



Barclaycard Complimentary Travel Insurance Policy

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Assistance before and while you're away



www.fco.gov.uk/travel

As a partner in the Know Before You Go campaign, we are working with the Foreign and Commonwealth Office (FCO) to help British travellers stay safe overseas.

Before you go overseas check out the FCO website at www.fco.gov.uk/travel, it is packed with essential travel advice and tips plus up-to-date information about different countries.

Contact the FCO on 0870 606 0290

We are not responsible for the content of other websites.

How to make a claim

Call Barclays Insurance Claims Unit: a dedicated team provided by Norwich Union or its group companies and/or agents for claims by Barclays customers.

For medical emergencies, please call the 24-hour helpline on

0845 300 1485 or
(+44) 1243 621146 from abroad.

For legal expenses, please call on
01603 208 453

For other claims, please call us on

0800 068 8188 when you return to the UK or

(+44) 1243 621382 from abroad.

For our joint protection and training purposes, telephone calls may be recorded and/or monitored.

Barclaycard Travel Assistant

Barclaycard Travel Assistant is a helpline service that helps You sort out all kinds of travel problems. Before You go, and while You are away, You can obtain a wide range of travel advice, from information on the country or countries You are visiting to sorting out emergencies abroad. Please do not call this number for policy queries or changes. These should be directed to 0845 600 8090

The Barclaycard Travel Assistant helpline service is available 24 hours a day.

To use the service, please call 0845 300 8525 or (+44) 1243 621171 from abroad.

Advice before You travel

Barclaycard Travel Assistant helpline service will give You advice on:

- any visa and entry permits You may need;
- any necessary vaccination and inoculation requirements, and where You can get them done;
- what You should take with You regarding first aid and health;
- what currencies and travellers' cheques to take with You, and what the current exchange rates are; and
- the languages spoken, the time zones and details of countries You plan to visit.

While travelling

Your Barclaycard Travel Assistant will also be able to help You while You are on a Trip by giving advice and guidance:

- on how to replace lost or stolen passports, driving licences, air tickets, or other travel documents;
- on how to trace Your luggage with the airline operator if it is delayed or lost;
- on why, how, where and when You should contact local Embassies or Consulates;
- on how and where to cancel Your credit cards if they are lost or stolen;
- on how to transfer money out to You if You need it; and
- to relatives, friends or employers if You are unfortunate enough to go into hospital.

Other emergency services while travelling

- A 'phone home' service if there is an emergency.
- A translation and interpretation service if You need it.

Note: There may be charges for some services and You will have to pay these, together with travel costs resulting from the advice You are given.

As a Barclaycard cardholder you are entitled to re-use the Barclaycard Emergency Card and Emergency Cash Advance services that form part of your card benefits. To use these services please call 0870 154 0101 or (+44) 161 953 5254 from abroad.

Definitions

The words or phrases below have the following meanings wherever they appear in this policy booklet:

Abandon/Abandonment

Returning to Your Home (including being repatriated by Us to a hospital in the UK) before the scheduled return date or becoming an in-patient in hospital during Your Trip (Note: You must have been an in-patient for more than 24 hours).

Close Business Associate

Someone You work with in the UK who has to be in work in order for You to be able to go on or continue a Trip. A senior manager or director of Your business must confirm this.

Close Relative

Your mother, father, sister, brother, marital/civil partner or partner who lives with You, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, son-in-law, brother-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, sister-in-law, daughter-in-law, legal guardian or foster child.

Doctor

A registered practising member of the medical profession who is not related to You or anyone You are travelling with.

Excess/Excesses

The amount You will have to pay towards any claim. This applies to each claim per Insured Person per section, if applicable.

Home

Your home address in the UK.

Loss Of One Or More Limbs

Loss of Your hand or foot at or above the wrist or ankle, or the total and permanent loss of use of Your entire hand, arm, foot or leg.

Permanent Total Disablement

A permanent and total disability that means You cannot do any kind of job.

Personal Money

Cash (including foreign currency), travellers' cheques, non-refundable pre-paid tickets, travel tickets, hotel vouchers, passport and driving licence.

Pre-booked Holiday Accommodation

A commercially run premises where a fee is charged which has been booked prior to the departure of Your Trip (not including residential homes belonging to family or friends).

Total Loss Of Sight

Complete and permanent loss of sight.

Travelling Companion

A person You travel with, without whom You cannot make or continue Your Trip.

Trip

The holiday which is shown on your policy schedule.

UK

England, Scotland, Wales and Northern Ireland; also included in Our UK definition are the Channel Islands and the Isle of Man.

Unattended

Where You are not in full view of or in a position to prevent unauthorised taking of Your property unless it is in a locked room, safe, in a locked boot of a locked vehicle or

in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.

Valuables

Jewellery, antiques, gold, silver, precious metal or precious stone items, watches, furs, binoculars, telescopes, games consoles and equipment, mobile phones and audio, audio visual, photographic, video camera, computer and television equipment.

We, Us, Our, Gresham

Gresham Insurance Company Limited.

You, Your, Yourself, Insured Person(s)

The person or people named on Your policy schedule.

Important Information about Your Policy

This is Your Barclaycard Complimentary Travel Service Insurance Policy. This policy booklet and Your policy schedule form the contract of insurance and give You full details of what is covered, what is not covered and the conditions of cover. Please read them carefully, keep them in a safe place and take them with You when You travel.

Important information

Please read this information carefully:

We will only cover persons named on Your policy schedule if:

- 1 Their main Home is in the UK and they are registered with a UK Doctor.
- 2 The journey is a round Trip, beginning and ending in the UK, and is either:
 - a) a holiday outside the UK; or
 - b) a holiday within the UK which includes at least 2 nights Pre-booked Holiday Accommodation.

Health

It is very important that You read the Medical Warranty on page 12. This applies to all Insured Persons and anyone else upon whose good health Your Trip depends, whether travelling or not.

Your Cancellation Rights

There are no statutory cancellation rights under this policy.

Children

Insured Persons under 16 years of age will only be covered when they are travelling with an adult named on Your policy schedule.

Policy Limits

Each section of Your policy has a limit on the amount We will pay under that section. Some sections also include other specific limits, for example, for any one item or limits for Valuables in total. Check Your policy cover is adequate if You want to take expensive items away with You.

Excess

You may have to pay an amount towards Your claim. This is called the Excess and will be shown in the relevant section of Your policy.

Reasonable Care

You need to take reasonable care to protect Yourself and Your property, as You would if You were not insured.

Sports or Activities

If You are going to take part in any sports or activities, check that Your policy covers You by referring to page 14.

Motorcycling

Your policy provides cover for motorcycling as a rider or passenger on a machine 125cc or under so long as You wear a crash helmet and, as a rider, You hold a full UK motorcycle licence. No cover exists for motorcycling as a rider or passenger on a machine over 125cc. No personal liability cover exists under this policy for motorcycling.

Choice of Law:

The law of England and Wales will apply to this contract unless:

- You and the insurer agree otherwise; or
- at the date of the contract You live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Please make sure that You read Your policy carefully. You may not receive any cover or cover may be reduced if You do not keep to the policy conditions.

Use of Language:

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

24-hour Worldwide Medical Emergency Assistance Service

The cost of the Medical Emergency Assistance Service will be met under this insurance. The service will be governed by the terms, conditions and exclusions in this Travel Insurance Policy and will be operated

by Our appointed Medical Emergency Assistance provider.

If You need help,

please phone 0845 300 1485 or (+44) 1243 621146 from abroad.

or fax (+44) 1243 773169

An experienced Medical Emergency Assistance co-ordinator will deal with Your enquiry and make sure that:

- where necessary, hospitals are contacted;
- necessary medical fees are guaranteed; and
- medical advisers are consulted.

If any illness or injury means that You need to go into hospital as an in-patient, it is very important that You contact the helpline before You make any admission arrangements. If this is not possible because the condition is serious, You must contact the helpline as soon as possible after You go into hospital.

If You need to return to the UK for any reason, it is also important that You contact the helpline before You make any return journey arrangements.

It may affect Your claim if You do not contact the Medical Emergency Assistance Service helpline.

What is not covered

- 1 This is not a general health insurance policy. It only covers You if there is a sudden and unexpected accident or if You become ill. It does not cover non-emergency treatment.
- 2 We do not cover any payment, which You would normally have made during Your travels and/or which does not fall within the events insured under the terms of this policy.

Period of Insurance

Cancellation cover under this policy begins from the date the policy and policy schedule are issued and ends at the beginning of Your Trip. Cover under all other sections applies for the duration of Your Trip as shown on Your policy schedule. In addition, You will also be covered while travelling to Your UK departure point and returning from Your UK arrival point (or to and from Your UK Trip destination), so long as each journey does not take more than 36 hours.

Automatic extension of the period of insurance

If You cannot get Home before Your cover ends, Your policy will remain in force without any extra premium as follows:

- Up to 14 days if any vehicle, vessel, train or aircraft in which You are travelling as a ticket-holding passenger is delayed; or
- Up to 30 days if You cannot return Home due to Your accidental injury or illness or quarantine.

We will also continue to pay for medical treatment under the Emergency Medical and Associated Expenses Section for this period or any extended period that is

considered medically necessary by Our Medical Emergency Assistance provider.

Reciprocal Health Agreements European Union

If You are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland We strongly recommend that You take a European Health Insurance Card (EHIC) with You. Application forms can be obtained from the Post Office or online and should be completed and validated before You travel. This will allow You to benefit from the reciprocal health arrangements, which exist with these countries. You should take reasonable steps to use these arrangements where possible.

Australia

If You require medical treatment in Australia You must enrol with a local Medicare office. You do not need to enrol on arrival but You must do this after the first occasion You receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the 'Health Advice for Travellers leaflet' which can be obtained from the Post Office.

Medical Warranty and General Warranty

Medical Warranty

Please read this carefully as it may affect Your cover:

- 1 At the time of booking Your Trip or taking out this policy (whichever is later), each Insured Person must guarantee the following:
 - a) You have told Us if You have received advice, medication or treatment for any serious chronic or recurring illness, injury or disease in the last 12 months
 - b) You have told Us if You are under investigation or awaiting results for any diagnosed or undiagnosed medical condition
 - c) You have told Us if You are on a waiting list for, or are aware of the need for in-patient treatment for any diagnosed or undiagnosed medical condition
 - d) You are not travelling against Your UK Doctor's advice
 - e) You have told Us if any Close Relative, Close Business Associate, Travelling Companion, or person You plan to stay with (and upon whose good health Your Trip depends) has a serious, chronic or recurring illness, injury or disease which could have an affect on Your decision to take or continue Your Trip.
 - f) You do not have a terminal illness.
- 2 If, between taking out Your policy or booking Your Trip (whichever is later) and the departure date, You receive medical advice for a potentially serious illness or injury Your policy will cover You for cancellation of Your Trip. However if You still wish to travel You must contact Us on 0845 600 80 90 and We will advise You if You will be covered for Emergency Medical and Associated Expenses, Hospital Benefit or Abandonment claims relating to this condition.

General Warranty

At the time of booking Your Trip or taking out this policy (whichever is later), each Insured Person must guarantee that they do not know of any non-medical reason why the proposed Trip could be cancelled or Abandoned.

If You cannot guarantee the above You must phone Us on 0845 600 80 90.

Leisure and Winter Sports Activities

Please note that all of the following leisure activities are covered by Your policy if You do them during Your Trip.

Leisure activities

- Archery (under supervision)
- Badminton
- Beach cricket, football and volleyball
- Body boarding †
- Bowls
- Canoeing, kayaking and rafting (grades 1 & 2 only)
- Clay-pigeon shooting (under supervision)
- Curling
- Cycling (no BMX, mountain biking or racing)
- Dinghy sailing * † (inland or coastal waters only and no racing)
- Fell Walking
- Fencing (protective gear must be worn)
- Fishing (no deep sea fishing)
- Go karting † (crash helmet must be worn)
- Golf
- Hiking (up to 2000 metres altitude)
- Hill walking (up to 2000 metres altitude)
- Horse riding/hacking (no hunting, jumping or polo)
- Hot air ballooning (passenger only and organised through Your tour operator)
- Ice skating (no hockey or speed skating)
- Jet skiing †
- Motorcycling up to 125cc (see Important Information)
- Parascending (over water)
- Pony trekking
- Racquetball
- Rambling (up to 2000 metres altitude)
- Roller blading or skating (protective gear must be worn)
- Rounders
- Rowing (inland waters only)
- Safari (camera only and organised through Your tour operator)
- Sail boarding †
- Snorkelling
- Squash
- Surfing †
- Swimming
- Table tennis
- Tennis
- Trampolining
- Trekking (up to 2000 metres altitude)
- Tug of war
- Water polo

- Water skiing †
- Wind surfing †
- Yachting * † (inland or coastal waters only and no racing)

† No Personal Liability cover

* Coastal water are defined as within a 5 mile limit of the coastline for dinghy sailing and a 12 mile limit for yachting

- No Personal Accident or Personal Liability cover

Winter Sports activities

- Cross-country skiing (on recognised paths)
- Dry slope skiing
- Off-piste skiing ◦
- Off-piste snowboarding ◦
- Skiing (on recognised pistes)
- Snowboarding (on recognised pistes)
- Sledging
- Snow shoeing
- Snow mobiling †

† No Personal Liability cover

- With a qualified guide in areas that resort management consider to be safe

Important notes

If You take part in an activity that is not listed, cover will be excluded.

If You have booked a Trip for the sole purpose of taking part in a leisure activity, please let Us know before travelling as cover may be excluded.

This insurance does not cover You while You are taking part in:

- any organised team or contact sport not listed
- any sport or competition as a professional
- any activity where You are competing in or practising for speed or time trials, sprints or racing of any kind.

Summary of Cover - Limits and Excesses

Please use the table below as a summary only.

The full details of Your insurance cover are set out in this policy booklet and on your policy schedule. Area covered and Excess applicable – please see Your policy schedule.

Cover	Policy Limits for each Insured Person	Excesses for each Insured Person
A - Cancellation Charges	£ 5,000	£50 (£10 if loss of deposit)
B - Emergency Medical and Associated Expenses	£ 10,000,000.	£50
C - Hospital Benefit	£25 for each 24 hour period (£500 maximum)	Nil
D - Abandonment	£ 5,000	£50
E - Personal Accident	£ 30,000 (£6,000 if aged under 16)	Nil
F - Personal Liability	£2,000,000	Nil or £100. See page 31, Section 2e)
G - Delayed Departure	£25 for each 12 hour period (£250 maximum)	Nil
Abandonment after a 24-hour delay	£ 5,000	£50
H - Missed Departure	£ 750	Nil
I - Legal Expenses and Advice	£25,000	Nil
J - Hijack and Mugging	£50 for each 24 hour period (£1,000 maximum)	Nil
K - Pet Care	£25 for each 24 hour period (£250 maximum)	Nil

Cover	Policy Limits for each Insured Person	Excesses for each Insured Person
L - Loss of Passport	£350	Nil
M - Personal Money	£500 (£300 limit for cash)	£50
N - Delayed Baggage	£150	Nil
O - Baggage	£1,500 (£300 single article limit and £400 total Valuables limit)	£50
P - Winter Sports Equipment	£500 for Your equipment £400 for hired equipment	£50
Q - Delay due to Avalanche	£200	Nil
R - Piste Closure	£20 (or £30 if no other sites nearby) for each day (£300 maximum)	Nil
S - Ski Pack	£300 (only applies if shown on Your policy schedule)	Nil
T - Inability to take part in Winter Sports activities	£20 for each day (£200 maximum)	Nil

Your cover

Section A - Cancellation charges

We will cover You for:

- 1 Deposits You have paid for Your Trip and cannot get back
- 2 Your unused travel and accommodation costs which You have paid or legally have to pay and cannot get back
- 3 Unused kennel or cattery fees up to £200, which You have paid or legally have to pay and cannot get back;

If, after the date of booking Your Trip or taking out this policy (whichever is later), You unavoidably have to cancel Your Trip for one of the reasons below:

- 1 One of the following people is injured, falls ill, is quarantined or dies:
 - a) You
 - b) Your Travelling Companion
 - c) any person You were going to stay with.
- 2 One of the following people is seriously injured, falls seriously ill or dies:
 - a) any Close Relative of Yours or of Your Travelling Companion
 - b) any Close Business Associate of Yours or of Your Travelling Companion.
- 3 You or Your Travelling Companion are called for jury service or as a witness in a court of law during the period of insurance.
- 4 You, Your Travelling Companion or Your domestic partner are made redundant and registered as unemployed with the Employment Service. Cover does not apply to self-employed people.
- 5 You or Your Travelling Companion's Home is badly damaged by fire, storm or flood in the seven days prior to the departure of Your Trip.
- 6 The police need to talk to You or Your Travelling Companion because Your or their Home or place of work has been burgled.

Special condition

All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel Your Trip.

The most We will pay

The most We will pay for each Insured Person is £5000.

Excess

We will not pay the first £50 of each Insured Person's claim. However, the maximum You will have to pay is £100 if two or more Insured Persons cancel the same Trip.

For loss of deposits We will not pay the first £10 of each Insured Person's claim.

What is not covered

1 Any claim for a medical condition if any of the following applied when You took out Your policy or booked Your Trip (whichever is later).

You:

- a) had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months.
- b) were under investigation or awaiting results for any diagnosed or undiagnosed condition.
- c) were on a waiting list for, or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition.
- d) had been told You have a terminal illness.

- 2 Any claim for a medical condition if any person upon whose good health Your Trip depends had a serious, chronic or recurring illness, injury or disease when You took out Your policy or booked Your Trip (whichever is later).
- 3 Any claim for a medical condition You were planning to get medical treatment for during Your Trip.

- 4 Any claim that results from:
 - a) any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before You took out Your policy or booked Your Trip (whichever is later)
 - b) pregnancy or childbirth where the expected date of delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before Your planned return date.
- 5 Any claim for redundancy caused by misconduct, resignation or voluntary redundancy, or if You, Your Travelling Companion or Your domestic partner knew of the redundancy before You took out Your policy or booked Your Trip (whichever is later).
- 6 Any claim made because You don't feel like travelling.
- 7 Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
- 8 Any claim for refund of any costs for persons not named on this policy.
- 9 Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- 10 Anything mentioned in the **General Exclusions on page 55.**

Section B – Emergency Medical and Associated Expenses

- 1 If You are injured, fall ill, are quarantined or die during Your Trip, We will pay for the following:
 - a) emergency medical treatment outside the UK (including rescue services to take You to hospital)
 - b) up to £350 for emergency dental treatment outside the UK to relieve pain
 - c) up to £5,000 for the cost of burying or cremating You in the country outside the UK where You die
 - d) up to £7,500 for the cost of returning Your body or ashes to Your Home; and
 - e) any reasonable extra charges for half board accommodation (of a similar standard to the accommodation You had for the rest of Your journey) if You have to stay after the date You were going to return to the UK. We will also pay travel costs, which You have to pay to get back Home if You cannot use Your return ticket to the UK.
- 2 We will pay the cost of getting You Home if it is medically necessary

because You are seriously injured or fall seriously ill during Your Trip and You cannot use Your return ticket.

Under items 1e and 2 above, We will also pay the reasonable travel and accommodation costs of one relative or friend who has to travel or stay with You if Your treating Doctor and Our Medical Emergency Assistance provider think that it is necessary.

Special conditions

- 1 You must phone the Medical Emergency helpline on (+44) 1243 621146 immediately if You need to go into hospital as an in-patient or if You need to return to the UK.
- 2 If You are injured or become ill during Your Trip, Our Medical Emergency Assistance provider may:
 - move You from one hospital to another; and/or
 - arrange for You to return to the UK at any time.

They will do this if they and the treating Doctor think that is safe for You to be moved or returned to the UK. If You choose not to return to the UK Our liability will end on the date it was deemed safe for You to return.

The most We will pay

Within the UK: £2,000 for each Insured Person under items 1d, 1e and 2 above during Your Trip.

Elsewhere: Up to £10,000,000 for each Insured Person.

Excess

We will not pay the first £50 of each Insured Person's claim.

What is not covered

See exclusions listed after Section C on page 23.

Section C – Hospital Benefit and Holiday Disruption

If You are claiming for medical expenses that are covered under Section B, We will also:

- 1 Pay You £25 for every 24 hours You are being treated as an in-patient in a hospital outside the UK towards incidental expenses You have to pay, such as telephone calls.
 - 2 Pay the cost of Your original holiday, up to a maximum of £500, to compensate You for the disruption to Your holiday if You are treated as an in-patient in a hospital outside the UK for longer than five consecutive days. The most We will pay for each insured person is £500.
- What is not covered under Sections B and C**
- 1 Any claim for a medical condition if any Insured Person has travelled against the advice of a UK Doctor or would be travelling against the advice of a UK Doctor if they had taken such advice.
 - 2 Any claim for a medical condition if any of the following applied when You took out Your policy or booked Your Trip (whichever is later). You:
 - a) had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months
 - b) were under investigation or awaiting results for any diagnosed or undiagnosed condition
 - c) were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition.
 - d) had been told You have a terminal illness.
 - 3 Any claim for a medical condition where You have received medical advice for a potentially serious illness or injury between booking Your Trip and the departure date unless disclosed to and accepted by Us.

- 4 Any claim for a medical condition You were planning to get medical treatment for during Your Trip.
- 5 Any claim for:
 - a) the cost of in-patient hospital treatment or going Home early that Our Medical Emergency Assistance provider has not agreed beforehand
 - b) the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that You originally went to hospital for
 - c) any form of treatment that Your treating Doctor and Our Medical Emergency Assistance provider think can reasonably wait until You get back to the UK
 - d) cosmetic surgery
 - e) medication which, at the time Your Trip started, You knew that You would need while You were away
 - f) any extra costs because You have a single or private room
 - g) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
 - h) any treatment after You have returned to the UK.
- 6 Any claim that results from:
 - a) any anxiety state, depression, mental or nervous disorder which had been diagnosed when You took out Your policy or booked Your Trip (whichever is later)
 - b) pregnancy or childbirth where the expected date of delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before Your planned return date
 - c) You flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
 - d) You motorcycling:
 - as a rider or passenger on a machine over 125cc; or
 - as a rider or passenger on a machine 125cc or under unless You wear a crash helmet and, as a rider, You hold a full UK motorcycle licence
 - e) Your involvement in manual work of any kind

- f) You taking part in any winter sports activity listed on page 15 unless Winter Sports cover is shown on Your policy schedule
 - g) You taking part in a leisure or winter sports activity not listed on pages 14 - 15
 - h) You taking part in any organised team or contact sport not listed on pages 14 - 15, any sport or competition as a professional or competing in or practising for speed or time trials, sprints or racing of any kind
 - i) You taking part in expeditions or being a crew member on a vessel travelling from one country to another.
- 7 Costs incurred following Your decision not to return to the UK after the date when, in the opinion of Our Medical Emergency Assistance provider it was safe for You to do so.
- 8 Any claim resulting from a tropical disease where You have not had the recommended inoculations and / or taken the recommended medication.
- 9 Anything mentioned in the **General Exclusions on page 55.**

Section D – Abandonment

We will cover You for:

- a) the cost of unused accommodation that You have paid for before starting Your Trip, or legally have to pay, and cannot get back
- b) additional travel to allow You to return Home early if You cannot use Your return ticket
- c) additional accommodation expenses to allow You to return Home early
- d) the cost of unused kennel or cattery fees up to £200 that You have paid for before starting Your Trip, or legally have to pay, and cannot get back;

If You unavoidably have to Abandon Your Trip because any of the following happen whilst You are away:

- 1 One of the following people is seriously injured, falls seriously ill, is quarantined or dies:
 - a) You
 - b) Your Travelling Companion
 - c) the person You were going to stay with.
- 2 Any Close Relative or Close Business Associate of Yours or Your Travelling

Companion is seriously injured, falls seriously ill or dies.

- 3 Your or Your Travelling Companion's Home is badly damaged by fire, storm or flood.
- 4 The police need to talk to You or Your Travelling Companion because Your or their Home or place of work has been burgled.

Special conditions

- If You need to return to the UK and intend to make a claim under this section, You must phone Our Medical Emergency Assistance provider immediately on (+44) 1243 621146
- All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to Abandon Your Trip.

The most We will pay

The most We will pay for each Insured Person is £5000.

Excess

We will not pay the first £50 of each Insured Person's claim. However, the maximum You will have to pay is £100 if two or more Insured Persons cancel the same Trip.

What is not covered

- 1 Any claim for a medical condition if any Insured Person has travelled against the advice of a UK Doctor or would be travelling against the advice of a UK Doctor if they had taken such advice.
- 2 Any claim for a medical condition if any of the following applied when You took out Your policy, or booked Your Trip (whichever is later). You:
 - a) had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months
 - b) were under investigation or awaiting results for any diagnosed or undiagnosed condition
 - c) were on a waiting list for in-patient treatment or aware of the need for in-patient treatment for any diagnosed or undiagnosed condition
 - d) had been told You have a terminal illness.
- 3 Any claim for a medical condition if any person upon whose good health Your Trip depends had a serious, chronic or recurring illness, injury or disease when You took out Your policy or booked Your Trip (whichever is later).
- 4 Any claim for a medical condition You were planning to get medical treatment for during Your Trip.
- 5 Any claim that results from:
 - a) any anxiety state, depression, mental or nervous disorder which had been diagnosed when You took out Your policy or booked Your Trip, whichever is later
 - b) pregnancy or childbirth where the expected date of delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before Your planned return date
 - c) You flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities

- d) You motorcycling:
 - as a rider or passenger on a machine over 125cc; or
 - as a rider or passenger on a machine 125cc or under unless You wear a crash helmet and, as a rider, You hold a full UK motorcycle licence
 - e) Your involvement in manual work of any kind
 - f) You taking part in a leisure or winter sports activity not listed on **page 14-15**.
 - g) You taking part in any organised team or contact sport not listed on **page 14-15**, any sport or competition as a professional or competing in or practising for speed or time trials, sprints or racing of any kind
 - h) You taking part in expeditions or being a crew member on a vessel travelling from one country to another.
- 6 Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
- 7 Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- 8 Any claim made because You did not enjoy Your Trip.
- 9 Any claim for refund of any costs for persons not named on this policy.
- 10 Any claim which was not authorised by Our Medical Emergency Assistance provider before You returned Home.
- 11 Any claim resulting from a tropical disease where You have not had the recommended inoculations and / or taken the recommended medication.
- 12 Any claim for additional travelling expenses if You have not purchased a return ticket to the UK.
- 13 Anything mentioned in the **General Exclusions on page 55**.

Section E – Personal Accident

We will cover You if You suffer an accidental injury during Your Trip that leads directly to Your:

- a) death;
- b) Loss Of One Or More Limbs and/or the Total Loss Of Sight in one or both eyes; or
- c) Permanent Total Disablement after 104 weeks (except where compensation is paid under b) above).

Special conditions

- 1 The death or disability must happen within one year of the accident.
- 2 You can only claim for one item under this section.

The most We will pay

The amount We will pay for each Insured Person is £30,000 other than the death benefit for people under 16 where the maximum We will pay is £6,000.

The benefits will be paid to You or Your legal representative.

What is not covered

- 1 Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
- 2 Any claim that results from:
 - a) You flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
 - b) You motorcycling:
 - as a rider or passenger on a machine over 125cc; or
 - as a rider or passenger on a machine 125cc or under unless You wear a crash helmet and, as a rider, You hold a full UK motorcycle licence
 - c) Your involvement in manual work of any kind
 - d) You taking part in a leisure or winter sports activity not listed on **page 14-15**
 - e) You taking part in any organised team or contact sport not listed on **page 14-15**, any sport or competition as a professional, competing in or practising for speed or time trials, sprints or racing of any kind

- g) You taking part in expeditions or being a crew member on a vessel travelling from one country to another.
- 3 Anything mentioned in the **General Exclusions on page 55.**

Section F – Personal Liability

We will cover You for any money that You legally have to pay that relates to an accident during Your Trip which causes:

- a) death or injury to any person; and /or b) loss or damage to property.

The most We will pay

The most We will pay for all claims arising from any one event is £2,000,000 for each Insured Person. We will also pay any extra costs and expenses that You have to pay as long as We agree, in writing, beforehand.

What is not covered

- 1 Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) You have to pay.
- 2 Liability arising from:
 - a) death or injury of people who work for You or members of Your household
 - b) loss of or damage to property which belongs to or is under the control of You, a member of Your household or people who work for You
 - c) Your job
 - d) Your involvement in manual work of any kind
 - e) You owning or occupying any land or building, unless You are occupying any temporary holiday accommodation in which case We will not cover the first £100 of any claim
 - f) You owning or using:
 - animals (except domestic animals);
 - firearms (except sporting guns used for clay pigeon shooting);
 - motorised vehicles;
 - vessels (except manually-propelled watercraft); or
 - aircraft of any description, including unpowered flight.
 - g) You taking part in any leisure or winter sports activity not listed on page 14-15
 - h) You taking part in any organised team or contact sport not listed on page 14-15, any sport or competition as a professional, competing in or practising for speed or time trials, sprints or racing of any kind.
- 3 Anything mentioned in the **General Exclusions on page 55.**

Section G – Delayed Departure

This section does not apply for holidays solely within the UK (including Channel Islands, Northern Ireland or Isle of Man) or for any delay that does not occur at Your final point of international departure from or to the UK.

If the scheduled departure of the ship, aircraft or train on which You are booked to travel is delayed on Your outward international journey from the UK, or on the final part of Your international return journey to the UK, We will:

1. Pay £25 for every full 12 hour period You are delayed.
2. Refund Your unused travel and accommodation costs, which You have paid or legally have to pay but cannot get back if, after You have been delayed for more than 24 hours on Your outward international journey from the UK, You choose to abandon Your Trip. If You choose to abandon Your Trip, We will also pay unused kennel, cattery or professional carers' fees which You cannot get back up to £200.

Special conditions

We will work out the length of the delay from the date and time the international ship, aircraft or train was scheduled to depart. You must check in at the specified time and get written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for the delay.

The most we will pay

The most We will pay under item 1 for each Insured Person is £250

The most We will pay under item 2 for each Insured Person is £5,000.

Excess

We will not pay the first £50 of each Insured Person's claim under item 2. However, the maximum You will have to pay is £100 if two or more Insured Persons abandon the same Trip.

What is not covered

1. Any claim caused by a strike or industrial action which was public knowledge when You took out Your policy or booked Your Trip (whichever is later)

2. Any claim where a possible reason for delay was public knowledge when You took out Your policy or booked Your Trip (whichever is later)
3. Any claim if Your Trip is solely within the UK, including the Channel Islands, Northern Ireland or the Isle of Man.
4. Any claim if the international ship, aircraft or train on which You are booked to travel is cancelled by the carrier.
5. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
6. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
7. Any claim for refund of any costs for persons not insured under this policy.
8. More than one item under this section.
9. Anything mentioned in the **General Exclusions on page 55**.

Section H – Missed Departure

If, as a direct result of:

1. failure of scheduled public transport services
2. delay to a connecting scheduled flight: or
3. accidental damage to, or breakdown of, the vehicle in which You are travelling;

You arrive at Your final point of international departure from or to the UK too late to board the ship, aircraft or train on which You are booked to travel, We will pay:

1. extra accommodation and travel costs You have to pay to reach Your destination on Your outward journey from the UK
2. extra accommodation and travel costs You have to pay to reach the UK on Your return journey

Special conditions

1. If You have missed or will miss Your international ship, aircraft or train due to one of the reasons listed above, contact (+44) 1243 621146 and We will contact the carrier for You (if a late arrival is possible) or will make alternative travel arrangements for You, up to the limit payable. Any cost incurred may have to

be paid by You and submitted as a claim.

2. You must get a repairer's report if You are claiming because the vehicle You were travelling in had an accident or broke down.

The most we will pay

The most We will pay for each Insured Person is up to £750.

What is not covered

1. Any claim caused by a strike or industrial action which was public knowledge when You took out Your policy or booked Your Trip (whichever is later)
2. Any claim where a possible reason for delay was public knowledge when You took out Your policy or booked Your Trip (whichever is later)
3. Any claim where You have not allowed sufficient time to reach Your international departure point from or to the UK.
4. Any claim where You have not done everything You can to get to the international departure point from or to the UK for the time specified on Your ticket/itinerary.

5. Any claim where the carrier has offered reasonable alternative transport.
6. Any claim if Your Trip is solely within the UK, including the Channel Islands, Northern Ireland or the Isle of Man
7. Any claim for additional costs incurred in returning to Your home following Your return to the UK
8. Anything mentioned in the **General Exclusions on page 55**.

Section I – Legal Expenses and Advice

We will negotiate on Your behalf for Your legal rights to bring Legal Proceedings to pursue a civil claim resulting from an incident, including Medical Treatment, for which You are not at fault which causes Your death or personal injury during Your Trip providing that:

- a) the insured incident occurs within the Territorial Limits and during the period of insurance
- b) Prospects of Success exist for the duration of the claim
- c) in respect of any appeal or defence of an appeal, it has been reported to Us at least 10 working days prior to the deadline for any appeal
- d) the maximum amount We will pay for Costs and Expenses for any one Insured Person in respect of any or all claims arising from one cause is £25,000
- e) You report an insured incident to Us as soon as possible and in any event no later than 180 days after the date You knew or should have known about the insured incident.

Personal Legal Advice

We will give You confidential advice over the telephone on any personal legal problem that may lead to a claim under this section of the policy.

We will tell You what Your legal rights are, what course of action is available to You and whether these can be best implemented by You or whether You need to consult with a lawyer.

There are no consultation fees and lines are open 24 hours a day, 365 days a year.

For confidential legal advice or to make a legal expenses claim

Call Us on

01603 208 453

Please have Your policy number to hand as this will be requested when You call.

Definitions

The Definitions at the beginning of this booklet (refer to page 6) apply where appropriate.

The following Definitions only apply to this section of the policy.

Appointed Representative

The lawyer or other suitably qualified person appointed by Us to act on Your behalf.

Costs and Expenses

- a) All reasonable and necessary legal costs charged by the Appointed Representative and agreed by Us.
- b) Legal costs which You have been ordered to pay by a court or other body which We have agreed to or authorised.

Legal Proceedings

The pursuit of a claim for damages.

Medical Treatment

The consultation and treatment of an illness or bodily injury conducted by a registered medical or dental practitioner who is or has been responsible for the clinical care of You.

Prospects of Success

In respect of all claims it is always more likely than not that You will:

- a) recover damages or obtain any other legal remedy which We have agreed to
- b) make a successful defence

- c) make a successful appeal or defence of an appeal.

Prospects of Success will be assessed by Us or an Appointed Representative on Our behalf.

Territorial limits

The geographical limit specified in Your schedule of insurance.

Special conditions

The following conditions apply to this section.

Also refer to the General Conditions shown on page 57.

1. Claims – Your duty

You must report an insured incident to Us as soon as possible and in any event no later than 180 days after the date You knew or should have known about the insured incident.

2. Claims – legal representation

- a) On acceptance of a claim, if appropriate, We will appoint an Appointed Representative.

- b) If it is necessary to start court proceedings or there is a conflict of interest, You are free to nominate an Appointed Representative by sending to Us the name and address of the suitably qualified person.
 - c) If We do not agree to Your choice of Appointed Representative under condition 2b) above, You may choose another suitably qualified person.
 - d) If there is still a disagreement with regard to the Appointed Representative, We will ask the president of a relevant national law society to choose a suitably qualified person to represent You. We and You must accept such choice.
 - e) In all other circumstances We will be free to choose an Appointed Representative.
 - f) An Appointed Representative will be appointed by Us and represent You according to Our standard terms of appointment.
- b) You must co-operate fully with Us and the Appointed Representative and must keep Us up-to-date with the progress of the claim.
 - c) At Our request You must give the Appointed Representative any instructions that We require.
 - d) You must notify Us immediately if anyone offers to settle a claim or makes a payment into court.
 - e) If You do not accept the recommendation of the Appointed Representative to accept a reasonable offer or payment into court to settle a claim, We may refuse to pay further Costs and Expenses.
 - f) No agreement to settle on the basis of both parties paying their own costs is to be made without Our prior approval.

3. Claims – Our rights and Your obligations

- a) We will have direct access to the Appointed Representative who will, upon request, provide Us with any information or opinion on Your claim.

4. Discontinuance of a claim

If You:

- a) settle a claim or withdraw a claim without Our prior agreement
- b) do not give suitable instructions to the Appointed Representative
- c) dismiss an Appointed Representative without Our prior consent

the cover We provide will end immediately and We will be entitled to reclaim any Costs and Expenses We have incurred from You.

5. Recoveries

You must take every available step to recover Costs and Expenses that We have to pay and must pay Us any Costs and Expenses that are recovered.

6. Disputes

If any difference arises between Us and You in respect of the acceptance, refusal, control or handling of any claim under this section, You can take the steps outlined in Our complaints procedure stated under “Complaints Procedure”.

7. Arbitration

You have the right to refer any difference that arises between Us and You in respect of the acceptance, refusal, control or handling of any claim under this section to arbitration, which will be decided by counsel chosen jointly by Us and You.

If there is a disagreement with regard to the choice of counsel, We will ask the president of a relevant national law society to choose a suitably qualified person.

The arbitrator’s decision shall be final and binding on both parties.

All costs for resolving the difference will be met by the party whom the decision is made against.

The most we will pay

The most We will pay for each Insured Person in respect of any or all claims arising from one cause is £25,000.

What is not covered

1. If You do not keep to the terms, conditions and exclusions of this section.
2. A dispute between You and Us or any member of the Aviva group of companies.
3. Any claim where You are more specifically insured or any amount You cannot recover from a more specific insurance because the insurer of that

- insurance refuses the claim.
4. Any claim relating to You driving a motor vehicle without a valid licence and/or insurance.
 5. Any illness, death or bodily injury which develops gradually or is not caused by a specific sudden event.
 6. Any claim from Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.
 7. Any claim in respect of libel or slander.
 8. Costs and Expenses incurred prior to Our written acceptance of a claim.
 9. We will not pay for Costs and Expenses which have been incurred by the Appointed Representative on a contingency fee basis.
 10. Any legal action You take which We have not agreed to or where You do anything to hinder Us or the Appointed Representative.
 11. Any claim deliberately or intentionally caused by You.
 12. Any fines, penalties, compensation or damages which You are ordered to pay by a court or other authority.
 13. An application for judicial review.
 14. Any claims relating to any non-contracting party's rights to enforce all or any part of this section. The Contracts (Right of Third Parties) Act 1999 does not apply to this section.
 15. A dispute with Us other than as catered for in special conditions 6 and 7 of this section.
 16. Anything mentioned in the **General Exclusions on page 55.**

Section J – Hijack and Mugging

We will pay £50 for each full 24-hour period if:

- 1 You cannot reach Your destination or You cannot reach the UK on the return leg of Your Trip as a result of the transport on which You are travelling being hijacked; or
- 2 You are in hospital receiving in-patient treatment required following a mugging

The most We will pay

The most We will pay for each Insured Person is £1,000.

What is not covered

We will not pay any claim:

- 1 Unless You provide written confirmation of the delay from the airline or carrier.
- 2 If You do not report the mugging to the police within 24 hours and get a written police report.
- 3 For anything mentioned in the **General Exclusions on page 55**.

Section K – Pet Care

We will pay vets' fees of £25 for each 24-hour period if Your cat or dog needs in-patient veterinary treatment as a result of an injury which occurred whilst Your cat or dog was being cared for by a friend, relative or professional carer in the UK whilst You were on a Trip.

The most We will pay

The most We will pay for each Insured Person is £250.

What is not covered

We will not pay any claim:

- 1 If You do not have written confirmation from Your vet giving details of the injury or accident and the number of days that Your cat or dog has been an in-patient.
- 2 For anything mentioned in the **General Exclusions on page 55**.

Section L – Loss of Passport

We will cover You for loss or theft of Your passport while You are abroad. We will pay reasonable extra travel, accommodation and communication expenses You have to pay to get a temporary passport and the cost of the temporary replacement passport.

Contact Us on (+44) 1243 621171 and We will advise You how to replace lost or stolen passports.

Special condition

You must always take reasonable care to keep Your passport safe. If Your passport is lost or stolen You must take all reasonable steps to get it back.

The most We will pay

The most We will pay for each Insured Person is £350.

What is not covered

- 1 Any loss or theft of Your passport if You do not report it to the police within 24 hours of discovery and get a written police report.
- 2 Any loss or theft of Your passport while it is Unattended.
- 3 Anything mentioned in the **General Exclusions on page 55**.

Section M – Personal Money

We will cover You for loss or theft of cash (including foreign currency), travellers' cheques, non-refundable pre-paid tickets, travel tickets, hotel vouchers, passport and driving licence during Your Trip.

Contact Us on (+44) 1243 621171 and We will advise You how to replace lost or stolen personal money.

Special conditions

- 1 You must always take reasonable care to keep Your personal money safe. If Your personal money is lost or stolen You must take all reasonable steps to get it back.
- 2 You must be able to prove that You own the lost or stolen personal money and how much it is worth. If You do not, it may affect Your claim.

The most We will pay

The most We will pay for each Insured Person is £500, but no more than £300 for cash or bank notes.

A reduced limit of £100 applies to Insured Persons under 16.

Excess

We will not pay the first £50 of each Insured Person's claim.

What is not covered

- 1 Any loss or theft which You do not report to the police within 24 hours of discovery and get a written police report.
- 2 Any personal money which is delayed, detained or confiscated by customs or other officials.
- 3 Bonds, securities or documents of any kind.
- 4 Loss or theft of personal money not carried in Your hand baggage while You are travelling.
- 5 Loss or theft of personal money while it is Unattended.
- 6 Shortages due to a mistake, or loss due to a change in exchange rates.
- 7 Anything mentioned in the **General Exclusions on page 55**.

Section N – Delayed Baggage

If Your baggage is temporarily lost on the outward journey and You are without it for more than 12 hours, We will pay for the replacement of essential items. To claim under this section, You must keep the receipt of anything You buy and get written confirmation from the carrier of the number of hours You were without Your baggage.

The most We will pay

The most We will pay for each Insured Person is £150.

What is not covered

- 1 Any claim for baggage delayed or detained by customs or other officials.
- 2 Anything mentioned in the **General Exclusions** on page 55.

Section O – Baggage

We will cover You for loss, theft or accidental damage to Your personal belongings or baggage during Your Trip.

Special conditions

- 1 You must take reasonable care to keep Your personal belongings and baggage safe.
- 2 If Your personal belongings or baggage is lost or damaged by an authority, a transport company or hotel, You must report the details of the loss or damage to them in writing and get written confirmation.
- 3 If Your personal belongings or baggage is lost or damaged by an airline, You must:
 - a) get a property report
 - b) give written notice of the claim to the airline within the time limit in their conditions of carriage (You should also keep a copy)
 - c) keep all travel tickets and tags if You claim under this policy.
- 4 If Your personal belongings or baggage is lost or stolen, You must take all reasonable steps to get it back.
- 5 You must be able to prove that You were responsible for the lost, stolen or damaged items and how much they are worth. If You do not do this, it may affect Your claim.
- 6 At Our option, We will settle any claim by payment or replacement. We will pay claims for personal belongings and baggage based on their value at the time of loss. We will not pay the cost of replacing them with new items, and We will not pay more than the original purchase price of any lost or damaged item.
- 7 If You have also made a claim under Section N - Delayed Baggage this amount will be deducted from the amount claimed under this section.

The most We will pay

The most We will pay for each Insured Person is £1,500 but no more than:

- £300 for any one article, pair or set of articles; and
- £400 in total for Valuables.

Excess

We will not pay the first £50 of each Insured Person's claim

What is not covered

- 1 Loss or theft of personal belongings or baggage which You have left Unattended.
- 2 Cracking, scratching or breaking of glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile articles.
- 3 Pedal cycles, contact lenses, and medical and dental fittings.
- 4 Wear and tear, loss of value and damage caused by moths and vermin, or any process of cleaning, repairing or restoring.
- 5 Any loss or theft which You do not report to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report You must provide other independent proof of loss such as a letter from Your transport company or hotel).
- 6 Sports equipment that is damaged while it is being used.
- 7 Winter sports equipment.
- 8 Any goods delayed, detained or confiscated by customs or other officials.
- 9 Items used in connection with Your job which are not owned by You.
- 10 Bonds, securities or documents of any kind.
- 11 Loss or damage to Valuables not carried in Your hand baggage while You are travelling.
- 12 Anything mentioned in the **General Exclusions on page 55**.

Winter Sports

The cover given by Sections P to T only applies to winter sports Trips

Section P – Winter Sports equipment

1 If Your skis, snowboard, boots, bindings or poles are lost, stolen or damaged by accident during Your Trip, We will pay for their replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below.

- Up to one year old, 90% of the purchase price
- Up to two years old, 70% of the purchase price
- Up to three years old, 50% of the purchase price
- Up to four years old, 30% of the purchase price
- Over four years old, 20% of the purchase price

The most We will pay is £500 for each Insured Person.

2 If You hire winter sports equipment and it is lost, stolen or damaged by accident

during Your Trip, We will pay for its replacement or repair. The most We will pay is £400 for each Insured Person.

3 If We pay under items 1 or 2 above, We will also pay to hire replacement winter sports equipment for the rest of Your Trip. The most We will pay under item 3 is £200 for each Insured Person.

4 We will pay up to £200 to replace Your lift pass if it is lost or stolen during Your Trip.

Special conditions

- 1 You must take reasonable care to keep the winter sports equipment safe.
- 2 If the winter sports equipment is lost or damaged by an authority, a transport company or hotel, You must report the details of the loss or damage to them in writing and get written confirmation.

- 3 If the winter sports equipment is lost or damaged by an airline, You must:
 - a) get a property report
 - b) give written notice of the claim to the airline within the time limit in their conditions of carriage (You should also keep a copy)
 - c) keep all travel tickets and tags if You claim under this policy.
- 4 If the winter sports equipment is lost or stolen, You must take all reasonable steps to get it back.
- 5 You must be able to prove that You were responsible for the lost, stolen or damaged items and the purchase price. If You do not do this, it may affect Your claim.

Excess

We will not pay the first £50 of each Insured Person's claim.

What is not covered

- 1 Deliberate or malicious damage to winter sports equipment caused by the Insured Person.
- 2 Loss or damage to winter sports equipment caused by the Insured Person's carelessness or neglect.
- 3 Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
- 4 Losses from motor vehicles.
- 5 Any loss or theft which You do not report to the police within 24 hours of discovery and get a written report for (where it is not possible to obtain a police report You must provide other independent proof of loss such as a letter from Your transport company or resort management).
- 6 Winter sports equipment that is damaged while it is being used.
- 7 Anything mentioned in the **General Exclusions on page 55**.

Section Q – Delay due to Avalanche

We will cover You for the cost of extra travel and accommodation if an avalanche delays Your arrival at or departure from the booked resort.

The most We will pay

The most We will pay for each Insured Person is £200.

What is not covered

Anything mentioned in the **General Exclusions** on page 55.

Section R – Piste Closure

(This section does not apply to cross-country skiing.)

If all pistes at the resort You have booked are closed because of lack of snow, excessive snow or high winds We will pay up to £20 a day to transport You to another site. If there are no other sites nearby, We will pay You £30 compensation each day.

The most We will pay

The most We will pay for each Insured Person is £300.

Special conditions

- 1 This section does not apply in the UK, and within Europe the cover only applies during the period 15 December to 15 April.
- 2 You must provide evidence that confirms the piste closures from either Your tour operator or resort management.

What is not covered

Anything mentioned in the **General Exclusions on page 55**.

Section S – Ski Pack

If, due to illness or injury, You are medically certified as being unable to ski or board We will pay the proportionate cost of Your non-refundable ski pack. The ski pack includes lessons from a ski school, ski hire and the cost of any lift pass.

The most We will pay

The most We will pay for each Insured Person is £300.

What is not covered

See exclusions listed after Section T.

Section T – Inability to take part in Winter Sports activities

If, due to injury or illness during Your Trip, You cannot take part in winter sports activities, We will pay You £20 compensation for each day You are prevented from doing so.

The most We will pay

The most We will pay for each Insured Person is £200.

What is not covered under Sections S and T

- 1 Any claim for a medical condition if any Insured Person has travelled against the advice of a UK Doctor or would be travelling against the advice of a UK Doctor if they had taken such advice.
- 2 Any claim for a medical condition if any of the following applied when You took out Your policy or booked Your Trip (whichever is later). You:
 - a) had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months
 - b) were under investigation or awaiting results for any diagnosed or undiagnosed condition
 - c) were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition
 - d) had been told You have a terminal illness.
- 3 Any claim for a medical condition where You have received medical advice for a potentially serious illness or injury between booking Your Trip and the departure date unless disclosed to and accepted by Us.
- 4 Any claim that results from:
 - a) any anxiety state, depression, mental or nervous disorder which had been diagnosed when You took out Your policy or booked Your Trip (whichever is later)
 - b) pregnancy or childbirth where the expected date of delivery is less than 12 weeks (16 weeks in the case of a multiple pregnancy) before Your planned return date
 - c) You flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities

- d) You motorcycling:
 - as a rider or passenger on a machine over 125cc; or
 - as a rider or passenger on a machine 125cc or under unless You wear a crash helmet and, as a rider, You hold a full UK motorcycle licence
 - e) Your involvement in manual work of any kind
 - f) You taking part in a leisure or winter sports activity not listed on pages 14 - 15
 - g) You taking part in any organised team or contact sport not listed on pages 14 - 15, any sport or competition as a professional or competing in or practising for speed or time trials, sprints or racing of any kind
 - h) You taking part in expeditions or being a crewmember on a vessel travelling from one country to another.
- 5 Anything mentioned in the **General Exclusions on page 55.**

General Exclusions which apply to the whole policy

This policy does not cover the following:

- 1 Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event:
 - war;
 - invasion;
 - act or acts of a foreign enemy;
 - hostilities or warlike operation or operations (whether war has been declared or not);
 - civil war;
 - revolution, rebellion or insurrection (that is, people rising up and changing the government by force or attempting to do so);
 - civil commotion which is of such severity or magnitude that it can be likened to an uprising;
 - military power (even if properly authorised by the duly elected government);
 - usurped power (that is, power taken by force, not necessarily amounting to a change of government, by any person or group (including the armed forces) not being the duly elected government);
- any action taken to prevent, control or suppress, or which in any way relates to, any of the above.
- 2 Claims directly or indirectly caused by:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
 - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 3 Death, injury, illness or disability resulting from suicide or attempted suicide, exposure to danger which can reasonably be predicted (unless You are trying to save human life), sexually transmitted diseases or the influence or

effect of alcohol or drugs (other than drugs taken under medical supervision and not for treating drug addiction).

- 4 Any indirect or consequential loss that is not described in this policy.
- 5 Any claim arising, directly or indirectly, from the failure, or fear of failure, of equipment or computer program to recognise or correctly interpret or process any date as the true or correct date, or to continue to work correctly after that date. This exclusion does not apply to the Emergency Medical and Associated Expenses, Hospital Benefit or Personal Accident Sections.

General Conditions which apply to the whole policy

- 1 You must pay Us back any amount which We have paid which You are not covered for.
- 2 You must tell Us as soon as possible after any injury, illness, incident or redundancy, or if You discover any loss or damage which may lead to a claim under this policy. You must also tell Us if You are aware of any writ, summons or prosecution. You must send Us every communication relating to a claim immediately.
- 3 You, or any person acting for You, must not negotiate, admit or reject any claim without Our permission in writing.
- 4 We may refuse to pay any expenses for which You cannot provide receipts or bills.
- 5 You or Your legal representative must pay for any certificates, information and evidence, which We may need. When there is a claim for injury or illness, We may ask for, and will pay for, any Insured Person to be medically examined on Our behalf. We may also ask for, and will pay for, a post-mortem examination if any Insured Person dies.
- 6 If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, We are entitled to approach that insurer for a contribution towards the claim, and will only pay Our share. This condition does not apply to the Personal Accident or Hospital Benefit Sections.
- 7 We are entitled to take over and carry out in Your name the defence or settlement of any legal action. We may also take proceedings at Our own expense and for Our own benefit, but in Your name, to recover any payment We have made under this policy to anyone else.
- 8 You cannot transfer Your rights under this policy. A person, partnership (whether limited or not) or company who is not named on the policy schedule for this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

- 9 If You make a medical claim You may be asked to supply Your UK Doctor's name to enable Us to access Your medical records. This will help the treating Doctors, and Us, to provide You with the most appropriate treatment and assess whether cover applies. If You do not agree to provide this We may not deal with Your claim.
10. You have the contractual right to cancel Your policy at any time by contacting Us.

We (or any agent we appoint and who acts with Our specific authority) may cancel this policy by sending 14 days notice to Your last known address.

Fraud

If You, or anyone acting for You, make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if You give any false declaration or statement to support the claim, We will not pay the claim and all cover under the policy will end.

We reserve the right to tell the police about any dishonest claim.

Complaints Procedure

Our Promise of Service

Our goal is to give excellent service to all Our customers but We recognise that things do go wrong occasionally. We take all complaints We receive seriously and aim to resolve all Our customers' problems promptly. To ensure that We provide the kind of service You expect We welcome Your feedback. We will record and analyse Your comments to make sure We continually improve the service We offer.

What will happen if you complain?

- We will acknowledge Your complaint within 2 working days.
- We aim to resolve complaints, following assessment and investigation, as quickly as possible.

Most of Our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, We will contact You with an update within 10 working days of receipt and give You an expected date of response.

What to do should you be dissatisfied

If You are dissatisfied with any aspect of the handling of Your insurance We would encourage You to seek resolution by contacting:

- If Your complaint is regarding underwriting or policy administration you can write to Dept 55, The Warren, Warren Road, Worthing, BN14 9QD or telephone **0845 600 8090**, whichever suits You, and ask Your contact to review the problem.
- If You have a complaint about a claim You have made please contact us on **0800 068 8188**

If You remain unhappy with the decision you receive, You may write to the Chief Executive at Norwich Union, 8 Surrey Street, Norwich, NR1 3NG.

If You are dissatisfied with Our final decision (from the Chief Executive Officer), You can refer the matter to the Financial Ombudsman Service (FOS).

Full contact details of both Our Chief Executive and the FOS will be provided when We write in response to Your complaint.

Note that the FOS will only consider Your complaint if You have given Us the opportunity to resolve it and You are a private policyholder, a business with a group annual income of less than £1 million, a charity with an annual turnover of less than £1 million or a trustee with a net asset value of less than £1 million. If, however, We do not resolve Your complaint within 40 working days, the FOS will accept a direct referral.

Whilst We are bound by the decision of the FOS, You are not. 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 the scheme is available from the FSCS website www.fscs.org.uk. or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London, E1 8BN.

This item can be provided in Braille, large print or audio tape/CD by calling 0800 600 8090 or by ordering online from www.barclays.co.uk

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