



# Barclaycard Complimentary Travel Insurance Policy

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

## Who is the insurer?

The insurer of this policy is Gresham Insurance Company Limited. Registered address: 8 Surrey Street, Norwich NR1 3NG. The above insurer is authorised and regulated by the Financial Services Authority.

## What is the Barclays Complimentary Travel Insurance cover?

Barclaycard Complimentary Travel Insurance Policy protects you while travelling for the period stated on your Policy Schedule. A UK trip is only covered if it is a holiday and where two or more nights accommodation is pre-booked.

## Pre-existing Medical Conditions

No cover is provided for any medical condition which any insured person, their travelling companion or any person upon whom the travel plans would depend e.g. a relative or business associate, has suffered from in the 12 months prior to taking out your policy.

You must advise us if between taking out your policy and the departure date you, or anyone upon whose good health the trip depends, receive medical advice for a potentially serious illness or injury and we will advise you how this affects your cover.

## What are the benefits and features of Barclays Complimentary Travel Insurance?

Your policy includes the following features and benefits, which are explained in detail in your policy booklet. Limits apply per person.

- **Cancellation Charges up to £5,000** – refund of non-recoverable travel and accommodation costs should you have to cancel your trip due to any of the reasons stated in your policy booklet.
- **Emergency Medical and Associated Expenses up to £10,000,000** – payment of expenses for emergency medical treatment outside the UK following accidental injury or illness. Repatriation and other necessary travel and accommodation expenses are included.
- **24hr Worldwide Emergency Medical Service** – The 24 hr Worldwide Emergency Medical Service will provide immediate help with any emergency medical situation you have when you are on a trip outside the UK.
- **Hospital Benefit up to £500** – a benefit of £25 for each 24 hours you are being treated as an in-patient in a hospital outside the UK during your trip.
- **Abandonment up to £5,000** – proportionate refund of unused non-recoverable costs and accommodation costs should you have to abandon your trip due to any of the reasons stated in your policy booklet and additional travel and accommodation costs to allow you to return home early.
- **Personal Accident up to £30,000** – a benefit is paid for death or loss of limbs/sight or permanent total disablement following accidental injury during your trip. A reduced death benefit applies to persons under 16 years.
- **Personal Liability up to £2,000,000** – cover for your legal liability if you cause accidental injury or death to third parties or damage to their property during your trip.
- **Delayed Departure up to £250** compensation if the ship, aircraft or train in which you are booked to travel is delayed, from or to the UK. Also provides cover up to £5,000 if you abandon your trip after being delayed more than 24 hours.
- **Missed Departure up to £750** – additional travel and accommodation costs if you miss your international departure from or to the UK due to the reasons stated in your policy booklet.

- **Legal Expenses up to £25,000** – cover for legal costs incurred following your personal injury or death while you are on your trip.
- **Hijack and Mugging up to £1,000** – cover for each full 24-hour period you cannot reach your destination as a result of the transport you are travelling on being hijacked. Also provides cover for each 24-hour period you receive in-patient treatment due to injury caused by mugging during your trip.
- **Pet Care up to £250** – a benefit for each 24-hour period your cat or dog receives in-patient veterinary treatment as a result of suffering accidental injury while you are on your trip.
- **Loss of Passport up to £350** – cover for additional travel, accommodation and communication expenses you have to pay to obtain a temporary passport if yours is lost or stolen while you are abroad.
- **Personal Money up to £500** – cover for loss of your personal money including cash, travellers cheques and travel tickets during your trip. A £300 limit applies to cash and banknotes (a reduced benefit of £100 applies to persons under 16 years).
- **Baggage up to £1,500** – cover for loss of or damage to personal belongings during your trip. A limit of £300 applies for single articles and £400 for valuables.
- **Winter Sports** – cover for loss or damage to winter sports equipment, and compensation if an avalanche delays your arrival or departure from your resort, or if you cannot ski or snowboard due to piste closures or accidental injury or illness during your trip. You are automatically covered for certain winter sports activities and these are listed in your policy booklet.
- The first part of any claim. This is known as the 'excess'. For most types of claims the excess is £50 and applies per person. Refer to your policy booklet for full details.
- Cancellation, Medical Expenses or Abandonment claims
  - if you travel against medical advice
  - for a serious, chronic or recurring illness, injury or disease which you have received advice, medication or treatment for in the last 12 months
  - if anyone upon whose good health your trip depends has a serious, chronic or recurring illness, injury or disease
  - if you are planning to get medical treatment during your trip
  - if you are on a waiting list for in-patient treatment or are aware of the need for in-patient treatment or are under investigation or awaiting results
  - for any diagnosed anxiety state, depression, mental or nervous disorder
  - pregnancy or childbirth where the expected delivery date is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before the planned return date of your trip
  - for travel or accommodation arranged by using Air Miles or similar promotions
  - for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements
  - for refund of any costs for persons not named on this policy.
- Medical Expenses, Abandonment or Personal Accident claims
  - that result from your participation in manual work of any kind
  - that result from you motorcycling as a rider or passenger on a machine over 125cc, or on a motorcycle 125cc or less unless you wear a crash helmet and, as a rider, you hold a full UK motorcycle licence
  - that result from your participation in a leisure or winter sports activity not listed in your policy booklet
  - that result from a tropical disease where you have not had the recommended inoculations or taken the recommended medication
  - for hospital or repatriation costs that have not been authorised by our Medical Emergency Assistance Service.

## Leisure Activities

You are automatically covered for certain leisure activities and these are listed in your policy booklet.

## What am I not covered for?

Your policy excludes some situations. Please refer to the exclusions under each section of the policy booklet and the General Exclusions for full details. Your policy excludes:

- Baggage and Personal Money claims
  - if property is left unattended
  - if a loss is not reported to the police within 24 hours of discovery and a written police report obtained
  - loss of valuables and personal money not carried in your hand baggage whilst you are travelling
  - for contact lenses or medical and dental fittings.
- Personal Liability claims arising out of
  - your job
  - manual work of any kind
  - your ownership or occupation of land or buildings (except occupation of temporary holiday accommodation)
  - the use of animals, firearms, motorised vehicles, vessels or aircraft (except where mentioned under Leisure and Winter Sports Activities in your policy booklet)
  - your participation in a leisure or winter sports activity not listed in your policy booklet.
- Delayed Departure claims:
  - where the reason for the delay was public knowledge on the date you took out your policy or booked your trip (whichever is later)
  - if the transport upon which you are booked to travel is cancelled by the carrier.
- Missed Departure claims:
  - where the reason for the delay was public knowledge on the date you took out your policy or booked your trip (whichever is later)
  - for additional costs incurred in returning to your home address following your arrival back in the UK.
- Legal Expenses claims
  - which do not have a reasonable prospect of succeeding
  - not reported within 180 days of the event giving rise to the claim
  - for any costs incurred before your claim has been accepted
  - relating to a dispute between you and any member of the Aviva group of companies
  - relating to death or personal injury as a result of an accident involving a vehicle you were driving without a valid licence and/or insurance
    - relating to Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.
- Pet Care claims, if your cat or dog has not been left in the care of a relative, friend or professional carer.
- Mugging and Loss of Passport claims where the incident has not been reported to the police within 24 hours of discovery and a written police report obtained.
- Any specific exclusion or limitation shown on your policy schedule.

## How long does my Barclays Complimentary Travel Insurance run for?

The policy will remain in force for the period stated on your policy schedule.

## Cancellation Rights

There are no statutory cancellation rights under this policy.

## How to Claim

For medical emergencies call 0845 300 1485 or (+44) 845 300 1485 from abroad. For legal expenses call 01603 208 453. For other claims call 0800 068 8188 from the UK or (+44) 845 300 8526 from abroad, 24 hours a day, 365 days a year.

## Complaints

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please write to Barclaycard Travel Service, Department 55, The Warren, Worthing, West Sussex BN14 9QD or telephone 0845 600 8090. For our joint protection calls may be recorded and/or monitored.

Gresham Insurance Company Limited is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

## Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

You would be covered for all of the first £2,000 of any claim and 90% of the remainder, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

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The insurer of Barclaycard Complimentary Travel Insurance is Gresham Insurance Company Limited. Authorised and regulated by the Financial Services Authority. Registered office: 8 Surrey Street Norwich, Norfolk NR1 3NG. Registered in England. Registered No 110410.

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