TRAVEL INSURANCE THAT'S easy as.

Policy booklet

Including optional cover

Keep this policy booklet in a safe place

TRAVEL INSURANCE

CONTENTS

IMPORTANT CONTACT INFORMATION

If you are abroad and need urgent assistance, please contact the Medical Assistance Service on:

+44 (0)203 336 7440

24hrs. 7 days a week

To discuss your policy please call:

+44 (0)345 165 5762

Monday – Friday 9am – 5pm
Closed Saturday, Sunday
& Bank holidays

To discuss a claim (except under the Gadget section) please contact:

+44 (0)203 336 7440

Monday – Friday 9am – 5pm
Closed Saturday, Sunday &
Bank holidays

To discuss a claim under the Gadget section please contact:

Taurus Insurance Services Limited,
Suite 2209-2217 Eurotowers,
Europort Road,
Gibraltar

Email: ageas.tiga@taurus.gi

+44 (0)330 175 7853

Monday - Friday 9am - 5.30pm
including Bank Holidays
Closed Saturday & Sunday

If you have any queries about your cover, please contact:

+44 (0)345 165 5762

Email: service@ageas-travel.co.uk

Monday - Friday 9am - 5pm.
Closed Saturday, Sunday &
Bank Holidays

COVID-19 AND OTHER PANDEMIC ILLNESSES

We understand that it is important **you** know what cover is in place if COVID-19 or any other **pandemic illness** affects **your trip**.

Please note: Cancellation due to a **pandemic illness** or for **personal quarantine** is not covered within the first 48 hours of the policy purchase date.

We hope the scenarios below explain some of what we do and don't cover:

Cancelling due to COVID-19 or a pandemic illness

Your policy will cover **you** subject to the terms and conditions, if **you** need to cancel **your trip** because:

- **You** or a **close relative** are diagnosed with or have contracted COVID-19 or a **pandemic illness**, providing it has been more than 48 hours since **you** purchased the policy.
- Someone **you** were due to travel with or stay with on **your trip** needs to self-isolate.

Your policy will not cover **you** to cancel **your trip** if:

- **You** don't want to quarantine or self-isolate when **you** return to **your home area**
- **You** are unable to travel because the government or another regulatory authority have imposed restrictions, including national lockdown or **regional lockdown**
- **Your Package** holiday was cancelled by **your** travel provider or **you** were unable to travel due to a change in Foreign, Commonwealth & Development Office (FCDO) travel advice
- **You** cannot travel due to a **pandemic illness** or **personal quarantine** within the first 48 hours of the policy purchase date
- **You** aren't able to produce the required vaccine certificates, medical tests/documents.

Cutting your trip short

Providing **you** aren't travelling against the advice of the Foreign, Commonwealth & Development Office (FCDO) or another regulatory authority then **you** are covered subject to the terms and conditions, if **you** need to cut **your trip** short because:

- FCDO or other regulatory authority in a country in which **you** are travelling in advise **you** to evacuate or return to **your home area**
- **You** have been denied boarding at **your UK** departure point because **you** have COVID-19 symptoms or symptoms of any other **pandemic illness**
- **You** need to come **home** early because a **close relative** has COVID-19 or any other **pandemic illness**.

Your policy will not cover:

- **You** wishing to return **home** early to avoid the need to quarantine.

Emergency medical cover for COVID-19 and pandemic illness

If **you** develop COVID-19 or any other **pandemic illness** whilst abroad **your** policy will cover **you** subject to the terms and conditions for:

- Emergency medical treatment, repatriation and other expenses
- Additional transport and accommodation if **you** are unable to return **home** as planned.

Your policy will not cover:

- **You** if **you** are travelling against Foreign, Commonwealth & Development Office (FCDO) advice.

IMPORTANT INFORMATION

Introduction

This is **your** travel insurance policy. It contains details of what is covered, what is not covered and the conditions for each **insured person** and is the basis on which all claims will be settled. It is confirmed by the issue of the policy schedule which should be read in conjunction with this policy wording.

In return for having accepted **your** premium **we** will provide insurance in accordance with the sections of **your** policy as referred to in **your** policy schedule. The policy schedule is part of the policy.

If **you** need to make any changes to the details contained in **your** policy schedule, **you** should contact **us** soon as possible. **We** will then advise if those changes can be made and whether any additional premium is required.

Please make sure **you** have **your** policy number when **you** call. **We** want **you** to get the most from **your** policy and to do this **you** should:

- read **your** policy wording and make sure **you** are covered for the sort of losses/incidents **you** need or require cover for
- make sure that **you** understand the exclusions and conditions which apply to **your** policy because if **you** do not meet these conditions, it may affect any claim **you** make.

Remember, no policy covers everything. **We** do not cover certain things such as, but not limited to:

- **Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section (unless **you** have contacted **us**, and **we** have agreed to cover **your medical condition(s)**).
- If **you** fail to tell us about any **pre-existing medical conditions** when **you** purchase or renew the policy **we** may refuse to deal with **your** claim or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed **pre-existing medical condition(s)**.
- Losses that **we** do not state are specifically covered.
- Circumstances known to **you** before **you** purchased this insurance which could reasonably have been expected to lead to a claim.
- Any **trip** that has already begun when **you** purchased this insurance.
- Losses which occur outside of a valid **trip** (with the exception of Section 1 – Cancelling or **cutting short a trip**, see the definition of **insurance period** for full details).

The intention of this policy is to cover the entire **trip**. The policy will need to cover the date that **your trip** begins until the date **you** return to the **UK** inclusive.

The things which are not covered by **your** policy are stated:

- In the 'General exclusions applying to **your** policy' (see page 65) and:
- Under 'What IS NOT covered' in each section of cover.

If **we** do not state that something is covered, then it is not covered.

Policy information

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, please telephone 0345 165 5762 or email service@ageas-travel.co.uk

WORDS WITH SPECIAL MEANINGS

Throughout **your** policy wording, certain words are shown in **bold type**. These words have special meanings which are listed below.

Section 5a Legal expenses and assistance, Section 6 Personal accident, and Section 7 **Gadget** have unique 'Words with special meanings' which can be found at the beginning of those sections.

Accident(s)/Accidental – A physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Baggage – Any items which belong to **you** which are worn, used or carried by **you** during a trip including **sports equipment** (but excluding **valuables, gadgets, winter sports equipment, golf equipment, personal money** and **important documents**).

Catastrophe – means:

- fire,
- flood,
- earthquake,
- explosion,
- volcanic eruption and/or volcanic ash clouds,
- tsunami,
- landslide,
- avalanche,
- hurricane,
- storm,
- civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising
- an outbreak of food poisoning

occurs and as a result, **you** are unable to use **your** booked accommodation.

Close relative – **Your** mother, father, sister, brother, fiancé, wife, husband, civil partner, domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, step parent, step child, step sibling, aunt, uncle, next of kin or guardian.

Cruise – A **trip** involving a sea or river voyage of more than one night, where transport and accommodation is primarily on an ocean/river going passenger ship, liner or cruiser.

Cut short/Cutting short – Either:

a **you** cutting short the **trip** after **you** leave **your home** by direct early return to **your home**, or

b **You** attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to **personal quarantine**, in either case for a period in excess of 24 hours.

Claims will be calculated on the number of nights of **your trip you** missed due to **your** early return or the number of nights which **you** were hospitalised, quarantined or confined to **your** accommodation.

Claims under part b), above, will only be paid for the ill/injured/quarantined/confined **insured person**, but where **we** or the Medical Assistance Service agree for another **insured person** (including any children travelling with them) to stay with **you, we** will also pay for that **insured person's** proportion only of any unused travel and accommodation costs and expenses they have not used by remaining with **you**.

Excess - The amount **you** pay when **you** make a claim which is set out in the Table of benefits on page 23.

Where a claim is made for the same incident only one **excess** will apply per **trip**, per **insured person** (max 2). An incident is one single scenario where more than one claim is made under different sections.

If **you** use a Reciprocal Health Arrangement (e.g. EHIC or GHIC), any other arrangement with another country or private medical insurance to reduce **your** medical expenses, **you** won't have to pay an **excess**.

Gadget – the **gadget**(s), excluding accessories which belong to:

1. **you**, or
2. a business where **you** have the relevant authority and responsibility to use and insure the **gadget**(s) owned by the business. Confirmation of this will be required in the event of a claim.

For the purpose of this policy a **gadget** can be any one of the following items:

Mobile Phones, Smart Phones, Laptops (including **custom built**), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.

Golf equipment – Golf clubs, golf balls, golf bag, golf shoes and non-motorised trolley.

Home – **Your** permanent **UK** home address listed on **your** policy schedule.

Home area – For residents of **UK your home area** means **UK**.

Important documents – Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.

Insurance period – If annual multi trip cover is selected: cover is provided for the 12-month period as stated in **your** policy schedule. During this period any **trip** not exceeding the maximum trip duration is covered.

The maximum **trip** duration:

- 31 days, up to 75 years of age at the time of purchase on Ageas Travel Insurance and Ageas Extra Travel Insurance.

- 45 days, up to 65 years of age at the time of purchase on Ageas Ultra Travel Insurance, or 31 days if aged 66 - 75 at the time of purchase.

The maximum trip duration is 31 days, up to 75 years of age at the time of purchase.

Under annual multi trip policies Section 1 – Cancelling or **cutting short** a **trip** cover will start from the date stated in the policy schedule or the time of booking any **trip** (whichever is the later date).

If single trip cover is selected: cover is provided for the period of the **trip** and finishes when the **trip** ends, providing the **trip** doesn't exceed the period shown in the policy schedule.

The maximum trip duration is dependent upon **your** age.

Aged 18-75 years - 31 Days

Aged 76-85 years - 21 Days (excludes Worldwide including USA, Canada & the Caribbean)

Maximum age for Worldwide including USA, Canada and the Caribbean is 75 years at the point of purchase.

Under these policies **you** will be covered under Section 1 – Cancelling or **cutting short a trip** from the time **you** pay the premium.

Cover for all other sections applies for the length of each **trip**. The **insurance period** is automatically extended in the event that **your** return to **your home area** is unavoidably delayed due to an event covered by this policy, providing **you** accept alternatives offered and don't intentionally delay **your** return.

For single trip cover **your** policy will cease if **we** have paid for **you** to **cut short your trip**.

Insured person/You/Your – Each person travelling on a **trip** who is named on the policy schedule.

Insurer – The service provider that underwrites a specific section of this policy, as shown below: -

Sections 1-6 and Sections 9-11
Inter Partner Assistance S.A.

Section 7 - ERGO TIS

Medical condition(s) – Any disease, illness or injury.

Medical practitioner – A registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

Package – The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

a) Transport

b) Accommodation

c) Other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package as more fully described under The Package Travel and Linked Travel Arrangements Regulations 2018.

Pandemic Illness(es) – An illness caused by an infectious disease which has been declared a pandemic by the World Health Organisation

Personal money – Travellers' and other cheques, event and entertainment tickets and pre-paid vouchers.

Personal quarantine – A period of time where **you** are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

Pre-existing medical condition(s)

1. Any of the following medical conditions which you have ever been diagnosed with or treated for:

- Cancerous,
- Respiratory,
- Heart or circulatory conditions (problems with blood flow, including strokes, high blood pressure, and cholesterol)
- Any psychological conditions such as stress, anxiety, depression, or psychiatric condition such as eating disorders.

2. Any other medical conditions for which you have been prescribed medication, received treatment or had a consultation with a doctor or hospital specialist for any medical condition in the past 2 years.

Pregnancy complication

- Toxaemia,
- gestational hypertension,
- gestational diabetes,
- pre-eclampsia,
- ectopic pregnancy,
- molar pregnancy,
- post-partum haemorrhage,
- retained placenta membrane,
- placental abruption,
- hyperemesis gravidarum,
- placenta praevia,
- stillbirths,
- miscarriage,
- termination for medical reasons,
- any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date.

Pre-paid charges – Charges **you** have paid before **you** travel, or are contracted to pay for, including but not limited to the following: car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, green fees and ski school fees, lift passes and hired **sports equipment**.

- Ski school fees, lift passes and hired **ski equipment** will only be covered provided **you** have purchased the additional Winter Sports section
- Green fees and hired **golf equipment** will only be covered provided **you** have purchased the additional Golf Cover section
- Costs associated with a sport or activity will only be covered providing **your** policy covers **you** for that sport or activity.

Public Transport – Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.

Redundant/Redundancy – Being made unemployed through the loss of permanent paid employment (except voluntary redundancy) and at the time of purchasing the policy **you**, or **your travelling companion** had no reason to suspect that **you** would be made redundant.

Regional quarantine – Any period of restricted movement or isolation, including national lockdowns, within **your home area** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

Ski equipment – Skis/snowboards (including bindings), ski/snowboard boots, ski poles.

Ski pack – Ski school fees, lift passes and hired **ski equipment**

Sports Equipment – Items that are usually worn, carried, used or held in the course of participating in a recognised sport. These items are only covered if in connection with a sport or activity which this policy covers **you** to participate in.

Terrorist Action – The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

a the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy.

b the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments.

c the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

Travelling Companion – Any person with whom **you** are travelling/staying or have arranged to travel/stay with. This person does not have to be insured by **your** policy.

Trip(s) – The period of time spent away from **your home** on pre-booked business or leisure travel.

Where **you** have selected an annual multi trip policy **your trip** must start and finish in **your home area**. An annual multi trip policy is valid for **UK** travel where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**.

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, Wales, Scotland 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 – The below list (including any associated equipment):

- Jewellery,
- Watches (manual or automatic movement watches only, and excludes smartwatches and fitness trackers which are defined as **Gadgets** and not as **Valuables**),
- Telescopes,
- Binoculars.
- Cameras (analogue cameras only and excludes digital cameras which are defined as **Gadgets** and not as **Valuables**)

We/Us/Our – Inter Partner Assistance S.A. or the insurer, as defined within Sections 7 and 8, or Hood Travel Ltd on behalf of the **insurer** or Ageas Retail Limited.

You/Your/Yourself – See the definition of **insured person**.

ABOUT YOUR INSURANCE CONTRACT

Your policy is a legal contract between **you** and **us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, **your** policy will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

The Insurer

This policy is underwritten by Inter Partner Assistance S.A. which is part of the AXA Group (except Section 7 - **Gadget** Cover detailed below)

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.

Inter Partner Assistance S.A. is part of the AXA Group.

Section 7 - Gadget cover

Gadget insurance is arranged, and claims administered by Taurus Insurance Services Limited (**claims administrator**) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830. These details can be checked on the Financial Services Register by visiting www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

The insurance is underwritten by ERGO TIS on behalf of Great Lakes Insurance UK Limited. Great Lakes Insurance UK Limited is a company incorporated in England and Wales with company number 13436330 and whose registered office address is 10 Fenchurch Avenue, London, United Kingdom, EC3M 5BN. Great Lakes Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 955859. You can check this on the Financial Services Register by visiting; register.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768. ERGO TIS is registered in the UK, company number 11091555. Registered office: 10 Fenchurch Avenue, London, EC3M 5BN. Authorised and regulated by the Financial Conduct Authority, register number 805870.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**. This depends upon the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS. Contact them at www.fscs.org.uk or call them on 0207 741 4100.

Our right to cancellation

We reserve the right to cancel the policy by providing 14 days notice by registered post to **your** last known address on the following grounds.

- a If **you** make a fraudulent claim
- b If **you** are or have been engaged in criminal or unlawful activities
- c If any policy in **your** name is added to the Insurance Fraud Register
- d If **you** use threatening or abusive behaviour or language towards **our** staff or suppliers.

In each case no refund of premium will be made.

Your cancellation period

You are free to cancel this policy at any time. If **you** wish to cancel within 14 days of the policy purchase date or the receipt of the policy documents whichever is later, **you** may do so by contacting **us** on **0345 165 5762**, emailing **service@ageas-travel.co.uk** or by writing to **us** for a full refund providing **you** have not travelled, made a claim or do not intend to make a claim.

If **you** cancel a single trip policy after the first 14 days of receipt of the documents, we refund 65% of the premium paid, providing **you** have not travelled, have not made a claim or do not intend to make a claim.

If **you** cancel an annual multi-trip policy after the first 14 days of the policy purchase or receipt of the documents (or after the renewal date) **we** will refund a portion of the premium depending on the number of complete months remaining on **your** policy providing **you** are not on a trip at the time the policy is cancelled and no claim has been made, or intends to be made, since the policy was issued or renewed.

Duration

For annual multi trip policies the policy will last 12 months, please refer to the start date on **your** policy schedule.
For single trip policies please refer to the start and end date noted on **your** policy schedule.

Automatic renewals of annual multi trip policies

We will contact **you** at least 21 days before the end of **your insurance period**.
If **you** still meet **our** eligibility conditions, **you** will be provided with a renewal invitation which **you** should check to ensure all **your** details are still correct and relevant. **Your** renewal invitation will have information on how **you** can make changes to **your** details or tell **us** if you do not wish to renew **your** insurance before **your** renewal date.

If **you** have a medical condition declared on **your** policy or a new medical condition since **you** purchased **your** policy then **you** will need to contact **us**.

GEOGRAPHICAL REGIONS

Single trip

If **you** have selected a destination in Europe this will show on the policy schedule as Europe 1, 2, 3 or 4. Europe does not include Egypt, Israel, Morocco or Tunisia.

If **you** have selected a destination of Worldwide excluding USA, Canada and the Caribbean this will show on your policy schedule as Worldwide excluding USA, Canada and Caribbean 1, 2, 3 or 4.

If **you** have selected a destination of Worldwide including USA, Canada and the Caribbean this will show on your policy schedule as Worldwide including USA, Canada and the Caribbean.

Annual Multi Trip

We have three categories available, and these will show on the policy schedule as:

Europe including UK – all countries in Europe as defined below.

United Kingdom, Akrotiri, Aland, Albania, Algeria, Andorra, Armenia, Austria, Balearic Islands, Baltic Islands, Belarus, Belgium, Bosnia And Herzegovina, Bulgaria, Canary Islands, Channel Islands, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, England, Estonia, Faroe Islands, Finland, France, Fuerteventura, Georgia, Germany, Gibraltar, Gozo, Gran Canaria, Greece, Greek Islands, Guernsey, Hungary, Ibiza, Iceland, Isle Of Man, Italy, (including San Marino, Sardinia, Sicily and Vatican City), Jersey, Jordan, Jordan River, Kos (Greek Island), Lanzarote, Latvia, Libya, Libyan Arab Jamahiriya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mallorca, Malta, Menorca, Minorca, Moldova, Monaco, Montenegro, Netherlands, Northern Ireland, Norway, Poland, Portugal, Republic Of Ireland, Rhodes (Greek Island), Romania, Russia West of Urals, San Marino, Sardinia, Scilly Isles, Scotland, Serbia, Sicily, Slovakia, Slovenia, Spain, Svalbard Islands, Sweden, Switzerland, Tenerife, Turkey, Ukraine.

Worldwide excluding USA, Canada, Mexico and the Caribbean – all countries in Europe and all countries outside of USA, Mexico, Canada and the Caribbean.

Worldwide including USA, Canada, Mexico and the Caribbean – all countries in the World.

RECIPROCAL HEALTH AGREEMENTS

If **you** are travelling to a country which has a Reciprocal health agreement with **your home area you** are entitled to benefit from the health care arrangements which exist between the country **you** are visiting and **your home area**.

If **we** agree to pay for a medical expense which has been reduced because **you** have used a reciprocal health agreement or private health insurance, **we** will not deduct the excess under Section 2 – Medical emergency and repatriation expenses.

If travelling within the EU and Switzerland **you** can apply for a UK Global Health Insurance Card (UK GHIC) either online at www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/ or by telephoning 0300 330 1350.

If travelling outside of the EU visit nhs.uk/using-the-nhs/healthcare-abroad/healthcare-when-travelling-abroad

Australia

If **you** require medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival, but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found online at servicesaustralia.gov.au/reciprocal-health-care-agreements-visiting-from-united-kingdom?context=22481

Alternatively, please call the Emergency Assistance Service for guidance. If **you** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

New Zealand

UK citizens on a short-term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing **medical condition** or a new condition arises, then a **medical practitioner** must agree in each case that prompt treatment is needed before **your trip** ends, if treatment is to be provided under the Reciprocal Health Agreement. **You** will also need to show **your UK** passport. **You** will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

PRE-EXISTING MEDICAL CONDITIONS

You must comply with the following conditions to have the full protection of **your** policy.

You must tell **us** of all **your pre-existing medical condition(s)**

If **you** fail to declare any **pre-existing medical condition(s) we** may refuse to deal with **your** claim or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed **pre-existing medical condition**.

What is a pre-existing medical condition?

1. Any of the following medical conditions which **you** have ever been diagnosed with or treated for:

- Cancerous,
- Respiratory,
- Heart or circulatory conditions (problems with blood flow, including strokes, high blood pressure, and cholesterol)
- Any psychological conditions such as stress, anxiety, depression, or psychiatric condition such as eating disorders

2. Any other medical conditions for which **you** have been prescribed medication, received treatment or had a consultation with a doctor or hospital specialist for any medical condition in the past 2 years

It is a condition of this policy that **you will not be covered** under the following sections:

- Section 1 - Cancellation or Cutting Short your Trip,
- Section 2 - Medical Emergency and Repatriation Expenses,
- Section 6 - Personal Accident
- Section 10 – Cruise Cover

1 For any **pre-existing medical condition(s)** that **you** have unless **you** have declared them when purchasing **your** policy and **we** have agreed to cover **your pre-existing medical condition(s)**.

2 Throughout the duration of the policy:

   a From any **medical condition** or **pregnancy complication you** have in respect of which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite which **you** still travel.

   b From any surgery, treatment or investigations for which **you** intend to travel outside **your home area** to receive (including any expenses incurred due to the discovery of other medical conditions during and/or complications arising from these procedures).

   c From any medical condition for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.

   d If **you** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

3 At the time of purchasing **your** policy **you will not be covered** for any claim arising directly or indirectly:

   a From any **medical condition** for which **you** or a **travelling companion** have received a terminal prognosis.

   b From any **medical condition** for which **you** or a **travelling companion** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation.

   c From any **medical condition** for which **you** or a **travelling companion** are currently showing symptoms, but have yet to receive a diagnosis.

If **your** health changes after the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** should check with **your medical practitioner** that **you** are fit to travel.

You will not be covered under Section 2 – Medical emergency and repatriation expenses if **you** travel against medical advice. **You** may be able to claim under Section 1 – Cancelling or cutting short your trip if this is medically necessary.

SPORTS AND OTHER ACTIVITIES

The following list details the sports and activities that this policy will cover without charge when **you** are participating on a recreational and non-professional basis during any **trip**. Any involvement in these sports and/or activities is subject to **you** following local laws and regulations and the use of recommended safety equipment.

You are not covered when participating in any sport professionally, or whilst racing or during a competition.

There is no cover under Section 5b – Liability for sports or activities marked with *

- **abseiling** (within organisers guidelines)
- ***administrative, clerical or professional occupations**
- **aerobics**
- **airboarding**
- **archaeological digging**
- **archery**
- **athletics**
- **badminton**
- **banana boating**
- **baseball**
- **basketball**
- ***battle re-enactment**
- **beach games**
- **billiards/snooker/pool**
- **body boarding** (boogie boarding)
- **bowls**
- **breathing observation bubble** (bob)
- ***camel riding (no personal liability cover)**
- ***camp America - counsellor**
- **canoeing** (up to grade 2 rivers)
- ***Catamaran sailing** (if qualified and no racing or liability cover)
- ***clay pigeon shooting** (no liability cover)
- **climbing** (on climbing wall only)
- **cricket**
- **croquet**
- **cross country running** (non-competitive)
- **curling**
- **Cycling** (no racing or competitions). All protective clothing (e.g. helmet) must be worn. No cover for Mountain Biking - see separately listed activity
- **dancing** (including instruction)
- ***dinghy sailing** (no liability cover)
- ***Driving motorised vehicles** (excluding Quad bikes) for which **you** are licensed to drive in the United Kingdom (other than in motor rallies or competitions) and wearing a helmet if driving a motorbike, moped or scooter and no liability cover
- **elephant riding/trekking**
- **falconry**
- **fell walking/running** (up to 2,500 metres above sea level)
- **fencing**
- **fishing / deep sea fishing**
- **fives**
- **flying** (as a fare paying passenger in a fully licensed passenger carrying aircraft)
- **flying fox** (cable car)
- **football** (American) - not main purpose of the trip
- **football** (Association) - not main purpose of the trip

- **frisbee/ultimate frisbee including competitions**
- ***rifle range shooting**
- **gaelic football** - not main purpose of the **trip**
- ***glass bottom boats/bubbles** (no liability cover)
- ***go karting** (within organisers guidelines and no liability cover)
- **golf**
- **handball**
- ***hobie catting** (if qualified and no liability cover)
- **horse riding** (excluding competitions, racing, jumping and hunting)
- **hot air ballooning** (organised pleas¬ure rides only)
- ***hovercraft driving/passenger** (no liability cover)
- **hurling** - not main purpose of the **trip**
- **hydro zorbing**
- **ice skating**
- **in-line skating/roller blading** (wearing pads and helmets)
- **indoor skating/skateboarding** (wearing pads and helmets)
- **javelin throwing**
- ***jet boating** (no racing or liability cover)
- **jogging**
- **kayaking** (up to grade 2 rivers)
- **korfball**
- **netball**
- **octopush**
- **orienteering**
- ***paint balling/war games** (wearing eye protection and no liability cover)
- **parasailing/parascending** - over water
- **passenger sledge**
- **pedalos**
- **Pilates**
- **pony trekking**
- ***power boating** (no racing, non-competitive and no liability cover)
- **racket ball**
- **refereeing**
- **ringos**
- **rounders**
- **rowing** (except racing)
- **running**
- **safari trekking/tracking in the bush** (must be organised tour)
- ***sailing** (if qualified or accompanied by a qualified person and no liability cover or racing)
- **sail boarding/windsurfing**
- **sand boarding/surfing/skiing**
- **sand dune surfing/skiing**
- ***sand yachting** (no liability cover)
- **scuba diving to 18 metres** (if qualified scuba diver or accompanied by qualified instructor and not diving alone or involved in cave diving)
- ***Segway riding** (organised tours only, wearing correct safety equip¬ment including a helmet)
- **skateboarding** (wearing pads & helmets)
- **sledging/tobogganing** (not on snow)
- **snorkelling**
- **soccer** - not main purpose of the **trip**
- **softball**
- **spear fishing** (without tanks)
- ***speed sailing** (no liability)
- **sphering/ Zorbing**
- **squash**
- **surfing**

- **swimming**
- **swimming with dolphins**
- **swimming/bathing with elephants**
- **Sydney harbour bridge** (walking across clipped onto safety line)
- **table tennis**
- ***tall ship crewing** (no racing and no liability cover)
- **ten pin bowling**
- **tennis**
- **trampolining**
- **tree canopy walking**
- **trekking/ walking /rambling up to 2,500 metres above sea level**
- ***trikke riding** (organised tours only, wearing correct safety equipment including a helmet)
- **tug of war**
- **volleyball**
- **wake boarding**
- **water polo**
- **water ski jumping**
- **water skiing**
- **whale watching**
- **wicker basket tobogganing**
- **wind surfing/sailboarding**
- **wind tunnel flying** (pads and helmets to be worn)
- ***yachting** (if qualified and no liability cover)
- **Yoga**

WINTER SPORTS

Winter Sports and activities that can be covered if the additional premium has been paid and shown as purchased in **your** policy schedule.

There is no cover under Section 5 – Legal and Liability for sports or activities marked with *

- **blade skating**
- **cross country skiing/nordic skiing**
- **dry slope skiing**
- **glacier skiing/walking**
- **husky dog sledding** (organised, non-competitive and with experienced local driver)
- **ice cricket**
- **ice go karting** (within organisers guidelines and no liability cover)
- **ice windsurfing** (no liability cover)
- **ice hockey**
- **kick sledging**
- **ski - blading**
- ***ski - dooing**
- **ski biking**
- **ski boarding**
- **ski run walking**
- **skiing**
- **skiing** - big foot
- **skiing** - cross country
- **skiing** - mono
- **skiing** - nordic
- **skiing** - off piste** with a guide
- **skiing alpine**
- ***sledging/sleigh riding** (pulled by horse or reindeer as a passenger)
- **sledging/tobogganing on snow**
- **snow biking**
- **snow blading**
- **snowboarding on piste****
- **snowboarding** - off piste** with a guide
- **snow bobbing**
- ***snow carting**
- **snow carving** (using non powered hand tools only and not working above 3 metres from the ground)
- ***snow go karting** (no liability cover)
- ***snow mobiling**
- ***snow scooting**
- ***snowcat driving**
- **snow shoe walking**
- **snow tubing**
- **telemarking**
- **winter walking** (using crampons and ice picks only)

** A piste is a recognised and marked ski run within the resort boundaries. Off piste are areas of snow that have not been specially prepared for skiing on within a resort boundary, this doesn't include transiting between recognised and marked ski runs.

TABLE OF BENEFITS

We will pay you and each insured person, per trip, up to the amounts stated in the table below.

	Ageas Travel Insurance	Ageas Extra Travel Insurance	Ageas Ultra Travel Insurance
Excess	**£150**	**£95**	**£70**
Only one excess amount will be applied per person per incident. This is limited to two excess amounts if more than one insured person is claiming for the same incident. * No excess is applicable for sections marked.			
Section 1 - Cancellation or cutting short your trip			
Cancellation or cutting short your trip	£1,500	£3,000	£5,000
Section 2 - Medical emergency and repatriation expenses			
Medical emergency and repatriation expenses	£10,000,000	£12,500,000	£15,000,000
Emergency dental *	£100	£300	£400
Hospital benefit (per 24 hours) *	£25	£40	£50
Hospital benefit (total) *	£200	£750	£1,000
Mugging benefit *	Nil	£150	£250
Section 3 - Disruption or delay to travel plans			
Missed departure	Nil	£500	£1,000
Travel delay benefit (per 12 hours) *	£25	£50	£50
Travel delay benefit (total) *	£150	£300	£400
Pet care (per 24 hours) *	Nil	£50	£50
Pet care (total) *	Nil	£250	£500
Hijack (per 24 hours) *	Nil	£50	£100
Hijack (total) *	Nil	£750	£1,000
Travel disruption	£1,500	£3,000	£5,000

*No excess is applicable for sections marked.

	Ageas Travel Insurance	Ageas Extra Travel Insurance	Ageas Ultra Travel Insurance
Excess	**£150**	**£95**	**£70**
Section 4 - Personal belongings and money			
Baggage **	£1,000	£1,500	£2,000
Single article limit	£200	£300	£400
Valuables **	£200	£300	£400
Delayed **baggage** (per 12 hours) *	£50	£75	£150
Delayed **baggage** (total) *	£200	£500	£750
Personal money	£200	£350	£500
Cash	£200	£300	£400
Cash (under 18 years old)	£200	£250	£275
Important documents *	Nil	Nil	£250
Section 5 - Legal and liability			
Legal expenses and assistance *	Nil	£7,500	£20,000
Legal expenses and assistance (2 or more **insured persons**)	Nil	£10,000	£20,000
Personal liability	£1,000,000	£2,000,000	£2,000,000
Section 6 - Personal accident			
Death (aged 17 or under)	Nil	£2,500	£5,000
Death (aged 18 – 65)	Nil	£7,000	£10,000
Death (aged 66 or over)	Nil	£1,000	£1,000
Loss of limbs and/or loss of sight (aged 65 or under)	Nil	£5,000	£10,000
Permanent total disablement (aged 65 or under)	Nil	£7,000	£10,000
Section 7 - Gadget cover			
Accidental or malicious damage, loss or theft	Nil	£1,000	£1,000

*No excess is applicable for sections marked.

Claims settled on a new for old basis meaning If **you have to claim **you** will be entitled to the full replacement cost of **your** items, with no deductions for wear and tear or depreciation.

	Ageas Travel Insurance	Ageas Extra Travel Insurance	Ageas Ultra Travel Insurance
Excess	**£150**	**£95**	**£70**
Section 7 – Gadget Cover Extension (This section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule If **you** wish to purchase this cover, please call us on 0345 165 5763.)			
Accidental damage, theft, malicious damage and loss	£1,000	£2,000	£3,000
Section 8 – Winter Sports (This section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule If **you** wish to purchase this cover, please call us on 0345 165 5763.)			
Winter sports equipment (owned)	£500	£750	£1,000
Winter sports equipment (hired)	£250	£300	£400
Single article limit (one item/pair per set of items)	£250	£375	£500
Winter sports equipment hire (per 24 hours) *	£15	£20	£25
Winter sports equipment hire (total) *	£250	£400	£500
Ski pack (per 24 hours) *	£15	£20	£25
Ski pack (total) *	£250	£400	£500
Piste closure (per 24 hours) *	£15	£20	£25
Piste closure (total) *	£250	£400	£500
Avalanche and landslide cover (per 24 hours) *	£15	£20	£25
Avalanche and landslide cover (total) *	£250	£400	£500
Physiotherapy in the **UK**	£150	£350	£500
Section 9 – Golf Cover (This section is optional, if you have purchased this cover it will be shown on your policy schedule If you wish to purchase this cover, please call us on 0345 165 5763.)			
Golf equipment	£1,000	£1,500	£2,000
Single article limit (one item/pair per set of items)	£250	£375	£500
Golf equipment hire (per 24 hours) *	£25	£40	£50
Golf equipment hire (total) *	£250	£400	£500
Green fees (per 24 hours) *	£25	£40	£50
Green fees (total) *	£250	£400	£500

*No excess is applicable for sections marked.

	Ageas Travel Insurance	Ageas Extra Travel Insurance	Ageas Ultra Travel Insurance
Excess	**£150**	**£95**	**£70**
Section 10 – Cruise Cover (This section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule If **you** wish to purchase this cover, please call us on 0345 165 5763.)			
Missed port (per port)	£50	£75	£100
Missed port (total)	£500	£750	£1,000
Cabin confinement (per 24 hours)*	£50	£75	£100
Cabin confinement (total)*	£250	£375	£500
Unused excursions	£300	£500	£750
Additional **baggage****	£1,000	£1,500	£2,500
Single article limit (one item/pair per set of items)	£150	£200	£300
Additional **valuables****	£150	£200	£300

*No excess is applicable for sections marked.

**Claims settled on a new for old basis meaning if you have to claim you will be entitled to the full replacement cost of your items, with no deductions for wear and tear or depreciation.

SECTION 1
CANCELLING OR CUTTING SHORT A TRIP

Introduction

The purpose of this section is to help **you** if **you** have to cancel or **cut short your trip** as a result of one of the reasons listed below under the heading of 'What is covered'. However, under certain circumstances, **your** tour operator or transport provider may be responsible for refunding **your** costs. If the loss **you** have suffered is covered by the compensation scheme of **your** tour operator or transport provider, or **your** credit card provider, **we** will not provide cover for it under this policy. **You** may also be covered by your credit/debit card provider if the services **you** have paid are not provided as agreed e.g., if the company becomes insolvent.

For further information on the cover provided by **your** tour operator, **your** airline or **your** credit/debit card provider please contact them directly

The Denied Boarding Regulation (Regulation 261/2004 EC)

You may be entitled to compensation from **your** airline under The Denied Boarding Regulation (Regulation 261/2004 EC) if **your** flight:

- Departs from an EU airport, it can be operated by any airline, and/or
- Arrives at an EU airport and is operated by an EU airline

The regulation establishes the minimum rights for air passengers to ensure they are treated fairly in the event of one of the following:

1. Denied Boarding - Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight - Has **your** flight been cancelled?
3. Long Delays - Has **your** flight been delayed for three hours or more?
4. Baggage - Has **your** checked-in baggage been damaged, delayed or lost?
5. Injury and Death by Accident(s) - Have **you** been injured during **your** flight?
6. Package Holidays - Did **you** get what **you** booked?

For full details of your entitlements, visit Delays and cancellations | UK Civil Aviation Authority (caa.co.uk) www.caa.co.uk/Passengers/Resolving-Travel-Problems/Delays-and-cancellations/

What is covered

Cover for cancelling a trip

We will pay **you** up to the amount shown in the Table of benefits for **your** proportion only of **your** irrecoverable unused travel and accommodation costs and other **pre-paid charges** if **you** have to cancel **your trip** following any of the reasons which are shown in the table below.

Cover for cutting short your trip

We will pay **you** up to the amount shown in the Table of benefits for **your** proportion only of **your** unused travel and accommodation costs and other **pre-paid charges** together with any reasonable additional travel and other expenses if **you** have to **cut short your trip** following any of the reasons which are shown in the table below.

If **you** need to cancel or **cut short your trip**, any **pre-paid charge** relating to Winter Sports or Golf will only be covered if **you** have paid the premium for the additional cover.

Cover for the following events:	Cover for cancelling a trip	Cover for having to cut short your trip
The death, injury due to an **accident**, illness, disease, or **pregnancy complication** of **you** or **your travel companion** or your **close relative**. Any pandemic illness is not covered within 48 hours of **your** policy purchase date.	✓	✓
Compulsory **personal quarantine**, jury service attendance or being called as a witness at a Court of Law (other than in an advisory or professional capacity) of **you** or **your travelling companions** or the Police or other authorities requesting **you** to stay at or return **home**. Any claim for **personal quarantine** is not covered within 48 hours of **your** policy purchase date.	✓	✓
Redundancy of **you** or **your travel companion**	✓	✓
You or **your travel companion** have leave withdrawn and are a member of the Armed Forces (including reserves and territorial), Emergency Services, medical or nursing professions (in the public sector) or Senior employees of the Government	✓	✓
Catastrophe	✓	✓
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country which **you** are travelling to advising against all travel or all but essential travel within 21 days of **your** departure date, but not including where advice is issued due to a pandemic or **regional quarantine**	✓	✘
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which **you** are travelling advising **you** to evacuate or return to **your home area**, providing the advice came into force during **your trip**	✘	✓
No suitable alternative **public transport** is provided within 6 hours of the scheduled time of departure following delay or cancellation of **your public transport**, or **you** are being involuntarily denied boarding (because there are too many passengers for the seats available)	✓	✘

Cover for the following events:	Cover for cancelling a trip	Cover for having to cut short your trip
Theft of **your** passport and/or visa within the 72 hours before **your** scheduled time of departure if **you** are due to travel outside **your home area** or during **your trip** meaning you are unable to continue **your trip**	✓	✓
Failing to arrive at the international departure point in time to board the **public transport** on which **you** are booked to travel, and **you** are unable to arrange alternative **public transport** which results in **you** missing 50% or more of **your trip**, as result of: a) the failure of other **public transport** or b) an accident to or breakdown of the vehicle in which **you** are travelling or c) an accident, breakdown or an unexpected traffic incident happening which causes an unexpected delay or d) adverse weather conditions,	✓	✘
Your public transport provider rearranging **your** departure or return within 7 days of **your** original planned departure and the new schedule means **you** missing 50% or more of **your trip**.	✓	✘

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show that **you** have met these conditions or if they have not been followed this may affect **your** ability to claim.

1 **You** must get the prior approval of the Medical Assistance Service to confirm it is necessary to return **home** prior to having to **cut short your trip** for any claim due to an **accident**, illness, disease, or **pregnancy complication**.

2 If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.

3 **You** must provide a written police report as evidence if a claim is made due to the theft of **your** passport and / or visa.

What is not covered

1 The **excess**.

2 Any claim arising from a reason not listed in the 'what is covered' section

3 Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.

4 Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO), or any other equivalent government body in another country, advises against travel due to a pandemic.

5 Circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to cancelling or **cutting short** the **trip**.

6 The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come home following **cutting short your trip**. In addition, if **you** have not purchased a return ticket, **we** will not cover any costs incurred whilst returning **you** to **your home** unless agreed by the Medical Assistance Service.

7 The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.

8 Claims arising from **pre-existing medical conditions** as described in the **Pre-existing medical conditions** section, unless **you** have told **us** about these and **we** have accepted them in writing.

9 Any claims for **redundancy** where the **redundancy** is voluntary, including compromise agreement or resignation. **We** will also not cover misconduct or dismissal.

10 Costs paid for using any reward scheme (for example Avios or supermarket loyalty points) unless evidence of specific monetary value can be provided.

11 Any property maintenance costs, or fees incurred by **you** as part of **your** involvement in a Timeshare or Holiday Property Bond scheme.

12 Any cancellation claims relating to loss or theft of **your** passport or visa if left **unattended** at any time, unless stored securely in **your home**. During **your trip you** will not be covered to **cut short your trip** due to loss of **your** passport unless it was deposited in a safe, safety deposit box or left in locked accommodation.

13 Any unused or additional costs incurred by **you** which are recoverable from:

a The providers of the accommodation, their booking agents, travel agent or compensation scheme.

b The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.

c **Your** credit or debit card provider or Paypal.

14 Any costs for **your Package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.

15 Any claims relating to the insolvency of the **public transport** operator and/or accommodation provider.

16 If **you** have been denied boarding due to **your** anti-social behaviour, drug use, alcohol or solvent abuse or **your** inability to provide any valid **important documents** or other documentation required by the **Public Transport** operator or their handling agents.

17 Pregnancy, without any accompanying **pregnancy complication**. This policy excludes any costs incurred as a result of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

18 The death or illness of any pet or animal.

19 **Your** unused and/or additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator.

20 Any claim due to a **regional quarantine**.

21 Any claim as a result of **you** not wanting to travel due to the need to quarantine on return to **your home area**.

22 **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel. Consideration will be given where **you** were medically unable to have any vaccination which is supported by **your** medical records

23 Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.

24 Any claim for illness of **you, your travel companion** or **your close relative** due to a pandemic illness, or for **personal quarantine** that occurs within the first 48 hours of the policy purchase date.

25 Anything mentioned in the General Exclusions and General Conditions Sections.

SECTION 2 MEDICAL EMERGENCY AND REPATRIATION EXPENSES

Introduction

The purpose of this section is to help **you** if **you** require unforeseen medical treatment whilst on a **trip**. Under certain circumstances, **you** may be covered by a reciprocal health agreement, **you** can find out more about these under the Reciprocal health agreement section (see page 16).

What is covered

We will pay **you** up to the amount shown in the Table of benefits for the following expenses which are necessarily incurred during a **trip** as a result of **you** suffering unforeseen injury due to an **accident**, illness, disease and/or **personal quarantine:**

1 Emergency medical, surgical, hospital, ambulance and medical fees and charges incurred outside of **your home area.**

2 Emergency dental treatment for the immediate relief of pain only incurred outside of **your home area.**

3 Up to the amount shown in the Table of benefits for every complete 24-hour period **you** are in hospital or confined to **your** accommodation on the advice of a **medical practitioner** and towards meal expenses for a nominated person who is staying or travelling with **you**.

- An additional benefit (as displayed in the Table of benefits) is payable if **your** hospitalisation is as a result of being mugged

4 Costs of telephone calls to and from the Emergency Medical Assistance Service notifying and dealing with the problem for which **you** are able to provide evidence

5 The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you**.

6 If **you** die outside **your home area** the cost of funeral expenses abroad plus the cost of returning **your** ashes or **your** body to **your home.**

7 If **you** die on a **trip** within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home.**

8 Additional transport and/or 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 the Emergency Medical Assistance Service:

a Reasonable additional transport and/or accommodation expenses for someone to stay with **you** or travel to **you** from the **UK** or escort **you home.**

b Additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.

c Reasonable additional accommodation expenses if **you** have to move accommodation nearer the hospital following the extended stay.

d Reasonable taxi or hire car costs for **your** travel to and from the hospital only.

9 With the prior authorisation of the Emergency Medical Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Emergency Medical Assistance Service agree otherwise. If the Emergency Medical Assistance Service confirm an alternative method or class of travel is required, this will only apply for the ill or injured **insured person.**

10 Reasonable costs for one person or a specialist vehicle recovery company to collect and return **your** vehicle if **you** were not able to drive the vehicle to **your home** following **your** illness/injury/death.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show that **you** have met these special conditions this may affect **your** ability to claim.

1 **You** must tell the Emergency Medical Assistance Service as soon as possible of any injury due to an **accident**, illness or disease which requires **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.

2 If **you** suffer injury due to an **accident**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **UK** at any time during the **trip. We** will do this, if in the opinion of the Emergency Medical Assistance Service or **our** opinion (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and/or travel safely to **your home area** or a suitable hospital nearby to continue treatment.

3 This is not a private medical insurance policy. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area. Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will not provide any cover under the following sections:

- Section 1 – Cancelling or cutting short a trip
- Section 2 – Medical emergency and repatriation expenses
- Section 6 – Personal accident

We will then refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home area.**

Cover for **you** under all other sections will continue for the remainder of **your trip.**

What is not covered

1 The **excess**.

2 Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.

3 Any claim caused by participating in a sport or activity not covered by this policy.

4 Pregnancy, without any accompanying **pregnancy complication.** This policy excludes any costs incurred as a result of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.

5 **Pre-existing medical conditions** (which existed at the time **you** purchased the policy) as described in the **pre-existing medical conditions**

section unless **we** have agreed in writing to cover **you**.

6 The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** following **cutting short your trip** or had to extend **your trip**. In addition, if **you** have not purchased a return ticket, **we** will deduct the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have incurred whilst returning **you** to **your home**.

7 Any claims arising directly or indirectly from:

a The cost of treatment or surgery, including exploratory tests, which are not related to the injury due to an **accident** or illness which necessitated **your** admittance into hospital.

b Any expenses which are not usual, reasonable or customary to treat **your** injury due to an **accident**, illness or disease.

c Any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or in **our** opinion (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.

d Expenses incurred in obtaining, replenishing or replacing existing medication, which **you** know **you** will need at the time of departure, or which will have to be continued whilst on **your trip**.

Where possible and with the agreement of **your medical practitioner, you** should always travel with plenty of extra medication in case of travel delays.

e Additional costs arising from single or private room accommodation.

f Treatment or services provided by a health spa, convalescent, physiotherapist or nursing home or any rehabilitation centre unless agreed by the Emergency Medical Assistance Service.

g Any costs incurred by **you** to visit another person in hospital or costs incurred by others to visit **you** in hospital.

h Any expenses incurred after **you** have returned to **your home area**.

i Any expenses incurred in the **UK**:

i. for private treatment, or

ii. which are funded by, or are recoverable from the Health Authority in **your** usual country of residence, or

iii. which are funded by a reciprocal health agreement between these countries and/or islands.

j Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication. Consideration will be given where **you** were medically unable to have any vaccination which is supported by **your** medical records

k Any expenses incurred after the date on which **we** attempt to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.

8 Expenses incurred for medical tests required in the area **you** are travelling to/in/from or returning to **your home area**, or by the **public transport** provider (unless specifically needed for a repatriation arranged by our Emergency Assistance Line).

9 **You** should also refer to the **pre-existing medical conditions** section on page 17.

10 Anything mentioned in the General Exclusions and General Conditions Sections.

SECTION 3
DISRUPTION OR DELAY TO TRAVEL PLANS

Introduction

The purpose of this section is to help **you** if **you** experience certain disruptions to **your** travel plans and **you** are left out of pocket. However, under certain circumstances, **your** tour operator or transport provider may be responsible for providing assistance and compensation. If the loss **you** have suffered is covered by the compensation scheme of **your** tour operator, transport provider, or **your** credit/debit card provider, **we** will not provide the same cover under this policy. **You** may also be covered by **your** credit/debit card provider if the services **you**'ve paid for are not provided as agreed e.g., if a company becomes insolvent.

For further information on the cover provided by **your** tour operator, **your** airline or **your** credit/debit card provider please contact them directly.

The Denied Boarding Regulation (Regulation 261/2004 EC)

You may be entitled to compensation from **your** airline under The Denied Boarding Regulation (Regulation 261/2004 EC) if **your** flight:

- Departs from an airport within the **UK** or EU, it can be operated by any airline, and/or
- Arrives at an **UK** or EU airport and is operated by an EU airline

The regulation establishes the minimum rights for air passengers to ensure they are treated fairly in the event of one of the following:

1. Denied Boarding - Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight - Has **your** flight been cancelled?
3. Long Delays - Has **your** flight been delayed for three hours or more?
4. Baggage - Has **your** checked-in baggage been damaged, delayed or lost?
5. Injury and Death by Accident(s) - Have **you** been injured during **your** flight?
6. Package Holidays - Did **you** get what **you** booked?

For full details of **your** entitlements, visit Delays and cancellations | UK Civil Aviation Authority (caa.co.uk)

What is covered

Missed Departure

If **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel as a result of:

a. the failure of other **public transport** or
b. an accident to or breakdown of the vehicle in which **you** are travelling whilst on **your** journey to **your** departure point or
c. an accident, breakdown or an unexpected traffic incident happening which causes an unexpected delay whilst on **your** journey to **your** departure point or
d. strike or adverse weather conditions,

Then **we** will pay **you** up to the amount shown in the Table of benefits for reasonable additional accommodation (room only) and **public transport** costs (economy only) so that **you** may continue **your trip**.

Delayed Arrival

If **you** arrive later than planned at **your** destination due to a delay of **public transport, we** will pay **you** up to the amounts shown in the Table of benefits for each 12 hour period of delay you suffer up to the maximum shown.

- An additional benefit is payable if **your** arrival is delayed as a result of the **public transport** in which **you** are travelling being hijacked.
- An additional limit is payable for claims where a delay to **your** return flight means **you** incur additional kennel or cattery fees, per 24 hours as displayed in the Table of benefits as Pet care.

Travel Disruption

We will pay **you** up to the amount shown in the Table of benefits for **your** reasonable additional accommodation and **public transport** travel expenses (up to the standard of **your** original booking) so that **you** may continue **your trip** if **your trip** is disrupted due to:

- a **catastrophe** or
- the **public transport** on which **you** were booked to travel being cancelled or delayed for 12 or more hours, diverted or redirected after take-off or
- **you** are involuntarily denied boarding and no suitable alternative is offered within 12 hours

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show that **you** have met these special conditions this may affect **your** ability to claim.

1. **You** must seek financial compensation, assistance or a refund of **your** costs from **your** travel provider and invoke **your** rights under EU Air Passenger Rights legislation in the event of cancellation or delay of flights if applicable.
2. **You** must allow enough time to arrive at the departure point and check in for **your** outward or return journey

What is not covered

1. The **excess**.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
4. Any strike or adverse weather that was publicly announced prior to **you** purchasing **your** policy or within 7 days of booking any **trip**.

An example of publicly announced adverse weather would be the point at which an impending weather event is officially named by the Met Office, Environment Agency or any similar body.

5. Any unused or additional costs incurred by **you** which are recoverable from:
   a. The providers of the accommodation, their booking agents, travel agent or compensation scheme.
   b. The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
   c. **Your** credit or debit card provider or Paypal.
6. Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within the timeframe shown in the Table of benefits of the scheduled time of departure.
7. Claims arising from:
   a. Breakdown of any vehicle owned by **you** which has not been maintained in accordance with manufacturer's instructions or in the event of an accident or breakdown when a repairer's report is not provided.

b Any costs incurred as a result of **you** not planning **your** journey correctly. **You** must allow enough time to complete **your** journey and arrive at the time stipulated by the travel provider.

c Any property maintenance costs, or fees incurred by **you** as part of **your** involvement in a Timeshare or Holiday Property Bond scheme.

d Any inbound **public transport** cancelled by a provider due to **you** missing **your** outbound **public transport**.

8 Any costs associated with rearranging **your** travel plans due to the **public transport** provider changing their scheduled timings which in turn impacts **your** planned itinerary.

9 Any claim where **you** were unable to take **your public transport** due to delays in security and/or customs.

10 Any costs for **your Package** holiday if it was cancelled or impacted by **your** travel provider.

11 **Your** inability to travel due to **you** not producing vaccine certificates or medical tests/documents which are needed to travel.

12 Anything mentioned in the General Exclusions and General Conditions Sections.

SECTION 4
PERSONAL BELONGINGS AND MONEY

Introduction

The purpose of this section is to help **you** in the event of something happening to **your** suitcases (or containers of a similar nature), their contents, **sports equipment** and **your** personal money. Below **we** explain the cover **we** provide if **your** articles are lost, stolen or damaged.

What is covered

1 **We** will pay you up to the amount shown in the Table of benefits for the following items if they are accidentally lost, damaged or stolen whilst on your trip

- a **Baggage**
- b **Valuables**
- c Replacement of essential items if lost in transit due to carrier error during the outward journey
- d **Personal money** (excluding cash, which is covered separately)
- e Cash
- f Replacement **important documents**

The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown in the Table of benefits as the single article limit.

Any claim under point 1b and 1c will be deducted from **your baggage** limit as shown on the Table of benefits.

If **you** have to claim, **you** will be entitled to the full replacement cost of **your** items, with no deductions for wear and tear or depreciation.

2 **We** will pay **you** up to the amount shown in the Table of benefits to obtain a replacement of **your important documents** which have been lost, damaged or stolen whilst outside of **your home area**. This is to enable **you** to return **home** or continue **your trip**.

The intention of this is to help pay for travel and accommodation costs in getting to the embassy to obtain suitable replacements. **You** must check whether any temporary documentation will enable **you** to continue **your** planned **trip**.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show that **you** have met these special conditions this may affect **your** ability to claim.

1 **You** must report any theft to the police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.

2 **You** must report any loss, theft or damage that occurred while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.

3 If any items are lost, stolen or damaged whilst in the care of an airline **you** must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report.

What is not covered

1 The **excess**.

2 Any claim for **gadgets** (cover for **gadgets** is provided under Section 7 – Gadget cover).

3 Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.

4 Any claim for **sports equipment** where the policy doesn't cover the sport or activity.

5 Any claim for **ski equipment**. Cover for ski equipment is provided under Section 8 – Winter Sports only if **you** have paid the premium for the additional cover.

6 Loss, theft of or damage to **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless deposited in a safe, safety deposit box or left in locked accommodation.

7 Loss, theft of or damage to **baggage** and **sports equipment** contained in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, or locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.

8 Loss, theft or damage:

- a Due to delay, confiscation or detention by customs or any other authority,
- b To motor accessories (excluding keys which are covered only for a car which is owned by **you**),
- c To tobacco products, tobacco substitutes and perishable goods (such as food and drinks)
- d Caused by wear and tear, or
- e Caused by mechanical or electrical breakdown.

9 Any virtual currency including but not limited to crypto currency, including fluctuations in value.

10 Anything mentioned in the General Exclusions and General Conditions Sections.

SECTION 5
LEGAL AND LIABILITY

Introduction

This section is split in to two parts;

- The purpose of the Legal expenses and assistance section is to help **you** in the event **you** need to claim compensation if someone else causes **you** illness, injury or death
- The purpose of the Personal liability section is to help **you** in the event **you** are found liable for damage to someone else's property or cause another person illness, injury or death

Section 5a - Legal expenses and assistance

Words with special meanings in this section (which are shown in bold and *italics*). These are in addition to the defined words that already apply.

Lawyer

Means the legal representative or other appropriately qualified person acting for **you**. **You** have the right to choose the ***lawyer*** acting for **you** in the following circumstances:

a. Where the commencement of court proceedings to pursue **your** claim is required.

b. Should any conflict of interest or dispute over settlement arise.

What is covered

We will pay up to the amount shown in the Table of benefits for legal costs to pursue a civil action for compensation, against someone else who causes **you** injury due to an **accident**, illness or death.

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed the amount shown in the Table of benefits. This benefit is per policy and not per person.

Prospects of success

We will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced, **we** will not cover the costs of a second opinion if **you** seek this from an independent ***lawyer***.

If the independent ***lawyer*** agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** may include a claim for **our** legal costs and other related expenses.

5 **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

1 Legal costs and expenses incurred in pursuit of any claim against **us, our** appointed agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.

2 Legal costs and expenses incurred prior to **our** written acceptance of the case.

3 Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.

4 Legal costs and expenses incurred if an action is brought in more than one country.

5 Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.

6 The costs of any Appeal.

7 Claims by **you** other than in **your** private capacity.

8 Anything mentioned in the General Exclusions and General Conditions Sections

Section 5b - Personal liability

What is covered

We will pay **you** up to the amount shown in the Table of benefits (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1 Injury due to an **accident**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or persons residing with **you**.

2 Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of **you**, a **close relative** and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1 **You** must give **us** written notice of any incident, which may result in a claim as soon as possible.

2 **You** must send **us** every court claim form, summons, letter of claim or other document 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** permission in writing.

4 **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.

5 If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1 The **excess**.

2 Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.

3 Compensation or legal costs arising directly or indirectly from:

   a Liability which has been assumed by **you** under an agreement (such as a hire agreement) unless the liability would have existed without the agreement.

   b Pursuit of any business, trade, profession or occupation or the supply of goods or services.

   c Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).

   d The transmission of any contagious or infectious disease or virus.

   e **Your** ownership, care, custody or control of any animal.

   f Any claim where the incident occurred within the **UK**.

4 Anything mentioned in the General Exclusions and General Conditions Sections.

SECTION 6 PERSONAL ACCIDENT

Introduction

The purpose of this section is to provide **you** with a financial lump sum in the event **you** suffer death, **loss of sight, loss of a limb or permanent total disablement**, as a result of an **accident** during **your trip**. This section will not be applicable if you suffer any of the above as the result of an illness.

Words with special meanings in this section (which are shown in bold and italics). These are in addition to the other defined words (shown in bold).

Loss of limb

Loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

Permanent Total Disablement

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **your** life and as certified by a registered **medical practitioner**, to the reasonable satisfaction of **our** Chief Medical Officer, and which prevents **you** from engaging in any work or occupation for remuneration or profit.

Loss of sight

The total and irrecoverable **loss of sight** which shall be considered as having occurred:

- a in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- b in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what you should see at 60 metres).

What is covered

If as a result, of **you** sustaining an injury from an **accident**, one of the below occurs within two years;

1. **your** death
2. **loss of limb** and/or **loss of sight**, or
3. **permanent total disablement**

We will pay one of the benefits as described on the Table of benefits on page 23.

Special conditions relating to claims

1. **Our medical practitioner** may examine **you**, and where deemed necessary, **you** may be referred to a specialist for further consultation.
2. Benefit 3 is not payable until one year after the date **you** sustain injury due to an **accident**.
3. Benefit 1 will be paid to the deceased **insured person's** estate.

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
2. Benefit is not payable to **you**:
   - a Under more than one of benefits numbered 1, 2 or 3 above.
   - b Under Benefit 2 if the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%).
3. Any claim which is caused by:
   - a Medical or surgical procedures or
   - b Illness, infection or bacteria or
   - c Any gradually developing bodily deterioration.

4. Any claim which is related to suicide or an unintentional **accident**.
5. Anything mentioned in the General Exclusions and General Conditions Sections.

SECTION 7
GADGET COVER (INCLUDING OPTIONAL ENHANCED GADGET COVER EXTENSION)

You are automatically covered for gadget cover as standard. The increased limits under the Enhanced gadget cover extension in the Table of benefits only apply if the appropriate additional premium has been paid and Enhanced gadget cover is shown on your policy schedule.

Words with special meanings specific to this section

The words and phrases defined below are specific to this cover and have the same meaning wherever they appear in **bold** in this **gadget** insurance section of cover.

Accidental Damage	The unexpected damage to **your gadget** which means it cannot be used or is unsafe to use. The damage must be sudden and unintentional. This includes damage to screens and damage resulting from sudden and unexpected damage caused by liquid.
Business	A company where **you** are an owner, director or employee of that company.
Claims Administrator	Taurus Insurance Services Limited. Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.
Custom built	Means a complete computer or laptop made from components supplied and assembled by qualified engineers at a UK VAT registered company, or the equivalent tax registration if purchased overseas.
Gadget/Gadget(s)	The item(s), excluding accessories which belong to: 1. **You**; or 2. A **business** where **You** have the relevant authority and responsibility to use and insure the **Gadget(s)** owned by the **Business**. Confirmation of this will be required in the event of a claim. For the purpose of this Policy a **Gadget** can be any of the following items: Mobile Phones, Smart Phones, Laptops (including **Custom Built**), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker. **We** can only insure **Gadget**(s) that are: 1. Purchased new or refurbished from a United Kingdom VAT registered (or the equivalent tax registration if purchased overseas) company, and supplied with a **Proof of Purchase**; or 2. Purchased second hand or gifted to **You**, provided that **You** have the original **Proof of Purchase** (which corresponds to the criteria above) and a signed letter from the original owner confirming that **You** own the **Gadget**(s). The original **Proof of Purchase** or letter must include the following details of **Your Gadget**(s): a. Either the IMEI or serial number (whichever is applicable); b. The make and model; c. The sale price (**Your Purchase Price**); d. Confirmation that the **Gadget**(s) were in full working order at the time of sale.

Words with special meanings specific to this section continued	
Loss	Means that the **gadget** has been accidentally left somewhere by **you** in a location and **you** are permanently prevented from using it.
Malicious damage	The intentional or deliberate actions by a person who is not insured under this policy, which causes damage to **your gadget** which means it cannot be used or is unsafe to use.
Manufacturer Security	The inbuilt security function of **your gadget**. For example Apple 'Find My' or Google 'Find my Device'.
Proof of purchase	The original printed receipt, or a similar electronic record, that can be sent to **us** or displayed in its original format, not handwritten, provided at the original point of sale that gives details of the **gadget(s)** bought and helps prove that **you** are the legal owner of the **gadget(s)** and the age of the **gadget**(s). The document should include confirmation of the IMEI or serial number of the **gadget**(s), the purchase date, the **purchase price**, and detail the UK VAT registration number of the company (or the equivalent tax if purchased overseas). For **Gadget**(s) that are gifted or given to **you** - **We** will require the original purchase receipt, as detailed above, along with a signed letter from the original owner confirming that **you** own the **gadget**(s). For the purchase of second-hand **gadget**(s) - **We** will require the original purchase receipt, as detailed above, along with evidence of resale. A printed receipt or electronic record provided by a retailer or person selling the second-hand **gadget**(s) is not acceptable as **proof of purchase**. Where the original **proof of purchase** is not available, **we** may consider alternative proof of ownership.
Proof of usage	Evidence that shows **your gadget** has been in use before the event which leads to the claim. Where the **gadget** is a mobile phone, or other **gadget** that has the option to use a SIM card, this evidence can be obtained from **your** network provider. For other **gadgets**, such as laptops, in the event of an **accidental damage** claim this may be determined through inspection by **our** repairers.
Purchase price	Means the sale price detailed on the original **proof of purchase**.
Taurus Warranty	The period where the **Claims Administrator** will resolve any defects in materials and workmanship when they repair or replace **your gadget(s)** in the event of a claim, when **your gadget(s)** is used normally in line with manufacture's guidelines. For repairs the **Taurus warranty** is 3 months and for a replacement the **Taurus warranty** is 12 months. This **warranty** will also include the costs associated with transporting the device to and from **our** repair centre. The **Taurus warranty** does not cover wear and tear, damage by computer viruses, normal maintenance, **Accidental Damage** or any **Loss** that is not the normal result of the **gadget(s)** fault.
Theft	The taking of the **gadget** by a third party with the intention of permanently depriving **you** of it, using force, threat of violence or by pickpocket.
Unattended	Means that the **gadget(s)** are neither on **your** person or within **your** sight and/or reach.
Water-based activities	Activities and sports that take place on or in water, for example swimming, diving, boatrides, jet skiing.
We, Us, Our	Means ERGO TIS on behalf of Great Lakes Insurance UK Limited.
You, Your, Person insured	Each person shown on the **policy schedule**, for whom the appropriate insurance premium has been paid.

What we will cover

This section of the Policy sets out the cover **We** provide for **Your Gadget(s)** against **Theft, Loss, Accidental Damage** and **Malicious Damage** to each Insured Person in total per Insured Journey, up to the sums insured shown in the "Table of Benefits. The **Gadget(s)** must be in good condition and full working order at the start of **Your** Insured Journey.

Accidental Damage

What we will cover if your claim is accepted

We will repair or replace **your gadget** if it is **accidentally damaged**.

We will repair or replace **your gadget** if it is damaged as a result of accidentally coming into contact with any liquid.

What we will not cover

Accidental damage caused by any person not named on **your** policy schedule.

Liquid damage suffered whilst **you** are participating in **water-based activities**.

Accidental damage of the **gadget** where it is stored anywhere out of **your** immediate control. This includes as checked-in baggage or in bus, coach or train luggage compartments.

Accidental damage of the **gadget** where it is stored in overhead storage on a plane.

Any damage unless the damaged **gadget** is provided for repair to **our** approved repairers.

Repairs, or other costs for repairs carried, out by anyone not authorised by **us**.

Cosmetic damage to the **gadget** that does not stop the **gadget** from working correctly. For example marring, scratching and denting.

Loss

What we will cover if your claim is accepted

If **you** accidentally lose **your gadget**, **we** will replace it.

What we will not cover

Loss of **your gadget** which has not been reported to the local Police authorities and, if necessary, **your** network provider within 24 hours of discovering the **loss**.

Loss of the **gadget** where it is stored anywhere out of **your** immediate control. This includes as checked-in baggage or in bus, coach or train luggage compartments.

The **loss** of **your gadget** where the **manufacturer security** is not enabled throughout the insured trip, including at the time of the **loss**.

The **manufacturer security** must remain enabled, and **your gadget** must remain associated with **your manufacturer security** account, throughout the **loss** claims process.

Malicious Damage

What we will cover if your claim is accepted

If **your gadget** suffers **malicious damage**, **we** will repair or replace it. Where only part or parts of **your gadget** have been damaged, **we** will only replace that part or parts.

What we will not cover

Malicious damage caused by **you** or any other **person insured**.

Repairs, or other costs for repairs carried, out by anyone not authorised by **us**.

Theft

What we will cover if your claim is accepted

If **your gadget** is stolen, **we** will replace it.

What we will not cover

Theft of **your gadget** which has not been reported to the local Police authorities and, if necessary, **your** network provider within 24 hours of discovering the incident.

Theft of the **gadget** where it is stored anywhere out of **your** immediate control. This includes as checked-in baggage in bus, coach or train luggage compartments.

The **theft** of **your gadget** where the **manufacturer security** is not enabled throughout the insured trip, including at the time of the **theft**.

The **manufacturer security** must remain enabled, and **your gadget** must remain associated with **your manufacturer security** account, throughout the **theft** claims process.

What we will not cover

General Exclusions

We will not pay for:

1 any claim for a device which is not shown in the definition of a **gadget** above.

2 any claim where **you** have committed fraud or provided misleading information or are unable to give **us** complete details about the circumstances of the claim.

3 any claim where **you** cannot provide **proof of purchase**.

4 any claim where **proof of usage** cannot be given (this applies where the **gadget** is a SIM enabled device or a laptop/tablet where user history is available).

5 any claim where the **manufacturer security** is not switched on at the time of **theft** or **loss** or where it has been switched off before the claims process has completed.

6 where the **gadget** has been stolen from any motor vehicle or building, unless all protections are in operation (including those to prevent unauthorised keyless entry to vehicles) and the **gadget**(s) is hidden out of sight so that forced and violent entry causing damage is required. Evidence of the thief's damage must be provided with **your** claim

7 any **loss**, **theft** or **accidental damage** to the **gadget** as a result of confiscation of detention by customs, other officials or authorities.

8 any claim where **you** knowingly leave **your gadget** somewhere **unattended** and it is at risk of being lost, stolen or damaged. For example - where **your gadget** is left at the side of a sports pitch whilst **you** are participating in the sport.

9 any claim where the **gadget** wasn't in good condition and in full working order at the time **you** start **your** trip

10 any claim where **you** have failed to take precautions to prevent damage, **theft** or **loss**. This will include, but not limited to:

   a not using **your gadget** in line with the manufacturer's instructions;

   b not handing **your gadget** to a person who is not known to **you**.

11 any claim where the IMEI/Serial number cannot be identified from **your gadget**.

12 accessories

13 any claim that is only for parts of **your gadget** that would be considered a consumable e.g. batteries

14 any claim where there is evidence that the damage, **theft** or **loss** occurred before **your** trip started.

15 **loss**, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the Internet, or **loss** of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the **loss**.

16 Any claim resulting from an unlawful act. This will include, but not limited to:

   a Any unlawful act deliberately or intentionally committed by an insured person; or b The operation of law or the order of any court; or

c Civil or criminal proceedings against anyone on whom **your** insured journey depends.

17 any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking **your gadget** from a network

18 **loss** of any software or firmware failures.

19 any expense incurred as a result of not being able to use the **gadget**, or any **loss** other than the repair or replacement costs of the **gadget**.

Conditions and Limitations

Claims Procedure

How to make a claim

To enable **us** to process **your** claim as quickly as possible, please read **our** Claims Guide and complete **our** Claim Form, found at https://tiga.taurus.claims, and send **us** the requested documentation as soon as reasonably possible after discovering the incident (or in the event of an incident occurring outside of the United Kingdom, as soon as reasonably possible after returning to the United Kingdom). Exceptional circumstances causing **your** delay in reporting **your** claim and where there is no additional **loss** to **us** may be considered.

You can contact the **claims administrator** on 0330 175 7853 or email to: ageas.tiga@taurus.gi

You *must: (Failure to observe these may invalidate* ***your*** *claim)*

- Report the **theft** or **loss** of **your gadget** to **your** network provider within 24 hours of discovery so they can blacklist **your** handset/item (where this is applicable).
- Report the **theft** or **loss** of **your gadget** to the Police, local to where the **theft** or **loss** happened, within 24 hours of discovering the **theft** or **loss** and get a crime reference number and a copy of the police report.
- Provide the **proof of purchase** of the **gadget** for which **you** are claiming. Such **proof of purchase** must evidence that **you** own that particular **gadget**, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.
- Provide the **proof of usage** (in respect of SIM enabled devices) from **your** Network that confirms the mobile phone has been in use since the start of **your trip** and up to the event giving rise to the claim.
- Complete and return any claim form or documents as required by the **claims administrator** within a reasonable time frame of the incident date with any other requested documentation.
- Not attempt to repair the item **yourself** or use an unauthorised repairer or this will invalidate the cover.
- Not format **your gadget(s)** in a way that makes it impossible to get the date it was last used.
- Pay the excess asked for by the **claims administrator.**
- Provide details of any other contract, guarantee, **warranty** or insurance that may apply to the **gadget** including, but not limited to, household insurance (where appropriate a proportion of the claim may be recovered directly from these insurers).

Repair and Replacement Equipment

Where **we** replace your **gadget**, **we** will replace it with a **gadget** of the same specification or the equivalent value taking into account the age and condition of the **gadget**. Replacements will be preowned, refurbished or remanufactured (not brand new). This is not a new for old insurance policy. (Gift cards or vouchers may be used as an alternative method of claims settlement at **our** full discretion).

Where **we** send **you** a replacement or repaired **gadget**, this will only be sent to an address in the United Kingdom.

It may not always be possible to replace **your gadget** with the same colour or finish, where this is not possible an alternative colour will be provided.

Where the original **gadget** is replaced, the original **gadget** becomes **our** property and must be returned to the **claims administrator** immediately. Please call the **claims administrator** on 0330 175 7853 and they will provide details for its return.

All repairs to **gadgets** are issued with a 3-month warranty (the **gadget** must be returned to the **claims administrator** in the event of a claim under the **Taurus warranty**).

All replacement items are issued with a 12-month warranty (the item must be returned to the **claims administrator** in the event of a claim under the **Taurus warranty**).

If **your** existing accessories are not compatible with the replacement item that **we** have provided, **we** will cover the cost of replacing the accessories, if **you** supply **proof of purchase** for these.

Taurus Warranty claims for **gadget**(s) damaged in transit will only be paid where they are reported to the **claims administrator** on 0330 175 7853 within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

Limit of Liability

The most **we** will pay for any claim is the single item limit shown in the Table of Benefits. This amount will not be more than the replacement cost of each **gadget** being claimed for. The claim payment will not be more than:

- the single item limits shown or
- the original **purchase price** or
- the current market value of each **gadget**,

Whichever is the lowest amount.

Fraud

The contract between **you** and **us** is based on mutual trust. However, if anyone named on **your** Policy Schedule or anyone acting for **you** commits a fraudulent act, included but not limited to:

- Submitting fraudulent documents; or
- Making a fraudulent statement; or
- Exaggerate any part of the claim made under this insurance.

Then **We**

- Will not pay any part of the claim; and
- may be entitled to recover from **you** the amount of any claim already paid under **your** Policy; and
- may inform the Police and criminal proceedings may follow.

Information Disclosure

Throughout the claim process **you** are required to always be open and honest when providing answers. Failure to do so may result in **your** claim being declined.

Where **you** have been asked for additional information in respect of **your** claim and it has been identified that there are inconsistencies in the circumstances of **your** claim, this may result in **your** claim being declined. This would include where **you** have failed to provide details of any other insurance policy that covers **your gadget**(s).

Law

The laws of the United Kingdom allow both parties to choose the law which will apply to this contract. However, the law which applies to this contract is the law which applies to the part of the United Kingdom where **your** home is, unless otherwise agreed by **us** in writing. If **your** home is in the Channel Islands or the Isle of Man, then the law of England and Wales will apply to this contract.

SECTION 8
WINTER SPORTS (ONLY APPLICABLE IF SHOWN ON YOUR POLICY SCHEDULE)

Introduction

This section is available to purchase as an optional upgrade.

The purpose of this section is to provide cover specifically for a winter sports **trip** that involves activities or sports that are on snow or ice. It's important to check the sports and other activities section of the wording (on page 22) to ensure that any activities that **you** plan to participate in as part of **your** winter sports **trip** are covered. The policy will not cover any professional sports or entertainment and racing events.

Cover is available only if the Winter Sports section is shown as purchased in **your** policy schedule and the additional premium has been paid.

Where **you** have purchased an annual multi-trip policy **you** are only covered for 17 days of winter sports activity during the **insurance period**.

There is no cover provided in this section for any **insured person** aged 65 and over for either single trip or annual multi trip.

What is covered

We will pay **you** up to the amounts shown in the Table of benefits for:

1 **Ski equipment**

a The accidental loss of theft of or damage to **your** own **ski equipment.**

b The accidental loss, theft of or damage to hired **ski equipment**.

The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown in the Table of benefits as the single article limit.

c The cost of hiring replacement **ski equipment** if **your** owned **ski equipment** is lost, stolen or damaged (including temporary loss in transit for more than 24 hours).

2 **Ski pack**

Up to the amount shown in the Table of benefits for the unused portion of **your ski pack** following **your accident**, bodily injury, illness or disease.

3 **Avalanche and piste closure**

Up to the amount shown in the Table of benefits per day, up to the maximum, if an avalanche or piste closure (due to too much or not enough snow) results in **your** resort being closed. This only applies to trips taken outside of the **UK** during the published ski season for **your** resort and excludes cross country skiing anywhere.

4 **Physiotherapy in the UK**

If **you** suffer an injury whilst participating in a covered Winter Sport activity and **your** claim is covered under Section 2 – Medical emergency and repatriation expenses, then **we** will pay the amount shown in the Table of benefits for physiotherapy treatment which is deemed medically necessary when **your trip** ends and **you** have returned to the **UK**.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1 **You** must report any theft to the police in the country where the theft occurred as soon as possible and get a crime reference number or incident report of the loss, theft or attempted theft of **your** own **ski equipment**.

2 **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.

What is not covered

1 The **excess**.

2 Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.

3 Loss, theft or damage to **ski equipment** left **unattended** at any time.

4 Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle at any time unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.

5 Loss, theft or damage:

   a due to delay, confiscation or detention by customs or any other authority

   b due to depreciation (loss in value) or variations in exchange rate, or

   c caused by wear and tear.

6 The closure or impending closure of the skiing facilities in **your** resort being in place or being publicly announced by **your** tour operator, resort or the media by the date **you** purchased this insurance or at the time of booking **your trip**.

7 Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.

8 Anything mentioned in the General Exclusions sections.

SECTION 9
GOLF COVER (ONLY APPLICABLE IF SHOWN ON YOUR POLICY SCHEDULE)

Introduction

Purchase of this additional cover is optional.

The purpose of this section is to provide cover specifically if **you** will be playing golf whilst on a **trip**. The policy will not cover any professional sports or entertainment.

Cover is available only if the golf cover section is shown as purchased in **your** policy schedule and the additional premium has been paid.

What is covered

We will pay **you** up to the amounts shown in the Table of benefits for:

1 The accidental loss, theft of, or damage to **your** own **golf equipment**

2 The accidental loss, theft of, or damage for hired **golf equipment**

3 Up to the amount shown in the Table of benefits per day, up to the maximum towards the cost of hiring replacement **golf equipment** if lost, stolen or damaged (including temporary loss in transit for more than 24 hours of **your** own **golf equipment**).

4 Up to the amount shown in the Table of benefits per day, up to the maximum for the cost of any unused Green Fees **you** have paid but have not used due to a covered claim preventing **you** from being able to play golf.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show **you** have met these special conditions this may affect **your** ability to claim.

1 **You** must report any theft to the police in the country where the theft occurred as soon as possible and get a crime reference number or incident report of the loss, theft or attempted theft of **your** own **golf equipment**.

2 **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.

What is not covered

1 The **excess**.

2 Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.

3 Any claim for **gadgets** (see Section 7 – **Gadget** cover/Enhanced **gadget** cover).

4 Loss, theft of or damage to **golf equipment** contained in, or stolen from, an **unattended** vehicle at any time unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.

5 Any losses or damage due to delay, confiscation or detention by customs or any other authority.

6 Loss or damage due to depreciation (loss in value) or variations in exchange rate.

7 Loss, theft or damage caused by wear and tear.

8 Anything mentioned in the General Exclusions and General Conditions Sections.

SECTION 10 CRUISE COVER (ONLY APPLICABLE IF SHOWN ON YOUR POLICY SCHEDULE)

Introduction

Purchase of this additional cover is optional.

The purpose of this section is to provide cover specifically for a **cruise**.

Under certain circumstances **your cruise** company, tour operator or transport provider may be responsible for providing assistance and compensation.

Cover is available only if the **Cruise** cover section is shown as purchased in **your** policy schedule and the additional premium has been paid.

What is covered

We will pay **you** up to the amounts shown in the Table of benefits:

1. If, once **your cruise** has started, a scheduled port visit is cancelled due to adverse weather or timetable restrictions and no alternative port can be offered then **we** will pay **you** up to the amount shown in the Table of benefits per port, up to the maximum.
2. If **you** are confined to **your** cabin due to an **accident** or illness which is covered under section 2 – Medical emergency and repatriation expenses then **we** will pay **you** up to the amount shown in the Table of benefits per 24 hour period, up to the maximum.
   a. We will also pay up to the amount shown in the Table of benefits for any unused excursions due to an accident or illness.
3. **We** will pay **you** up to the amount shown in the Table of benefits for the following items if they are accidentally lost, damaged or stolen whilst on **your trip**.
   a. **Baggage**
   b. **Valuables**

The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown in the Table of benefits as the single article limit.

Any claim under point 3b will be deducted from **your baggage** limit listed under 3a. Point 3 cover is in addition to any cover under Section 4 – Personal belongings.

Special conditions relating to claims

1. **You** must tell the Emergency Medical Assistance Service as soon as possible of any injury due to an **accident**, illness or disease which requires **your** admittance to the ships medical centre or hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. **You** must report any theft to the police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.
3. **You** must report any **loss**, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.
4. If any items are lost, stolen or damaged whilst in the care of an airline **you** must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report.

What is not covered

1 The **excess**.

2 Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.

3 Any claim for **gadgets** (see Section 7 – **Gadget** cover/**Gadget** cover extension).

4 Circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** whichever is the later which could reasonably have been expected to lead to cruise interruption.

5 **Pre-existing medical conditions** (which existed at the time **you** purchased the policy) as described in the **pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**.

6 Any **trip** taken on board a cargo vessel.

7 Costs paid for using any reward scheme unless evidence of specific monetary value can be provided.

8 Loss, theft of or damage to **valuables** left **unattended** at any time unless deposited in a safe, safety deposit box or left in locked accommodation.

9 Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack), and entry has been gained by unauthorised access.

10 Any virtual currency including but not limited to crypto currency, including fluctuations in value.

11 Loss, theft or damage:

- a Due to delay, confiscation or detention by customs or any other authority,
- b To motor accessories,
- c To tobacco products, tobacco substitutes and perishable goods (such as food and drinks)
- d Caused by wear and tear, or
- e Caused by mechanical or electrical breakdown.

12 Any **cruise** itinerary changes arising directly or indirectly from:

- a strike or industrial action
- b **your cruise** ship being unable to put people ashore due to the mechanical or operational failure of the ships tender or any other boat used to put people ashore.
- c any change of itinerary where the **cruise** operator has offered a monetary amount of compensation (including on board credit).

13 Anything mentioned in the General Exclusions and General Conditions Sections.

CONDITIONS AND EXCLUSIONS

Important conditions relating to your policy

These are the important conditions **you** must keep to as **your** part of the contract. There are other conditions that are shown in the 'General Conditions and General Exclusions' sections below. If **you** do not keep to these conditions, **we** may cancel the policy, declare the policy void, change the terms, amend the premium, decline or reduce the amount of a claim payment.

- **You** must try to prevent any loss, theft or damage
- All persons covered by **your** policy must take reasonable steps to prevent loss, theft and damage to everything covered under **your** policy.
- **You** should not put **yourself** at needless risk (except in an attempt to save human life).
- Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment or may result in **your** claim being declined in full.
- Where **you** have selected an annual multi trip policy the maximum duration of any one **trip** will be dependent on **your** age and destination. If any **trip** exceeds the maximum **trip** duration, there is no cover under this policy for any additional days.
- **Your** policy automatically extends to provide cover if **you** are unable to return **home** by the end of the **insurance period** due to an event which is covered under the policy, providing **you** accept alternatives offered and don't intentionally delay **your** return.
- Where **you** have selected an annual multi trip policy **your** trip must start and finish in **your** home **area**. An annual multi trip policy is valid for **UK** travel where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**
- **Your** policy only covers persons permanently resident in the **UK** and registered with a **UK** GP.
- This policy does not cover anyone at any time who is a resident of the Channel Islands or the Isle of Man.
- **Your** policy is valid when travelling abroad where the **trip** starts and finishes in the **UK**.
- Claims will only be considered if the cause of the claim falls within the **insurance period**.

General conditions

These conditions apply throughout **your** policy. **You** must comply with them to have the full protection of **your** policy.

If **you** do not comply with them, **we** may take one or more of the following actions:

- cancel **your** policy
- declare **your** policy void (treating **your** policy as if it never existed)
- change the terms and/or premium of **your** policy
- refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.

1. **Providing accurate and complete information**

   When taking out, renewing or making changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide further information and/or documentation to ensure that the information **you** provided when taking out, making changes to or renewing **your** policy was accurate and complete. Failure to do this may impact or invalidate any **claim you** make.

2 Changes in **your** circumstances

You must tell **us** as soon as reasonably possible if **your** circumstances change or if any of the information shown in **your** policy schedule changes during the **insurance period**.

3 **We** may not pay **your** claim if **you** do not:

- Take all possible care to safeguard against **accident**, injury, loss, damage or theft.
- Give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible.
- Pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim.
- Provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification and details of **your** household insurance). **We** will only ask for information relevant to **your** claim.

4 **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.

5 The terms of **your** policy can only be changed if **we** agree. **We** may require **you** to pay an additional premium before making a change to **your** policy.

6 **You** must start each **trip** from **your home** in the **UK** and return to **your home** in the **UK** at the end of each **trip**.

7 **You** agree that **we** can:

- Make **your** policy void where any claim is proven to be fraudulent.
- Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with information **you** have supplied in connection with **your** policy and other information relating to a claim, may be provided to the register participants.
- Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
- Take over proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
- Obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **your** prior approval.

8 **We** will not pay **you** more than the amounts shown in the Table of benefits, these are subject to per **insured person** and per **trip** limits.

9 If at the time of any incident which results in a claim under this policy, 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 6 – Personal Accident)

10 No **insurer** shall be deemed to provide, and no **insurer** shall be liable to pay any claim or provide any benefit here under 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.

General exclusions applying to your policy

Your policy does not cover **you** for any claim directly or indirectly resulting from any of the following:

1. Under all sections, any claim arising from a reason not listed under What is covered.
2. Claims relating to **Pre-existing medical condition(s)** as described in the **Pre-existing medical condition(s)** section on page 17, unless they have been accepted by **us**.
3. Any claims where a **medical practitioner** has/would have declared **you** unfit to undertake **your trip** when booking your trip or purchasing **your** policy whichever is the later.
4. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**. Consideration will be given where **you** were medically unable to have any vaccination which is supported by **your** medical records.
5. **Your** inability to travel due to **your** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **trip**.
6. Any circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this policy.
7. Events which are caused by any of the following which were already taking place at the beginning of any **trip** or prior to purchasing **your** policy or booking **your trip**:
   - war,
   - invasion,
   - acts of foreign enemies,
   - hostilities or warlike operations (whether war be declared or not),
   - civil war,
   - **terrorist action**,
   - rebellion,
   - revolution,
   - insurrection,
   - civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power
   - Nuclear, chemical or biological attack.
8. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all or all but essential travel.
9. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
10. Engaging in sports or activities which are not covered on **your** policy. There are many sports and activities which are covered as standard under the policy, please refer the Sports and Activities Section on page 19.
11. **Your** wilfully self-inflicted injury or illness.
12. Any claim related to euthanasia.
13. **You** are not covered for any claim arising directly or indirectly from:
    - **Your** consumption of alcohol, drugs and/or solvents impairing **your** physical ability and/or judgement.
    - **You** abusing alcohol, drugs and/or solvents.
    - **You** suffering from the symptoms of or illness due to alcohol, drug and/or solvent dependence and/or withdrawal.

14 **You** putting **yourself** at needless risk (except in an attempt to save human life).

15 **Your** own unlawful action or any criminal proceedings against **you**.

16 Where **you** have selected an annual multi trip policy, if any **trip** exceeds the maximum days allowed there is no cover under this policy for any additional days.

The maximum trip duration is 31 days, up to the age of 75 years, at the point of purchase.

17 **Your** manual work involving the lifting or carrying of heavy items in excess of 25 kgs, use of power tools or machinery, work involving the use of scaffolding or ladders, working at a height above 6m, any electrical or construction work or any form of work underground

18 Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance, this includes any claim for loss of enjoyment for any **trip**. *Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, loss of earnings following injury, illness or disease or not being able to enjoy the trip due to poor weather.*

19 Any amount recoverable from any other source.

20 **You** gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times. When travelling **you** must adhere to the guidelines issued for controlled areas, swimming pools etc.

21 **You** climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any part of any building to another (apart from stairs, ramps or walkways) and falling, regardless of the height, unless **your** life is in danger, or **you** are attempting to save human life.

22 Any claim where **you** are not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle.

23 Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

24 Any person not insured or named on this policy. This policy is not intended to cover any costs which relate to anybody not insured on this policy; with this in mind please ensure that all persons travelling have sufficient insurance to cover their needs. This applies even where **you** have paid for the additional costs for example, if **you** have paid for another person's travel or accommodation costs. The only exception to this is if cover is agreed for someone to remain with **you** in the event of an illness or injury and the Medical Assistance team agree for another person to remain with **you**.

25 Any virtual currency including but not limited to crypto currency, including fluctuations in value.

26 Loss or damage due to depreciation (loss in value), or variations in exchange rate.

MAKING A CLAIM

If **you** are abroad and need urgent assistance, please contact the 24/7 Medical Assistance Service on **+44 (0)203 336 7440**

For all claims follow these steps:

1. Find the relevant section listed below and ensure that **you** have all the claims evidence **we** require. All claims evidence must be supplied at **your** own expense.
2. Register **your** claim by logging into the customer portal or online at uk.claims.axa.travel as soon as reasonably possible with **your** policy number. You can also call **us** using the number listed in the 'Important telephone numbers' section. (Please see the individual section for how to log claims under Section 7 **Gadget** Cover).

Please remember to keep copies of all correspondence **you** send to **us** for **your** future reference.

In all claims **you** must provide details of any household, travel or other insurance under which you could also claim.

Section 1 - Cancelling or cutting short a trip

To make a claim under this section of **your** policy, where relevant to **your** circumstances, **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses
- Tour Operator's cancellation invoice or unused flight tickets.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- Confirmation from a **medical practitioner** that **you** or **your travelling companion** are not fit to travel.
- Confirmation from the Clerk of the Courts office that **you** are required for Jury Service or as a witness in a court of law.
- Confirmation from **your** employer/ **your travelling companion**'s employer of **redundancy** and period of employment or leave cancelled.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Confirmation of the delay to **public transport** from the company involved.
- Original police report including crime reference number or incident report, obtained within 24 hours of the incident or as soon as possible after that.
- Confirmation from a relevant authority that **you** have been instructed to stay at/return **home**.
- A copy of a death certificate, where appropriate.

Section 2 - Medical emergency and repatriation expenses

To make a claim under this section of **your** policy, where relevant to **your** circumstances, **you** must provide **us** with:

- Receipts or bills for all in-patient/ outpatient treatment or emergency dental treatment received.
- Receipts or bills for taxi fares to or from hospital, stating details of the date, name and location of the hospital concerned.

- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and (if travelling in Europe) a copy of **your** UK Global Health Insurance Card (UK GHIC).
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Medical Assistance Service.
- In the event of death, a copy of the death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).
- Details of any travel, private medical or other insurance under which **you** could also claim.
- A police report including crime reference number or incident report, from the local police in the country where any mugging took place.

Section 3 - Disruption or delay to travel plans

To make a claim under this section of **your** policy, where relevant to **your** circumstances, **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Tour Operator's cancellation invoice or unused flight tickets.
- Confirmation from the carrier of the reason and duration of **your** delay.
- Confirmation from a garage/motoring organisation that breakdown assistance was provided.
- Evidence of service history and/or MOT history for **your** vehicle.
- Confirmation of the delay to **public transport** from the company involved.
- Confirmation from the police (if involved) of the circumstances giving rise to the claim.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- A report from the appropriate authority confirming any hijack and the duration of it.

Section 4 – Personal belongings and money

To make a claim under this section of **your** policy, where relevant to **your** circumstances, **you** must provide **us** with:

- A Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident).
- A police report including crime reference number or incident report, from the local police in the country where the incident occurred for all loss, theft or attempted theft
- Proof of purchase (e.g., original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household Contents policy details.
- All travel tickets and tags for submission.
- A letter from the carrier confirming the number of hours **your personal baggage** was delayed for.

Section 5 – Legal and liability

Section 5a - Legal expenses and assistance

To make a claim under this section of **your** policy, where relevant to **your** circumstances, **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Details of any other insurance under which **you** could also claim.

Section 5b - Personal liability

To make a claim under this section of **your** policy, where relevant to **your** circumstances, **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Any claim form, summons, or other legal document as soon as **you** receive them.
- Any reasonable information or help **we** need to deal with the case and **your** claim.

Section 6 – Personal accident

To make a claim under this section of **your** policy, where relevant to **your** circumstances, **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Detailed medical report from **your** consultant.
- Confirmation of executor or administrator of the estate, where appropriate.
- A copy of a death certificate, where appropriate.

Section 7 – Gadget cover

To make a claim under this section of your policy, you must provide Taurus Insurance Services limited with:

- Proof of Purchase - the purchase receipt provided at the point of sale that gives details of the **gadget**(s) purchased or similar documents that provide proof that you own the **gadget**(s). The receipt should include confirmation of the IMEI or serial number of the **gadget**(s). Delivery notes are not an acceptable form of proof of purchase.
- Proof of Usage - Evidence that shows the **gadget** has been in use since policy inception and up to the event giving rise to the claim. Where the **gadget** is a mobile phone this evidence can be obtained from your Network provider. For other **gadgets**, such as laptops, in the event of an **accidental damage** claim this may be determined through inspection by our repairer.
- Police Report - In the event that the **gadget** has sustained **malicious damage** by a third party or has been lost or stolen.
- Photographic ID.
- Proof of Address
- Proof of Travel

Section 8 – Winter Sports

(This section is optional, if **you** have purchased this cover, it will be shown on **your** policy schedule)

To make a claim under this section of **your** policy, where relevant to **your** circumstances, **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Tour Operator's cancellation invoice or unused flight tickets
- A report from the local police in the country where the incident occurred for any loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- All travel tickets and tags.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements, for items lost, stolen or damaged.
- Repair report where applicable

Section 9 – Golf Cover

(This section is optional, if **you** have purchased this cover, it will be shown on **your** policy schedule)

To make a claim under this section of **your** policy, where relevant to **your** circumstances, **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- A report from the local police in the country where the incident occurred for any loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household Contents policy details.
- All travel tickets and tags.
- A letter from the carrier confirming the number of hours **your baggage** was delayed for.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements, for items lost, stolen or damaged.
- Repair report where applicable.

Section 10 – Cruise Cover

(This section is optional, if **you** have purchased this cover, it will be shown on **your** policy schedule)

To make a claim under this section of **your** policy, where relevant to **your** circumstances, **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- A report from the local police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household Contents policy details.
- All travel tickets and tags.
- A letter from the carrier confirming the number of hours **your personal baggage** was delayed for.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements, for items lost, stolen or damaged.
- Repair report where applicable.
- Confirmation from **your cruise** operator confirming the reason **your** scheduled port visit was cancelled.
- Confirmation from **your cruise** ship's medical officer that **you** were confined to **your** cabin and confirming the length of **your** confinement.

COMPLAINTS PROCEDURE

You have the right to expect the best possible service and support. If **we** have not delivered the service that **you** expected or **you** are concerned with the service provided, **we** would like the opportunity to put things right. If **you** feel **we** have fallen short of **our** standards, please contact:

If your complaint is about the sale or our service in administering your policy

Hood Travel Limited,
2nd Floor, Dencora Court,
Tylers Avenue,
Southend-on-Sea,
Essex SS1 2BB

By phone: 0345 165 5762

service@ageas-travel.co.uk

If your complaint is about a claim under the Gadget Cover section

Customer Relations Officer
Taurus Insurance Service Limited
Suite 2209-2217 Eurotowers
Europort Road
Gibraltar

By phone: 0330 175 7853

gadget.complaints@taurus.gi

If your complaint is about a claim on your policy (except Gadget Cover)

Complaints Team,
AXA Partners,
The Quadrangle,
106-118 Station Road,
Redhill RH1 1PR

By phone: 0203 336 7440

claimcomplaints@axa-assistance.co.uk

When **you** make contact, please provide the following information:

- **Your** name, address and postcode, telephone number and email address (if **you** have one).
- **Your** policy number and/or claim number and the type of policy **you** hold.
- The reason for **your** complaint.
- Any written correspondence (including emails) should be headed 'COMPLAINT' and **you** may include copies of supporting material if **you** wish (please keep a copy for **your** own records).

What to do if **you** are still not satisfied?

If **you** are still not satisfied following **our** response, then **you** may be able to refer **your** complaint to the Financial Ombudsman Service. **You** must approach the Financial Ombudsman Service within six months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in the final response.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone:	0300 123 9 123
or	0800 023 4567
Fax:	020 7964 1001

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

Website:
www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but **you** are not bound by it and may take further action if **you** wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of **our** complaint procedure. However, the Financial Ombudsman Service may not adjudicate on any cases where legal action has already started.

DATA PROTECTION

Please be aware that all references to '**we**', '**us**' and '**our**' refers to one or more of the subsidiary companies of Ageas (UK) Limited. This includes Ageas Retail Limited (data controller registration number Z5667691) and their various trading entities. If **you** want to know more about the Ageas group and Ageas brands please go to www.ageas.co.uk.

The below section explains how **your** personal information is used by Ageas. For information on how **your** personal information is used for the sale and administration and when **you** claim on **your** Ageas Travel Insurance policy, **we** have provided the relevant links below.

Ageas Retail Limited (hereby referred to as Ageas) is the data controller of **your** personal information for the purposes of marketing similar products and services and for analysis of the performance of the travel product. This Data Protection section explains how Ageas uses **your** personal information.

Ageas has appointed Hood Travel Limited for the sale and administration of polices. As a result, Hood Travel Limited will also be a data controller for **your** personal data for the purposes of the sale and administration of **your** policy. Please see the Hood Travel Limited privacy policy at travel.ageas.co.uk/PrivacyPolicy for details of how **your** personal information will be processed.

Hood Travel Limited uses Inter Partner Assistance S.A. part of the AXA group ("AXA") to underwrite the policies and handle claims. AXA will be data controller of **your** personal data for the purposes of claims handling. Please see the AXA privacy policy (axapartners.com/en/page/en.privacy-policy) for details of how **your** personal information will be processed.

Hood Travel Limited uses Taurus Insurance Services Limited to provide **gadget** cover and handle **gadget** claims. Their privacy notice can be read here: taurusgadgetinsurance.com/privacy-policy.

Your information and what we do with it – Putting your mind at rest

You trust **us** to look after **your** personal information when **you** buy our products and **we** know **we** have a responsibility to protect this information. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** data. For full details of our Privacy Notice, please go to www.ageas.co.uk/privacy-policy/travel-privacy-policy/ or contact our Data Protection Officer at:

Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA
thedpo@ageas.co.uk

For further information or complaints about the use of **your** personal data relating to the sales or administration of Ageas Travel Insurance, **you** should contact the Hood Travel Limited Data Protection Officer:

Hood Travel Ltd
2nd Floor, Dencora Court,
Tylers Avenue,
Southend-on-Sea,
Essex, SS1 2BB
DPO@hoodgroup.co.uk

For further information or complaints about the use of **your** personal data relating to the claim handling of Ageas Travel Insurance, **you** should contact the AXA Travel Insurance Limited Data Protection Officer:

Data Protection Officer
AXA Travel Insurance Ltd
106-108 Station Road
Redhill
RH1 1PR
dataprotectionenquiries@axa-assistance.co.uk.

Collecting your information

You provide personal information to Hood Travel Limited so they can sell and administer the policy and to Inter Partner Assistance S.A. who handle **your** Ageas Travel Insurance claim on behalf of Ageas. Hood Travel Limited shares **your** personal information with **us** so that **we** can carry out the activities described in this notice.

The information **we** receive about **you** when **you** complete a quotation, or purchase an Ageas Travel Insurance policy, can include:

- general information about **you** such as **your** name, address, contact details and date of birth;
- information about other people covered under **your** Ageas Travel Insurance policy;
- details about the destination and type of policy **you** have selected;
- information about **your** use of **our** websites such as **your** IP address, which is a unique number identifying your computer.

We may also collect personal information from databases containing details of any products quoted by or purchased from other Ageas brands.

Using your information

We use **your** personal information to provide **you** with **our** products and services and to better understand and predict **your** needs and preferences, so that **we** can continue to provide **our** products and services to give **you** insurance that is right for **you**. This may include analysis and modelling of **your** personal information.

The section below provides information about how **we** communicate our products and services.

How we contact you about our products and services

We may contact **you** via post, email, SMS, telephone and/or digital methods like social media and online advertising (unless **you** have said you do not want **us** to) in order to let **you** know about **our** products and/or services which may relate to **your** general insurance needs.

To assist **us** with this, **we** may also use and/or share **your** information with carefully selected third party databases which, when combined with the information **you** have given **us**, helps **us** to know what products and/or services may be of interest to **you**. Where products or services are not similar or where **we** have not contacted **you** for some time since **you** last obtained a quotation, product or service from **us**, then **we** will ask **your** permission to contact **you** about these.

We may also use **our** carefully selected **business** partners to supply **our** promotional offers to **you** and manage those offers on **our** behalf.

Should **you** no longer want **us** to contact **you** about **our** other products and services, just let **us** know by either:

- Writing to our Data Protection Officer at the address provided on the previous page.
- Calling us on 0345 165 5762

Use of **your** personal information when using **our** websites and email communications

When **you** visit one of **our** websites, **we** may collect information which includes **your** email and/or IP address. **We** may also use cookies and/or pixel tags on some pages of **our** website. Useful information about cookies, including how to remove them, can be found on **our** website.

Sharing your information

We share **your** information with a number of difference organisations such as:

- Hood Travel Limited who administer the Ageas Travel Insurance policies.
- Inter Partner Assistance S.A. who handle Ageas Travel insurance claims and underwrite the policies.
- Other companies or brands within the Ageas group.

- Other insurers, **business** partners, agents or carefully selected third parties providing a service to **us** or on **our** behalf.
- Organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where **we** have a duty to or are permitted to disclose **your** personal information to them by law.
- Other companies when **we** are trialling their products and services which **we** consider may improve **our** services to **you** or **our business** processes.

Unless required to by law, **we** would never share **your** personal data without the appropriate and necessary care and safeguards being in place.

Keeping your information

We will keep **your** information only for as long as is reasonably necessary to provide **our** products and services to **you** and to fulfil **our** legal, regulatory, tax and accounting obligations. **We** also keep **your** information for several years after the expiry of **your** policy in order to respond to any queries or concerns that may be raised at a later date. Please see **our** full Privacy Policy on **our** website for more details.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the United Kingdom (UK). **We** or **our** service providers may use cloud-based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the UK unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

Your rights

You have a number of rights in relation to the information **we** hold about **you**, including:

- Asking for access to and a copy of **your** personal information.
- Asking **us** to correct, delete or restrict the use of **your** personal information.
- Asking **us** to move, copy or transfer **your** personal information to a third party (known as ‘data portability’).
- Objecting to the use of **your** personal information or to an automated decision including profiling.
- Withdrawing any previously provided permission to use **your** personal information.
- Complaining to the Information Commissioner’s Office at any time if **you** object to the way **we** use **your** personal information.

Please note that there are times when **we** will not be able to delete **your** information, such as where **we** have to fulfil **our** legal and regulatory obligations or where there is a minimum statutory period of time for which **we** have to keep **your** information. If this is the case, then **we** will let you know **our** reasons.

If you require this policy wording in another format please call **0345 165 5762**

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