



Barclays Infinite Travel Benefit Schedule



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About Barclays Services

In this section, 'we/us/our' refers to Barclays Bank UK PLC.

Use this information to decide if our services are right for you.

Our details:

Barclaycard is a trading name of Barclays Bank UK PLC. Barclays Bank UK PLC Registered address: 1 Churchill Place, London E14 5HP.

Who regulates us?

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 759676.

You can check this on the Financial Services Register by visiting the FCA's website [fsa.gov.uk/register/home.do](https://www.fsa.gov.uk/register/home.do) or by contacting the FCA on 0800 111 6768.

Whose products do we offer?

We can only offer Barclays Infinite Travel Insurance benefits through a group policy issued to Barclays. This policy is underwritten by Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106 – 118 Station Road, Redhill, RH1 1PR.

Which service will we provide you with?

This product meets the demands and needs of those cardholders who travel abroad and who wish to obtain travel protection as a benefit of card membership. Barclays Bank UK PLC has not provided advice or a recommendation in relation to this product. This statement does not form part of the terms and conditions of your benefits. We recommend that you review your cover on a regular basis to make sure it continues to meet your demands and needs.

What to do if you have a complaint or feedback about the sales process

Please either write to us at Barclaycard, PO Box 9131, 51 Saffron Road, Leicester LE18 9DE or call us on 0800 161 5309.

If you are not satisfied that we have fully dealt with your complaint, you are entitled to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR, United Kingdom phone: 0800 023 4567 or 0300 123 9 123 from a mobile). Contacting this organisation or making a complaint will not affect your legal right to take action against us.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

Barclays Bank UK PLC is covered by the FSCS. You may be entitled to compensation from the FSCS if we cannot meet our obligations, depending on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS website [fscs.org.uk](https://www.fscs.org.uk) or by writing to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Governing Law

These benefits are governed by and subject to the laws of England and Wales unless the insurer has specifically agreed in writing otherwise. Unless otherwise agreed, the contractual terms of your benefits, all prior information and all communications will be in English.

Statement of Price

Your Barclays Infinite has an Annual Fee. The benefits listed in this document are an integral part of your Barclays Infinite credit card. There is no separate charge for these services/benefits; they will remain available while you hold a Barclays Infinite credit card. Other taxes may exist that are not paid via underwriting insurer and/or Barclays Bank UK PLC or imposed by them or us.

Benefit Table

Section A – Travel Assistance	
Medical Assistance	Included
Legal Assistance	Included
Lost or Stolen Document Assistance	Included
Section B – Cancellation or Curtailment Charges	
Cancellation or Curtailment (or Abandonment)	up to £6,000
Rebooking fees	up to £500
Excess per person per event	up to £50
Section C – Missed Departure	
Maximum	up to £1,000
Section D – Delayed Departure/Abandonment	
Delayed departure, maximum, for a maximum of two beneficiaries	up to £480
– per hour, after 4 hours' delay, per beneficiary, maximum of two beneficiaries	up to £40
Section E – Baggage Delay	
Maximum, for a maximum of two beneficiaries	up to £720
– per hour, after 4 hours' delay, per beneficiary, maximum of two beneficiaries	up to £60
Section F – Emergency Medical and Other Expenses Abroad	
Medical and Repatriation Expenses	up to £5,000,000
Emergency Dental treatment	£500
Close Relative to travel out if hospitalised	up to £100 per day, max. 10 days plus economy transport
Extended Stay of Beneficiary/Companion	up to £100 per day, max. 10 days plus economy transport
Excess per person per incident	£100
Funeral Expenses abroad or Repatriation of Mortal Remains	up to £4,500
Section G – Hospital Benefit	
Hospital Benefit, maximum 30 days	up to £1,650
– per day, maximum 30 days	up to £55

Section H – Personal Belongings and Personal Money	
Personal belongings	up to £3,000
– Single Article Limit	£500
– Valuables Limit in total	£500
– Excess per claim per person	£75
Personal Money	up to £750
– Excess per claim per person	£75
Section I – Personal Accident	
Personal Accident, maximum	up to £350,000
– All benefits, 17 years of age and over	£350,000
– All benefits, 16 years of age and under	£3,000
Section J – Personal Liability	
Personal Liability	up to £2,000,000
Excess per event	£200
Section K – Overseas Legal Expenses	
Overseas Legal Expenses, per event	up to £25,000
Section L – Winter Sports Cover	
Ski Pack, maximum per event	up to £300
Piste Closure, maximum	up to £300
– per day	£30
Section M – Rental Car Collision Damage Waiver	
Rental Car Collision Damage Waiver, up to 31 day rental by Cardholder	up to £35,000
– Minimum claim value	£100
Restitution of trip – Loss of use	up to £300
– per day	£25
Drop off charges	up to £300
Lock out	up to £60
Section N – Purchase Protection	
– Limit per 365 day period	up to £20,000
– Limit per incident	£7,000
– Single Article Maximum Limit	£3,500
– Single Article Minimum Limit	£50

1. Introduction

This document is not a contract of insurance but summarises the benefits provided to **you** by virtue of **you** holding a Barclays Infinite credit card issued by the **Policyholder**.

The provision of those benefits is enabled by an insurance policy held by and issued to Barclays Bank UK PLC by Inter Partner Assistance S.A. (policy number 2244301). Barclays Bank UK PLC is the only **Policyholder** under the insurance policy and only it has direct rights under the policy against the insurer. This agreement does not give **you** direct rights under the policy of insurance. Strict compliance with the terms and conditions of this agreement is required if **you** are to receive its benefit.

Eligibility

The benefits summarised in this document are dependent upon **you** being a valid Barclays Infinite credit card Cardholder at the time of any incident giving rise to a claim. Barclays Bank UK PLC will give **you** notice if there are any material changes to these terms and conditions or if the policy supporting the benefits available under this agreement is cancelled or expires without renewal on equivalent terms.

This is **your** benefit guide and agreement with **us**.

It contains details of benefits, conditions and exclusions relating to Barclays Infinite credit card **Cardholders** and is the basis on which all claims **you** make will be settled.

Insurer

The service provider arranged by Inter Partner Assistance S.A.

2. Important Requirement Applying to your Benefits

Cover begins for any **trip** commencing on or after June 1, 2016.

If **you** have a **pre-existing medical condition** **you** must make a **medical health declaration**:

- if **you** have already booked any **trip** commencing on or after June 1, 2016, or
- before booking any **trip** commencing on or after June 1, 2016, or
- upon the annual renewal of **your medical health declaration**.

If there are any changes in **your** health or prescribed medication **you** must notify **us** and update **your medical health declaration** prior to booking any **trip** or departing on any **trip**. All changes must be declared to **us** and accepted in writing before cover can continue.

Failure to declare **pre-existing medical conditions** that are relevant to these benefits may invalidate **your** claim.

3. Important Information

1. These benefits contain certain restrictions regarding **pre-existing medical conditions** concerning the health of the people travelling and of other people upon whose health the holiday may depend. **You** are advised to read sections 5. Important Health Requirements for all **beneficiaries** and 7. Important Limitations Under Section B – Cancellation or Curtailment Charges.
2. **You** must claim against **your** private health insurer first for any in-patient medical expenses abroad up to the benefit limit.
3. These benefits are only available to **you** if **you** are registered with a General Practitioner in the **country of residence** (unless there is no registration process in **your country of residence**).
4. If injury, illness, loss, theft or damage happens **you** should immediately call **AXA** on +44 (0)203 128 7518 to report a medical emergency, request repatriation, report any loss, theft or damage.
5. In the event of **curtailment** necessitating **your** early return home you must contact **AXA**. The service is available to **you** and operates 24 hours a day, 365 days a year for advice and assistance with **your** return **home**. **AXA** will arrange transport **home** when **you** have notice of serious illness, imminent demise, or death of a **close relative at home**.
6. These benefits and terms and conditions are governed by and subject to the laws of England and Wales unless **we** have specifically agreed in writing otherwise.
7. **You** are covered worldwide for **trips** of 90 consecutive days. **Trips** must begin and end in the **country of residence**. **Trips** using one way or open tickets are not covered. Any **trip** solely within the **country of residence** is only covered where **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. **Trips** in the **country of residence** where **you** stay with friends or relations are not covered under these benefits.
8. In order to be eligible to receive benefits under this benefit schedule **you** will only be covered for the following benefits if 100% of the total cost has been charged to the **covered card**: Section M – Rental Car Collision Damage Waiver – cover when the rental of the vehicle is paid with the **covered card** and Section N – Purchase Protection – cover for **eligible items** purchased with the **covered card**.
9. An excess applies to 15. Section B – Cancellation or Curtailment Charges, 19. Section F – Emergency Medical and Other Expenses Abroad, 21. Section H – Personal Belongings and Personal Money, and 23. Section J – Personal Liability.

4. Definitions

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Benefit Schedule and is highlighted in bold print.

Adverse weather conditions

Rain, wind, fog, thunder or lightning storm, flood, snow, sleet, hail, hurricane, cyclone, tornado or tropical storm which is not caused by or has not originated from a geological or catastrophic event such as but not limited to an earthquake, volcano or tsunami.

Adviser

Specialist solicitors or their agents.

Adviser's costs

Reasonable fees and disbursements incurred by the **adviser** with **our** prior written authority. Legal and accounting expenses shall be assessed on the standard basis and third party costs shall be covered if awarded against **you** and paid on the standard basis of assessment.

AXA

The service provider arranged by Inter Partner Assistance S.A.

Benefit Table

The table listing the benefit amounts on pages 6 and 7.

Bodily injury

An identifiable physical injury caused by a sudden, violent, external, unexpected specific event. Injury as a result of **your** unavoidable exposure to the elements shall be deemed to be a **bodily injury**.

Cardholder

The holder of a **covered card**, the card being valid and the account in good standing at the time of the incident.

Channel Islands

Jersey, Guernsey, Herm, Sark and Alderney.

Close relative

Mother, father, sister, brother, spouse, partner or fiancé/fiancée or common-law partner (any couple, including same-sex, in a common law relationship living permanently at the same address) daughter, son, (including adopted daughter or son), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, legal ward, of the **Cardholder**.

Country of residence

The country in which **you** legally reside. If **you** live in the **UK**, the **Channel Islands** and the Isle of Man will be considered outside of **your country of residence**.

If **you** live in the **Channel Islands**, the **UK** and the Isle of Man will be considered outside of **your country of residence**. If **you** live in the Isle of Man, the **UK** and the **Channel Islands** will be considered outside of **your country of residence**.

Covered card

A Barclays Infinite credit card, issued by Barclays Bank UK PLC, the card account being valid and the account balance having been paid in accordance with the **Cardholder** agreement at the time of any incident giving rise to a claim.

Curtailement/curtail

Cutting short **your trip** by returning **home** due to an emergency authorised by **us**.

Home

Your normal place of residence in **your** country of **residence**.

Loss of limb

Loss by physical severance, or the total and irrecoverable permanent loss of use or function of, an arm at or above the wrist joint, or a leg at or above the ankle joint.

Loss of sight

Total and irrecoverable loss of sight in one or both eye(s); this is considered to have occurred if the degree of sight remaining after correction is 3/60 or less on the Snellen scale. (This means being able to see at 3 feet or less what **you** should see at 60 feet.)

Medical condition(s)

Any medical or psychological disease, sickness, condition, illness or injury that has affected **you** or any **close relative**.

Medical emergency

A **bodily injury** or sudden and unforeseen illness suffered by **you** while **you** are on a **trip** outside the **country of residence** and a registered **medical practitioner** tells **you** that **you** need immediate medical treatment or medical attention.

Medical health declaration

Medical information that needs to be declared to **us** by any **beneficiary** who has suffered from a **pre-existing medical condition**:

- a) prior to booking any **trip**, or
- b) upon each annual renewal; whichever is the later.

Medical practitioner

A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to **you** or any travelling companion.

Pair or set

Items of **personal belongings** or **valuables** forming part of a set or which are normally used together.

Panel

Our panel of **advisers** who may be appointed by **us** to act for **you**.

Period of cover

Cover begins for any **trip** commencing on or after July 1, 2012. Cover under Section M – Rental Car Collision Damage Waiver begins for cars rented after July 1, 2012. **Eligible items** purchased after July 1, 2012 are covered under Section N – Purchase Protection.

Benefits are only available to **you** while the **Cardholder** is a Barclays Infinite credit card customer.

Your benefits will end if **your** Barclays Infinite credit card account is closed, or **you** do not pay the annual Barclays Infinite credit card fee. (Please see 32. Cancellation of the Policy and Cover.)

Barclays may also cancel **your** cover or change the terms of **your** cover on giving **you** 30 days' notice in writing.

The period of any **trip** may not exceed 90 consecutive days. **Trips** must begin and end in the **country of residence**.

Under Section B – Cancellation cover shall be operative from the time **you** book the **trip** and ceases upon commencement of **your trip**. For all other sections of the Benefit Schedule, the benefits commence when **you** leave **your home** or hotel, or **your** place of business (whichever is the later) to commence the **trip** and terminates at the time **you** return to **your home**, hotel or place of business (whichever is the earlier) on completion of the **trip**.

Extension to the period of cover

The **period of cover** is automatically extended for the period of the delay in the event that **you** return to **your country of residence** is unavoidably delayed due to an event covered by this Benefit Schedule.

Permanent total disablement

Disablement which, having lasted for a period of at least 12 consecutive months from the date of occurrence will, in the opinion of an independent qualified specialist, prevents **you** from engaging in, or giving any attention to, any business or occupation for the remainder of **your** life.

Personal belongings

Baggage, clothing, personal effects, and other articles which belong to **you** and are worn, used or carried by **you** during any **trip**.

Personal money

Bank notes, currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, hotel vouchers, deeds, manuscripts, securities, all held for private purposes.

Policyholder

Barclays Bank UK PLC, 1 Churchill Place, London E14 5HP, United Kingdom.

Pre-existing medical condition(s)

1. Any past or current **medical condition** that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/ check-up has been required or received during the two years prior to:
 - a) booking any **trip**, or
 - b) upon the annual renewal of **your medical health declaration**, whichever is the later, and
2. Any cardiovascular or circulatory condition (e.g. heart condition, high blood pressure, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to any **trip**.

If you are aware of any **pre-existing medical condition(s)** these must be declared to Barclays Infinite Medical Assessment Helpline on +44 (0)203 128 7518, and accepted for cover.

Public transport

Any public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service on which **you** are booked to travel.

Ski equipment

Skis (including bindings), ski boots, snowboard boots, ski poles and snowboards.

Ski pack

Ski lift pass, ski school fees and hired **ski equipment**, all pre-paid.

Sports and activities

The activities listed under 12. **Sports and Activities**, for which **you** participation in during **your trip** is not the sole or main reason for **your trip** (excluding golf and winter sports holidays).

Strike or industrial action

Any form of industrial action which is carried out with the intention of stopping, restricting or interfering with the production of goods or provision of services.

Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip

Any journey made by **you** worldwide up to 90 consecutive days during the **period of cover**. **Trips** must begin and end in the **country of residence**. **Trips** using one way or open tickets are not covered.

Any **trip** solely within the **country of residence** is only covered where **you** have pre-booked at least two nights' accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. **Trips** in the **country of residence** where **you** stay with friends or relations are not covered under these benefits. Cover for Benefits in Section F – Emergency Medical and Other Expenses Abroad, Section G – Hospital Benefit, Section J – Personal Liability, Section K – Overseas Legal Expenses and Section M – Rental Car Collision Damage Waiver are excluded in the **country of residence**.

Any trips to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country to/from which **you** are travelling has advised against all travel are not covered.

UK

England, Scotland, Wales and Northern Ireland.

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

Valuables

Jewellery, precious metals or precious stones or items made from precious metals or precious stones, watches, furs, leather articles, photographic - audio - video - computer - television - games - and telecommunications equipment (including CD's, DVD's, tapes/cassettes, films, cartridges, memory devices and headphones), telescopes, binoculars, mobile phones, laptops, tablets and notebooks, E-readers, MP3/4 players and any other item with a purchase price of £1,750 or more.

We/us/our

The service provider arranged by Inter Partner Assistance S.A.

You/your/beneficiary(ies)

The **Cardholder** and his/her spouse or legal partner (any couple, including same-sex, in a common law relationship living permanently at the same address for at least 12 months prior to the **trip**), their unmarried children up to the age of 18 living with the **Cardholder** (or up to the age of 24 if they are still in full-time education), all living in the **country of residence**.

Beneficiaries are only covered for benefits when travelling on the **trip** with and to the same destination as the **Cardholder**.

5. Important Health Requirements for all Beneficiaries

You must comply with the following conditions in order to have full protection under these benefits. If **you** do not comply **we** may refuse to deal with **your** claim or reduce the amount of any claim payment. These benefits will not cover **you** if **you**:

1. are travelling against the advice of a **medical practitioner** (or would be travelling against the advice of a **medical practitioner** had **you** sought his/her advice);
2. are travelling with the intention of obtaining medical treatment or consultation abroad;
3. have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which **you** are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established);
4. are not a permanent resident of, and registered with a General Practitioner in, the **country of residence**.

No claim arising directly or indirectly from a **pre-existing medical condition** affecting you will be covered unless:

- **you** have declared ALL **pre-existing medical conditions** to us; and
- **you** have declared any changes in **your** health or prescribed medication; and
- **we** have accepted the condition(s) for cover in writing.

If **you** have a **pre-existing medical condition** **you** must make a **medical health declaration**:

- if **you** have already booked any trip commencing on or after June 1, 2016, or
- when booking any **trip** commencing on or after June 1, 2016, or
- upon the annual renewal of **your medical health declaration**.

We will assess the medical information supplied to **us** and advise if **we** can cover the **pre-existing medical condition(s)**, if certain exclusions or restrictions should be imposed, or if cover can be offered subject to the payment of an additional premium.

If the cover is subject to the payment of an additional premium, cover will not commence until full payment has been received by **us** and written confirmation has been provided by **us**.

If **your** benefits are endorsed to cover any claims arising from **your pre-existing medical condition(s)** the endorsement will remain valid for 12 months and **you** need not re-declare **your pre-existing medical condition(s)** when taking any **trips** within this 12-month period.

If there are any changes in **your** health or prescribed medication **you** must notify **us** and update **your medical health declaration** prior to booking any **trip** or departing on any **trip**.

All changes must be declared to us and accepted in writing before cover can continue. Failure to declare **pre-existing medical conditions** that are relevant to these benefits may invalidate **your** claim. To declare a **pre-existing medical condition** or a change in **your** state of health or prescribed medication, **you** should contact the Barclays Infinite Medical Assessment Helpline on +44 (0)203 128 7518. **You** should also refer to 11. General Exclusions.

6. Waived Conditions

The following medical conditions are covered free of charge and subject to the normal terms and conditions of these benefits, provided:

1. the **beneficiary** is not awaiting surgery for the condition, and
2. the **beneficiary** has been fully discharged from any post-operative follow-up.

You do not need to declare any of these conditions to **us** provided ALL criteria are met.

- Abnormal Smear Test
- Achilles Tendon Injury
- Acne
- Acronyx (Ingrowing Toenail)
- Adenoids
- Allergic Rhinitis
- Alopecia
- Anal Fissure/Fistula
- Appendectomy
- Astigmatism
- Athlete's Foot (Tinea Pedis)
- Attention Deficit Hyperactivity Disorder
- Bell's Palsy (Facial Paralysis)
- Benign Prostatic Enlargement
- Bladder Infection (no ongoing treatment, no hospital admissions)
- Blepharitis
- Blindness
- Blocked Tear Ducts
- Breast – Fibroadenoma
- Breast Cyst(s)
- Breast Enlargement/Reduction
- Broken Bones (other than head or spine) – (no longer in plaster)
- Bunion (Hallux Valgus)
- Bursitis
- Caesarean Section
- Candidiasis (oral or vaginal)
- Carpal Tunnel Syndrome
- Cartilage Injury
- Cataracts
- Cervical Erosion
- Cervicitis
- Chalazion
- Chicken Pox (fully resolved)
- Cholecystectomy
- Chronic fatigue syndrome (if only symptom is fatigue and no hospital admissions)
- Coeliac Disease
- Cold Sore (Herpes Simplex)
- Common Cold(s)
- Conjunctivitis
- Constipation
- Corneal Graft
- Cosmetic Surgery
- Cyst – Breast
- Cyst – Testicular
- Cystitis (no ongoing treatment, no hospital admissions)
- Cystocele (fully recovered, no hospital admissions)
- D & C
- Deaf Mutism
- Deafness
- Dental Surgery
- Dermatitis (no hospital admissions or consultations)
- Deviated Nasal Septum
- Diarrhoea and/or Vomiting (resolved)
- Dilatation and Curettage
- Dislocations (no joint replacement or hospital admissions)
- Dry Eye Syndrome
- Dyspepsia
- Ear Infections (resolved – must be all clear prior to travel if flying)
- Eczema (no hospital admissions/ consultations)
- Endocervical Polyp
- Endocervicitis
- Endometrial Polyp
- Epididymitis
- Epiphora (Watery Eye)
- Epispadias
- Epistaxis (Nosebleed)
- Erythema Nodosum
- Essential Tremor
- Facial Neuritis (Trigeminal Neuralgia)
- Facial Paralysis (Bell's Palsy)

- Femoral Hernia
- Fibroadenoma
- Fibroid – Uterine
- Fibromyalgia
- Fibromyositis
- Fibrositis
- Frozen Shoulder
- Gall Bladder Removal
- Ganglion
- Glandular Fever (full recovery made)
- Glaucoma
- Glue Ear (resolved – must be all clear prior to travel if flying)
- Goitre
- Gout
- Grave's Disease
- Grommet(s) inserted (Glue Ear)
- Gynaecomastia
- Haematoma (external)
- Haemorrhoidectomy
- Haemorrhoids (Piles)
- Hallux Valgus (Bunion)
- Hammer Toe
- Hay Fever
- Hernia (not Hiatus)
- Herpes Simplex (Cold Sore)
- Herpes Zoster (Shingles)
- Hip Replacement (no subsequent arthritis and never any dislocation of a joint replacement)
- Hives (Nettle Rash)
- Housemaid's Knee (Bursitis)
- HR (Hormone Replacement Therapy)
- Hyperthyroidism (Overactive Thyroid)
- Hypospadias
- Hypothyroidism (Underactive Thyroid)
- Hysterectomy (provided no malignancy)
- Impetigo
- Indigestion
- Influenza (full recovery made)
- Ingrowing Toenail (Acronyx)
- Inguinal Hernia
- Insomnia
- Intercostal Neuralgia (no admissions)
- Intertrigo
- Irritable Bowel Syndrome (IBS) (provided definite diagnosis made and no ongoing investigations)
- Keimboeck's Disease
- Keratoconus
- Knee Injury – Collateral/ cruciate ligaments
- Knee Replacement (no subsequent arthritis and never any dislocation of a joint replacement)
- Kohler's Disease
- Labyrinthitis
- Laryngitis
- Learning Difficulties
- Leptothrix
- Leucoderma
- Lichen Planus
- Ligaments (injury)
- Lipoma
- Macular Degeneration
- Mastitis
- Mastoidectomy (resolved – must be all clear prior to travel if flying)
- Menopause
- Menorrhagia
- Migraine (provided definite diagnosis made and no ongoing investigations)
- Miscarriage
- Mole(s)
- Molluscum Contagiosum
- Myalgic Encephalomyelitis (ME) (if the only symptom is fatigue and no hospital admissions)
- Myxoedema
- Nasal Infection
- Nasal Polyp(s)
- Nettle Rash (Hives)
- Neuralgia (no hospital admissions)
- Nosebleed(s)
- Nystagmus
- Osgood-Schlatter's Disease
- Osteochondritis
- Otosclerosis
- Overactive Thyroid
- Parametritis
- Pediculosis
- Pelvic Inflammatory Disease
- Photodermatitis

- Piles
- Pityriasis Rosea
- Post Viral Fatigue Syndrome (if the only symptom is fatigue and no admissions)
- Pregnancy (provided no complications)
- Prickly Heat
- Prolapsed Uterus (womb)
- Pruritis
- Psoriasis (no hospital admissions or consultations)
- Repetitive Strain Injury
- Retinitis Pigmentosa
- Rhinitis (Allergic)
- Rosacea
- Ruptured Tendons
- Salpingo-oophoritis
- Scabies
- Scalp Ringworm (Tinea Capitis)
- Scheuermann's Disease (provided no respiratory issues)
- Sebaceous Cyst
- Shingles (Herpes Zoster)
- Sinusitis
- Skin Ringworm (Tinea Corporis)
- Sleep Apnoea (no machine used to assist breathing)
- Sore Throat
- Sprains
- Stigmatism
- Stomach Bug (resolved)
- Strabismus (Squint)
- Stress Incontinence (no urinary infections)
- Talipes (Club Foot)
- Tendon Injury
- Tennis Elbow
- Tenosynovitis
- Termination of Pregnancy
- Testicles – Epididymitis
- Testicles – Hydrocele
- Testicles – Varicocele
- Testicular Cyst
- Testicular Torsion (Twisted Testicle)
- Throat Infection(s)
- Thrush
- Thyroid – Overactive
- Thyroid Deficiency
- Tinea Capitis (Scalp Ringworm)
- Tinea Corporis (Skin Ringworm)
- Tinea Pedis (Athlete's Foot)
- Tinnitus
- Tonsillitis
- Tooth Extraction
- Toothache
- Torn Ligament
- Torticollis (Wry Neck)
- Trichomycosis
- Trigeminal Neuralgia
- Turner's Syndrome
- Twisted Testicle
- Umbilical Hernia
- Underactive Thyroid
- Undescended Testicle
- Urethritis (no ongoing treatment, no hospital admissions)
- URTI (Upper Respiratory Tract Infection) (resolved, no further treatment)
- Urticaria
- Uterine Polyp(s)
- Uterine Prolapse
- Varicocele
- Varicose Veins – legs only, never any ulcers or cellulitis)
- Vasectomy
- Verruca
- Vitiligo
- Warts (benign, non-genital)
- Womb Prolapse (uterus)
- Wry Neck (Torticollis)

7. Important Limitations under Section B – Cancellation or Curtailment Charges

Claims under Section B – Cancellation or Curtailment Charges, are not covered for incidents arising directly or indirectly from any **pre-existing medical condition** known to **you** prior to booking any **trip** affecting any **close relative** if:

1. a terminal diagnosis had been received prior to booking any **trip**, or
2. they were on a waiting list for or had knowledge of the need for, surgery, in-patient treatment or investigation at any hospital or clinic at the time of booking any **trip**, or
3. during the 90 days immediately prior to booking any **trip** they had required surgery, in-patient treatment or hospital consultations.

8. Medical Assistance

Contact **AXA** on Telephone: +44 (0)203 128 7518

In the event of a serious illness or accident which may lead to in-patient hospital treatment, or before any arrangements are made for repatriation or in the event of **curtailment** necessitating **your** early return **home** or in the event of an emergency **you** must contact **AXA** (any minor illness or injury costs must be paid for by **you** and reclaimed). The service is available to **you** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **you** must contact **AXA** as soon as possible. Private medical treatment is not covered unless authorised specifically by **AXA**.

Medical Assistance Abroad

AXA has the medical expertise, contacts and facilities to help should **you** be injured in an accident or fall ill. **AXA** will also arrange transport **home** when this is considered to be medically necessary, or when **you** have notice of serious illness or death of a **close relative** at **home**.

Payment for Medical Treatment Abroad

If **you** are admitted to a hospital/clinic while outside the **country of residence**, **AXA** will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact **AXA** for **you** as soon as possible.

For simple out-patient treatment, **you** should pay the hospital/clinic **yourself** and claim back medical expenses from **us** on **your** return to the **country of residence**. Beware of requests for **you** to sign for excessive treatment or charges. If in doubt regarding any such requests, please call **AXA** for guidance.

9. Reciprocal Health Agreements

European Union (not including EEA or Switzerland)

If **you** are travelling to countries within the European Union (EU), not including the EEA or Switzerland, **you** are strongly advised to obtain a Global Health Insurance Card (GHIC). **You** can apply for a GHIC either online at **Applying for healthcare cover abroad (GHIC and EHIC) – NHS (www.nhs.uk)** or by telephoning 0300 330 1350. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a Global Health Insurance Card or private health insurance, **we** will not deduct the excess under EMERGENCY MEDICAL EXPENSES.

Australia

When **you** are travelling to Australia and **you** register for treatment under the national Medicare scheme, Medicare provides:

- free treatment as an in-patient or out-patient at a public hospital;
- subsidised medicines under the Pharmaceutical Benefits Scheme; and
- benefits for medical treatment provided by doctors through private surgeries and Government Health Centres (not hospitals).

You must enrol at Medicare offices in Australia if **you** will be receiving treatment. If **you** receive treatment before **you** enrol, Medicare benefits can be backdated, if **you** are eligible. To be eligible **you** must be a resident of the United Kingdom and will need to show **your** passport with an appropriate visa. If **you** do not enrol at **Medicare offices** **we** may reject **your** claim or limit the amount **we** pay to **you**. If **you** need treatment which cannot be carried out under Medicare **you** **MUST** contact **our** 24 hours Emergency Service before seeking private treatment. If **you** do not do so, **we** may reject **your** claim or limit the amount **we** pay to **you**.

For more information **you** should contact: Health Insurance Commission, PO Box 1001, Tuggeranong, ACT 2901, Australia or visit their website at: humanservices.gov.au

10. General Conditions

You must comply with the following conditions to have the full protection of the Benefit Schedule. If **you** do not comply **we** may at **our** option refuse to deal with **your** claim, or reduce the amount of any claim payment.

1. **You** must comply with 5. Important Health Requirements for All Beneficiaries. No cover will come into force, or continue in force, for 19. Emergency Medical and Other Expenses Abroad or 15. Cancellation or Curtailment Charges, unless each **beneficiary** who must make a **medical health declaration** in respect of the period for which cover is required, has declared ALL **pre-existing medical conditions** to **us** and they have been formally accepted by **us** in writing. Any medical information **you** give **us** will be treated as strictly confidential. **We** will not pass **your** medical information to anyone without **your** specific authority. **We** will use it to decide whether or not **we** can cover **you** and **we** will refer to it in the event of any claim.

2. **You** must tell **us** before booking any **trip** or departing on any **trip** if there is any change in **your** health, medication or treatment. If **you** do not tell **us** about changes, claims may not be accepted and **your** cover may be invalid. All changes must be declared to the Barclays Infinite Medical Assessment Helpline on +44 (0)203 128 7518 and accepted before cover can continue.
3. **You** are covered for **trips** of 90 consecutive days. **Trips** must begin and end in the **country of residence**.
4. **You** must take all reasonable care and precautions to protect **yourself** against accident, illness, disease or injury and to safeguard **your** property against loss, theft or damage. **You** must act as if **you** are not covered and take steps to minimise **your** loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
5. In the event of **curtailment** necessitating **your** early return **home you** must contact **AXA**. The service is available to **you** and operates 24 hours a day, 365 days a year for advice and assistance with **your** return **home**. **AXA** will arrange transport **home** when **you** have notice of serious illness, imminent demise, or death of a **close relative** in the **country of residence**.
6. **You** must tell **us** as soon as possible in the event of an emergency or if **you** are hospitalised (any minor illness or injury costs must be paid for by **you** and reclaimed).
7. **We** ask that **you** notify **us** within 30 days of **you** becoming aware of any incident or loss leading to a claim or as soon as reasonably possible, other than a claim in the above point, and **you** return **your** completed claim form and any additional information to **us** as soon as possible.
8. **You** must report all incidents to the local Police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
9. **You** must not abandon any property for **us** to deal with or dispose of any damaged items as **we** may need to see them.
10. **You** or **your** legal representatives must supply at **your** own expense all information, evidence, medical certificates, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies that may cover the loss. **We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills. Please keep copies of all documents sent to **us**.
11. **You** must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without **our** permission.
12. Tell **us** and provide full details in writing immediately if someone is holding **you** responsible for damage to their property or **bodily injury** to them. **You** must also immediately send us any writ or summons, letter of claim or other document.
13. In the event of a claim and if **we** require it, **you** must agree to be examined by a **medical practitioner** of **our** choice as often as may be reasonably necessary prior to paying a claim, at **our** expense. In the event of **your** death **we** may also request and will pay for a post-mortem examination.
14. If **we** provide transportation or settle **your** claim and as a result **you** have unused travel ticket(s) **you** must surrender those tickets to **us**. If **you** do not **we** will deduct the amount of those tickets from any amount paid to **you**.

15. **We** have the right, if **we** choose, in **your** name but at **our** expense to:
 - a) take over the defence or settlement of any claim;
 - b) take legal action in **your** name to get compensation from anyone else for **our** own benefit or to get back from anyone else any payments that have already been made;
 - c) take any action to get back any lost property or property believed to be lost.
16. If **you** or anyone acting for **you** in any respect, attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this policy shall become void. **We** may inform the police and **you** must repay to **us** any amount already received under the policy.
17. If **we** pay any expense for which **you** are not covered, **you** must pay this back within one month of **our** asking.
18. **We** will make every effort to apply the full range of services in all circumstances as shown in **your** Benefit Schedule. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.
19. **We** may at any time pay to **you our** full liability under the Policy after which no further payments will be made in any respect.
20. If at the time of any incident which results in a claim under this Benefit Schedule, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section I – Personal Accident).
21. If **you** possess multiple Barclays Bank UK PLC cards **you** may only claim and **we** will only pay up to the highest limit of the cards, the benefit values will not be cumulative.
22. No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, UK or United States of America.

11. General Exclusions

These exclusions apply throughout **your** Benefit Schedule. **We** will not pay for claims arising directly or indirectly from:

1. Any **pre-existing medical conditions** unless ALL **preexisting medical conditions** have been declared to the Barclays Infinite Medical Assessment Helpline prior to the commencement of cover under this policy and/or prior to any **trip**, any changes in health or prescribed medication have been declared and **we** have accepted the condition(s) for cover in writing.
2. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section F – Emergency Medical and Other Expenses Abroad, Section G – Hospital Benefit and Section I – Personal Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

3. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
4. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
5. **Your** participation in or practice of any sport or activity unless it is shown as covered in 12.
Sports and Activities.
6. **Your** engagement in or practice of: manual work with the exception of: bar and restaurant work, wait staff, chalet, maid, au pair and child care, and occasional light manual work at ground level including retail work and fruit picking (excluding the use of cutting tools, power tools and machinery), flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised two or three wheeled vehicles unless a full driving licence issued in **your country of residence** is held permitting the use of such vehicles and **you** and **your** passengers are all wearing helmets, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, or any tests for speed or endurance.
7. Any claim resulting from **you** attempting or committing suicide; deliberately injuring **yourself**; using any drug not prescribed by a **medical practitioner**, being addicted to any drugs, or abusing solvents, drugs, or alcohol, or being under the influence of drugs, solvents, or alcohol.
8. Self exposure to needless peril (except in an attempt to save human life).
9. Any claim resulting from **your** involvement in a fight except in self-defence.
10. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
11. **Your** own unlawful action or any criminal proceedings against **you**.
12. Any claim where **you** are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source, had these benefits herein not been effected.
13. Any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples of such loss, damage or additional expenses would be the cost incurred in preparing a claim, loss of earnings, loss or costs incurred arising from the interruption of **your** business, inconvenience, distress, or loss of enjoyment.
14. Operational duties as a member of the Armed Forces.
15. **Your** travel to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country to/from which **you** are travelling has advised against all travel.
16. Any claim caused by **you** climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
17. Any costs **you** would have been required or been expected to pay, if the event resulting in the claim had not happened.
18. Any circumstances **you** are aware of that could reasonably be expected to give rise to a claim on this policy.

19. Costs of telephone calls or faxes, meals, taxi fares (with the exception of the taxi costs incurred for the initial journey to a hospital abroad due to **your** illness or injury), newspapers, laundry costs, or interpreters' fees not related to a medical repatriation. (Excluding 20 Section G – Hospital Benefit.)
20. Cover for Benefits in Section F – Emergency Medical and Other Expenses Abroad, Section G – Hospital Benefit, Section J – Personal Liability, Section K – Overseas Legal Expenses and Section M – Rental Car Collision Damage Waiver are excluded in the **country of residence**.
21. A condition for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
22. Under all sections, any claim arising from a reason not listed under What is covered.

12. Sports and Activities

You are covered under Section B – Cancellation and Curtailment Charges and Section F – Emergency Medical and Other Expenses Abroad for the following activities provided your participation in them is not the sole or main reason for **your trip** (excluding golf and winter sports holidays). Cover under Section J – Personal Liability for those sports or activities marked with * is excluded.

Abseiling*	Kitesurfing	Snowboarding
Archery*	Monoskiing	(on piste or off piste with a guide)
Badminton	Mountain bicycling on tarmac*	Snowshoeing
Baseball Basketball	Netball	Squash
Bowling	Orienteering	Surfing
Camel riding	Paintball*	Swimming
Canoeing* up to grade/class 3)	Pony trekking	Table tennis
Clay pigeon shooting*	Racquetball	Tennis
Cricket	Road cycling	Tobogganing
Cross country skiing*	Roller skating	Trampolineing
Elephant riding*	Rounders Running	Trekking (up to 4000 metres without use of climbing equipment)
Fell running*	Sailing (within 20 nautical miles of the coastline)*	Volleyball
Fencing*	Sailing* outside 20 nautical miles of the coastline)	War games*
Fishing	Scuba diving (unqualified and above 18 metres)	Water polo
Football	Scuba diving* (qualified and above 40 metres)	Water skiing
Glacier skiing*	Ski touring*	Wind surfing
Go-karting*	Skidoo*	Yachting* (within 20 nautical miles of the coastline)
Golf	Skiing (on piste or off piste with a guide)	Yachting (outside 20 nautical miles of the coastline)
Hockey	Snowblading*	Zorbing
Horse riding*		
Horse trekking*		
Hot air ballooning*		
Ice skating (on recognised ski rinks)		
Jet biking*		
Jet skiing*		

13. Section A – Travel Assistance

What is covered

During **your trip** we will:

1. assist **you** with the procurement of a lawyer and/ or interpreter and or the advance of any legal or interpreter's fees if **you** are arrested or threatened with arrest while travelling, or are required to deal with any public authority.
2. provide **you** with necessary information and assist **you** in obtaining replacement travel documents such as passport, entry visa or airline tickets, from the appropriate local authority if the documents required for the return journey are lost or stolen. **We** will not pay the charges payable for issuing new documents.
3. refer **you** to physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, ophthalmologists, pharmacies, opticians and suppliers of contact lenses and medical aid equipment.
4. organise replacement of essential prescription medication which has been lost or stolen, if it, or a local equivalent, is unavailable when **you** are outside the **country of residence**. **We** will bear the costs for dispatch, but all costs of obtaining the medicine will be borne by **you**. The transportation of medicine remains subject to the regulations imposed by airline companies or any other transportation company, as well as local and/or international law.

Special conditions

Anything mentioned in 10. General Conditions.

What is not covered

1. The cost of any advance or delivery fee.
2. Anything mentioned in 11. General Exclusions.

14. Section B – Cancellation or Curtailment Charges

YOU SHOULD ALWAYS CONTACT AXA BEFORE CURTAILMENT

Telephone Number +44 (0)203 128 7518

What is covered

We will pay **you** up to the amount shown in the **Benefit Table** per **trip** for any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if;

- a) cancellation of the **trip** is necessary and unavoidable; or
- b) the **trip** is **curtailed** before completion; as a result of any of the following changes in circumstances, which is beyond **your** control, and of which **you** were unaware at the time you booked **your trip**:
 1. unforeseen illness, injury or death of **you** or a **close relative**;
 2. **your** compulsory quarantine, jury service attendance or being called as a witness at a Court of Law;
 3. the withdrawal of **your** leave as a member of the Armed Forces provided that such cancellation or **curtailment** could not reasonably have been expected at the time of receiving these benefits or booking **your trip** (whichever is the later).

Rebooking fees

We will pay up to the amount shown in the **Benefit Table** for rebooking fees if, due to an incident covered by Section B – Cancellation or Curtailment Charges, **you** chose to rebook **your** covered holiday instead of cancelling.

Important limitations under section B – Cancellation or Curtailment Charges

Claims under Section B – Cancellation or Curtailment Charges are not covered for incidents arising directly or indirectly from any **pre-existing medical condition** known to **you** prior to booking any **trip** affecting any **close relative** if:

1. a terminal diagnosis had been received prior to booking any **trip**, or
2. they were on a waiting list for or had knowledge of the need for, surgery, in-patient treatment or investigation at any hospital or clinic at the time of booking any **trip**, or
3. during the 90 days immediately prior to booking any **trip** they had required surgery, in-patient treatment or hospital consultations.

Special conditions

1. You must obtain a medical certificate from **your** treating **medical practitioner** and prior approval of **AXA** to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury** or illness.
2. If **you** delay or fail to notify the travel agent, tour operator or provider of transport/ accommodation, at the time it is found necessary to cancel the **trip**, **our** liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.
3. If **you** cancel the **trip** due to **bodily injury** or illness **you** must provide a medical certificate from the **medical practitioner** treating the injured/ill person, stating that this necessarily and reasonably prevented **you** from travelling.

4. **You** must contact **us** to make necessary travel arrangements for **you**.
5. In the event of a claim for **curtailment**, indemnity will be calculated strictly from the date **you** return to **your home** in the **country of residence**.
6. Anything mentioned in 10. General Conditions.

What is not covered

1. The Policy Excess. **You** are responsible for the first £50 per person per claim.
2. Any claim arising directly or indirectly from a **pre-existing medical condition** affecting **you** unless you have declared ALL **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for cover.
3. The cost of recoverable airport charges and levies.
4. Any costs incurred because **you** did not contact **AXA** to make the necessary travel arrangements, immediately when **you** knew that **your trip** was to be **curtailed**.
5. Any claim arising directly or indirectly from circumstances known to **you** prior to the date these benefits became effective or the time of booking any **trip** (whichever is the earlier) which could reasonably have been expected to give rise to cancellation or **curtailment** of the **trip**.
6. Any costs paid for using any reward scheme, airline mileage reward scheme, for example Avios, or any card bonus point schemes, any Timeshare, Holiday Property Bond or other holiday points scheme and/or any associated maintenance fees.
7. Any claim arising from pregnancy or childbirth unless certified by a **medical practitioner** as necessary due to unforeseen complications which commence after the date these benefits became effective or after booking any **trip**, whichever is the later.
8. Any costs incurred when **you** do not get a medical certificate from the treating **medical practitioner** at your resort or place of incident, explaining why it is deemed medically necessary to return early to the **country of residence**.
9. Any claim resulting from **your** inability to travel due to a **beneficiary's** failure to hold, obtain or produce a valid passport or any required visas.
10. Any claim where **you** cannot travel or choose not to travel because the Foreign and Commonwealth Office (or any other equivalent government body in another country) advises against travel due to a pandemic.
11. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or Air Travel Organisers' Licensing (ATOL).
 - c) **Your** credit or debit card provider or Paypal.
12. Anything mentioned in 11. General Exclusions.

15. Section C – Missed Departure

What is covered

If **you** fail to arrive at the international departure point in **your country of residence** in time to board **your** scheduled pre-booked **public transport** as a result of:

1. the failure of other scheduled **public transport**; or
2. an accident to or breakdown of the vehicle in which **you** are travelling; **we** will pay up to the amount shown in the **Benefit Table** per **trip**, for reasonable meals, refreshments, additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination outside the **country of residence**.

Special conditions

1. **You** must allow sufficient time for the scheduled **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.
2. **You** must obtain a written report from the carrier confirming the delay and cause.
3. All itemised receipts must be retained.
4. **You** must obtain a written report from the police or attending emergency service if the vehicle **you** are travelling in breaks down or is involved in an accident.
5. **You** may claim only once under Section C – Missed Departure or once under Section D – Delayed Departure/Abandonment for the same event, not twice.
6. Anything mentioned in 10. General Conditions.

What is not covered

1. **Strike or industrial action** existing or declared publicly by the date these benefits became effective or **you** booked **your trip** (whichever is the earlier).
2. An accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairer's report is not provided.
3. Breakdown of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with the manufacturer's instructions.
4. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
5. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements.
6. Any expenses when reasonable alternative travel arrangements have been made available within 4 hours of the scheduled departure time.
7. Anything mentioned in 11. General Exclusions.

16. Section D – Delayed Departure/Abandonment

What is covered

If departure of the scheduled **public transport** on which **you** are booked to travel is delayed at the final departure point from or to the **country of residence** for at least 4 hours from the scheduled time of departure due to:

a) **strike or industrial action**; or

b) **adverse weather conditions**; or

c) mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel;

we will pay **you**, either

1. after a minimum of 4 hours delay, up to the amount shown in the **Benefit Table** per **trip** for up to two **beneficiaries** travelling together, for reasonable meals, refreshments and additional accommodation (room only), or
2. up to the amount as shown in the **Benefit Table** for Section B – Cancellation or Curtailment Charges for any irrecoverable unused travel and accommodation costs and other pre-paid charges for all **beneficiaries** which **you** have paid or are contracted to pay if after a minimum of 24 hours delay, **you** choose to cancel **your trip**. All conditions and exclusions under Section B – Cancellation or Curtailment Charges will also apply to this benefit.

Special conditions

1. **You** must check in according to the itinerary supplied to **you**.
2. **You** must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. **You** must comply with the terms of contract of the travel agent, tour operator or provider of transport.
4. All itemised receipts must be retained.
5. **You** may claim only once under Section C – Missed Departure or once under Section D – Delayed Departure/Abandonment for the same event, not twice.
6. Anything mentioned in 10. General Conditions.

What is not covered

1. **Strike or industrial action** or air traffic control delay existing or publicly declared by the date these benefits became effective or **you** booked **your trip** (whichever is the earlier).
2. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
3. Abandonment after the first leg of a **trip**.
4. Anything mentioned in 11. General Exclusions.

17. Section E – Baggage Delay

What is covered

We will pay **you** up to the amount shown in the **Benefit Table** per **trip** for up to two **beneficiaries** travelling together, for Baggage Delay for the emergency replacement of clothing, medication and toiletries if the checked-in baggage containing **personal belongings** is temporarily lost in transit during the outward journey and not returned to **you** within 4 hours of **your** arrival.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under Section H – Personal Belongings and Personal Money.

Special conditions

1. Written confirmation must be obtained from the carrier, confirming the number of hours the baggage was delayed.
2. All amounts are only for real expenses in excess of any compensation paid by the carrier.
3. The amounts shown in the **Benefit Table** are the total for each delay irrespective of the number of **beneficiaries** travelling together.
4. Claims will be considered only for the purchase of essential clothing and toiletries and only if such purchases are made within 4 days of actual arrival at the destination and are charged to the **covered card** account. If the **covered card** could not be used for the essential purchases, itemised receipts for these purchases must be retained.
5. No reimbursement will be made if purchases were made after the baggage was returned.
6. All itemised receipts must be retained.
7. Cover only applies to **your** outbound **trip** outside of the **country of residence**.
8. Anything mentioned under Section H – Personal Belongings and Personal Money, Special Conditions.
9. Anything mentioned in 10. General Conditions.

What is not covered

1. Anything mentioned under Section H – Personal Belongings and Personal Money, What is not covered.
2. Anything mentioned in 11. General Exclusions.

18. Section F – Emergency Medical and Other Expenses Abroad

What is covered

We will pay the following costs, up to the amount shown in the **Benefit Table**, for each **beneficiary** who suffers sudden and unforeseen **bodily injury** or illness, or who dies during a **trip** outside the **country of residence**.

1. All reasonable and necessary expenses which arise as a result of a **medical emergency** involving **you**. This includes **medical practitioners' fees**, hospital expenses, medical treatment and all the costs of transporting **you** to the nearest suitable hospital, when deemed necessary by a recognised **medical practitioner**.
2. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating.
3. With the prior authorisation of **AXA**, additional travelling costs to repatriate **you** to **your home** when recommended by **our** Chief Medical Officer, including the costs where necessary of a medical escort, mobile medical equipment and translation services. **Repatriation** expenses will be in respect only of the identical class of travel utilised on the outward journey unless **AXA** agrees otherwise.
4. Up to the amount shown in the **Benefit Table** per night for 10 nights for reasonable accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes, with the prior authorisation of **AXA**, up to the amount shown in the **Benefit Table** per night for reasonable additional accommodation expenses for a friend or **close relative** to remain with **you** and escort **you home**. If **you** and **your** friend or **close relative** are unable to use the original return ticket, **AXA** will provide additional travel expenses up to the standard of **your** original booking to return **you** to **your home**.
5. Economy class transport and up to the amount shown in the **Benefit Table** per night for 10 nights' accommodation expenses for a friend or relative from the **country of residence** to visit **you** or escort **you** to **your home** if **you** are travelling alone and if **you** are hospitalised as an in-patient for more than 7 days, with the prior authorisation of **AXA**.
6. In the event of **your** death the reasonable additional cost of funeral expenses abroad plus the reasonable cost of conveying **your** ashes to **your home**, or the additional costs of returning **your** remains to **your home** up to the amount shown in the **Benefit Table**.
7. Economy class transport and up to the amount shown in the **Benefit Table** per night for 3 nights' accommodation expenses for a friend or **close relative** to travel from the **country of residence** to escort **beneficiaries** under the age of 15 to **your home** in the **country of residence** if **you** are physically unable to take care of them. If **you** cannot nominate a person **we** will then select a competent person. If the original pre-booked return ticket(s) for the child cannot be used, **we** will pay for economy one way travel to return the child to the **home**.

Special conditions

1. **You** must give notice as soon as possible to **AXA** of any **bodily injury** or **medical condition** which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.

2. **You must contact AXA as soon as possible in the event of you incurring medical expenses in excess of £500 relating to any one incident. You must always contact AXA before curtailing your trip.**
3. In the event of **your bodily injury or medical condition we** reserve the right to relocate **you** from one hospital to another and arrange for **your** repatriation to the **country of residence** at any time during the **trip. We** will do this if in the opinion of the **medical practitioner** in attendance or **AXA** you can be moved safely and/or travel safely to the **country of residence** to continue treatment.
4. Anything mentioned in 10. General Conditions.

What is not covered

1. The Policy Excess. **You** are responsible for the first £100 per claim.
2. Any claim arising directly or indirectly from a **pre-existing medical condition** affecting **you** unless **you** have declared ALL **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for cover.
3. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
4. Any expenses which are not usual, reasonable or customary to treat **your bodily injury or illness.**
5. Any form of treatment or surgery which in the opinion of **our** Chief Medical Officer can be delayed reasonably until **your** return to the **country of residence.**
6. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the country of residence.
7. Additional costs arising from single or private room accommodation.
8. Treatment or services provided by a private clinic or hospital, health spa, convalescent or nursing home or any rehabilitation centre unless agreed by **AXA.**
9. Treatment costs for cosmetic reasons unless **our** Chief Medical Officer agrees such treatment is necessary as a result of an accident covered by this Policy.
10. Any expenses incurred after you have returned to the **country of residence** unless previously agreed to by **AXA.**
11. Expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations or vaccinations and/or taken the recommended medication.
12. Any costs **you** incur outside the **country of residence** after the date **our** Chief Medical Officer tells **you you** should return **home** or **we** arrange for **you** to return **home.** (**Our** liability to pay further costs under this section after that date will be limited to what **we** would have paid if **your** repatriation had taken place.)
13. **You** must not unreasonably refuse the medical repatriation services **we** agree to provide and pay for under this Policy. If **you** choose alternative medical repatriation services without reasonable grounds for doing so, which **we** have accepted in writing, it will be at **your** own risk and own cost.
14. The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling).

15. Any claim arising from pregnancy or childbirth unless certified by a **medical practitioner** as necessary due to unforeseen complications which arise after **you** commence **your trip**.
16. Any treatment or diagnostic testing that was pre-planned or pre-known by **you**.
17. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals.
18. Costs incurred in the United States that exceed the average reimbursement the medical service provider receives for all services rendered to its patients for like treatment, but in any event no more than one and a half times the rate that would be applicable if the costs were payable by US Medicare.
19. Costs of telephone calls, other than calls to **AXA** notifying them of the problem for which **you** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
20. Air-sea rescue costs.
21. Anything mentioned in 11. General Exclusions.

19. Section G – Hospital Benefit

What is covered

If **we** accept a claim under Section F – Emergency Medical and Other Expenses Abroad, **we** will also reimburse **you** up to the amount shown in the **Benefit Table** for incidental expenses (such as telephone line rental, television rental and visitor taxi journeys) for each continuous 24 hour period that **you** have to spend in hospital as an in-patient outside the **country of residence**.

Special conditions

1. **You** must give notice as soon as possible to **AXA** of any **bodily injury** or **medical condition** which necessitates **your** admittance to hospital as an in-patient.
2. Anything mentioned in 10. General Conditions.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or **medical condition** which necessitated **your** admittance into hospital.
 - b) any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing home or any rehabilitation centre.
 - c) any additional period of hospitalisation following **your** decision not to be repatriated after the date when in the opinion of **AXA** it is safe to do so.
2. All itemised receipts must be retained.
3. Anything mentioned in 11. General Exclusions.

20. Section H – Personal Belongings and Personal Money

What is covered

Personal belongings

We will pay **you** up to the amount shown in the **Benefit Table** per **trip**, for the accidental loss of, theft of or damage to **personal belongings**. The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (or **we** may at **our** option replace, reinstate or repair the lost or damaged **personal belongings**). The maximum **we** will pay for any one article, **pair or set** of articles is equal to the Single Item Limit shown in the **Benefit Table**. The maximum **we** will pay for all **valuables** in total is equal to the valuables limit shown in the **Benefit Table**.

Personal money

We will pay **you** up to the amounts shown in the **Benefit Table** per **trip** for the accidental loss of, theft of or damage to personal money.

Special conditions

1. All receipts must be retained.
2. **You** must report all incidents of loss or theft of **personal belongings** to the local Police within 24 hours of discovery and obtain a written report. A Holiday Representatives Report is not sufficient.
3. For items damaged whilst on **your trip you** must obtain an official report from an appropriate local authority.
4. If **personal belongings** are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **you** must report to them, in writing, details of the loss, theft or damage and obtain an official report from an appropriate local authority. If **personal belongings** are lost, stolen or damaged whilst in the care of an airline **you** must:
 - a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under the Benefit Schedule.
5. **You** must provide an original receipt or proof of ownership for items lost, stolen or damaged to help **you** to substantiate **your** claim.
6. Receipts for items lost, stolen or damaged must be retained as these will help **you** to substantiate **your** claim.
7. Payment will be made based on the value of the property at the time it was damaged, lost or stolen. A deduction will be made for wear, tear and loss of value depending on the age of the property.
8. Anything mentioned in 10. General Conditions.

What is not covered

1. The Policy Excess. **You** are responsible for the first £75 per claim.
2. Loss, theft of or damage to **valuables** or **personal money** left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box.
3. Loss, theft of or damage to **personal belongings** contained in an **unattended** vehicle:
 - a) overnight between 9pm and 8am (local time); or
 - b) at any time between 8am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view; and evidence of forcible and violent entry to the vehicle confirmed by a police report.
4. Loss or damage due to delay, confiscation or detention by customs or other authority.
5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, perishable goods and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
6. Loss or damage to china, glass, porcelain or other brittle or fragile articles in checked baggage.
7. Loss theft of or damage to bicycles, loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
8. Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.
9. Loss, theft of or damage to tools of trade and other items used in connection with **your** business, trade, profession or occupation.
10. Accessories for vehicles or boats.
11. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
12. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
13. Claims arising from loss or theft from **your** accommodation unless there is evidence of forced entry which is confirmed by a police report.
14. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage.
15. Anything mentioned in 11. General Exclusions.

21. Section I – Personal Accident

What is covered

We will pay up to the amount shown in the **Benefit Table**, if **you** sustain accidental **bodily injury** during the **period of cover** during a **trip**, which shall solely and independently of any other cause, result within one year in **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**.

Special conditions

1. The benefit is not payable under **permanent total disablement**, until one year after the date **you** sustain **bodily injury**.
2. The benefit is not payable to **you** under more than one of the items shown in the **Benefit Table**.
3. Anything mentioned in 10. General Conditions.

What is not covered

1. Any claim arising directly or indirectly from any **pre-existing medical conditions**.
2. Anything mentioned in 11. General Exclusions.

22. Section J – Personal Liability

What is covered

We will pay up to the amount shown in the **Benefit Table**, against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any event occurring during a **trip** outside of the **country of residence**, in respect of accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a relative, **close relative** or member of **your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a relative, **close relative**, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions

1. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must forward every letter, writ, summons and process to **us** as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** written consent.
4. **We** will be entitled if **we** so desire to take over and conduct in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
5. In the event of **your** death, **your** legal representative(s) will have the protection of the Benefit Schedule provided that such representative(s) comply(ies) with the terms and conditions outlined in this document.
6. Anything mentioned in 10. General Conditions.

What is not covered

1. The Policy Excess. **You** are responsible for the first £200 per claim.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
 - d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **we** will not pay for the first £250 of each and every claim arising from the same incident).
 - f) **Your** criminal, malicious or deliberate acts.
3. Anything mentioned in 11. General Exclusions.

23. Section K – Overseas Legal Expenses

What is covered

We will pay up to the amount shown in the **Benefit Table**, for legal costs to pursue a civil action for compensation if someone else causes **you** **bodily injury, medical condition** or death during **your** **trip**. **We** will also pay reasonable costs of an interpreter that is arranged by **us** for court proceedings.

How we settle legal expenses claims:

We will appoint a member of **our** **panel** to handle **your** case. However, should **you** choose to appoint an **adviser** of **your** own choice to act on **your** behalf, **you** will notify **us** to that effect. **We** will, upon receipt of **your** notification, advise **you** of any conditions concerning such appointment.

Special conditions

1. **You** must notify **us** of claims as soon as reasonably possible and in any event within 30 days of **you** becoming aware of an incident which may generate a claim.
2. **We** will provide **you** with a claim form which must be returned promptly with all relevant information required by **us**. **You** must supply at **your** own expense all of the information which **we** reasonably require to decide whether a claim may be accepted.
3. In the event of a dispute arising as to **adviser's costs** **we** may require **you** to change **adviser**.
4. **We** shall only be liable for **adviser's costs** for work expressly authorised by **us** in advance in writing and undertaken while there are reasonable prospects of success. In the event that **you** instruct an **adviser** of **your** own choice instead of the **panel adviser** appointed by **us**, **your adviser's costs** will be covered to the extent that they do not exceed **our** standard **panel adviser's costs**.
5. **You** are responsible for any **adviser's costs** if **you** withdraw from the legal action, other than on the advice of **your** **adviser**, without **our** prior consent. Any **adviser's costs** or other fees already paid under these benefits will be reimbursed to **us** by **you**

6. **We** will not start legal proceedings in more than one country in respect of the same occurrence.
7. **We** may choose to conduct legal proceedings in the United States of America or Canada under the contingency fee system operating in those countries.
8. Anything mentioned in 10. General Conditions.

What is not covered

1. Any claim where **we** think there is not a reasonable chance of **you** winning the case or achieving a reasonable settlement.
2. Costs or expenses incurred before **we** accept **your** claim in writing.
3. Claims not notified to **AXA** within 90 days of the incident.
4. Claims against a carrier, the travel or holiday agent or tour operator arranging any **trip, us**, Inter Partner Assistance, **AXA** Travel Insurance, **your** employer, **AXA** or their agents and Barclays.
5. Claims against someone **you** were travelling with or another **covered person** or any other person covered under a Barclays Infinite policy.
6. Legal action where in **our** opinion the estimated amount of compensation is less than £750.
7. Actions undertaken in more than one country.
8. Lawyers' fees incurred on the condition that **your** action is successful.
9. Penalties or fines which a Court awards against **you**.
10. Claims by **you** other than in **your** private capacity.
11. Claims occurring within the **country of residence**.
12. Anything mentioned in 11. General Exclusions.

24. Section L – Winter Sports Cover

What is covered

Ski pack

We will pay **you** up to the amount shown in the **Benefit Table** for the unused portion of **your ski pack** that **you** contracted to pay before the **trip** commenced, following **your bodily injury** or illness.

Special conditions

1. **You** must provide written confirmation from a **medical practitioner** that such **bodily injury** or illness prevented **you** from using your **ski pack**.
2. **You** must provide confirmation that no refund is available for the unused **ski pack** elements.
3. Anything mentioned in 10. General Conditions.

What is not covered

1. Any claim arising directly or indirectly from a **pre-existing medical condition** affecting **you** unless **you** have declared ALL **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for cover.
2. Anything mentioned in 11. General Exclusions.

Piste closure

If **you** are prevented from skiing (excluding cross country skiing) at the pre-booked resort for more than 24 consecutive hours, because insufficient snow or adverse weather causes a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-skiers), **we** will pay **you** up to the amount shown in the **Benefit Table** for the cost of transport and lift pass charges for travel to and from an alternative site.

If no alternative sites are available **we** will pay **you** a benefit up to the amount shown in the **Benefit Table**. Special conditions

1. The cover only applies to **trips** to resorts, taken during their published ski season, where you have pre-booked at least one nights' accommodation and for so long as such conditions prevail at the resort, but not exceeding the pre-booked period of **your trip**.
2. **You** must obtain written confirmation from the resort management of the piste conditions confirming the closure of facilities and the dates applicable.
3. This cover does not apply to holidays taken in the **UK**.
4. Anything mentioned in 10. General Conditions.

What is not covered

Anything mentioned in 11. General Exclusions.

25. Section M – Rental Car Collision Damage Waiver

Definitions – Applicable to this section Excess

Excess

The part of the claim for which the **Cardholder** remains financially responsible in the rental agreement in cases where the **Cardholder** declined to accept the **rental vehicle insurance** policy and the irreducible excess established in the rental agreement when the **Cardholder** has accepted or been obliged to accept the **rental vehicle insurance**.

Rental vehicle

Passenger vehicles authorised to use public roads (passenger cars, estate cars and vans, authorised to carry up to nine people) hired on a daily or weekly basis from an authorised rental agency or hire car firm, which was paid for in full with **your covered card**. Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days. Loss Damage Waiver is only valid for **rental vehicles** rented and driven outside of the **country of residence**.

Rental vehicle insurance

The primary insurance held by a licensed car rental agency or company in respect of the **rental vehicle** covering risks such as third part liability, or theft of the **rental vehicle**.

You/your

The Barclays Infinite credit card **Cardholder** being the named first driver in the rental agreement, being at least 21 years of age and under 85 years of age, in possession of a valid driver's license valid for the class of **rental vehicle**.

What is covered

We will pay up to the amount shown in the **Benefit Table** for the amount of the **excess** (when the rental car company covers damages to the rental vehicle over and above the **excess** by means of another contract) if the licensed rental agency or company holds **you** responsible for costs arising from material damage to the **rental vehicle** during the period of hire resulting from damage, fire, vandalism, or theft of the **rental vehicle** and for subsequent loss of revenue while the **rental vehicle** is unavailable for hire as a result of such damage or loss.

Loss of use

If the rental vehicle is cancelled or cut short during the scheduled rental period due to **you** being confined to bed on the advice of a **medical practitioner** or being hospitalised, **we** will pay up to the amount shown in the **Benefit Table** for each consecutive 24 hours of the hire period that **you** are confined or hospitalised. The rental must be confirmed for at least a minimum of 7 days. **We** will only pay up to the maximum in respect of any one **trip**.

Drop off charges

If no drivers are able to return the **rental vehicle** to the originating car rental station at the end of the period of hire because **you** are hospitalised following sudden accident or illness, **we** will pay up to the amount shown in the **Benefit Table** in respect of any drop off charge imposed by the licensed rental agency or company. One way rentals are excluded.

Lock out

In the event that **you** unintentionally lock **yourself** out of the **rental vehicle**, **we** will pay up to the amount shown in the **Benefit Table** for locksmith charges to open the **rental vehicle** (without causing any further damage to the **rental vehicle**). The rental company must approve the locksmith and **we** must approve this course of action prior to the locksmith being called out.

Special conditions

1. No cover will apply to **you** if:
 - a) **you** do not hold a valid driving license for the class of **rental vehicle** being driven (such licence issued in the **country of residence** or in the country issuing **your** passport);
 - b) has more than three convictions for speeding or has collected more than nine points on their driving licence within the five years prior to the **trip**;
 - c) has any conviction (or pending prosecution) for driving whilst under the influence of a drug or drugs;
 - d) has had a conviction (or pending prosecution) for drink driving, within the last two years;
 - e) has had a conviction or period of disqualification (or is awaiting prosecution) for a dangerous driving and/or careless driving offence;
 - f) is under 21 or over 84 years of age;
 - g) violates the conditions of the rental agreement.
2. No cover will apply in respect of the following types of **rental vehicle**:
 - a) mopeds and motorbikes; commercial vehicles, trucks, motor homes, and vehicles not licensed for road use including but not limited to trailers or caravans;
 - b) **rental vehicles** with a retail purchase price exceeding £35,000 (or local currency equivalent);
 - c) **rental vehicles** being used for reward, motor racing, rallies, speed, endurance tests, track days or practising for such events;
 - d) **rental vehicles** used for commercial purposes.

3. **You** will be covered when renting only one passenger car at any one time.
4. Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days.
5. Revolving or lease type contracts are not covered.
6. If **you** are taken ill **you** must provide written confirmation from the hospital or treating registered physician as to **your** condition and length of confinement.
7. Any period covered or costs incurred where another authorised driver is able to drive the **rental vehicle**.
8. Anything mentioned in 10. General Conditions.

What is not covered

1. Any claim value under £100 for each incident that **you** claim for.
2. **We** will only pay in excess of any insurance which is included in the rental agreement or any other insurance that **you** hold which covers the same incident.
3. Mopeds and motorbikes, commercial vehicles, trucks, motor homes and vehicles not licensed for road use including but not limited to trailers and caravans.
4. Vehicles used off-road, in or in training for racing competitions, trials rallies or speed testing.
5. Loss and/or damage to vintage cars over 20 years old, or cars that have not been manufactured for at least 10 years.
6. Loss and/or damage to vehicles whose value exceeds the amount stated in the **Benefit Table**.
7. Loss and/or damage resulting from failure of any person to observe the maintenance and operating instructions supplied with the **rental vehicle**.
8. Loss and/or damage caused by wear and tear, insects or vermin.
9. Loss and/or damage arising from the **rental vehicle** being employed for a purpose other than that stated in the rental agreement.
10. Any costs where **you** admit liability, negotiate, make and promise or agree any settlement.
11. Any fines and punitive damages.
12. The amount of the indemnity **you** are entitled to claim from any other insurance whether or not the insurer refuses the claim or fail to settle for any reason whatsoever.
13. Benefits payable under, any uninsured or underinsured motorist law, first party benefit law or no-fault law, or law similar to the foregoing, in any state or territory.
14. Anything mentioned in 11. General Exclusions.

26. Section N – Purchase Protection

Definitions – Applicable to this section

Eligible item

An item, purchased by the **Cardholder** solely for personal use (including gifts) with a minimum value of £50, which has been charged fully (100%) to the **Cardholders** Barclays Infinite Card account and is not listed under What is not Covered in this section.

Purchase price

The lower of the amounts shown on either the Barclays Infinite Card billing statement or the store receipt for the eligible item.

What is covered

If an eligible item is stolen or damaged within 90 days of purchase, **we** will, at **our** option, replace or repair the **eligible item** or credit the **Cardholder** account an amount not exceeding the **purchase price** of the **eligible item**, or the single item limit shown in the **Benefit Table** whichever is lower.

We will not pay more than the amount shown in the **Benefit Table** for any one event, or more than the maximum amount shown in the **Benefit Table** in any one 365 day period.

Special conditions

1. Purchase Protection provides cover only for claims or portions of claims that are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability.
2. Claims for an **eligible item** belonging to a **pair or set**, will be paid up to the full **purchase price** of the **pair or set**, provided the items are not useable individually and cannot be replaced individually.
3. If **you** purchase the **eligible item** as a gift for someone else, **we** will if **you** wish, pay a valid claim to the recipient, subject to **you** making the claim.
4. **You** must exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an **eligible item**.
5. **You** will need to transfer to **us**, on **our** request and at **your** expense, any damaged **eligible item** or part of a **pair or set**, and assign the legal rights to recover from the party responsible up to the amount **we** have paid.
6. **You** must provide **us** with the original sales receipt from the store, the original of card receipt, the original account statement showing the transaction and the police report where applicable.
7. Anything mentioned in 10. General Conditions.

What is not covered

1. Lost items not connected to theft, fire or damage caused by accident.
2. Loss of the **eligible item** which **you** cannot reasonably explain.
3. Theft or damage caused by fraud, mistreatment, carelessness or not following the manufacturer's manual.

4. Items which were used before purchase, second-hand, altered, or bought fraudulently by the **Cardholder**.
5. Damage to items caused by product defects.
6. Expenses due to repairs not performed by workshops approved by **AXA**.
7. Stolen items not reported to the police within 48 hours of discovery and a written report obtained.
8. Items left **unattended** in a place accessible to the public.
9. Damage due to normal wear and tear of items or normal use or normal activity during sports and games (example golf or tennis balls, or other consumable items used for sport or games).
10. Motorised vehicles of any kind, bicycles, watercraft, caravans, trailers, hovercraft, aircraft and parts or accessories for any of these items and consumable products necessary to their use and maintenance.
11. Damage due to water, damp, earthquake, or error during production.
12. Theft or damage when item is under supervision, control or taking care of, by third party other than allowed according to safety regulations.
13. Items not received by the **Cardholder** or other party designated by the **Cardholder**.
14. Losses from any item of any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.
15. Direct physical theft or damage to items in a motor vehicle or as a result of the theft of said motor vehicle.
16. Theft of or damage to jewellery, watches, precious metals and gemstones, cameras and video recording equipment unless carried by hand and under the **Cardholder's** personal supervision or under the supervision of a companion previously known to the **Cardholder**.
17. Services, cash, travellers cheques, tickets, documents, currency, silver and gold.
18. Art, antiques, rare coins, stamps and collector's items.
19. Animals, living plants, consumables, perishable goods or permanent installations.
20. Electronic items and equipment, including but not limited to, personal stereos, MP3/4 players, computers or computer-related equipment whilst at your place of employment, items used for business purposes.
21. Riot and civil commotions, strikes, labour and political disturbances.
22. Any mail order items or items delivered by courier until item or items are received, checked for damage and accepted at the nominated delivery address.
23. Theft or accidental damage to any item where there is any other insurance covering the same theft or accidental damage, or where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess.
24. Land or buildings (including but not limited to homes and dwellings).
25. Anything mentioned in 11. General Exclusions.

27. Claims Procedure

1. Please read the appropriate section in the benefits to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.
2. Making a claim
 - a) In the event of an emergency **you** should first call **AXA** on telephone +44 (0)203 128 7518 (any minor illness or injury costs must be paid for by **you** and reclaimed).
 - b) For all other claims telephone our Claims Helpline on +44 (0)203 128 7518 (Monday – Friday 9:00 – 17:00) to obtain a claim form.

You will need to give:

- **your** name,
- **your covered card** number,
- brief details of **your** claim.

Alternatively **you** can email **our** Claims Helpline on claims@axa-travel-insurance.com

You will need to provide:

- **your** name,
- the last 4 digits of your **covered card** number,
- **your** address including the postcode,
- the section under which **you** wish to make a claim.

We ask that **you** notify us within 30 days of **you** becoming aware of an incident or loss leading to a claim or as soon as reasonably possible, and **you** return **your** completed claim form and any additional information to us as soon as possible.

3. Additional Information

You must supply all of **your** original invoices, receipts and reports etc.

You should check the section under which **you** are claiming for any specific conditions and details of any supporting evidence that **you** must give **us**.

It is always advisable to keep copies of all the documents that **you** send to **us**.

4. Claims Handling Agents

To help **us** agree a quick and fair settlement of a claim, it may sometimes be necessary for **us** to appoint a claims handling agent.

28. Complaints Procedure

You can write to the Quality Manager, who will arrange an investigation on behalf of the General Manager, at: Inter Partner Assistance SA, The Quadrangle, 106 – 118 Station Road, Redhill, Surrey RH1 1PR, United Kingdom or telephone +44 (0)1737 815227

If it is impossible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service by writing to: Financial Ombudsman Service, Exchange Tower, London E14 9SR, United Kingdom.

Or you can phone 0800 023 4567 or 0300 123 9 123 from a mobile.

Website: www.financial-ombudsman.org.uk

These procedures do not affect your right to take legal action.

29. Use of Your Personal Data

By providing **your** personal information in the course of using **our** services, **you** acknowledge that **we** may process **your** personal information. **You** also consent to **our** use of **your** sensitive information. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice available at axapartners.com/en/privacy-policy

Processing **your** personal information is necessary in order to provide **you** with an insurance policy and other services. **We** also use **your** data to comply with **our** legal obligations, or where it is in **our** legitimate interests when managing **our** business. If **you** do not provide this information **we** will be unable to offer **you** a policy or process **your** claim.

We use **your** information for a number of legitimate purposes, including:

- Underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention.
- Use of sensitive information about the health or vulnerability of **you** or others where relevant to any claim or assistance request, in order to provide the services described in this policy. By using **our** services, **you** consent to **us** using such information for these purposes.
- Monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control.
- Technical studies to analyse claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory). Detailed analysis on claims to better monitor providers and operations. Analysis of customer satisfaction and construction of customer segments to better adapt products to market needs.
- Obtaining and storing any relevant and appropriate supporting evidence for **your** claim, for the purpose of providing services under this policy and validating **your** claim.
- Sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We may disclose information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

When carrying out these activities, **we** may transfer **your** personal information outside the UK or the European Economic Area (EEA). Where this happens **we** will make sure that the appropriate safeguards have been implemented to protect **your** personal information. This includes ensuring similar standards to the UK and EEA are in force and placing the party **we** are transferring personal information to under contractual obligations to protect it to adequate standards.

We keep **your** personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this notice and in order to comply with **our** legal and regulatory obligations.

You are entitled to request a copy of the information **we** hold about **you**. **You** also have other rights in relation to how **we** use **your** data, as set out in **our** website privacy notice. Please let **us** know if **you** think any information **we** hold about **you** is inaccurate so that **we** can correct it.

If **you** want to know how to make a complaint to the UK Information Commissioner or have any other requests or concerns relating to **our** use of **your** data, including obtaining a printed copy of the website privacy notice please write to **us** at:

Data Protection Officer, AXA Travel Insurance, 106 – 108 Station Road Redhill, RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Alternatively, a hard copy is available from us on request.

30. Compensation Scheme

Inter Partner Assistance is a member of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms should they not be able to meet their liabilities and **you** may be entitled to claim compensation in such event. Further information can be obtained from the FSCS.

Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom

Call: 0800 678 1100 or 020 7741 4100, Website: fscs.org.uk

31. Cancellation of the Policy and Covers

- 1) As **your** travel benefits form part of **your** Barclays Infinite credit card, cancellation of these benefits will also require **your** Barclays Infinite credit card be closed.

Cancellation during the statutory period

After **your** Barclays Infinite account is opened, **you** have a statutory 14 day period in which to cancel **your** benefits. This period begins on the date **your** Barclays Infinite credit card account is opened or the date **you**, as a new Barclays Infinite credit card customer, receive **your** initial set of travel benefits documentation, whichever is the later. If **you** cancel within this statutory period and have paid **your** annual Barclays Infinite credit card account fee, it will be refunded in full.

Cancellation after the statutory period

If **you** cancel after the 14 day statutory period, **you** will not be refunded the annual Barclays Infinite credit card account fees that **you** have paid unless **you** cancel as a result of i) any change that **we** make to any of the benefits which is detrimental to **you**, or ii) because **we** have removed all or part of any of the benefits, in which case **you** will be entitled to a pro rata refund of **your** annual fee.

To cancel either write to us at Barclaycard, PO Box 9131, 51 Saffron Road, Leicester LE18 9DE or call us on 0800 161 5309.

- 2) Cover in respect of a **beneficiary** shall terminate automatically in the following circumstances:
 - a) in the event of non renewal or withdrawal of the **covered card** or any of the benefits included in the **covered card** and relating to that **beneficiary**, by Barclays; or
 - b) in the event of non renewal or cancellation of Barclays Policy.
- 3) No amount will be paid and cover will not apply under this Benefit Schedule, if, on the date of occurrence or incident that causes or results in a loss covered under this Benefit Schedule, the contract between Barclays and the Insurer is cancelled and **you** have been given notice.

33. Change to cover or terms

This clause explains how **we** may make changes to **your travel benefits**. This clause does not allow **us** to amend the terms of **your** membership of the Barclaycard (which is governed by separate terms and conditions).

We may change the benefits, terms, cover and/or exclusions of **your** insurance policy by giving **you** at least 30 days notice in writing unless such changes are required to be made sooner by law or regulation (in which case **we** will give **you** a reasonable and proportionate amount of notice). Changes may be communicated to **you** by **us** or by **your bank account provider** acting as **our** agent.

We will only exercise **our** ability to make changes to **your** insurance policy in order to make reasonable and proportionate changes to reflect:

- a) any changes in the law, regulation and/or taxation which impacts travel insurance business within the UK
- b) any changes that are required to give effect to decisions and/or guidance of a regulator or an ombudsman
- c) any changes that are required to give effect to new or revised insurance industry codes of practice that **we** intend to comply with
- d) inflationary increases in general claims costs, medical claims costs and/or administrative costs which affect the cost to **us** of providing cover under and administering **your** insurance policy
- e) changes in foreign currency exchange rates which affect the cost to **us** of providing cover under and administering **your** insurance policy
- f) the correction of any typographical or formatting errors that may occur
- g) other increases in the cost and/or number of travel insurance claims which affect the cost to **us** of providing cover under and administering **your** insurance policy
- h) increases in the cost of purchasing reinsurance which affects the cost to **us** of providing cover under **your** insurance policy; and
- i) an improvement in the cover provided by **your** policy

Any change to the benefits, terms, cover or exclusion which restricts **your** cover or benefits will not apply to any **trip** which commences prior to the effective date of the change. All changes will apply to any **trips** which **you** have already booked which commence after the effective date of the change.

If **you** do not wish to accept the change(s) that **we** intend to make to **our** insurance policy, **you** can contact Barclaycard (acting as **our** agent) by using the contact details at the start of this booklet. This will be treated as notice that **you** wish to close or switch **your** Barclaycard Account immediately – there will be no charge for closing or switching **your** account. It will be assumed that **you** have accepted the change(s) if Barclaycard has not heard from **you** by the end of the notice period and **you** will be bound by the change(s) when they come into force.

**You can request this in Braille, large print or audio.
For information about all of our accessibility services
or ways to contact us, visit [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility)**

Calls to 03 numbers use free plan minutes if available; otherwise they cost the same as calls to 01/02 prefix numbers. Please check with your service provider. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.

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