



Travel Insurance

Policy Wording

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Introduction

This cover is introduced to American International Group UK Limited by Yorkshire Bank. Yorkshire Bank is a trading name of Clydesdale Bank plc. Clydesdale Bank plc and AIG Europe Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 121873 and 781109 respectively).

Yorkshire Bank will not charge you a fee for arranging Travel Insurance but will receive commission from AIG for any sale made and subsequent policies renewed.

This policy is only valid when issued in conjunction with a Yorkshire Bank **policy schedule** and provided the appropriate insurance premium has been paid.

If **you** have any queries about anything contained in this policy please contact the helpline phone number shown below.

Summary of important contact details

Helpline prior to travel

Phone: 0345 605 0057

E-mail: yorkshirebanktravel@aig.com

Phone lines are open Monday to Friday between 8am and 8pm and on Saturdays and Bank Holidays between 9am and 5pm

Medical Assistance

Phone: +44 (0) 1273 401 090

Fax: +44 (0) 1273 376 935

E-mail: uk.assistance@aig.com

Phone lines are open 24 hours a day, 7 days a week

Claims

AIG Travel Claims Department

PO Box 454, Feltham TW13 9EH

Phone: 0345 605 0057

Fax: 01273 376 935

E-mail: yorkshirebanktravelclaims@aig.com

The claims department are open Monday to Friday between 9am and 5pm

Table of benefits for Single Trip and Annual Multi-Trip cover

The following cover is provided for each **insured person**. It is important that **you** refer to the terms and conditions of the policy for full details of cover.

Section	Benefit	Maximum sum insured	Excess*
A	Cancelling your trip Including: travel based solely within the United Kingdom limit	£5,000 £2,000	£50
B1	Medical expenses outside of the United Kingdom	£10,000,000	£50
B2	Medical expenses within the United Kingdom	£10,000	£50
B3	Hospital benefit	£20 for every 24 hours up to £1,000	Nil
C	Cutting your trip short Including: travel based solely within the United Kingdom limit	£5,000 £2,000	£50
D	Missed departure	£1,000	£50
E1	Travel delay	£20 for first 12 hour period and then £10 for each additional 12 hour period up to £300	Nil
E2	Abandoning your trip	£5,000	£50
F1	Personal belongings and baggage	£1,500	£50
	Including: Single article limit/ pair or set of items limit	£300	
	Valuables and electronic/other equipment limit	£500	
	Property in a motor vehicle limit	£100	
	Travel based solely within the United Kingdom section limit	£500	
	Including: Single article limit/pair or set of items limit	£100	
	Valuables and electronic/other equipment limit in total	£300	
F2	Delayed baggage	£50 for every 24 hours up to £150	Nil
F3	Personal money	£500	£50
	Including: Cash limit	£200	
	Cash limit (aged under 18)	£50	
F4	Passport and travel documents	£200	Nil
G	Personal accident:		
	Loss of limb	£15,000	Nil
	Loss of sight	£15,000	Nil
	Permanent total disablement	£25,000	Nil

Table of benefits for Single Trip and Annual Multi-Trip cover

Section	Benefit	Maximum sum insured	Excess*
	Death benefit (aged 18 to 64)	£5,000	Nil
	Death benefit (aged under 18 or over 64)	£2,500	Nil
H	Personal liability	£2,000,000	£250
I	Legal expenses	£50,000	Nil
J	Hijack	£50 for every 24 hours up to £500	Nil
K	Catastrophe	£1,000	£50
L	Pet care	£20 for every 24 hours up to £200	Nil
Winter sports cover is only available if the policyholder pays the appropriate extra premium.			
M1	Winter sports equipment (owned)	£500	£50
	Including: Single article limit (owned)	£250	
	Winter sports equipment (hired)	£250	
M2	Winter sports equipment hire	£30 for every 24 hours up to £300	Nil
M3	Ski pass	£250	Nil
N	Ski pack	£75 for every 24 hours up to £500	Nil
O	Piste closure	£30 for every 24 hours up to £300	Nil
P	Avalanche cover	£250	£50
Golf cover			
Q1	Golf equipment	£1,500	£50
	Including: Single article limit	£250	
Q2	Golf equipment hire	£20 for every 24 hours up to £200	Nil
R	Green fees	£75 for every 24 hours up to £300	Nil
Business cover is only available if the policyholder pays the appropriate extra premium.			
S1	Business equipment	£1,000	£50
	Including: Single article limit	£500	
	Business samples	£500	
S2	Emergency courier expenses	£200	£50

Table of benefits for Single Trip and Annual Multi-Trip cover

Section	Benefit	Maximum sum insured	Excess*
S3	Business equipment hire	£50 for every 24 hours up to £500	Nil
S4	Business money	£500	£50
	Including: Cash limit	£300	
T	Replacing staff	£3,000	Nil
Wedding Cover			
U1	Ceremonial attire	£2,000	£50
U2	Wedding gifts	£1,500	£50
	Including: Single article limit	£250	
U3	Wedding rings	£1,000	£50
	Including: Single article limit	£500	
Natural Catastrophe Travel Cancellation and Expenses Cover			
V1	Cancellation	£5,000	Nil
	Cover for the following additional costs:		
V2	Stranded at the United Kingdom departure point	£100	Nil
V3	To reach your intended destination	£200	Nil
V4	Stranded on an international connection	£150 for each 24 hours up to £750	Nil
V5	Stranded on your return journey home	£150 for each 24 hours up to £750	Nil
V6	Travel expenses to get home	£2,000	Nil
V7	Car parking	£50 for each 24 hours up to £250	Nil
V8	Kennel or cattery fees	£50 for each 24 hours up to £250	Nil
W	Breakdown	£100	Nil
X	Uninhabitable accommodation	£1,000	£50

* Excess

When claiming under certain sections listed in the table above and opposite, **you** have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under. When dealing with claims under section A where **policyholders** are claiming for cancelling more than one **trip** due to one incident, an excess for each person claiming and for each **trip** will be deducted.

General information about this insurance

Insurance providers

This insurance is underwritten by American International Group UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. The sale of this policy is administered by AIG Travel Europe Limited which is authorised and regulated by the Financial Conduct Authority (FRN 312350).

AIG Travel EMEA provides claims handling services on behalf of American International Group UK Limited and is also a provider of medical assistance services.

In the policy **we** will refer to AIG Travel EMEA as AIG Travel.

Your travel insurance

This policy wording along with **your policy schedule** forms the basis of **your** contract of insurance. Together, these documents explain what **you** are covered for. The policy wording contains conditions and exclusions which **you** should be aware of. **You** must keep to all the terms and conditions of the insurance, otherwise any claims **you** make may not be paid.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** to make sure that the information shown is correct.

Law

This insurance will be governed by English Law, and **you** and **we** agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless **you** reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

Your right to cancel the policy within 14 days of purchase

If this cover is not suitable for **you** and **you** want to cancel **your** policy, the **policyholder** must contact **us** by e-mailing yorkshirebanktravel@aig.com, by phoning 0345 605 0057 or by writing to Yorkshire Bank Travel Insurance Customer Services Department, PO Box 2157, Shoreham by Sea, West Sussex BN439DH within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below **we** will refund the premium the **policyholder** has paid within 30 days of the date **you** contact **us** to ask to cancel the policy.

If **you** are a single **trip policyholder**, **we** will not refund the **policyholder's** premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period.

If **you** are an annual multi-**trip policyholder** and **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period, **we** will only refund a proportionate amount of the **policyholder's** premium.

General information about this insurance

Your right to cancel the policy outside the 14 day cooling off period

If **you** decide this cover is no longer suitable for **you** and **you** want to cancel **your** policy after the 14 day cooling off period, the **policyholder** must contact **us** by e-mailing yorkshirebanktravel@aig.com, by writing to Yorkshire Bank Travel Insurance Customer Services Department, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH or by phoning 0345 605 0057. In line with the conditions below **we** will refund a proportion of the premium the **policyholder** has paid within 30 days of the date **you** contact **us** to ask to cancel the policy.

If **you** are a single **trip policyholder** and **you** have not travelled or made a claim before **you** asked to cancel the policy, the **policyholder** will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium initially paid to represent the period during which **you** have been on risk for cancellation cover plus a £15 administration fee.

If **you** are an annual multi-trip **policyholder** and **you** have not made a claim before **you** asked to cancel the policy, the **policyholder** will be entitled to a refund, subject to a deduction for the time for which **you** have been covered on a pro rata basis plus a £15 administration fee.

Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 day's notice in writing to the **policyholder** at their last known address where **we** have serious grounds for doing so, including any failure by **you** to comply with the conditions on page 17 of this policy. A pro rata refund of the premium paid will be made to the **policyholder** from the date **we** cancel the policy.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** financial obligations **you** may be entitled to compensation from the scheme, depending on whether **you** are an eligible claimant, the type of insurance and the circumstances of the claim.

Further information on the scheme is available from the FSCS at www.fscs.org.uk or by calling +44 (0)20 7741 4100, or +44 (0)800 678 1100.

How we use Personal Information

American International Group UK Limited is committed to protecting the privacy of customers, claimants and other business contacts.

"**Personal Information**" identifies and relates to **you** or other individuals (e.g. **your** partner or other members of **your** family). If **you** provide Personal Information about another individual, **you** must (unless **we** agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain **their** permission (where possible) for sharing of **their** Personal Information with **us**.

The types of Personal Information we may collect and why – Depending on **our**

General information about this insurance

relationship with **you**, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with **your** consent where required by applicable law) as well as other Personal Information provided by **you** or that **we** obtain in connection with **our** relationship with **you**. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Marketing, market research and analysis

Sharing of Personal Information - For the above purposes Personal Information may be shared with **our** group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. **We** are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. **We** may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **our** company or transfer of business assets.

International transfer - Due to the global nature of **our** business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in **your** country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in

General information about this insurance

accordance with the requirements of data protection law. Further information about international transfers is set out in **our** Privacy Policy (see below).

Security of Personal Information – Appropriate technical and physical security measures are used to keep **your** Personal Information safe and secure. When **we** provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on **our** behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights - **You** have a numbers of rights under data protection law in connection with **our** use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend **our** use of data. These rights may also include a right to transfer **your** data to another organisation, a right to object to **our** use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about **your** rights and how **you** may exercise them is set out in full in **our** Privacy Policy (see below).

Privacy Policy - More details about **your** rights and how **we** collect, use and disclose **your** Personal Information can be found in **our** full Privacy Policy at: <https://www.aig.co.uk/privacy-policy> or you may request a copy by writing to: Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB. or by email at: dataprotectionofficer.uk@aig.com.

If you have any questions

If **you** have any questions about the cover provided under this policy or **you** would like more information, please contact **us** on 0345 605 0057 or e-mail yorkshirebanktravel@aig.com.

Health conditions

This policy contains conditions relating to **your** health. In particular, claims will not be covered where at the time of taking out this insurance **you** or anyone insured on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared to **us** and accepted by **us** in writing:

- any heart condition; or
- any respiratory condition; or
- any cancerous condition.

Important things you need to know about your policy before you travel

In addition to this, a declaration must be made to **us** and **we** must agree to provide cover in writing if any of the following apply to **you** or to anyone insured on this policy at the time of taking out this insurance:

- **you** have a medical condition for which **you** are taking prescribed medication; or
- **you** have been referred to or seen a medical specialist or needed in-patient treatment within the last 12 months.

To declare any of the above, please contact us on 0345 605 0057. Failure to declare a condition will result in claims relating to the undisclosed condition not being covered.

If **you** are an annual multi-trip policyholder and after the policyholder has paid the insurance premium **you** are diagnosed with a heart condition, a respiratory condition, cancer or for any other medical condition **you** receive inpatient medical treatment or are placed on a waiting list for investigation or medical treatment, **you** must contact **us** on 0345 605 0057. By making such a declaration, this will enable **us** to decide whether **we** can continue to provide cover for **your** change in circumstances under the existing terms of the policy. **We** have the right to charge an additional premium to allow cover to continue, add further terms and conditions to **your** policy or exclude cover for the newly diagnosed condition.

If **we** are no longer able to provide cover for the newly diagnosed condition or if the policyholder does not wish to pay the additional premium which is necessary to allow cover to continue, **you** will be entitled to make a claim under section A (Cancelling **your trip**) for **your** unused costs.

Alternatively, the policyholder will be entitled to cancel **your** policy, in which case, **we** will refund a proportionate amount of the premium to the policyholder.

Failure to declare such changes in health may mean that claims arising out of **your** newly diagnosed condition will be excluded.

Please refer to General exclusion number 1 on page 18 for further information.

Health agreements

If **you** are travelling to a country in the European Union, **you** should take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local post office or **you** can download an application form from the following website: www.ehic.org.uk.

This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If **you** are travelling to Australia or New Zealand and **you** need medical treatment, **you** must enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: www.hic.gov.au.

Important things you need to know about your policy before you travel

Residency

This policy offers coverage only to individuals ordinarily resident in the United Kingdom and is not available to non-residents of the United Kingdom. **You** and all other persons insured on this policy must have **your** main **home** in the United Kingdom and have a UK National Insurance number and be registered with a **doctor** in the United Kingdom at the time **you** buy or renew this policy.

Channel Island residents must have their main **home** in the **Channel Islands** and be registered with a local **doctor**.

Sports and activities

You may not be covered when **you** take part in certain sports or activities.

For certain activities, cover under section G (Personal accident) and section H (Personal liability) will not apply. If **you** intend to take part in a sport or activity during **your trip**, please note that cover is available for the activities listed in the two following tables provided:

- **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not the main purpose of **your trip**
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If **you** have any questions or if **you** wish to take part in an activity not shown in the tables below, please contact **us** on 0345 605 0057 or e-mail yorkshirebanktravel@aig.com before taking part to make sure that cover is provided.

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardsailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (three jumps), cave tubing or river tubing, cricket, curling, cycling, fell walking, gymnastics, handball, husky sledge driving, ice skating, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parasailing, parascending (over water), rambling, ringos, roller blading (inline skating and skateboarding), running (not including marathons), safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms), sand boarding, scuba diving (qualified, maximum depth 30 metres) under 14 days, sleigh rides (as part of an officially arranged excursion), snorkelling, squash, surfing, swimming, swimming with dolphins (as part of an officially arranged excursion), table tennis, tennis, ten pin bowling, trekking (under 2,000 metres altitude), triathlons, volleyball, wake boarding, water polo, waterskiing and white or black water rafting (grades 1 to 4).

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental – working with hand tools only), cycle touring, dragon boat racing, dune and wadi bashing, football, go karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet ski, kayaking, kite surfing (over water), mud buggying, paintballing (wearing eye protection), passenger (in private or small aircraft or helicopter), rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (not racing or crewing) inside territorial waters and zip lining.

Cover options available

Trip options and durations

Single trip

One **trip** of up to 120 days.

Annual multi-trip

This gives **you** cover to travel as many times as **you** like within the period of insurance provided no single **trip** lasts longer than 31 days. Adults are entitled to travel independently. Children under 18 years of age are only entitled to travel separately to the main **insured person** if they are travelling with a **relative** guardian or person with a legal duty of care. Cover is only provided in the United Kingdom if **you** stay in pre-booked accommodation for at least two nights away from where **you** usually live.

By paying an additional premium, it is possible to upgrade **your** policy to include cover for single trips lasting up to 45 days or 62 days.

Please note:

- If **you** have bought single **trip** insurance it does not matter how long **you** buy cover for. It ends when **you** return to the United Kingdom.
- If **you** travel for longer than the **trip** duration limits, cover will cease on the final day of the **trip** limit unless **your trip** cannot be completed within the period of insurance due to reasons beyond **your** control which fall within the conditions of this insurance.

Age limits

Single trip

All persons must be 75 years of age or under at the date of buying this policy.

Annual multi-trip

All persons must be 75 years of age or under at the date of buying this policy.

The main applicant must be 18 years of age or over at the date of buying this policy.

Policy options

Individual

One person aged 18 years or over.

Couple

An individual and his or her **partner** provided they live together. A **partner** would include a civil **partner**.

Family

An individual and his or her **partner** provided they live together and up to four of their dependant children (which can include fostered or adopted children) under 18 years of age at the date of buying this policy who are either in full time education or living with them.

Single parent family

An individual and up to four of their dependant children (which can include fostered or adopted children) under 18 years of age at the date of buying this policy who are either in full time education or living with them.

Cover options available

Upgrades

The following upgrades are available by paying an additional premium:

Winter sports cover

For single **trip** policies **you** can buy cover for the duration of **your trip**. For annual multi-**trip** policies **you** can buy cover for up to 17 days in total within the period of insurance. Please see page 35 for a full list of **winter sports** activities which are covered by this policy. If the **winter sport you** intend to take part in is not shown in the list, please check that cover will be provided by contacting 0345 605 0057 or e-mail yorkshirebanktravel@aig.com.

Business cover

You can buy cover for up to 21 days within each period of insurance on single **trip** and annual multi-**trip** policies.

Geographical areas

United Kingdom

England, Scotland, Wales, Northern Ireland, the **Channel Islands** and the Isle of Man. Cover is only provided if **you** stay in pre-booked accommodation for at least two nights away from where **you** usually live.

Europe

The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, the Canary Islands, Madeira, Turkey, the Azores and Iceland.

Australia and New Zealand

Worldwide excluding USA, Canada and the Caribbean

Worldwide including USA, Canada and the Caribbean

Please note:

- No cover is provided under this policy for any **trip** in, to or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.
- No cover is provided for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

Cover options available

Period of Insurance

Cover under section A (Cancelling **your trip**) starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. If **you** have arranged an annual multi-**trip** policy, cover under section A (Cancelling **your trip**) starts at the time that **you** book the **trip** or the start dates shown on **your policy schedule**, whichever is later. In both cases, cover ends as soon as **you** start **your trip**.

Cover under all other sections starts when **you** leave **your home** address in the United Kingdom (but not more than 24 hours before the booked departure time) or from the start date shown on **your policy schedule**, whichever is the later.

Cover ends when **you** return to **your home** address in the United Kingdom (but not more than 24 hours after **you** return to the United Kingdom) or at the end of the period shown on **your policy schedule**, whichever is earlier.

Cover cannot start after **you** have left the United Kingdom.

Each **trip** must begin and end in the United Kingdom and does not include one-way journeys.

Annual multi-trip policyholders – auto renewal service

If the **policyholder's** annual premium is collected by credit or debit card, **your** policy will be automatically renewed at the end of the period of insurance unless **we** hear otherwise. Each year **we** will write to the **policyholder** before the renewal (anniversary) date of **your** policy to tell **you** about any changes to the premium or the policy terms and conditions. If the **policyholder** does not wish to auto renew **your** policy, all the **policyholder** has to do is contact **us** on 0345 605 0057 or e-mail yorkshirebanktravel@aig.com.

Unless the **policyholder** has advised otherwise, the renewal premiums will again be collected from the **policyholder's** specified credit or debit card to make sure that **you** are always covered.

You should also be aware that **we** can only guarantee automatic renewal when:

- **you** have made **us** aware of any changes to **your** policy details, if any;
- **your** credit or debit card details have not changed; and
- the credit or debit card holder has given his or her explicit consent for his or her card being charged at renewal.

We are entitled to assume at renewal that **your** details have not changed and **you** have the consent of the credit or debit card holder, unless **you** inform **us** otherwise. **We** will through **our** administrative bank charge the payment details to the credit or debit card held on record for the renewal premium due.

You may inform **us** of any change to **your** policy details or opt out of automatic renewal at any time by contacting **us** on 0345 605 0057 or e-mail yorkshirebanktravel@aig.com.

Emergency medical assistance overseas

Medical and other emergencies

The Medical Emergency Assistance Company will provide immediate help if **you** are ill, injured or die outside the United Kingdom. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0) 1273 401 090

Fax: +44 (0) 1273 376935

E-mail: uk.assistance@aig.com

Please have the following information available when **you** contact the Medical Emergency Assistance Company so that **our** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad;
- **Your** policy number shown on **your policy schedule**; and
- The name, address and contact phone number of **your** GP.

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** immediately. If they do not **we** may provide no cover or **we** may reduce the amount **we** pay for medical expenses.

If **you** have to return to the United Kingdom under section C (Cutting **your trip** short) or section B1 (Medical and other expenses outside of the United Kingdom) the Medical Emergency Assistance Company must authorise this. If they do not, **we** may provide no cover or **we** may reduce the amount **we** pay for **your** return to the United Kingdom.

How to make a claim

If you need to make a claim

You must register a claim by contacting the following company:

AIG Travel Claims Department
PO Box 454
Feltham TW13 9EH
Phone: 0345 605 0057
Fax: 01273 376 935
E-mail: yorkshirebanktravelclaims@aig.com

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If **our** position is prejudiced by the late notification of a claim then this may affect **our** acceptance of a claim.

The AIG Travel Claims Department are open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

To help **us** prevent fraudulent claims, **we** store **your** personal details on computer and **we** may transfer them to a centralised system. **We** keep this information in line with the conditions of the Data Protection Act.

Fraud

This contract of insurance is based on mutual trust. **We** provide cover and **we** assume that any claims **you** make are genuine. **Our** experience in handling claims enables **us** to detect many of those which are fraudulent and this includes those which are exaggerated. **We** investigate every claim and if **we** believe that a fraudulent claim is being made **we** will inform the police. This may result in criminal prosecution.

How to make a claim

How to make a complaint

Customer service

We believe **you** deserve a courteous, fair and prompt service. If there is any occasion when **our** service does not meet **your** expectations please contact **us** using the appropriate contact details below, providing the Policy/Claim Number and the name of the **Policyholder/Insured Person** to help **us** deal with **your** comments quickly.

Customer Relations

AIG Travel

P.O. Box 2157

Shoreham By Sea

BN43 9DH

Phone (claims): 0345 605 0057

Phone (non-claims): 0345 605 0057

E-mail: ukcustomerrelations@aig.com

We will acknowledge the complaint within 5 business days of receiving it, keep **you** informed of progress and do **our** best to resolve matters to **your** satisfaction within 8 weeks. If **we** are unable to do this **you** may be entitled to refer the complaint to the Financial Ombudsman Service (the Ombudsman) who will review **your** case. **We** will provide full details of how to do this when **we** provide **our** final response letter addressing the issues raised.

Please note: The Ombudsman may not be able to consider a complaint if **you** have not provided **us** with the opportunity to resolve it previously.

The Ombudsman address is:

The Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London E14 9GE

Phone: 0800 023 4567 (free for people phoning from a "fixed line", i.e. a landline at **home**)

0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

E-mail: complaint.info@financial-ombudsman.org.uk

Following this complaint procedure does not affect **your** right to take legal action.

General definitions

Wherever the following words or phrases appear in the policy **wording** they will always have the meanings shown under them. Please also refer to the section details on pages 26, 31, 35, 39 and 41 for further definitions.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Close business associate

Any employee whose level of responsibility in the business is such that if both **you** and they were absent from the business for a period of ten full working days or more this would have a detrimental impact on the running of the business.

Doctor

A registered medical practitioner who is not **you** or related to **you**, who is currently registered with the General Medical Council in the United Kingdom (or foreign equivalent) to practice medicine.

Event

An official sporting occasion, music concert, exhibition, educational or cultural tour, cinema, theatre, theme park or military display, or a visit to any other tourist attraction, that is due to take place at a venue in the United Kingdom.

Home

An **insured person's** usual place of residence within the United Kingdom or **Channel Islands**.

Insured person

The person or persons shown on the **policy schedule**.

Manual labour

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which doesn't involve machinery).

Natural catastrophe

Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

Pair or set of items

Items of personal property which are substantially the same, complementary or designed to be used together.

Partner

A person who is either an **insured person's** husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address.

General definitions

Policyholder

The person who has paid for this policy and is shown on the **policy schedule**.

Policy schedule

The document showing details of the cover and which should be read with this policy.

Relative

Your or **your partner's** parent, brother, sister, child, grandparent, grandchild, step-parent, step child, stepbrother, stepsister or next of kin.

Trip

Your holiday or journey starting from the time that **you** leave **your home** in the United Kingdom or **Channel Islands** or from the start date shown on **your policy schedule**, whichever is the later, until arrival back at **your home** address in the United Kingdom or **Channel Islands**.

Valuables and electronic/other equipment

Photographic, audio, video, electronic, electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment (but not mobile or smart phones or tablet computers), binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

War

Military action, either between nations or resulting from civil war or revolution.

We, us, our

American International Group UK Limited.

You, your, yourself

An **insured person**.

General conditions

The following conditions apply to all sections of this insurance:

1. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are suffering from an existing medical condition or if **you** are planning to take part in a dangerous activity while **you** are on holiday).
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance (For example if **you** receive hospital treatment in a European Union country **you** should produce **your** European Health Insurance Card (EHIC), if **you** have one).
3. **You** must give the AIG Travel Claims Department all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your doctor**.
4. **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
5. If **you** try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may become void and the premium the **policyholder** has paid may be forfeited. Any benefits already paid to **you** must be repaid in full.
6. **You** must agree to have a medical examination if **we** ask. If **you** die, **we** are entitled to have a post-mortem examination.
7. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance.
8. After a claim has been settled, any salvage **you** have sent into the AIG Travel Claims Department will become **our** property.

If **you** would like to receive a copy of this documentation in paper format for no charge please contact **us** by email at hardcopyrequests@aig.com or by telephone on 0345 605 0057 (Mon - Fri 8am - 8pm, Saturday and bank holidays 9am - 5pm). Please make sure to state **your** policy number, the main **policyholder** and the address **you** would like **us** to send the copy.

General exclusions

General exclusions apply to all sections of this insurance. We will not cover the following:

1. Any claim arising as a result of the following:
 - a. If before taking out this insurance **you** or anyone insured on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions unless the condition has been declared to **us** and accepted by **us** in writing:
 - any heart condition or
 - any respiratory condition or
 - any cancerous condition.
 - b. If before taking out this insurance **you** or anyone insured on this policy have suffered from any of the following unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing:
 - **you** have a medical condition for which **you** are taking prescribed medication or
 - **you** have been referred to or seen by a medical specialist or needed in-patient treatment within the last 12 months
 - c. If **you** are an annual multi-trip policyholder and after the policyholder has paid the insurance premium but before **you** travel **you** or anyone insured on this policy suffer from any of the following unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing:
 - **you** are diagnosed with a heart condition, a respiratory condition or cancer or
 - **you** receive in-patient medical treatment or
 - **you** are placed on a waiting list for investigation or medical treatment.Please refer to the Health conditions section on page 7 of this policy wording for further details
 - d. **You** are travelling against the advice of a medical practitioner.
 - e. **You** are travelling with the purpose of receiving medical treatment abroad.
 - f. **You** or any person who **your trip** depends on are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms at the time of taking out this insurance and/or at the time of commencing travel.
 - g. **You** or any person who **your trip** depends on have been given a terminal prognosis at the time of taking out this insurance and/or before commencing travel.
2. Any claim relating to a set of circumstances which **you** were aware of at the time **you** took out this insurance and which could reasonably be expected to lead to a claim such as the serious illness of a **relative**
3. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which **you** or any person whose condition may give rise to a claim, have suffered from, required medication for or needed treatment for in the two years before **you** bought this insurance.
4. **You** are not covered under this policy for any claim arising before or during **trips** in, to or through the following countries: Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.
5. **We** shall not be deemed to provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us**, **our** parent company or ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

General exclusions

6. Any claim arising out of **war**, civil **war**, invasion, revolution or any similar event.
7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip**).
8. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. Any claim if **you** already have a more specific insurance covering this. For example, if an item **you** are claiming for under section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy.
10. Any claim arising from using a two-wheeled motor vehicle as a driver or passenger if **you** are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.
11. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What **you** are covered for' in sections A to U, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
12. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you**.
13. Any claim arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.
14. Any claim arising from **you** flying in any aircraft other than a fully licensed passenger-carrying aircraft.
15. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
16. Motor racing, rallying or vehicle racing of any kind.
17. Any claim involving **you** taking part in **manual labour** or in any sport or activity unless the activity has been authorised by **us**. Please see the Sports and activities section on page 8 of this policy wording for further details.
18. Any claim relating to **winter sports** unless **you** have paid the necessary premium to extend **your** policy to provide cover for this.
19. Any claim arising from
 - **your** suicide or attempted suicide; or
 - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
20. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a **doctor**) or if **you** are affected by any sexually transmitted disease or condition.
21. Any costs which **you** would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
22. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need.
23. Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.

Sections of cover

Section A – Cancelling your trip

What you are covered for under section A

We will pay up to £5,000 for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

For travel based solely within the United Kingdom the maximum **we** will pay is £2,000. Cover

is also provided for:

- The cost of pre-booked **event** tickets which **you** cannot get back.

Please note: If payment has been made using frequent flyer points, air miles, loyalty card points or the like, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your** trip is necessary and unavoidable as a result of the following:

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative**, a **close business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** took out this insurance.
3. **You** being made redundant, as long as **you** are entitled to payment under the current redundancy payments law and that, at the time of booking **your** trip, **you** had no reason to believe that **you** would be made redundant.
4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need **you** to stay in the United Kingdom after a fire, storm, flood, burglary or vandalism to **your** home or place of business within seven days before **you** planned to leave on **your** trip.
6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the United Kingdom due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If after the time **you** booked **your** trip the Foreign and Commonwealth Office advises against all (but essential) travel to **your** intended destination.
8. If **you** become pregnant after the date **you** arranged this insurance cover (or booked **your** trip, whichever is earlier, if **you** are an annual multi-trip policyholder) and **you** will be more than 26 weeks pregnant at the start of or during **your** trip. Or, if **you** become pregnant after the date **you** arranged this insurance cover and **your** doctor advises that **you** are not fit to travel due to complications in **your** pregnancy.

Sections of cover

What you are not covered for under section A

1. The excess of £50 which will apply for each **trip** that **you** have booked and for each **insured person**.
2. Cancelling **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about at the time of taking out this insurance and which could reasonably be expected to lead to a claim unless the medical condition has been declared to **us** and accepted for cover in writing (please refer to the Health conditions section on page 7 for further details). This applies to **you**, a **relative**, a **close business associate** or a person who **you** are travelling with, and any person **you** were depending on for the **trip**.
3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your trip**.
5. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. Airport taxes and associated administration fees shown in the cost of **your** flights.
7. Costs that have not been incurred by or on behalf of an **insured person**.
8. Applicable to travel based solely within the United Kingdom – if **you** are unable to attend **your** pre-booked **event** as a result of the vehicle **you** were planning to travel in being involved in an accident within seven days prior to the event taking place, which leaves the vehicle unusable.

Claims evidence required for section A

- **Policy schedule**
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which **we** will supply for the appropriate **doctor** to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the United Kingdom, breakdown or accident of **your** vehicle en route to the pre-booked **event**
- Summons for jury service
- For **event** tickets only: confirmation that no refund is due from the promoter, box office or venue

Please note: **We** may request other evidence to support **your** claim dependent upon **your** circumstances.

Section B1 – Medical and other expenses outside of the United Kingdom

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the Medical and other emergencies section on page 12 for further details).

What you are covered for under section B1

We will pay up to £10,000,000 for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.

Sections of cover

2. Up to £250 for emergency dental treatment as long as it is for the immediate relief of pain only.
3. The cost of **you** return to the United Kingdom earlier than planned if this is medically necessary and the Medical Emergency Assistance Company approve this.
4. If **you** cannot return to the United Kingdom as **you** originally planned and the Medical Emergency Assistance Company approve this, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the United Kingdom; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from the United Kingdom to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
5. Up to £5,000 for the cost of returning **your** body or ashes to the United Kingdom or up to £2,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside the United Kingdom.
6. **Channel Island and Isle of Man residents only.** Emergency medical, surgical and hospital treatment costs or expenses levied by an NHS run medical facility whilst travelling within the United Kingdom (excluding travel within the **Channel Islands** or Isle of Man respectively) which are not covered by any provision of emergency medical treatment agreements between the **Channel Island's** or the Isle of Man's and the United Kingdom's national health services.

Please note: If the claim relates to **your** return travel to the United Kingdom and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carriers published one way airfare (based on the same class of travel as that paid by **you** for **your** outward trip) for the route used for **your** return.

What you are not covered for under section B1

1. The excess of £50 for each **insured person** and for each incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card or Medicare or equivalent schemes (please refer to the Health agreements section on page 7 for further details).
2. Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about at the time of taking out this insurance and/or at the time of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to **us** and accepted for cover in writing (please refer to the Health conditions section on page 7 for further details).
3. Any costs relating to pregnancy and childbirth if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the United Kingdom (or **Channel Islands** if **you** permanently reside there). The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).

Sections of cover

7. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxifares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); and
 - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
8. Any medical treatment and associated costs **you** have to pay when **you** have refused to come back to the United Kingdom and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
9. Any treatment or medication of any kind that **you** receive after **you** return to the United Kingdom.
10. If **you** become injured or die as a result of a **winter sports** activity and **you** have not purchased the additional **winter sports** cover.
11. Treatment in a private hospital or private clinic unless authorised and agreed by **us**.
12. Treatment in a private hospital or private clinic where suitable state facilities are available.
13. Damage to dentures.

Section B2 – Medical and other expenses within the United Kingdom

What you are covered for under section B2

We will pay up to £10,000 for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. The cost of **you** return **home** earlier than planned if this is medically necessary and the treating hospital **doctor** approves this.
2. If **you** cannot return **home** as **you** originally planned and the treating **doctor** approves this, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by **you** on **your** outward **trip**) to allow **you** to return **home**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one **relative** or friend to travel from their home in the United Kingdom to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
3. Up to £1,000 for the cost of returning **your** body or ashes to **your home** town if **you** die during **your trip**.

Please note: If **your trip** is within the **Channel Islands** cover is also provided for emergency medical, surgical and hospital treatment but only if **you** do not reside in the **Channel Islands**.

Sections of cover

What you are not covered for under section B2

1. The excess of £50 for each **insured person** and for each incident.
2. Any claim arising from a medical condition or an illness related to a medical condition which **you** knew about at the time of taking out this insurance and/or at the time of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to **us** and accepted for cover in writing (please refer to the Health conditions section on page 7 for further details).

Section B3 – Hospital benefit

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section B3

We will pay up to £1,000 if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) of this insurance, **you** go into hospital as an inpatient.

We will pay a benefit of £20 for each complete 24-hour period that **you** are kept as an inpatient.

Please note: This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to the United Kingdom. This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

Claims evidence required for sections B1 to B3

- **Policy schedule**
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- An official letter from the treating **doctor** in the resort to confirm the additional expenses were medically necessary (for claims under sections B1 and B2)
- Proof of **your** hospital admission and discharge dates and times (for claims under section B3)

Please note: We may request other evidence to support **your** claim dependent upon **your** circumstances.

Section C–Cutting your trip short

Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the Medical and other emergencies section on page 12 for further details).

What you are covered for under section C

We will pay up to £5,000 for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the United Kingdom or those paid for locally upon **your** arrival overseas and which **you** cannot get back; and
- reasonable additional travel costs to return back to the United Kingdom if it is necessary and unavoidable for **you** to cut short **your** trip

Sections of cover

For travel based solely within the United Kingdom the maximum **we** will pay is £2,000.

Cover is also provided for:

- The cost of pre-booked **event** tickets which **you** cannot get back..

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of the following:

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative** a **close business associate**, a person who **you** are travelling with or a **relative** or friend living abroad who **you** are staying with.
3. If the police or relevant authority need **you** to return **home** to the United Kingdom after a fire, storm, flood, burglary or vandalism to **your home** or place of business.
4. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to return **home** to the United Kingdom due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

What you are not covered for under section C

1. The excess of £50 for each **insured person** and for each incident.
2. Cutting short **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about at the time of taking out this insurance and/or at the time of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to **us** and accepted for cover in writing (please refer to the Health conditions section on page 7 for further details). This applies to **you**, a **relative**, a **close business associate** or a person who **you** are travelling with, and any person **you** were depending on for the **trip**.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the United Kingdom.
4. If **you** have to cut short **your trip** and **you** do not return to the United Kingdom **we** will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the United Kingdom.
5. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. The cost of **your** intended return travel to the United Kingdom if **we** have paid additional travel costs for **you** to cut short **your trip**.
7. Any increase in the value of **your** pre-booked event **ticket**.

Please note: **We** will calculate claims for cutting short **your trip** from the day **you** return to the United Kingdom or the day **you** go into hospital as an inpatient. **Your** claim will be based solely on the number of complete days **you** have not used.

Sections of cover

Claims evidence required for section C

- **Policy schedule**
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the need for **your** return to the United Kingdom, emergency posting overseas

Please note: We may request other evidence to support **your** claim dependent upon **your** circumstances.

Section D – Missed departure

Please note: This section does not apply to trips taken within the United Kingdom.

Definition relating to this section

Public transport

Bus, coach, ferry, sea vessel or train which operates according to a published timetable.

What you are covered for under section D

We will pay up to £1,000 for the reasonable extra costs of travel and accommodation **you** need to arrive at **your** booked holiday destination if **you** cannot reach the final international departure point on the outward or return journey from or to the United Kingdom because:

- **public transport** services (please refer to the definition of '**public transport**' above) fail due to poor weather conditions, a strike, industrial action or mechanical breakdown or
- the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery); or
- **you** miss a flight connection due to the airline with whom **you** are booked to travel being unable to deliver **you** insufficient time to **your** connecting airport to meet **your** connecting flight due to poor weather conditions, a strike, industrial action or mechanical breakdown.

What you are not covered for under section D

1. The excess of £50 for each **insured person** and for each incident.
2. Any claims where **you** have not allowed enough time to reach **your** final booked international departure point at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Sections of cover

Claims evidence required for section D

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** late arrival and the length of the delay

Please note: We may request other evidence to support **your** claim dependent upon **your** circumstances.

Section E1 – Travel delay

Please note: Sections E1 and E2 do not apply to trips taken within the United Kingdom. You are entitled to claim under section E1 or E2 but not both sections.

What you are covered for under section E1

We will pay up to £300 if **your** final international departure from or to the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay a benefit of £20 for the first complete 12 hour period that **you** are delayed and a benefit of £10 for each additional 12 hour period that **you** are delayed, as long as **you** eventually go on the holiday.

Section E2 – Abandoning your trip

What you are covered for under section E2

We will pay up to £5,000 if it is necessary for **you** to cancel **your trip** if **your** final international departure from the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay the following costs which **you** have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

What you are not covered for under sections E1 and E2

1. The excess of £50 for each **insured person** and for each incident (this only applies if **you** are claiming under section E2).
2. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Sections of cover

Claims evidence required for sections E1 and E2

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre-paid expenses cannot be refunded (section E2 only)

Please note: **We** may request other evidence to support **your** claim dependent upon **your** circumstances.

Section F1 – Personal belongings and baggage

Please note: The following section only applies if the policyholder has paid the appropriate premium for baggage cover.

What you are covered for under section F1

We will pay for items which are usually carried or worn by travellers for their individual use during a **trip**.

We will pay up to £1,500 for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your trip**. For travel based solely within the United Kingdom the maximum **we** will pay up to is £500.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **we** will pay for any single article or **pair or set of items** is £300 (or £100 if **your trip** is based solely within the United Kingdom). Please refer to the definition of '**pair or set of items**' on page 15.
- The maximum amount **we** will pay for **valuables and electronic/other equipment** in total is £500 (or £300 if **your trip** is based solely within the United Kingdom). Please refer to the definition of '**valuables and electronic/other equipment**' on page 16.
- The maximum **we** will pay for property which is lost or stolen from an unattended motor vehicle is £100 for each **insured person** as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

Section F2 – Delayed baggage

What you are covered for under section F2

We will pay up to £50 for every 24-hour period, up to £150 in total, for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than 24 hours.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy.

If **your** baggage is permanently lost **we** will take any payment **we** make for delayed baggage from **your** overall claim for baggage.

Sections of cover

Section F3 – Personal money

What you are covered for under section F3

We will pay up to £500 for the loss or theft of the following if **you** can provide evidence **you** owned them and evidence of their value (this would include receipts, bank statements or cash withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount **we** will pay for cash carried by one person, whether jointly owned or not, is £200 (or £50 for children under 18 years of age).

Section F4 – Passport and travel documents

What you are covered for under section F4

We will pay up to £200 for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your trip**:

- Passport;
- Travel and admission tickets; and
- Visas.

Please note: The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the United Kingdom (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections F1, F2, F3 and F4

1. The excess of £50 for each **insured person** and for each incident (this only applies if **you** are claiming under sections F1 or F3).
2. Property **you** leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.

Sections of cover

6. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used.
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Shortages due to variations in exchange rates.
13. If **your** property is delayed or held as a result of Customs, the police or other officials legally holding it.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
16. Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
17. Any claim for loss, theft or damage to or delay in receipt of **winter sports equipment** or **golf equipment**.

Important information:

- **You must** act in a reasonable way as if uninsured to look after **your** property and not leave it unattended or unsecured in a public place
- **You must** carry valuables and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money and passport with **you** at all times or leave them in a locked safety deposit box
- **You must** report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident
- **You must** provide the AIG Travel Claims Department with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable

Sections of cover

Claims evidence required for sections F1 to F4

- **Policy schedule**
- Loss or theft of property or money – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: If you are unable to provide any of the reports referred to above, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from obtaining the necessary documentation. Please contact the AIG Travel Claims Department to discuss why you have been unable to obtain the relevant reports and to obtain a claim form so your claim can be considered.

Please note: We may request other evidence to support your claim dependent upon your circumstances.

Section G – Personal accident

Please note: This section does not apply to trips taken within the United Kingdom.

Definitions relating to this section

Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet.)

Permanent total disablement

The inability of an insured person to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.

What you are covered for under section G

We will pay up to the amounts shown below to you or your executors or administrators if you are involved in an accident during your trip which solely and independently of any other cause results in one or more of the following within 12 months of the date of the accident.

- £15,000 – Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot.

Sections of cover

- £15,000 – **Loss of sight** in one or both eyes.
- £25,000 – **Permanent total disablement.**
- £5,000 – Death if aged 18 to 64.
- £2,500 – Death if aged under 18 or over 64.

Please note: We will only pay for one personal accident benefit for each **insured person** during the period of insurance shown on **your policy schedule.**

Claims advice for section G

- Please phone the AIG Travel Claims Department on 0345 605 0057 to ask for advice

Section H – Personal liability

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section H

We will pay up to £2,000,000 if, within **your trip you** are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

What you are not covered for under section H

1. The excess of £250 for each **insured person** and for each incident.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ (other than temporary holiday accommodation occupied but not owned by **you**).
3. Any liability for death, disease, illness, injury, loss or damage:
 - a. to members of **your** family or household, or a person **you** employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into;
 - d. arising due to **you** acting as the leader of a group taking part in an activity;
 - e. arising due to **you** owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the **trip**
 - f. arising due to **you** owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons; or
 - g. as a result of a **wintersports** activity if **you** have not purchased the additional **wintersports** cover.

Sections of cover

Important information:

- **You must** give the AIG Travel Claims Department notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim
- **You must** help the AIG Travel Claims Department and give them all the information they need to allow them to take action on **your** behalf
- **You must not** negotiate, pay, settle, admit or deny any claim unless **you** get the AIG Travel Claims Department's permission in writing
- **We will** have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else

Claims advice on section H

- Do not admit liability, offer or promise compensation
- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell the AIG Travel Claims Department immediately about any claim that is likely to be made against **you** and send them all the documents that **you** receive

Section I – Legal expenses

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section I

We will pay up to £50,000 for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from **your** death, illness or injury during **your** trip

What you are not covered for under section I

1. Any claim which **we** have not agreed to accept beforehand in writing.
2. Any claim where **we** or **our** legal representatives believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against **us**, Yorkshire Bank, **our** agents or representatives, or against any tour operator, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with.
4. Any fines, penalties or damages **you** have to pay.
5. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business, under contract or arising out of **you** possessing, using or living on any land or in any buildings.
6. Any claims arising out of **you** owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
7. Any claim reported more than 180 days after the incident leading to the claim took place.

Sections of cover

- 8 Any claims arising from **you** becoming injured or dying as a result of a **winter sports** activity and **you** have not purchased the additional **winter sports** cover.

Important information:

- **We will** have complete control over any legal representatives appointed and any proceedings
- **You must** follow **our** advice or that of **our** agents in handling any claim
- **You must** get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back

Claims advice on section I

- Please phone the AIG Travel Claims Department on 0345 605 0057 to ask for advice as soon as **you** need to make a claim

Section J – Hijack

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section J

We will pay a benefit of £50 for every 24-hour period, up to £500 in total, if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours.

Please note: You must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Claims evidence required for section J

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: We may request other evidence to support **your** claim dependent upon **your** circumstances.

Section K – Catastrophe

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section K

We will pay up to £1,000 if after **you** have commenced **your trip you** pay or agree to pay overseas for travel expenses and providing other similar accommodation to allow **you** to continue with **your trip** if **you** cannot live in **your** booked accommodation because of fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

Please note: You must get written confirmation from the appropriate authority stating the nature of the disaster and how long the disaster lasted. **You** must keep all receipts for the extra expenses **you** pay.

Sections of cover

What you are not covered for under section K

1. The excess of £50 for each **insured person** and for each incident.
2. Any expenses that **you** can get back from **your** tour operator, airline, hotel or other service provider.
3. Any claim resulting from **you** travelling against the advice of the appropriate national or local authority.

Claims evidence required for section K

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the disaster and how long it lasted
- Invoices and receipts for **your** expenses

Please note: We may request other evidence to support **your** claim dependent upon **your** circumstances.

Section L – Pet care

Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for under section L

We will pay up £20 for every 24-hour period, up to £200 in total, for extra kennel or cattery fees if **you** are hospitalised for medical treatment which is covered by this policy during **your** insured **trip** which results in a delay to **your** planned return journey to the United Kingdom of more than 24 hours, or if **your** final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Please note: In the event **you** should need to submit a claim due to a delay in **your** return travel due to transport failure, **you** must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. **You** must keep all receipts for the extra kennel or cattery fees **you** pay.

What you are not covered for under section L

1. Any kennel or cattery fees **you** pay outside the United Kingdom as a result of quarantine regulations.
2. Any claims relating to transport delays where **you** have not checked in for **your** **trip** at the final international departure point at or before the recommended time.

Claims evidence required for section L

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for **your** extra kennel or cattery fees

Sections of cover

Please note: We may request other evidence to support **your** claim dependent upon **your** circumstances.

Winter sports cover

Please note: The following sections only apply if the policyholder has paid the appropriate premium for winter sports cover and this is shown on your policy schedule.

Definitions relating to winter sports cover

Winter sports

Skiing and snowboarding, off-piste skiing and snowboarding except in areas considered to be unsafe by resort management, cross-country skiing, mono skiing, big foot skiing, cat skiing, blading, langlauf, ski boarding, tobogganing and glacier walking or trekking up to 6,000 metres.

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

Section M1 – Winter sports equipment

What you are covered for under section M1

We will pay up to £500 for **winter sports equipment** owned by **you** or £250 for **winter sports equipment** hired by **you** which is lost, stolen or damaged during **your trip**. The maximum amount we will pay for any single article or **pair or set of items** you own is limited to £250 (please refer to the definition of **'pair or set of items'** on page 15).

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for **winter sports equipment** owned by **you** as follows:
 - Up to 12 months old – 90% of the purchase price
 - Up to 24 months old – 70% of the purchase price
 - Up to 36 months old – 50% of the purchase price
 - Up to 48 months old – 30% of the purchase price
 - Up to 60 months old – 20% of the purchase price
 - Over 60 months old – 0%
- **You** must bring any damaged **winter sports equipment** you own back to the United Kingdom for inspection.

Section M2 – Winter sports equipment hire

What you are covered for under section M2

We will pay up to £30 for every 24-hour period, up to £300 in total, for the cost of hiring **winter sports equipment** if **winter sports equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey; or
- lost, stolen or damaged during **your trip**.

Sections of cover

Please note: You must keep all receipts for the **winter sports equipment** that **you** hire. You must bring any damaged **winter sports equipment** back to the United Kingdom for inspection.

Section M3 – Ski pass

What you are covered for under section M3

We will pay up to £250 for the loss or theft of **your** lift pass. Claims would be calculated according to the expiry date of the lift pass – depending upon how many days there were left to run on the original lift pass, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections M1, M2 and M3

1. The excess of £50 for each **insured person** and for each incident (this only applies if **you** are claiming under section M1).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft or damage to **winter sports equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your winter sports equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Winter sports equipment **you** have left unattended in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections M1 to M3

- **Policy schedule**
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage checktags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **winter sports equipment**
- Proof of value and ownership

Please note: We may request other evidence to support **your** claim dependent upon **your** circumstances.

Section N – Ski pack

What you are covered for under section N

We will pay up to £75 for every 24-hour period, up to £500 in total, for the unused percentage of **your** ski pack which **you** have already paid for and cannot get back if **you** become ill or are injured

Sections of cover

during **your trip** and cannot take part in the **winter sports** activities as planned. A ski pack includes ski school fees or ski tuition fees, **your** lift pass and **winter sports equipment** that **you** have hired.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to ski.

Claims evidence required for section N

- **Policy schedule**
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid ski pack
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned **winter sports** activities

Please note: **We** may request other evidence to support **your** claim dependent upon **your** circumstances.

Section O – Piste closure

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for under section O

We will pay up to £300 if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, all lift systems are closed for more than 12 hours **We** will pay for either:

- the cost of transport to the nearest resort up to £30 for each day; or
- a benefit of £30 for each complete 24-hour period that **you** are not able to ski and there is no other ski resort available.

Please note: **You** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Claims evidence required for section O

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for **your** travel expenses if **you** travel to the nearest resort

Please note: **We** may request other evidence to support **your** claim dependent upon **your** circumstances.

Sections of cover

Section P – Avalanche cover

What you are covered for under section P

We will pay up to £250 for the necessary and reasonable travel and accommodation expenses that **you** pay or agree to pay overseas if **you** are prevented from arriving at or leaving **your** booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: **You** must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

What you are not covered for under section P

1. The excess of £50 for each **insured person** and for each incident.

Claims evidence required for section P

- **Policy schedule**
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for **your** extra travel and accommodation expenses

Please note: **We** may request other evidence to support **your** claim dependent upon **your** circumstances.

Golf cover

Definition relating to golf cover

Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Section Q1 – Golf equipment

What you are covered for under section Q1

We will pay up to £1,500 for **golf equipment** owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**. The maximum amount **we** will pay for any single article or **pair or set of items you own** is limited to £250 (please refer to the definition of '**pair or set of items**' on page 15).

Please note: **You** must bring any damaged **golf equipment** back to the United Kingdom for inspection.

Our liability is solely based upon the golf equipment which has been lost, stolen or damaged and would not extend to the replacement of your whole set of woods, or irons in the event of a claim being made for one item.

Sections of cover

Section Q2 – Golf equipment hire

What you are covered for under section Q2

We will pay up to £20 for every 24-hour period, up to £200 in total for the cost of hiring **golf equipment** if **golf equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey; or
- lost, stolen or damaged during **your trip**.

Please note: **You** must keep all receipts for the **golf equipment** that **you** hire. **You** must bring any damaged **golf equipment** back to the United Kingdom for inspection.

What you are not covered for under sections Q1 and Q2

1. The excess of £50 for each **insured person** and for each incident (this only applies if **you** are claiming under section Q1).
2. **Golf equipment you** leave unattended in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to **golf equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your golf equipment** is only noticed after **you** have left the airport **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections Q1 and Q2

- **Policy schedule**
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **golf equipment**
- Proof of value and ownership

Please note: **We** may request other evidence to support **your** claim dependent upon **your** circumstances

Section R – Green fees

What you are covered for under section R

We will pay up to £75 for every 24-hour period, up to £300 in total, for the unused percentage of **your** green fees, golf tuition fees or **golf equipment** hire which **you** have already paid for and cannot get back if:

Sections of cover

- **you** become ill or are injured during **your trip** and cannot take part in the golf activities as planned; or
- loss of theft of documents prevents **you** from taking part in the prepaid golfing activity.

Please note: **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to take part in the golfing activities. **You** must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Claims evidence required for section R

- **Policy schedule**
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid golf expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned golfing activities
- Loss or theft of documents – police report

Please note: **We** may request other evidence to support **your** claim dependent upon **your** circumstances.

Business cover

Please note: The following sections only apply if the policyholder has paid the appropriate premium for business cover and this is shown on your policy schedule.

Definition relating to business cover

Business equipment

Computer equipment, communication devices and other business-related equipment which **you** need in the course of **your** business and which is not insured elsewhere. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

Section S1 – Business equipment

What you are covered for under section S1

We will pay up to £1,000 for the following:

- **Business equipment** which is lost, stolen or damaged during **your trip**. The maximum amount **we** will pay for any single article or **pair or set of items** is £500 (please refer to the definition of 'pair or set of items' on page 15). The maximum amount **we** will pay for business samples is £500.
- Buying essential items if **your business equipment** is delayed or lost in reaching **you** on **your** outward international journey for more than 12 hours.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy. **You** must bring any damaged **business equipment** back to the United Kingdom for inspection.

Sections of cover

Section S2 – Emergency courier expenses

What you are covered for under section S2

We will pay up to £200 for necessary and reasonable emergency courier expenses that **you** pay or agree to pay overseas to replace **business equipment** essential to **your** intended business due to loss, theft, damage or delay that is covered under section S1 (**Business equipment**).

Section S3 – Business equipment hire

What you are covered for under section S3

We will pay up to £50 for every 24-hour period, up to £500 in total, for the cost of hiring **business equipment** if **your** own **business equipment** is:

- delayed in reaching **you** on **your** outward international journey; or
- lost, stolen or damaged during **your** trip.

Please note: **You** must keep all receipts for the **business equipment** that **you** hire. **You** must bring any damaged **business equipment** back to the United Kingdom for inspection.

Section S4 – Business money

What you are covered for under section S4

We will pay up to £500 for the loss or theft of business money (meaning cash or traveller's cheques) which is the property of **you** (if self-employed) or **your** employer while it is being carried with **you** or it is held in locked safety deposit facilities. The maximum amount we will pay for cash is £300.

What you are not covered for under sections S1, S2, S3 and S4

1. The excess of £50 for each **insured person** and for each incident (this does not apply if **you** are claiming under section S3).
2. **Business equipment you** leave unattended in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to **business equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your business equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in **your** hand luggage while **you** are travelling.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Sections of cover

Claims evidence required for sections S1 to S4

- **Policy schedule**
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **business equipment**
- Proof of value and ownership

Please note: We may request other evidence to support **your** claim dependent upon **your** circumstances.

Section T – Replacing staff

What you are covered for under section T

We will pay up to £3,000 if after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) **you** are prevented from going to a planned business **meeting your trip** **We** will pay for necessary and reasonable travel and accommodation expenses for a replacement business associate to travel from the United Kingdom to go to the meeting.

Claims evidence required for section T

- **Policy schedule**
- Invoices and receipts for **your** business associates expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned business meeting

Please note: We may request other evidence to support **your** claim dependent upon **your** circumstances.

Wedding cover

Section U1 – Ceremonial attire

What you are covered for under section U1

We will pay up to £2,000 for clothing and accessories owned by the bride and groom (not borrowed or hired) which are lost, stolen or damaged during **your trip**. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

Sections of cover

Section U2 – Wedding gifts

What you are covered for under section U2

We will pay up to £1,500 for wedding gifts which are lost, stolen or damaged during **your trip**. Please note the maximum amount **we** will pay for any single article or **pair or set of items** is £250 (please refer to the definition of '**pair or set of items**' on page 15).

Section U3 – Wedding rings

What you are covered for under section U3

We will pay up to £1,000 for the bride and grooms wedding rings which are lost, stolen or damaged during **your trip**. The maximum amount **we** will pay for any one ring is £500.

What you are not covered for under sections U1, U2 and U3

1. The excess of £50 for each **insured person** and for each incident.
2. Property **you** leave unattended in a public place.
3. Any claim for loss or theft of items which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to items which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Shortages due to variations in exchange rates.
10. If **your** property is delayed or held as a result of Customs, the police or other officials legally holding it.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
13. Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Sections of cover

Claims evidence for sections U1 to U3

- **Policy schedule**
- Loss or theft to property – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage checktags
- Proof of value and ownership for property

Please note: We may request other evidence to support **your** claim dependent upon **your** circumstances.

Natural catastrophe travel cancellation and expenses cover

Please note: If at the time of purchasing this insurance or booking your trip, whichever is the later, **you** are due to depart on your trip within the next 7 days, and a natural catastrophe has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

Section V1 – Cancellation

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract;
- the cost of excursions, tours and activities which **you** have paid; and
- the cost of visas which **you** have paid for

if **your** departure is delayed by more than 24 hours due to the occurrence of a **natural catastrophe** and it becomes necessary for **you** to cancel **your trip**.

Sections of cover

Section V2 – Additional expenses if you are stranded at the point of departure in the United Kingdom

If **you** have checked in prior to departure on the outward part of **your trip** and **your** departure is delayed by more than 24 hours due to a **natural catastrophe**, **we** will pay **you** up to the amount shown on the table of benefits for reasonable additional and unexpected:

- accommodation;
- cost of making alternative travel arrangements to return **home** or to reach **your** final point of international departure if **you** are on a connecting flight within the **United Kingdom**;
- food and drink; and
- necessary emergency purchases

that **you** may incur for the first 24 hours **you** are stranded, waiting to depart.

If **you** are still unable to depart on **your trip** after 24 hours, **you** may submit a claim under Section V1 (Cancellation).

Please note: If **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact Direct Travel Insurance Claims to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.

Section V3 – Additional costs to reach your destination if you decide to go on your trip

If, after **you** have been delayed by 24 hours in the **United Kingdom** due to the occurrence of a **natural catastrophe** **you** still decide to go on **your trip**, **we** will pay up to the amount shown in the table of benefits for the additional and unexpected costs **you** incur re-arranging **your** outbound travel to reach **your** original destination.

Section V4 – Additional expenses if you are stranded on an international connection

We will pay up to the amount shown in the table of benefits if **your** international connection is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from **your** accommodation to **your** point of intended departure;
- food and drink; and
- necessary emergency purchases

Sections of cover

that **you** may incur for up to five days, whilst **you** are stranded, waiting to make **your** international connection. Please note that there is a maximum of five days cover throughout the duration of **your** trip.

Section V5 – Additional expenses if you are stranded on your return journey home

We will pay up to the amount shown in the table of benefits if **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from **your** accommodation to **your** point of intended departure;
- food and drink; and
- necessary emergency purchases

that **you** may incur for up to five days whilst **you** are stranded, waiting to return **home**.

Section V6 – Additional travel expenses to get you home

If **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** and the carrier **you** are booked to travel **home** with is unable to make arrangements for **your** return journey within 72 hours of your original date of return, as shown on **your** travel itinerary, **we** will pay up to the amount shown on the table of benefits for alternative travel arrangements to get **you** **home**.

You must contact **AIG Travel** before making alternative travel arrangements, because if appropriate under the circumstances, they will make these arrangements for **you**. The contact details are:

Phone: +44 (0) 1273 401 090

Fax: +44 (0) 1273 376 935

E-mail: uk.assistance@aig.com

If **your** trip involves multiple destinations, cover under this section applies if **your** onward connection is delayed by more than 24 hours due to a **natural catastrophe**. **You** must contact **AIG Travel** before making alternative travel arrangements, because if appropriate, they will make these arrangements for **you**. **AIG Travel** will decide under the circumstances whether to bring **you** **home** or re arrange **your** onward journey.

Sections of cover

Section V7 – Additional car parking costs

We will pay up to the amount shown on the table of benefits for additional car parking costs **you** incur if **your** return to the **United Kingdom** is delayed by more than 24 hours due to a **natural catastrophe**.

Section V8 – Additional kennel or cattery fees

We will pay up to the amount shown on the table of benefits for additional kennel or cattery fees if **your** return journey to the **United Kingdom** is delayed by more than 24 hours due to a **natural catastrophe**.

Special conditions which apply to sections V1 to V8

1. **We** will only pay costs which are not refundable from any other source.
2. This insurance does not cover any expenses met by the airline under Regulation 261/2004. See page 16 for a brief description of your rights under this Regulation.
3. All additional expenses must be reasonable and necessary and incurred as a direct result of a **natural catastrophe**. For example, if **you** live near **your** departure point, **we** may deem additional accommodation unnecessary and unreasonable if **you** could easily return **home**.
4. **We** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.
5. **You** must contact **AIG Travel** before making arrangements to return **home** under section X6 (Additional travel expenses to get **you home**).

Please refer to the General exclusions shown on pages 19 and 20 of this policy wording for details of what is not covered.

Claims evidence required for sections V1 to V8 may include

- Proof of **your** original travel plans (for example, confirmation invoice or travel tickets).
- For claims under section V1 (Cancellation) – cancellation invoices or letters from **your** tour operator, travel or accommodation provider confirming that **you** did not use their service and whether any refund is due to **you** from them.
- For claims under sections V2 to V8 – proof of all **your** additional expenses (for example, receipts for food and drink, invoices detailing additional accommodation, receipts for additional car parking).
- If required by **us we** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.

Please note: **We** may request other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

Sections of cover

Section W – Breakdown

Please note: Section W only applies to trips taken within the United Kingdom

What you are covered for

We will pay a benefit of £100 if **you** cannot reach **your** pre-booked **event** within the United Kingdom because the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

What you are not covered for

1. Any claims where you have not allowed enough time to reach the pre-booked **event** at or before the recommended time.
2. Any claims if **you** are unable to provide evidence that any recovery or repair to **your** vehicle was made by a recognised breakdown organisation or an established VAT registered garage.

Claims evidence required for sections W

- An official letter confirming the cause and length of the breakdown from a recognised breakdown organisation/established VAT registered garage confirming the incident

Please note: This is not a full list and **we** may require other evidence to support **your** claim.

Sections of cover

Section X – Uninhabitable accommodation

Please note: This section does not apply to trips taken within the United Kingdom

We will pay up to £1,000 if after **you** have commenced **your trip you** pay or agree to pay for overseas travel expenses and providing other similar accommodation to allow **you** to continue with **your trip** if **you** cannot live in **your** booked accommodation because of fire, flood, earthquake, storm lightning, explosion, hurricane or major outbreak of infectious disease.

Please note: You must get written confirmation from the appropriate authority stating the reason why the property was uninhabitable and how long it was uninhabitable for.

You must keep all receipts for the extra expenses **you** pay.

What you are not covered for

1. The excess of £50 for each **insured person** and for each incident.
2. Any expenses that **you** can get back from **your** tour operator, airline, hotel or other service provider.
3. Any claim resulting from **you** travelling against the advice of the appropriate national or local authority.

Claims evidence required for section X

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the disaster and how long it lasted
- Invoices and receipts for your expenses

Please note: This is not a full list and we may require other evidence to support your claim.

