

Important contact details

| | |
|---|------------------------|
| Customer services: | 020 8666 0604 |
| Health declaration: (to declare a medical condition or change in your circumstances) | UK +44 (0)20 8666 9372 |
| 24-hr Emergency medical assistance: (for medical emergency or curtailment requests) | UK +44 (0)20 8666 0605 |
| 24-hr Legal helpline: | UK +44 (0)20 8603 9804 |
| Claims: | 020 8666 0606 |

In a life or death situation call the emergency services in the country **you** are visiting for example 112 within the European Union or 911 in the USA.

This policy is available in large print,
audio and Braille.

Please contact 020 8666 0604
and we will be pleased to organise
an alternative version for you.

Virgin Atlantic Limited, Fleming Way, Crawley, West Sussex RH10 9DF is
an Appointed Representative of AWP Assistance UK Ltd.

This insurance is underwritten by AWP P&C SA and administered in the UK by Allianz Assistance.
Allianz Assistance is a trading name of AWP Assistance UK Ltd,
102 George Street, Croydon CR9 6HD.

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France.
Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and
limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms
to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

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

Ref: 7474TVL 03/22 INT1225



Travel Insurance

Only available to residents of the UK,
the Channel Islands or the Isle of Man.

Please read this policy and carry it with
you during your journey

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Demands and needs statement

This Travel Insurance suits the demands and needs of customers who wish to insure themselves for medical emergencies, delayed or missed departures, cancellation or cutting short a trip, lost, stolen or delayed possessions, loss of money and passport, personal accident, personal liability and legal expenses.

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

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

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

Virgin Atlantic Limited has only provided you with information and has not provided you with any recommendation or advice about whether this product meets your specific insurance demands and needs.

About us and our insurance services

Virgin Atlantic Limited
Fleming Way, Crawley
West Sussex
RH10 9DF

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We are an insurance intermediary that offers products from a single insurance company, AWP P&C SA which is a French company duly authorised in France. We act on their behalf

3. Which service will we provide you with?

You will not receive any personal advice or a recommendation from us for travel insurance. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C SA. The nature of such payment is a mixture of commission and other fees based on our costs for administering your policy.

5. Who regulates us?

Virgin Atlantic Limited is an Appointed Representative of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909. Our permitted business includes arranging travel insurance.

You can check this on the Financial Services register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

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

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration. Visit www.financial-ombudsman.org.uk write to Financial Ombudsman Service, Exchange Tower, London E14 9SR call 0800 023 4567 or 0300 123 9 123 email complaint.info@financial-ombudsman.org.uk

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

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangement is available from the FSCS, by calling 0800 678 1100 or 020 7741 4100, or visiting their website at www.fscs.org.uk.

Summary of cover

The following table shows the maximum amount we will pay and policy **excesses** for each section of cover. You should read the rest of this booklet for the full terms and conditions.

| Section/Cover | Cover limits (up to) | Excess |
|--|--|--------------------|
| 1. Cancellation or curtailment Excursions | £5,000 £150 | £50 (£15 deposits) |
| 2. Emergency medical and associated expenses Transport and accommodation Funeral expenses Dental In-patient benefit Costs within your home country | £15 million Reasonable costs £1,000 £350 £50/day max. £1,000 £1,000 | £50 |
| 3. Loss of passport | £500 | Nil |
| 4. Delayed possessions | £100 | Nil |
| 5. Personal possessions Single article, pair or set limit Valuables limit Tobacco and vaping products, alcohol, fragrances limit Sunglasses limit | £2,000 £300 £500 £50 £50 | £50 |
| 6. Personal money 17 years and over (Cash) 16 years and under (Cash) | £500 (£300) £100 (£100) | £50 £50 |
| 7. Personal accident Death - 17 to 65 years inclusive - 16 and under or 66 and over Loss of limb / sight Permanent total disablement - 17 to 65 years inclusive - 16 and under or 66 and over | £10,000 £1,500 £25,000 £25,000 No cover | Nil |
| 8. Missed departure | £1,000 | Nil |
| 9. Delayed departure Delay Abandonment | £20/12 hrs, max. £300 £10,000 after 12 hrs | Nil £50 |
| 10. Personal liability | £2 million | Nil |
| 11. Legal expenses | £25,000 | Nil |
| 12. Cruise cover Missed cruise connection - Within Europe - Outside of Europe Cabin confinement Excursions Change of port stops | £500 £750 £30/day max. £300 £500 £100/missed port max. £500 | Nil |

Important information

Thank you for taking out Virgin Atlantic Travel insurance with us.

Your insurance confirmation shows the level of cover and sections of the policy you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should contact us by calling 020 8666 0604 or writing to Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

Insurer

Your Virgin Atlantic Travel insurance is underwritten by AWP P&C SA and administered in the United Kingdom by Allianz Assistance.

How your policy works

Your policy and insurance confirmation is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **you** are asked when **you** buy **your** Virgin Atlantic Travel insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please contact **us** by calling 020 8666 0604 or writing to Allianz Assistance, 102 George Street, Croydon, CR9 6HD as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** insurance confirmation and return all **your** documents for a refund of **your** premium.

You can contact **us** by calling 020 8666 0604 or writing to Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Policy excess

Some sections of **your** policy carry an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each incident. The amount **you** have to pay is the **excess**.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Governing law

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

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Data protection notice

We care about **your** personal data. The summary below and **our** full privacy notice explain how Allianz Assistance protects **your** privacy and uses **your** personal data.

Our full privacy notice is available at www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD.

• How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as **your** insurance broker, **doctors** in the event of a medical emergency or airline companies in the event of repatriation.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

• Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as in the event of a medical emergency;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us** **your** consent to do so.

• How long do we keep your personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

• Where will your personal data be processed?

Your personal data may be processed both inside and outside the United Kingdom (UK) and the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the UK and the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the UK and the EEA receive an adequate level of protection.

- **What are your rights in respect of your personal data?**
You have certain rights in respect of **your** personal data. You can:
 - Request access to it and learn more about how it is processed and shared;
 - Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
 - Request that **we** stop processing it, including for direct marketing purposes;
 - Request that **we** update it or delete it from **our** records;
 - Request that **we** provide it to **you** or a new insurer; and
 - File a complaint.
- **Automated decision making, including profiling**
We carry out automated decision making and/or profiling when necessary.
- **How can you contact us?**
If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

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

By telephone: 020 8603 9853 By email: AzPUKDP@allianz.com

Definitions of words

When the following words and phrases appear in the policy document or insurance confirmation, they have the meanings given below. These words are highlighted by the use of bold print.

Accident

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

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Area of cover

You will not be covered if **you** travel outside the area **you** have chosen as shown on **your** insurance confirmation.

- **Europe cover**
Continental Europe, including the **UK**, **Channel Islands**, the Isle of Man, the Republic of Ireland, Mediterranean islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Turkey, Madeira, Canary Islands, the Azores, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

- **Worldwide (excluding USA) cover**
Anywhere in the world, excluding the United States of America, Canada, all islands in the Caribbean Sea including the Bahamas.
- **Worldwide (including USA) cover**
Any country.

Note: **You** will not be covered if **you** do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or official authority at any destination **you** are travelling from, through or to. For further details on FCDO travel advice, visit gov.uk/foreign-travel-advice

Business associate

Any person in **your home country** that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

Channel Islands

Jersey, Guernsey, Alderney, Sark and Herm.

Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Couple

Two adults who have been permanently living together at the same address for more than six months and who will be travelling together. Cover will not apply unless both persons are booked to travel together.

Cyber risk

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

Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins, and where **your** final journey back **home** begins (including any connecting transport **you** take later).

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **UK**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freezing the assets of a government, the corporate entities and residents of a sanctioned country, or freezing the assets of specific individuals or corporate entities.

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home country** or **your journey** destination.

Excess

The deduction **we** will make from the amount otherwise payable under **your** policy for each **person insured**, for each section, for each claim incident.

Family

Two adults and all of their children (including foster children) aged 15 and under. All persons must live at the same address. All adults can travel independently, however, all insured children must travel with at least one of the insured adults.

Note: If **you** are divorced or separated and **your** children do not live permanently with **you** they can still be covered under this policy.

Home

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

Insurer

AWP P&C SA.

Journey

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

- For single trip cover:
 - **you** will not be covered unless **you** are aged **80** or under at the date **your** policy was issued.
 - any other trip which begins after **you** get back is not covered.
 - a trip which is booked to last longer than 31 days is not covered.
- For annual multi-trip cover
 - **you** will only be covered if **you** are aged 65 or under at the start date of **your** policy.
 - cover is for short trips of 31 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 31 days per trip. This would include not insuring **you** for any part of a trip that is longer than 31 days in duration.

- trips within **your home** country must be for at least 2 nights and:
 - i have pre-booked transport or accommodation; or
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing).
- For one-way trip cover:
 - **you** will not be covered unless **you** are aged **80** or under at the date **your** policy was issued.
 - **you** will only be covered for a period of 24 hours from when **you** leave **your home** or temporary pre-booked **journey** accommodation to begin **your journey**.

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Manual work

- work with a hands on involvement installing, assembling, maintaining or repairing electrical, mechanical or hydraulic equipment;
- work at heights over three metres above ground;
- work involving the use of heavy electrical, mechanical or hydraulic plant or machinery;
- work involving interaction with any wild animals;
- plumbing, electrical, lighting or sound technician, carpentry, painting, decorating or construction work.

This does not include working in restaurants or bars, musicians, singers and fruit pickers (providing machinery is not used).

Pandemic

An **epidemic** that is recognised as being a pandemic by the World Health Organization (WHO) or an official government authority in **your home** country or **your journey** destination.

Period of insurance

- For single trip cover: Cancellation cover begins from the issue date shown on **your** insurance confirmation and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
- For annual multi-trip cover: Cancellation cover begins on the start date shown on **your** policy schedule or the date **you** booked **your journey**, whichever is the later and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
- For one-way trip cover: Cancellation cover begins from the issue date shown on **your** insurance confirmation and ends at the beginning of **your journey**. The cover for all other sections starts when **you** leave **your home** or temporary pre-booked **journey** accommodation to begin **your journey** and finishes 24 hours later or at the end of **your journey** (whichever is sooner).
- For all cover types: All cover ends on the expiry date shown on **your** insurance confirmation, unless **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

Personal money

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

Personal possessions

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

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a **travelling companion** has been exposed

Redundancy

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

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident

A person who has their main **home** and is registered with a **doctor** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

Single parent family

One adult and all of their children (including foster children) aged 15 and under. All persons must live at the same address. The adult can travel independently, however, all insured children must travel with the insured adult.

Note: If **you** are divorced or separated and **your** children do not live permanently with **you** they can still be covered under this policy.

Travelling companion

Any person that has booked to travel with **you** on **your journey**.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

Valuables

Jewellery, watches, items made of or containing precious metals, precious stones or semi-precious stones, furs, binoculars, telescopes, computer / video games, PCs, laptops, tablets and other computerised equipment, any kind of photographic, audio, video, television, satellite navigation and phone equipment (including mobile phone accessories), multimedia players, recorded media (including CDs and DVDs) and drones.

We, our, us

Allianz Assistance which administer the insurance on behalf of the **insurer**.

You, your, person insured

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

Reciprocal health arrangements

European / Global Health Insurance Card (EHIC and GHIC)

- If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of your EHIC.
- If **you** do not have a valid EHIC or it is due to expire before you travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union (EU) country.
- These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the UK. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for an GHIC online at www.ghic.org.uk or by calling 0300 330 1350.

Note

The EHIC and GHIC do not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home country** or for a **relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to and the closest hospital may be private.

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess** under Emergency medical or associated expenses - Section 2

24-hour emergency medical assistance

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over £500. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

| | |
|--|----------------------------|
| Phone UK +44 (0)20 8666 0605 | Fax UK +44 (0)20 8603 0204 |
| Email medical@allianz-assistance.co.uk | Quote ref: Virgin Atlantic |

Please give **us** **your** age and **your** insurance confirmation number. Say that **you** are insured with Virgin Atlantic Travel insurance. Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home country**, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go home early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

Health declaration and health exclusions

If you make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

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

- 1 You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following if in the 12 months before taking out this insurance or booking **your journey** (whichever is later), **you**:
 - a have been prescribed medication;
 - b have received treatment or attended a medical practitioner for any medical condition;
 - c have attended a hospital or a clinic as an out-patient or in-patient;
 - d have been referred for tests, investigations, treatment, surgery or are awaiting results.
 - e have been diagnosed as having a terminal illness.

Unless **you** have declared any existing medical conditions to **us** and **we** have confirmed cover in writing.

Medical screening service

If **you** have not already done so, **you** should contact **our** confidential medical screening service as soon as possible after taking out this insurance or booking **your journey** to declare a medical condition (or conditions);

Phone 020 8666 9372 or visit www.azgahealthscreen.co.uk

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

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

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

Each **person insured** by **us** would still be covered for any unrelated medical condition (or conditions) and other sections of cover subject to the terms and conditions of this policy.

- 2 You will not be covered unless **you** are fit to travel and able to undertake **your** planned **journey**.
- 3 You will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been advised not to travel if **you** had sought their advice before beginning **your journey**.
- 4 You will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- 5 You will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
- 6 You will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

If **we** are unable to cover a medical condition, this will mean that any other **person insured** by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time **your** policy was issued:

- **you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- **you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- **you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Note

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- have osteoporosis, **you** are more likely to break or fracture a bone.
- have or have had cancer, **you** are more likely to suffer with a secondary cancer.

Level of medical cover provided

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

General exclusions

The following exclusions apply to the whole of **your** policy:

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

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2 and Personal accident - Section 7) or weapons of mass destruction.
- 2 Any **epidemic** or **pandemic**, except as expressly covered under Section 1 - Cancellation or curtailment charges and Section 2 - Emergency medical and associated expenses.
- 3 **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
 - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
 - The FCDO has advised against:
 - all travel; or
 - all but essential travel (unless the purpose of **your journey** is necessary, urgent and cannot be postponed - evidence of this will be required see Making a claim);
 - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.

For further details on FCDO travel advice, visit: gov.uk/foreign-travel-advice

- 4 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 **Cyber risks** of any kind.
- 9 **You** acting in an illegal or malicious way.
- 10 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 11 **You** being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug or alcohol addiction).
- 12 **You** not enjoying **your journey** or not wanting to travel.
- 13 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 14 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
- 15 Something that happened before **your** policy or travel tickets for **your journey** were bought (whichever is later and which could reasonably have been expected to be the reason for a claim, unless **we** agreed to it in writing).
- 16 **You** taking part in any sports or leisure activity unless:
 - it is listed as covered (see page 18);
 - it is not listed, but **we** have confirmed in writing that it is covered;
- 17 **You** taking part in any form of **manual work**:
- 18 Any claim if **you** do not comply with the conditions stated in the Health declaration and health exclusions on pages 14-15.

Conditions

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

- | | |
|--|--|
| <ol style="list-style-type: none"> 1 You are a resident of the UK, the Channel Islands or the Isle of Man. 2 You take reasonable care to protect yourself and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claim. 3 You have a valid insurance confirmation. 4 You accept that we will not extend the period of insurance <ul style="list-style-type: none"> • for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 31 days or you know you will be making a claim. • for annual multi-trip cover beyond the expiry of your policy. | <ol style="list-style-type: none"> 5 You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section 'Making a claim' for more information. 6 You accept that no alterations can be made to the terms and conditions of the policy, unless we confirm them in writing to you. 7 You are not aged: <ul style="list-style-type: none"> • 81 or over at the date your policy was issued for single trip and one-way trip cover. • 66 or over at the start date of your policy was issued for annual multi-trip cover. |
|--|--|

We have the right to do the following

- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
- 3 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- 6 With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 7 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.

- 8 Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
- 9 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and insurance confirmation. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 10 Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from private health Insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your journey** for any reason other than those specified in Section 1 all cover provided on **your** single trip policy will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Sports and leisure activities

Standard sports and leisure activities

- The following activities are covered at no extra premium.
Abseiling, athletics, badminton, ballooning - hot air (organised pleasure rides only), banana boating, baseball, basketball, bowls, boxing (training only and with no contact), bungee jumping, canoeing (up to grade 2 rivers only not white water), climbing wall, cricket, cycling, deep sea fishing, dry slope skiing, fishing, glacier walking, high rope activities, hiking (trekking and walking), hockey, horse riding (not competitions, racing, jumping, hunting, eventing, polo or rodeo), ice skating or blade skating (not speed skating), kayaking (up to grade 2 rivers only, not white water), mountain biking, netball, parascending or parasailing (over water), pony trekking, rap jumping, ringos, roller skating or roller blading (wearing pads and helmets), rounders, rowing, sail boarding or windsurfing, safari trekking in a vehicle (organised tour), safari trekking on foot (organised tour), scuba diving to 30m (if **you** hold a certificate of proficiency or are diving with a qualified instructor), sea kayaking, sledging (pulled by dogs or horses or reindeer as a passenger), snorkelling, squash, street hockey (wearing pads and helmets), surfing, swimming (excluding long distance in open water), tennis, tug of war, volley ball, wake-boarding, water polo, water-skiing, white water rafting (up to grade 3 river), windsurfing or sail boarding, zip-trekking (including over snow), zip lining, zorbing.
- The following activities are also covered however, cover under 'Section 10 - Personal liability' does not apply.
Archery, camel riding, catamaran sailing (if qualified), clay pigeon shooting, cycling, dinghy sailing, elephant riding, golf, go karting, jet boating, jet skiing, paint balling (wearing eye protection), quad biking (part of an organised activity only), rifle range shooting, sailing (if qualified and in territorial waters only), shooting, ski dooing, small bore target shooting, snow mobiling, yachting (if qualified in territorial waters only).

'Category X' sports and leisure activities

- Your policy does not provide any cover for the following activities.
Base jumping, black water rafting, bouldering, boxing, canyoning, caving or pot holing, cave tubing or cave diving, fencing, flying (except passengers in licensed passenger carrying aircraft), football or soccer, free mountaineering, gliding (no cover for crewing or piloting), hang gliding, high diving (over 5 metres), hunting (fox or drag), hydrospeeding, martial arts, micro lighting, motor rallying or motor sport (all types on land or water), motorbike scrambling or dirt biking (and any other off road motorbiking), mountaineering (using ropes or guides), parachuting, paragliding or parapenting, parascending or parasailing (over land), pot holing or caving, riding on a luge, river bugging, rock climbing, rodeo, rugby, shark diving (in cage), sky diving or sky surfing, water ski jumping, white water canoeing, white water sledging or hydrospeeding.

There is also no cover for:

- taking part in a sporting activity where the organisers' guidelines have not been followed;
- any professional sporting activity;
- any kind of racing, except racing on foot; or
- any kind of **manual work**.

We may be able to cover you for other activities that are not listed. If the activity is not listed, please contact us by calling 020 8666 0604.

Making a claim

To claim, please visit the website www.azgatravelclaims.com. This will lead you to our online claims notification service where you can complete a claim form online. Alternatively, please Phone: 020 8666 0606 and ask for a claim form or

Write to: Allianz Assistance, Travel Insurance Claims Department, PO Box 451, Feltham, TW13 9EE or Email: travel.claims@allianz-assistance.co.uk

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for. It is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.

For all claims

- Your original journey booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses you have to pay.
- Original bills or invoices you are asked to pay.
- Details of any other insurance you may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support your claim.
- We may also need a copy of your photo identification, for example your passport or driving licence.
- If you have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, we will need evidence of why you believe your travel should be considered essential.

Examples of what we consider to be essential travel are if:

- A relative is in intensive care in hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- A relative has died and you need to attend the funeral;
- Your property abroad has been seriously damaged and you need to arrange and/or oversee professional repairs;
- You have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
- You have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If you are unsure whether the purpose of your travel would be considered as essential or want to discuss any other aspect of the policy cover, contact us by calling 020 8666 0604 or writing to Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

Cancellation or curtailment

- If you need to curtail your journey call UK +44 (0)20 8666 0605 immediately to get our prior agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of death.
- If your claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed

- A receipt from the Consulate confirming the cost of the replacement passport and a written report from the police if **your** passport is stolen.

Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, along with suitable evidence of where the money came from, for example bank statements.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.
- For loss or theft of a cellular device, **you** should ask **your** network provider to block the device and ask for written confirmation of this..

For loss or damage in transit claims, including delayed possessions

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

Personal accident

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

Missed departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Delayed departure

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

Personal liability

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

Legal expenses

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Cruise cover

Missed cruise connection

- A detailed account of the circumstances causing **you** to miss the departure, together with supporting evidence from the public-transport provider or the breakdown company or other authority that went to the private vehicle **you** were travelling in.

Cabin confinement and Excursions

- If a **doctor** at **your** resort or on board **your** cruise ship advised **you** not to leave **your** cabin, or not to go on a booked excursion for medical reasons, **you** must get a medical certificate from them to confirm this.
- You must get a letter from the cruise operator or excursion company to confirm that they have not given you financial compensation (including on-board credit).

Change of port stops

- **You** must get a letter from the cruise operator confirming the dates the ship could not dock and the reason why.
- **You** must get a letter from the cruise operator or excursion company to confirm that they have not given **you** financial compensation (including on-board credit).

Making a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

Step 1

In the first instance, please

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

Phone: 020 8603 9853 Email: customersupport@allianz-assistance.co.uk

Step 2

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Visit www.financial-ombudsman.org.uk

Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR

Phone: 0800 023 4567 or 0300 123 9123 Email: complaint.info@financial-ombudsman.org.uk

Cancellation or curtailment charges - Section 1

If you think you may have to cut your journey short (curtail), we must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

What you are covered for

We will pay up to **£5,000** in total (including up to **£150** in total for excursions) for your part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If you cancel your journey before it begins because one of the following happens after the date your policy and travel tickets for your journey were bought:

- The death, serious injury or serious illness of:
 - 1 you;
 - 2 a travelling companion;
 - 3 a relative of you or a travelling companion;
 - 4 someone you were going to stay with; or
 - 5 a business associate of you or a travelling companion.

Note

For 1, 2, and 3 above, this will include being diagnosed with an epidemic or pandemic disease such as COVID-19.

- You or a travelling companion is called for jury service in your home country or as a witness in a court in your home country.
- You or a travelling companion is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in your home country.
- Your redundancy.

What you are not covered for

Under Cancellation and Curtailment

An excess of the amount shown in **£50** (reduced to **£15** for deposit only claims). Any claim if you do not comply with the conditions stated in the Health declaration and health exclusions on pages 14-15.

Anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for. Booking, credit card and non-Sterling transaction fees.

The cost of Airport Departure Duty/Tax recoverable from elsewhere.

Administration costs charged by your travel, accommodation or other provider to process a refund as a result of cancelling all or part of your booking (including obtaining Airport Departure Duty/Tax refunds).

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

Anything caused by:

- you not having the correct passport or visa;
- your carriers' refusal to allow you to travel for any reason, other than those shown as being covered;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing your transport or accommodation, their agents or any person acting for you;
- your vehicle being stolen or breaking down;
- you not wanting to travel or not enjoying your journey;
- riot, civil commotion, strike or lock-out;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);

What you are covered for

- You or a travelling companion being held in quarantine by order or other requirement of a government or public authority, based on their suspicion that you or a travelling companion, specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where you are travelling to, from or through.
- You or a travelling companion being refused boarding of the public transport on which you are booked to travel, on the order of any government, public authority or carrier, due to you or a travelling companion, displaying symptoms of a contagious disease (including an epidemic or a pandemic disease such as COVID-19).

Curtailment

You cut your journey short (curtail) after it has begun because of one of the following:

- Anything mentioned in Cancellation except redundancy.
- You are injured or ill and are in hospital for the rest of your journey.

Note

We will calculate curtailment claims from the date it is necessary for you to return to your home country or the date you are either held in quarantine or are hospitalised as an in-patient, for the rest of your journey. We will pay unused personal accommodation and other travel expenses based on each 24-hour period you have lost. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

What you are not covered for

- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Cancellation

Any extra cancellation charges, because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel.

Financial circumstances or unemployment, except caused by redundancy which you find out about after the date your policy or travel tickets for your journey were bought (whichever is the later).

Under Curtailment

Cutting short your journey unless we have agreed.

Any costs when you do not get a medical certificate (from the doctor who treated you in the place where you were staying) which says it was necessary for you to come home because of death, injury or illness. Our medical advisers must have agreed with the reason and that you were fit to travel.

The cost of any of your remaining pre-booked tickets if you have not used them and we have paid extra transport costs for you to return to your home country earlier than planned.

You travelling on a motorcycle, unless the rider holds a valid UK, Channel Islands or Isle of Man motorcycle licence and all persons insured are wearing crash helmets.

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

Emergency medical and associated expenses - Section 2

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness, injury or accident, or if your medical expenses are over £500 we must be told immediately - see under the heading '24-hour emergency medical assistance' on page 13' more information.

What you are covered for

We will pay you or your personal representatives for the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill during your journey (including being diagnosed with an epidemic or pandemic disease such as COVID-19 as well as being subject to compulsory quarantine on the orders of a treating doctor).

Cover outside your home country

Up to £15 million in total for reasonable fees or charges you incur for:

- **Treatment**
Medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Repatriation**
Your repatriation to your home country if medically necessary.
- **Transport and accommodation**
Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from your home country on medical advice.
- **Funeral expenses**
The reasonable cost of transporting your body or ashes to your home or we will pay up to £1,000 in total for reasonable fees or charges for your funeral expenses, in the place where you die outside your home country.

We will also pay:

- **In-patient benefit**
Up to £50 for each 24-hour period that you are in hospital as an in-patient up to £1,000 in total during the journey as well as any fees or charges paid under Treatment.
- **Dental**
Up to £350 for emergency dental treatment to relieve sudden pain.

What you are not covered for

Under Cover outside your home country except In-patient benefit and under Cover within your home country

An excess of £50 unless your claim is reduced because you used an EHIC, GHIC or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 12 for more information).

The cost of replacing any medication you were using when you began your journey.

Under Cover outside your home country and Cover within your home country

Any claim if you do not comply with the conditions stated in the Health declaration and health exclusions on pages 14-15. Extra transport and accommodation costs which are of a higher standard than those already used on your journey, unless we agree.

Anything caused by:

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

Any costs incurred 12 months after the date of your death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

What you are covered for

Cover within your home country

Up to £1,000 for:

- **Transport and accommodation**
Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from within your home country on medical advice; and the reasonable cost of transporting you, your ashes or body home.

What you are not covered for

Under Cover outside your home country - Treatment

Services or treatments you receive within your home country.
Services or treatments you receive which the doctor in attendance and we think can wait until you get back to your home country.
Medical costs over £500, in-patient treatment or repatriation which we have not authorised.

The extra costs of having a single or private room in a hospital or nursing home. The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under Cover outside your home country - Funeral expenses

Your burial or cremation within your home country.

Under Cover outside your home country - Dental

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

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

Loss of passport - Section 3

What you are covered for

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

Costs for issuing a temporary passport

Up to **£500** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home country**.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

What you are not covered for

Any claim if **you** have not obtained written evidence of the incident from the consulate **you** reported the loss to. The cost of any visas, green cards or other documents.

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

Delayed personal possessions - Section 4

What you are covered for

Up to **£100** in total in total for essential replacement items, if **your personal possessions** (this does not include **valuables**, ski equipment or golf equipment) are temporarily lost or stolen on **your** outward journey for more than 10 hours from when **you** arrived at **your** destination.

Note

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

What you are not covered for

Any claims for delayed **personal possessions** on **your** return trip. Items for which **you** are unable to provide a receipt or other proof of purchase. Replacement of any sports equipment.

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

Personal possessions - Section 5

What you are covered for

Up to **£2,000** in total for **your personal possessions** (this does not include ski equipment or golf equipment) damaged, stolen, lost or destroyed on **your journey**.

The most **we** will pay for **valuables** in total, whether jointly owned or not, is **£500**. There is also a single article pair or set limit of **£300**.

Note

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

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

What you are not covered for

An **excess** of **£50**.

More than **£50** in total for tobacco and vaping products, alcohol, fragrances and perfumes.

More than **£50** in total for sunglasses.

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

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television and phone equipment (including mobile phones).

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

The cost of replacing or repairing false teeth.

Any claim for more than one mobile phone per **person insured**.

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

- Items for which **you** are unable to provide a receipt or other proof of purchase.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.

Claims for **valuables**:

- left in a motor vehicle;
- carried in suitcases, trunks or similar containers unless they are on **your** person all the time;
- unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Contact or corneal lenses, unless following fire or theft.

Bonds, share certificates, guarantees or documents of any kind.

Passport (see section 3).

Personal money (see section 6).

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

Personal money - Section 6

| What you are covered for | What you are not covered for |
|--|---|
| <p>Up to £500 (£100 if aged 16 and under) for loss or theft of your personal money, whether jointly owned or not, while on your journey.</p> <p>The most we will pay for cash is £100 in total (£100 if aged 16 and under).</p> | <p>An excess of £50.</p> <p>Compensation unless you can provide receipts for the amount you had from the place where you got the currency.</p> <p>Loss or theft of personal money, unless it is on your person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.</p> <p>Personal money left in a motor vehicle.</p> <p>Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.</p> <div>Please refer to the General exclusions, Conditions and Making a claim that also apply.</div> |

Personal accident - Section 7

| What you are covered for | What you are not covered for |
|--|---|
| <p>We will pay you or your personal representative one of the following amounts for an accident during your journey.</p> <p>Death</p> <p>£10,000 for death (reduced to £1,500 if you are aged 16 and under or 66 and over).</p> <p>Permanent loss</p> <p>£25,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.</p> <p>Physical disablement</p> <p>£25,000 for a permanent physical disability as a result of which there is no paid work which you are able to do. There is no cover if you are aged 16 and under or 66 and over).</p> <div><p>Note</p><p>Death benefit payments will be made to your Personal Representatives.</p></div> | <p>Any claim if you do not comply with the conditions stated in the Health declaration and health exclusions on pages 14-15.</p> <p>Any claim arising more than one year after the original accident.</p> <p>Anything caused by:</p> <ul style="list-style-type: none">• your sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on your insurance confirmation;• you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);• your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;• you travelling on a motorcycle, unless the rider holds a valid UK, Channel Islands or Isle of Man motorcycle licence and all persons insured are wearing crash helmets. <p>We will not pay more than one of the benefits resulting from the same injury.</p> <div>Please refer to the General exclusions, Conditions and Making a claim that also apply.</div> |

Missed departure - Section 8

What you are covered for

We will pay **you** up to £1,000 in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down.

What you are not covered for

Any claim unless **you**:

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

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later). Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

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

Delayed departure - Section 9

What you are covered for

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

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

We will pay:

Delay

£20 for each full 12 hours of delay up to £300 in total; or

Abandonment

Up to £10,000 in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the **journey** before **you** leave **your home country**.

What you are not covered for

Under Delay and Abandonment

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

Missed connections.

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

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later). The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Abandonment

An excess of £50.

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

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

Personal liability - Section 10

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

What you are covered for

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

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

Note

Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section. Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

What you are not covered for

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
- something which is caused by something **you** deliberately did or did not do;
- something which is caused by **your** employment or employment of a **relative**;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **you** owing, hiring or using any of the following:

- The use of any land or building except for the accommodation **you** are using on **your** journey.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised watercraft or sailing vessels.

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

Legal expenses - Section 11

You can call **our** 24-hour legal helpline for advice on a travel related legal problem to do with **your** journey. Phone UK +44 (0)20 8603 9804

What you are covered for

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

- nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- pay up to **£25,000** for legal costs for **legal action** for **you** (but not more **£50,000** in total for all **persons insured** on this policy) for each event giving rise to a claim.

Note

- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

What you are not covered for

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between **you** and members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** under this policy or **our** agent.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- if **we**, **you** or **your appointed adviser** are unable to recover **legal costs** incurred following a successful claim for compensation, **we** will be entitled to receive such costs from the compensation **you** receive. Any repayment to **us** is limited to the actual costs incurred and will not be more than half of **your** compensation amount;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

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

Cruise cover - Section 12

What you are covered for

Missed cruise connection

We will pay **you** up to the **£500** for cruises within Europe or **£750** for cruises outside of Europe for the cost of extra accommodation and transport which **you** have to pay to be able to join **your** cruise at its next port of call because **you** do not get to the **departure point** on time as a result of:

- **public transport** (including scheduled flights) not running to its timetable;
- the vehicle **you** are travelling in having an accident or breaking down
- the vehicle **you** are travelling in being involved in a traffic jam;
- industrial action; or
- bad weather.

Cabin confinement

We will pay **£30** for each full day, up to the **£300** in total if the treating **doctor** confines **you** to **your** cabin during **your** journey for medical reasons.

Excursions

We will pay up to **£500** for pre-booked and pre-paid excursions that **you** cannot go on because:

- the treating **doctor** confines **you** to **your** cabin during **your** journey for medical reasons;
- the cruise ship **you** are booked on is unable to make a scheduled port stop because of bad weather or timetable restrictions.

Change of port stops

We will pay **£100** for each scheduled port missed up to **£500** in total if:

- the cruise ship **you** are booked on cannot make a scheduled port stop because of bad weather or timetable restrictions; and
- no alternative docking or financial compensation (including on-board credit) is offered.

What you are not covered for

Under Missed cruise connection

Any claim:

- if **you** did not leave enough time to arrive at **your** departure point;
- if **you** have made travel arrangements independently from those included on **your** package holiday, and not left more than three hours between the arrival of **your** flight or other transport and the departure of **your** cruise;
- if **you** could reasonably have made other travel arrangements to reach **your** departure point in time; or
- unless **you** get written confirmation of the reason for the delay.

Any delay or failure of **public transport** caused by a riot, strike or industrial action which began or was announced before **you** bought **your** policy or booked **your** journey (whichever is later).

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any delay caused by quarantine on the cruise ship due to a contagious disease.

Under Cabin confinement and Excursions

Costs if **you** are also claiming for 'In-patient benefit' within Emergency Medical and associated expenses - Section 2.

Change of port stops

- Any claim if your cruise ship's scheduled sea transport service cannot transport you to shore.
- Any delay or failure of public transport caused by a riot, strike or industrial action which began or was announced before you bought your policy or booked your trip (whichever is later).

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

Notes