race any motorised vehicle or watercraft;
 - h. Free diving; or
 - i. Scuba diving at a depth greater than 20 metres or without a certified dive master.
 - j. In all cases, for **your** sporting activities to be covered, they must be:
 - Arranged as a part of **your trip**;
 - Provided by a company that is regulated or licensed where required; and
 - Not otherwise prohibited by law.

You must wear all recommended safety equipment while participating in **your** sporting activities in order for the cover to apply.

12. An **illegal act**, except when **you**, a **travelling companion**, a **family member** or **your service animal** is the victim of such an act.
 13. An **epidemic** or **pandemic**, except when an **epidemic** or **pandemic** is expressly referenced in and covered under 'Trip Cancellation', 'Trip Interruption', 'Travel Delay' or 'Emergency Medical/Dental Cover Abroad'.
 14. **Natural disaster**, except when and to the extent that a **natural disaster** is expressly referenced in and covered under 'Trip Cancellation', 'Trip Interruption' or 'Travel Delay'.
 15. Air, water or other pollution, or the threat of a pollutant release, including thermal, biological and chemical pollution or contamination.
 16. Nuclear reaction, radiation or radioactive contamination.
 17. **War** or **acts of war**.
 18. Military duty, except when expressly referenced and covered under 'Trip Cancellation' or 'Trip Interruption'.
 19. **Political risk**.
 20. **Cyber risk**.
 21. **Civil disorder** or unrest, except when expressly referenced in and covered under 'Trip Interruption' or 'Travel Delay'.
 22. **Terrorist events**, except when under the 'Emergency Medical/Dental Cover Abroad' and 'Emergency Transportation' sections.
 23. Acts, travel alerts/bulletins or prohibitions by any government or public authority, except when expressly referenced in and covered under Trip Cancellation or Trip Interruption.
 24. Any **travel supplier's** complete cessation of operations due to financial reasons, with or without involving insolvency or bankruptcy.
 25. A **travel supplier's** restrictions on any **baggage**, including medical supplies or equipment.
 26. Ordinary wear and tear or defective materials, or workmanship.
 27. An act of gross negligence by **you** or a **travelling companion**.
 28. Travel against the orders or advice of any government or other public authority.
- This **policy** does not provide any cover, benefit or services for any activity that would violate any applicable law or regulation, including, without limitation, any economic/trade sanction or embargo.

Important: **You** are not eligible for reimbursement under this **policy** if:

1. **Your** travel carrier tickets do not show travel date(s);
2. **You** intend to receive health care or medical treatment of any kind while on **your trip**.

GENERAL CONDITIONS

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

1. **You** must:
 - a. have **your primary residence** in and be registered with a **doctor** in the UK, the Channel Islands or the Isle of Man; and
 - b. have not spent more than six months abroad during the 12 months before this **policy** was issued or **your trip** was booked (whichever is later).
2. **You** must take reasonable care to protect **yourself** and **your** property against **accident**, **injury**, loss and damage, as if **you** were not insured, and to keep any potential claim to a minimum.
3. **You** must have a valid insurance booking confirmation document.
4. **You** must contact **us** as soon as possible with full details of anything which may result in a claim, and give **us** all the information and documentation **we** ask for throughout the claims process. Please see 'Claims Information' for more information.
5. **You** accept that the terms and conditions of the **policy** cannot be changed by **you** unless **we** agree to the change in writing.

We have the right to do the following:

1. Cancel the **policy** if **you** tell **us** something that is not true, and this influences **our** decision to provide cover.
2. Cancel the **policy** and make no payment if **you** or anyone acting for **you**:
 - a. make a dishonest claim, intentionally exaggerated or fraudulent in any way; or
 - b. provide any false or misleading information when supporting a claim.
 - c. In these circumstances, **we** may report the matter to the police.
3. Only covers **you** for the whole **trip** and does not provide cover if **you** have started **your trip** before **your policy** was issued.
4. Only provide cover if **your trip** starts and ends in **your country of residence**.
5. Take over and deal with, in **your** name, any claim **you** make under this **policy**.
6. Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** any details **we** need, and to fill in any necessary forms, which will help **us** to recover any payment **we** have made under this **policy**.
7. 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 involve **you** being medically examined or having a post-mortem after **your** death.

8. Return **you** to **your country of residence** at any time during **your trip** 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.
9. Not accept liability for the costs of repatriation or treatment if **you** refuse to follow advice from the **doctor** treating **you** and **our** medical advisers.
10. Refuse to pay any claim under this **policy** for any amounts covered by another insurance or by anyone or anywhere else (for example, any amounts **you** can get back from private health insurance, any reciprocal health agreement, **travel suppliers**, home contents **insurers** or any other claim amount that can be recovered by **you**). In these circumstances, **we** will only pay **our** share of the claim.
11. Ask **you** to pay **us** back any amounts that **we** have paid and which are not covered under this **policy**.
12. If **you** cancel **your trip** or cut it short for any reason other than those specified as being covered in section A – 'Trip Cancellation' or section B – 'Trip Interruption', **we** will cancel all cover provided by **your policy** for that **trip**, without **refunding your** premium.

24-HOUR EMERGENCY MEDICAL ASSISTANCE INFORMATION

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 possible with **you** can. **You** can call 24 hours a day 365 days a year or email.

- Phone: UK +44 (0)20 8603 9856
- Email: medical@allianz-assistance.co.uk

Please give **us your** age and **your** insurance confirmation number. Say that **you** are insured with The UK Holiday Group Limited Holiday Travel Insurance. 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.

CLAIMS INFORMATION

To make a claim, please contact **us** by phoning: **0208 666 9233**

You should provide **us** as soon as possible with all the information and documents **we** ask for. **You** must give **us** as much detail as possible so **we** can handle **your** claim quickly. Please keep copies of all the information **you** send **us**. **You** will need to obtain some information to support **your** claim. Below is a list of actions **you** will need to take and documents **we** will need in order to deal with **your** claim. Further information and/or evidence may be required by **us** after **your** claim has been submitted. If this is the case, **we** will inform **you** as quickly as possible.

For all claims

- **Your** original **trip** 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.

Trip Cancellation

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or **injury**, a medical certificate will need to be completed by the treating **doctor**.
- A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

Trip Interruption

- If **you** need to cut short **your** journey, please call UK +44 (0)20 8603 9856 as soon as possible to get **our** prior agreement.
- **Your** original booking invoice(s) showing **your** revised time and date of departure and detailing whether any **refunds** can be provided.
- For claims relating to illness or **injury**, a medical certificate will need to be completed by the treating **doctor**.
- A copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

Travel Delay

- 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.
- 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.
- If **your** claim results from any other circumstances, please provide independent evidence of these circumstances.

Baggage and Personal Money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If applicable, **you** should also report the theft, damage or loss to **your travel carrier**, tour operator, handling agent or **accommodation** manager and ask for a written report.
- For delays, losses and damage whilst in the care of a **travel carrier**, report this as soon as possible and obtain a written report from them. For airlines specifically, **you** must obtain a Property Irregularity Report (PIR) from the airline or its handling agent. This should be done within 7 days of any delay, loss or damage. **You** then have 21 days to write to the airline confirming the details of any essential replacement items purchased.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged **baggage**.
- Keep any damaged items, as **we** may need to inspect them. If **we** make a payment or replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.
- Block lost or stolen mobile phones with **your** network provider and obtain written confirmation of this action from them.
- Documentary evidence of the value of the lost or stolen **personal money**, as well as the original source for cash.

Baggage Delay

- Report the loss to the **travel carrier** and obtain a written report from them. For airlines, **you** must obtain a Property Irregularity Report (PIR) from the airline or its handling agent. This should be done within 7 days of any delay, loss or damage. **You** then have 21 days to write to the airline confirming the details of any essential replacement items purchased.
- Original receipts, vouchers or other suitable evidence of purchase for essential replacement items.

Emergency Medical/Dental Benefits Abroad and Emergency Transport

- 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.

Personal Liability

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

Personal Accident

- A 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.

Loss of Travel Documents

- A receipt from the consulate or embassy confirming the cost of the emergency replacement passport or visa, and a written report from the police if **your** passport or visa is stolen.

Legal Expenses

- A detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence **you** receive from any third party in connection with **your** claim. **You** should not reply to any correspondence without **our** permission in writing.
- The full details of any witnesses and any available written statements from them.

COMPLAINTS INFORMATION

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.

Step 1: For complaints relating to the sale of the **policy** (excluding claims handling):

Write to: The Managing Director, Wrightsure Services (Hampshire) Limited, Unit D2, Fareham Heights, Standard Way, Fareham, Hampshire PO16 8XT

Phone: 01329 828 228

Email: paulr@wrightsure.com

All other complaints:

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

Phone: 020 8603 9853

Email: customersupport@allianz-assistance.co.uk

Step 2: If **you** are not satisfied with the final response **you** receive, **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

Phone: 0800 023 4567 or 0300 123 9 123 or

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

PRIVACY NOTICE

We and Wrightsure Services (Hampshire) Limited care about **your** personal data.

This summary and **our** full privacy notice explain how Allianz Partners 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 Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD.

For Wrightsure Services (Hampshire) Limited's full Privacy Notice, please visit:

www.wrightsure.com/assets/files/wrightsurePrivacyNotice.pdf

• 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 from **your** insurance arranger, such as **brokers**, other **insurers** or other companies that act as insurance distributors, including the provider of goods and services associated with this insurance
- Data that may be provided about **you** from certain third parties, such as **your doctor**, in the event of a claim.

We will collect and process **your** personal data 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?

• Who will 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 with whom **we** deal with which provide part of the service to **you**, such as in the event of a claim;

- 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 voice recordings for a maximum of two years and **your** other personal data for a maximum of ten years from the date the insurance relationship between **us** ends. If **we** can 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 United Kingdom (UK) and the European Economic Area (EEA). Whenever **we** transfer **your** personal data outside the UK and the EEA to other Allianz Group companies, **we** will do so based on 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 UK and 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:

For Allianz Partners

By post: Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD

For Wrightsure Services (Hampshire) Limited

By email: AzPUKDP@allianz.com

For Wrightsure Services (Hampshire) Limited By post : Data Protection Officer, Wrightsure Services (Hampshire) Limited, Unit D2, Fareham Heights, Fareham, Hampshire PO16 8XT

By email: fareham@wrightsure.com

This insurance is arranged by Wrightsure Services (Hampshire) Limited who are authorised and regulated by the Financial Conduct Authority, on behalf of The UK Holiday Group Limited (trading as The UK Holiday Group Ltd, Grand UK Holidays, Just for Groups, Grand UK Hotels, Coach Holidays From Kent, SunriseDirect, Door to Door Coach Holidays, Palmer Holidays), Registered address: The Old Bakery, 113 Queen's Road, Norwich, Norfolk NR1 3PL, Registered No. 1815672.

The UK Holiday Group Limited is an Appointed Representative of Wrightsure Services (Hampshire) Ltd, which is authorised and regulated by the Financial Conduct Authority.

This insurance is underwritten by AWP P&C S.A., registered in France with ID no. 519490080 RCS Paris Registered Office: 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C S.A. (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD

AWP P&C S.A. is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under registration no. 534384 and limited regulation by the Prudential Regulation Authority. Details about the extent of **our** regulation by the Prudential Regulation Authority are available from **us** on request.

AWP Assistance Ltd Registered in England, registration no 1710361, registered office: 102 George Street, Croydon CR9 6HD. AWP Assistance Ltd is authorised and regulated by the FCA under registration no 311909. AWP Assistance UK Ltd trades as Allianz Partners and acts as an agent for AWP P&C S.A. for the handling of claims and complaints under this insurance.

The issuing **agent/broker** acts as an **agent** for AWP P&C S.A. for the receipt of customer money and handling premium **refunds**.

Wrightsure Services (Hampshire) Ltd, Unit D2 Fareham Heights, Standard Way, Fareham, Hampshire PO16 8XT Registered Office: Rutland House, 90-92 Baxter Avenue, Southend-on-Sea, Essex SS2 6HZ. Registered Number: 2845229 (Registered in England and Wales) and authorised and regulated by the Financial Conduct Authority.