

Single Trip and Annual Multi-trip Travel Insurance

Policy Booklet

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Single Trip and Annual Multi-trip Travel Insurance

Explaining HSBC's service

Your travel insurance policy is provided by Aviva Insurance UK Limited. As an insurance intermediary HSBC Bank plc deals exclusively with Aviva for the purposes of your policy. Aviva will deal with the administration of your insurance (including claims). You will not receive advice or recommendation from HSBC Bank plc on this arrangement. No fee has been charged by HSBC Bank plc for arranging this contract.

HSBC Bank plc is registered in England number 14259. Registered Office: 8 Canada Square, London, E14 5HQ.

Helpline Card

Please fill in the details on the back of the card below and make sure you take it with you when you travel. It carries the telephone numbers you will need in an emergency or to make a claim.

HSBC Insurance

Travel Insurance Helplines

Medical Emergency Assistance	(+44) 1603 605128
Travel Assistant.....	(+44) 1603 605129
Claims Line UK	01603 605124
Claims Line Abroad.....	(+44) 1603 605124
UK Motor Breakdown.....	0800 169 1789
Legal Expenses Claims/Advice	01603 208529
Policy queries/changes	0800 169 4013

Calls may be recorded/monitored

FCO Travel Advice

Know Before You Go



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

Before you go overseas check out the FCO website at www.fco.gov.uk/travel, it is packed with essential travel advice and tips plus up-to-date information about different countries. Contact the FCO on 0845 850 2829.

We are not responsible for the content of other websites.

How to get help...

Travel Insurance Helplines

Should **you** need to make a claim under this policy, please contact the appropriate telephone number shown below. In all cases, please try to provide **your** policy number when **you** call.

Medical Emergency & Travel Assistance Helplines

All lines are open 24 hours a day, 365 days a year.

Medical Emergency Assistance helpline If you are injured or fall ill while on your trip , contact this helpline. Tell them you are insured by Aviva Insurance UK Limited through HSBC Bank plc and they will take full details of your emergency and advise you how to proceed.	Outside the UK	(+44) 1603 605128
	Within the UK	01603 605128
	Fax	01603 605130
Travel Assistant helpline This helpline can assist you with a wide range of travel advice before and while you are away. Tell them that you are insured by Aviva Insurance UK limited through HSBC Bank plc.	Outside the UK	(+44) 1603 605129
	Within the UK	01603 605129
For UK Motor Breakdown At Home or Roadside Assistance If your vehicle won't start or breaks down on the way to or from your UK departure or arrival point, contact this helpline for assistance.	Within the UK	0800 169 1789
Live UK traffic and travel information This service provides up-to-the minute traffic and travel information.	Dial 64644 from your mobile or 09003 444999 from a landline.	
	Calls cost 60p per minute at all times.	

Other Claims Helplines & Customer Services Helpline

Lines open as shown below.

Travel Claims helpline Use this number to report any travel claims, which are not as a result of a medical emergency.	Outside the UK	(+44) 1603 605124
	Within the UK	01603 605124
	Fax	01603 605131
	Lines open: Mon–Thu (8am–6pm) Fri (8am–5.30pm).	
Legal Expenses Claims & Advice helpline Use this number to report any legal expenses claim or if you require advice for any personal legal problem that may lead to a claim under the policy.	Phone	01603 208529
	Lines open: 24 hours, 365 days a year.	
Customer Services helpline Use this number for all general policy enquiries or changes to your policy.	Phone	0800 169 4013
	Text Phone	0800 169 1493
	Lines open: Mon – Thu (8am – 8pm) Fri (8am – 7pm) Sat (9am – 5pm) Sun (10am – 2pm) except Christmas Day, Boxing Day & New Year's Day.	

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

Welcome to your HSBC Travel Insurance

Thank **you** for choosing HSBC for **your** travel insurance. This booklet tells **you** everything **you** need to know about **your** HSBC Travel Insurance policy. However, if **you** have any queries about **your** policy, please call the Customer Services helpline number shown on page 5. Remember if **you** have a medical emergency on **your trip** or need to make a claim **you** should call the relevant helpline number on page 4 and 5 for assistance.

24-hour Worldwide Medical Emergency Assistance Service

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

If you need help, please phone the Medical Emergency Assistance helpline on (+44) 1603 605128.

Tell them that you are insured by Aviva Insurance UK Limited through HSBC Bank plc. An experienced Medical Emergency Assistance co-ordinator will deal with **your** enquiry and make sure that:

1. where necessary, hospitals are contacted;
2. necessary medical fees are guaranteed; and
3. medical advisers are consulted.

If any illness or injury means that **you** need to go into hospital as an in-patient or **you** are told by the treating doctor that **you** are going to require tests or investigations as an out-patient, **you** must contact the helpline before **you** make any arrangements. If this is not possible because the condition is serious, **you** must contact the helpline as soon as possible after **you** go into hospital.

If **you** need to return **home** for any reason, it is also important that **you** contact the helpline before **you** make any return journey arrangements. It may affect **your** claim if **you** do not contact the Medical Emergency Assistance helpline.

Travel Assistant helpline

The Travel Assistant is a helpline service that helps **you** sort out all kinds of travel problems. Before **you** go, and while **you** are away, the Travel Assistant can help **you** with a wide range of travel advice, from information on the country or countries **you** are visiting to sorting out emergencies abroad.

The Travel Assistant helpline service is available 24 hours a day. To use the service, please call 01603 605129 or (+44) 1603 605129 from abroad. Say that **you** are insured by Aviva Insurance UK Limited through HSBC Bank plc. Please do not call this number for policy queries or changes.

Advice before you travel

The Travel Assistant helpline service will give **you** advice on:

- any visa and entry permits **you** may need;
- any necessary vaccination and inoculation requirements, and where **you** can get them done;
- what **you** should take with **you** regarding first aid and health;
- what currencies and travellers' cheques to take with **you**, and what the current exchange rates are;
- the languages spoken, time zones, bank holidays and climate of countries **you** plan to visit; and
- import and export allowances for tourists.

While travelling

The Travel Assistant helpline will also be able to help **you** while **you** are on a **trip** by giving advice and guidance:

- on how to replace lost or stolen passports, driving licences, air tickets, or other travel documents;
- on how to trace **your** luggage with an airline operator if it is delayed or lost;
- on why, how, where and when **you** should contact local Embassies or Consulates;
- on how to transfer money out to **you** if **you** need it;
- on cancellation of credit cards if lost or stolen, and helping **you** to report the loss to **your** card provider; and
- to relatives, friends or employers if **you** are unfortunate enough to go into hospital.

Other emergency services while travelling

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

Please note there is no charge for the provision of the advice, guidance and other emergency services while travelling as shown above. However, if **you** wish **us** to obtain goods or services on **your** behalf that are not covered by a claim under this policy, **you** will need to pay any fees the provider charges and **you** will need to adhere to the provider's terms and conditions.

Helpful and Important Information about your insurance

This policy is not a general health or private medical insurance policy and will only cover you if you have a sudden and unexpected accident or become ill.

It does not cover:

- **non emergency treatment; or**
- **any treatment that you knew you might need whilst on your trip; or**
- **claims arising from any pre-existing medical conditions unless declared to and accepted in writing by us.**

It is therefore very important that you read the Medical Warranty on page 15, and provide complete and accurate information. The Medical Warranty applies each time you book a trip under your HSBC Travel Insurance policy; it applies to all insured persons and anyone else upon whose good health your trip depends, even if they are not travelling with you.

Automatic extension of cover

If **you** cannot get back to the **UK** before **your** cover ends, **your** insurance will remain in force without additional premium for:

1. up to 14 days if any vehicle **you** are travelling in breaks down, or any vehicle, vessel, train or aircraft in which **you** are travelling as a ticket holding passenger is cancelled or delayed; or
2. up to 30 days if **you** cannot return **home** due to **your** accidental injury or illness or quarantine.

We will also continue to pay for medical treatment under the Emergency Medical and Associated Expenses section for this period or any extended period that is considered medically necessary by **our** Medical Emergency Assistance provider and agreed by **us**.

Children

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

Foreign and Commonwealth Office (FCO)

This policy does not cover cancellation or **abandonment** claims due to the FCO advising against travel.

If **you** are already in the country or do decide to travel, **you** must comply with the most up to date travel advice detailed on the FCO website www.fco.gov.uk at all times during **your** trip.

Leisure activities and activity based holidays

You are automatically covered for claims arising from **your** participation in a number of leisure activities on an incidental and recreational basis or if **you** have booked an acceptable activity based holiday. See pages 17 - 19 for full details.

Policy Limits

Each section of **your** policy has a limit on the amount **we** will pay under that section. Some sections also include other specific limits, for example, for any one item or limits for **valuables** in total. Check **your** policy schedule to see if the cover

is adequate if **you** want to take expensive items away with **you**.

Quad Bikes/All Terrain Vehicles (ATV)

No cover exists under this policy for **your** use of a quad bike/ATV, as a rider or passenger, whether on or off-road.

Reasonable Care

You must take the same level of care as **you** would take if **you** did not have this insurance. **You** must take all reasonable precautions to protect **yourself** and prevent accidents, theft, loss or damage.

Reciprocal Health Agreements

- **European Union**

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

- **Australia**

If **you** require medical treatment in Australia **you** must enrol with a local Medicare office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how

to enrol and the free treatment available can be found in the 'Health Advice for Travellers' leaflet which can be obtained from the Department of Health.

Scooters/Mopeds/Motorcycles

You are automatically covered, as a rider or passenger, if **you** hire a scooter, moped or motorcycle under 126cc during **your trip** for incidental and recreational use, providing that **you** wear a crash helmet, and as a rider **you** are licensed to use such a vehicle in the **UK**.

No cover will apply for the hire of scooters, mopeds or motorcycles over 125cc.

If **you** are using a motorcycle as **your** mode of transport from the **UK**, the 125cc limit does not apply providing that **you** wear a crash helmet and appropriate protective clothing, and as a rider **you** are fully licensed and insured to use this vehicle in the **UK**.

No Personal Liability cover will apply under this policy for the use of any motorised vehicle.

Trip Limit

You must ensure that the **trip** duration shown on **your** policy schedule covers the whole **trip**.

Your HSBC Travel Insurance Policy

This is **your** HSBC Travel Insurance policy. Please read this policy booklet and the schedule enclosed carefully to make sure that **you** have the cover **you** need. **Your** schedule will show the cover and limits applicable.

These are legal documents and should be kept in a safe place. Please take them with **you** when **you** travel as they are proof of **your** insurance and **you** may need them if **you** need to make a claim.

Administration Charge

We reserve the right to apply an administration charge of up to £10 (subject to insurance premium tax where applicable) for any adjustments **you** make to **your** policy.

Changes we need to know about

Please call the Customer Services helpline number shown on page 5 immediately if there are any changes to **your** circumstances which may affect this insurance.

For example:

- any change to **your** health or the health of anyone else the **trip** depends on (e.g. a **travelling companion**, or a **close relative** even if they are not travelling with **you**). Please see the Medical Warranty on page 15;
- **you** are travelling to a country that is not included in the **area covered** under **your** policy, other than refuelling stops that do not include an overnight stay;
- **your** travel dates mean **you** will not get **home** before the expiry of the **trip** duration shown on **your** policy schedule.

If a change in **your** circumstances will result in revised terms and conditions being applied to **your** policy, **we** will explain these to **you** when **you** call. If **you** do not tell the Customer Services helpline about any change it may affect any claim **you** make.

Choice of Law

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

1. **you** and the **insurer** agree otherwise; or
2. at the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Contract of insurance

This policy booklet, the information provided by **you**, and **your** policy schedule form the contract of insurance between **you** and **us**. **You** should read these documents together for full details of what is covered, what is not covered and the limits and conditions of cover.

In return for **your** premium, **we** will provide the cover shown on the policy schedule during the **period of insurance**.

You must comply with the policy conditions. If **you** do not comply, **we** may refuse **your** claim or reduce **your** cover in the event of a claim.

Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If **you** require any of these formats please contact the Customer Services helpline on 0800 169 4013 (opening hours shown on page 5).

Telephone Call Recording

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

Use of language

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

Your Cancellation Rights

You have a statutory right to cancel **your** policy within 14 days from the day of purchase or renewal of the policy or the day on which **you** receive **your** policy or renewal documentation, whichever is the later. If **you** wish to do so, **you** will be entitled to a full refund of the premium paid provided **you** have not travelled and there has been no claim or incident likely to give rise to a claim.

To exercise **your** right to cancel, please contact the Customer Services helpline on 0800 169 4013 (opening hours shown on page 5).

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights outside the statutory cooling off period, please refer to the General Conditions on page 60.

Additional Covers – Refund of Premiums

If **you** have purchased additional cover options with this policy, a refund may not be available on those additional covers unless **your** insurance has not commenced, or **you** remove these covers or cancel **your** policy within the 14 day statutory cancellation period.

Definitions

Wherever the following words or phrases appear in bold in this policy, they will have the following meanings:

Abandon/Abandonment

Returning to the **UK** before **your** scheduled return date (including being repatriated by **us** to a hospital) or being an in-patient in hospital for more than 24 hours during **your trip**.

Area Covered

The **geographical limits** shown on **your** policy schedule.

Close Business Associate

Someone **you** work with in the **UK** who has to be in work in order for **you** to be able to go on or continue a **trip**. A senior manager or director of the business must confirm this in the event of a claim.

Close Relative

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

Doctor

A registered member of the medical profession practising in the **UK** who is not related to **you** or anyone **you** are travelling with.

Excess / Excesses

The amount(s) as shown on **your** policy schedule that **you** will have to pay towards any claim.

Geographical Limits

- **UK**
- Europe – Albania, Algeria, Andorra, Austria, Azores, Belgium, Belarus, Bosnia and Herzegovina, Bulgaria, Canary Islands, Croatia, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Ural Mountains), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Ukraine, Tunisia, Turkey and Switzerland
- Worldwide excluding USA, Canada and all Caribbean Islands
- Worldwide including USA, Canada and all Caribbean Islands

Home

Your home address in the **UK**.

Loss Of One Or More Limbs

The loss of **your** hand or foot at or above the wrist or ankle, or the total and permanent loss of use of **your** entire hand, arm, foot or leg.

Period of Insurance - Single Trip policies:

- Cancellation cover begins from the cancellation cover start date and ends when **you** leave **your home** on the **trip** start date.
- Cover under all other sections starts when **you** leave **your home** on the **trip** start date and continues until the **trip** end date.

All of the above dates are shown on **your** policy schedule.

Period of Insurance - Annual Multi-trip policies:

The period as shown on **your** policy schedule.

Each **trip you** make during the period of insurance will be treated as a separate insurance, individually subject to all policy terms, conditions and exclusions, and must last no longer than the **trip** duration shown on **your** policy schedule.

Cover for individual **trips** apply as follows:

- Cancellation cover begins from the start date of the period of insurance or the date of booking each **trip** (whichever is later) and ends when **you** leave **your home** to start **your trip**.
- Cover under all other sections starts when **you** leave **your home** at the start of **your trip** and continues for the duration of each **trip**.

The maximum time **you** can spend outside of the **UK** under **your** Annual Multi-trip policy in any one period of insurance is 183 days in total.

We will cover **trips** booked during one period of insurance but not taking place until the next period of insurance if **your** Annual Multi-trip policy with **us** is still in force at the time of the incident resulting in a claim.

Permanent Total Disablement

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

Personal Money

Cash (including foreign currency), travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports and driving licences.

Point of International Departure

The airport, port or station from which **you** will undertake international travel from or into the **UK**.

Pre-booked Holiday Accommodation

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

Total Loss Of Sight

Complete and permanent loss of sight.

Travelling Companion

A person **you** travel with, without whom **you** cannot make or continue **your trip**.

Trip(s)

Journeys beginning and ending in the **UK** that are either:

- holidays outside the **UK**; or
- business travel outside the **UK**; or

- holidays within the **UK**, which include two or more consecutive nights' stay in **pre-booked holiday accommodation**.

Note: Business travel is only covered if shown on **your** policy schedule.

UK

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

UK Resident

An **insured person** whose main **home** is in the **UK**, who is registered with a **doctor** and who is liable to pay taxes in the **UK**.

You must have been resident in the **UK** for at least 6 months at the time of buying or renewing **your** policy.

Unattended

Not in **your** full view or positioned where **you** are unable to prevent unauthorised taking of **your** property, unless it is left in a locked room or safe. Property left in a motor vehicle is unattended unless the vehicle is locked and the items have been placed out of view in an enclosed storage compartment, boot or luggage space.

Valuables

Jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, hand held games consoles and equipment, mobile phones, audio visual, photographic, video camera, computer and television equipment.

We, Us, Our, Insurer

Aviva Insurance UK Limited.

Registered in England, No. 99122.

Registered Office: 8 Surrey Street, Norwich, NR1 3NG. Authorised and regulated by the Financial Services Authority.

Winter Sports Equipment

Skis, snowboard, boots, helmets, bindings or poles.

You/Your/Yours/Yourself/Insured Person

The person or people named on **your** policy schedule.

Medical Warranty

Please read this carefully as it may affect your cover:

1. At the time of buying or renewing **your** policy or when booking a **trip** (whichever is later), each **insured person** must guarantee the following:
 - a. **you** have told **us** if **you** have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months
 - b. **you** have told **us** if **you** are under investigation or awaiting results for any diagnosed or undiagnosed medical condition
 - c. **you** have told **us** if **you** are on a waiting list for, or are aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition
 - d. **you** have told **us** if **you** have received a terminal prognosis
 - e. **you** are not travelling against **your doctor's** advice
 - f. **you** have told **us** if **you** know of any **close relative, close business associate, travelling companion** or person **you** plan to stay with, (and upon whose good health **your trip** depends), who has a serious, chronic or recurring illness, injury or disease which could have an effect on **your** decision to take or continue **your trip**.
2. If, between booking a **trip** and the departure date or the renewal date (whichever is sooner), **you** are referred to a Consultant/Specialist or admitted to

a hospital, **your** policy will cover **you** for cancellation of **your trip**.

However, if **you** still wish to travel **you** must call the Customer Services helpline number shown on page 5 immediately and **we** will advise **you** if **you** will be covered for Emergency Medical and Associated Expenses or **abandonment** claims relating to this condition. If cover is still available an additional premium may be charged.

3. If, between booking a **trip** and the departure date or the renewal date (whichever is sooner), anyone upon whose good health **your trip** depends, such as a **close relative** or **your travelling companion**, is referred to a Consultant/Specialist or admitted to a hospital, **your** policy will cover **you** for cancellation of **your trip**.

However, if **you** still wish to travel **you** must call the Customer Services helpline number shown on page 5 immediately and **we** will advise **you** if **you** will be covered for **abandonment** claims relating to this condition.

4. If **you**, or anyone upon whose good health **your trip** depends, is referred to a Consultant/Specialist or admitted to a hospital, after **you** have booked **your trip** but prior to paying any final balance due for **your trip**, **you** must call the Customer Services helpline number shown on page 5 immediately. **We** will advise **you** if **you** will be covered for claims relating to this condition. If cover is still available an additional premium may be charged.

If **you** do not do this it will affect **your** claim if **you** have to cancel **your trip** before the departure date.

Failure to disclose details of medical conditions before booking **trips** will result in no cover being provided for claims arising from the undisclosed condition.

Leisure activities, activity based holidays and winter sports activities

Important Notes

1. There is no cover under the Emergency Medical and Associated Expenses, Abandonment, Personal Accident or Personal Liability sections, if **you** take part in any leisure activity, activity based holiday or winter sports activity:
 - a. that is not included in the lists below
 - b. either as a professional or where **you** receive any financial reward or gain
 - c. for the purpose of practising for or taking part in any speed or time trial or race of any kind.
2. **We** will cover **you** under the Emergency Medical and Associated Expenses and Abandonment sections while scuba diving to maximum depth of 15 metres providing:
 - a. **you** only dive for up to a total of 5 days during **your trip**
 - b. **you** are accompanied by a qualified scuba diving instructor or dive master, and follow all the safety guidelines.

You are not covered under the Personal Accident or Personal Liability sections while scuba diving; and scuba diving equipment is not covered under the optional Baggage cover section.

1. Leisure activities

Please note that the following activities are automatically covered by **your** policy if **you** take part in them on an incidental basis, for recreational purposes only during **your trip**.

Leisure activities symbols and definitions

- # No cover for equipment under the optional Baggage cover section
- ^ No cover under Personal Accident section
- † No cover under Personal Liability section
- * Coastal waters are defined as within a 5 mile limit of the coastline for Dinghy sailing and within a 12 mile limit for Yachting

Aerobics

Archery (under the supervision of a qualified instructor)

Artificial wall climbing/bouldering (under the supervision of a qualified instructor)

Badminton

Beach cricket, football and volleyball

Body boarding†

Bowls

Camel or elephant rides (organised through **your** tour operator)

Canoeing, kayaking and rafting (grades 1 & 2 only)

Clay-pigeon or small bore shooting (under the supervision of a qualified instructor and organised through **your** tour operator)

Curling

Cycling (no BMX, off road mountain biking or racing)

Dinghy sailing *† (inland or coastal waters only and no racing)

Fell walking

Fencing (under the supervision of a qualified instructor; protective gear must be worn)

Fishing # (no deep sea fishing)

Go karting† (crash helmet must be worn)

Golf # – see also optional Golfing cover

Hiking, Hill walking, Rambling and Trekking (up to 3000 metres altitude)

Horse riding/hacking (no hunting, jumping or polo)

Hot air ballooning (passenger only and organised through **your** tour operator)

Ice skating (no hockey or speed skating)

Jet skiing†

Motorcycling up to 125 cct

Parascending (over water)

Pony trekking

Racquetball

Roller blading or skating (protective gear must be worn)

Rounders

Rowing (inland waters only)

Safari – supervised walking and vehicle safaris organised through **your** tour operator (no gun or horseback safaris)

Sail boarding†

Scuba diving to a maximum depth of 15 metres # ^ † - see also Important Note 2 on page 17.

Snorkelling

Squash

Surfing and flowriding†

Swimming

Table tennis

Tennis

Trampolining

Tug of war

Water polo

Water skiing†

Wind surfing†

Yachting *† (inland or coastal waters only and no racing)

2. Acceptable activity based holidays

Please note that the following activity based holidays are automatically covered by **your** policy if **you** book a **trip** primarily for the purpose of taking part in the activity during **your trip**.

Activity based holiday symbols and definitions

- # No cover for equipment under the optional Baggage cover section
- † No cover under Personal Liability section
- * Coastal waters are defined as within a 12 mile limit of the coastline for Flotilla sailing

Cycling (no BMX, off-road mountain biking or racing)

Fishing # (no deep sea fishing)

Flotilla sailing *† (providing taken under the supervision of a qualified lead skipper and organised through **your** tour operator)

Golf # – see also optional Golfing cover

Hiking and Trekking up to 5000 metres altitude (providing accompanied by qualified guides and organised through **your** tour operator)

Safaris – supervised walking and vehicle safaris organised through **your** tour operator (no gun or horseback safaris)

3. Winter sports activities

Please note that the following winter sports activities are only covered if Winter Sports cover has been selected by **you** for all **insured persons** and this is shown on **your** policy schedule

Winter sports activities symbols and definitions

- † No cover under the Personal Liability section
- ~ With a qualified guide in areas that resort management consider to be safe

Cross-country skiing (on recognised paths)

Dry slope skiing

Off-piste skiing ~

Off-piste snowboarding ~

Skiing (on recognised pistes)

Sledging

Snowboarding (on recognised pistes)

Snow mobiling †

Snow shoeing

Your cover

We will insure **you** against loss, damage, legal liability, illness or bodily injury, which may happen during the **period of insurance** providing:

1. **you** have paid **your** premium when due.
2. **you** are a **UK resident**.
3. the journey is a round **trip**, beginning and ending in the **UK** during the **period of insurance** lasting no longer than the trip duration shown on **your** policy schedule.
4. the journey is within the **area covered** and is either:
 - a. a holiday outside the **UK**; or
 - b. a business trip outside the **UK** involving clerical and administrative duties only.
(Business travel is optional and is only covered if shown on **your** policy schedule); or
 - c. a holiday within the **UK**, which includes two or more consecutive nights' **pre-booked holiday accommodation**.

Cancellation Charges

We will cover **you**, up to the limits shown on **your** policy schedule, for:

1. Deposits **you** have paid for **your trip** and cannot get back
2. **Your** unused travel and accommodation costs (including excursions up to the limit shown on **your** policy schedule) which **you** have paid or legally have to pay and cannot get back
3. Unused kennel, cattery or professional pet sitter fees, which **you** have paid or legally have to pay and cannot get back (up to the limit shown on **your** policy schedule);

if, after the date of buying **your** policy or booking a **trip** (whichever is later), **you** unavoidably have to cancel **your trip** for one of the reasons below:

1. One of the following people is injured, falls ill, is quarantined or dies:
 - a. **you**
 - b. **your travelling companion**
 - c. any person **you** were going to stay with.
2. One of the following people is seriously injured, falls seriously ill or dies:
 - a. any **close relative** of **yours** or of **your travelling companion**
 - b. any **close business associate** of **yours** or of **your travelling companion**.
3. **You** or **your travelling companion** are called for jury service or as a witness in a court of law during the **period of insurance**.

4. **You** or **your travelling companion** are made redundant and are registered as unemployed with the Department of Work and Pensions.
5. **Your home** or **your travelling companion's** home is badly damaged by fire, storm or flood in the seven days prior to the departure of **your trip**.
6. The police need to talk to **you** or **your travelling companion** because **your home** or their home or place of work has been burgled.
7. On the day **you** are due to depart from the **UK** **you** are prevented from taking **your trip** due to:
 - a. airspace being closed for more than 24 hours from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary
 - b. an airport or port **you** are scheduled to travel from or through being closed for more than 24 hours from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary.

Special conditions

1. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel **your trip**.
2. All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from **your** travel and/or accommodation provider.

Excess

The **excess** is shown on **your** policy schedule. The maximum **you** will have to pay is twice the **excess** if two or more **insured persons** cancel the same **trip**.

In the event of a claim for loss of deposit only, **you** will be responsible for the loss of deposit **excess** as shown on **your** policy schedule.

What is not covered

1. Any claim for a medical condition if any of the following applied when **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later).
You:
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - d. had been told **you** have a terminal illness.
2. Any claim for a medical condition if any person upon whose good health **your trip** depends had a serious, chronic or recurring illness, injury or disease which **you** were aware of at the date **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later) unless the condition was disclosed to and accepted by **us**.
3. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
4. Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later).
5. Any claim made because **you** don't feel like travelling.
6. Any claim for costs where these are recoverable from **your** travel and/or accommodation provider.
7. Any claim for administration costs charged by **your** travel and/or accommodation provider in respect of obtaining a refund or documentary evidence in support of **your** claim.
8. Any claim where **you** knew, at the time **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later), that **you** would be unable to travel.
9. Any claim for redundancy caused by misconduct, resignation or voluntary redundancy, or if **you** or **your travelling companion** knew of the redundancy when **you** took out **your** policy or when **you** booked **your trip** (whichever is later).

10. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
11. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
12. Any claim for refund of any costs for persons not named on **your** policy schedule.
13. Any claim for refund of any course or tuition fees.
14. Anything mentioned in the General Exclusions on page 61.

Emergency Medical and Associated Expenses

If **you** are injured, fall ill, are quarantined or die during **your trip**, **we** will cover **you**, up to the limits shown on **your** policy schedule, for:

1. Emergency Treatment

- a. Emergency medical treatment (including rescue services to take **you** to hospital)
- b. Dental treatment for emergency pain relief.

Important Note

There is no cover under this item for treatment received in:

- England, Scotland, Wales, Northern Ireland or Isle of Man if **you** live in one of these areas
- the Channel Islands if **you** live in the Channel Islands.

2. Associated Expenses

- a. Any reasonable extra charges for half board accommodation (of a similar standard to the accommodation **you** had booked for **your trip**) if it is medically necessary for **you** to stay after the date **you** were going to return **home**. **We** will also pay travel costs, which **you** have to pay to get back to **your home** if **you** cannot use **your** return ticket
- b. The cost of burying or cremating **you** in the country where **you** die
- c. The cost of returning **your** body or ashes to **your home**

- d. The cost of getting **you home**, if it is medically necessary because **you** are seriously injured or fall seriously ill during **your trip** and **you** cannot use **your** return ticket.

If **our** Medical Emergency Assistance provider and the treating doctor agree that it is necessary, **we** will also pay for reasonable travel and accommodation costs, under items 2a and 2d, for one relative or friend who has to stay with **you** or travel to be with **you**.

3. Hospital Benefit

Payable for each full 24 hours that **you** are in hospital receiving in-patient treatment following **your** injury or illness during **your trip**.

Special conditions

1. **You** must phone the Medical Emergency Assistance helpline immediately if **you**:
 - a. need to go into hospital as an in-patient. If this is not possible because the condition is serious, **you** must contact the helpline as soon as possible after **you** go into hospital
 - b. are told by the treating doctor that **you** are going to require tests or investigations as an out-patient
 - c. need to return to the **UK**.
2. If **you** are injured or fall ill during **your trip**, **our** Medical Emergency Assistance provider may move **you** from one hospital to another and/or arrange for **you** to return to the **UK** at any time. They will only do this if they and the treating doctor think that it is safe for

you to be moved or returned to the **UK**. If **you** choose not to move hospital or return to the **UK** our liability will end on the date it was deemed safe for **you** to do so.

Excess

The **excess** is shown on **your** policy schedule.

What is not covered

1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.
2. Any claim for a medical condition if any of the following applied when **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later).

You:

 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - d. had been told **you** have a terminal illness.
3. Any claim for a medical condition where **you** are referred to a Consultant/ Specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.
4. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
5. Any claim for:
 - a. treatment received in England, Scotland, Wales, Northern Ireland or Isle of Man if **you** live in one of these areas
 - b. treatment received in the Channel Islands if **you** live in the Channel Islands
 - c. the cost of in-patient hospital treatment or going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand
 - d. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that **you** originally went to hospital for
 - e. any form of treatment that **your** treating doctor and **our** Medical Emergency Assistance provider think can reasonably wait until **you** return **home**
 - f. cosmetic surgery

- g. medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away
 - h. any extra costs because **you** have requested a single or private room
 - i. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
 - j. any treatment after **you** have returned **home**.
6. Costs incurred following **your** decision not to move hospital or return to the **UK** after the date when, in the opinion of **our** Medical Emergency Assistance provider it was safe for **you** to do so.
7. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
8. Any claim that results from:
- a. any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later)
 - b. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
 - c. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine:
 - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**
 - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**.
 - d. **you** using a quad bike/all terrain vehicle as a rider or passenger
 - e. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
 - f. **your** involvement in paid or unpaid manual work or physical labour of any kind
 - g. business travel if **your** job is not wholly an office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties
 - h. **you** taking part in any winter sports activity listed on page 19 unless winter sports cover is shown on **your** policy schedule
 - i. **you** taking part in a leisure activity, activity based holiday or winter sports activity not listed on pages 17 - 19
 - j. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
 - k. **you** practising for, or taking part in, any speed or time trial or race of any kind
 - l. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.

9. Any claim as a result of scuba diving where:
 - a. the claim is caused by **you** suffering from any medical condition which would normally prohibit **you** from diving
 - b. **you** do not follow all diving safety warnings and guidelines
 - c. **you** are undertaking professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, wreck diving, solo diving and cave or cavern diving
 - d. **you** travel by air within 24 hours of completing a dive.
10. Anything mentioned in the General Exclusions on page 61.

Holiday Disruption

If **you** are claiming for medical expenses that are covered under the Emergency Medical and Associated Expenses section, **we** will also pay **you** a benefit for each full 24 hours for the disruption to **your trip** up to the limits shown on **your** policy schedule if:

1. **you** are in hospital receiving in-patient treatment for more than 48 consecutive hours; or
 2. **you** are confined to **your** accommodation on the advice of the treating doctor for more than 48 consecutive hours.
3. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.
 4. Any claim for a medical condition if any of the following applied when **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later). **You**:
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - d. had been told **you** have a terminal illness.

Special conditions

1. If **you** are confined to **your** accommodation on medical advice, **we** will pay **you** double the benefit shown on **your** policy schedule.
2. This benefit will only be payable in respect of the **insured person** who is either an in-patient in hospital or confined to their accommodation on medical advice.

What is not covered

1. Any claim where the period in hospital or confined to accommodation is less than 48 consecutive hours.
2. Any claim for loss of enjoyment or holiday disruption for any **insured person** not being treated as an in-patient or confined to their accommodation on medical advice.
3. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.
4. Any claim for a medical condition if any of the following applied when **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later). **You**:
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - d. had been told **you** have a terminal illness.
5. Any claim for a medical condition where **you** are referred to a Consultant/ Specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.

6. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
7. Any claim for:
 - a. the cost of in-patient hospital treatment or going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand
 - b. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that **you** originally went to hospital for
 - c. any form of treatment that **your** treating doctor and **our** Medical Emergency Assistance provider think can reasonably wait until **you** return **home**
 - d. cosmetic surgery
 - e. medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away
 - f. any extra costs because **you** have requested a single or private room
 - g. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
 - h. any treatment after **you** have returned **home**.
8. Costs incurred following **your** decision not to move hospital or return to the **UK** after the date when, in the opinion of **our** Medical Emergency Assistance provider it was safe for **you** to do so.
9. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
10. Any claim that results from:
 - a. any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later)
 - b. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
 - c. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine:
 - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**
 - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**.
 - d. **you** using a quad bike/all terrain vehicle as a rider or passenger
 - e. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
 - f. **your** involvement in paid or unpaid manual work or physical labour of any kind

- g. business travel if **you** job is not wholly an office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties
 - h. **you** taking part in any winter sports activity listed on page 19 unless winter sports cover is shown on **your** policy schedule
 - i. **you** taking part in a leisure activity, activity based holiday or winter sports activity not listed on pages 17 - 19
 - j. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
 - k. **you** practising for, or taking part in, any speed or time trial or race of any kind
 - l. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
11. Any claim as a result of scuba diving where:
- a. the claim is caused by **you** suffering from any medical condition which would normally prohibit **you** from diving
 - b. **you** do not follow all diving safety warnings and guidelines
 - c. **you** are undertaking professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, wreck diving, solo diving and cave or cavern diving
 - d. **you** travel by air within 24 hours of completing a dive.
- 12. Any claim for holiday disruption benefit where the purpose of **your trip** was business travel.
 - 13. Any claim for persons not named on **your** policy schedule.
 - 14. Anything mentioned in the General Exclusions on page 61.

Abandonment

We will cover **you**, up to the limits shown on **your** policy schedule, for:

1. **Your** unused accommodation costs that **you** have paid for before starting **your trip**, or legally have to pay, and cannot get back (including excursions up to the limit shown on **your** policy schedule)
2. Reasonable additional travel costs to allow **you** to return **home** early if **you** cannot use **your** return ticket
3. Reasonable additional accommodation costs to allow **you** to return **home** early
4. Unused kennel, cattery or professional pet sitter fees that **you** have paid for before starting **your trip**, or legally have to pay, and cannot get back (up to the limit shown on **your** policy schedule)

if **you** unavoidably have to **abandon your trip** because any of the following happen whilst **you** are away:

1. One of the following people is seriously injured, falls seriously ill, is quarantined or dies:
 - a. **you**
 - b. **your travelling companion**
 - c. the person **you** were staying with.
2. One of the following people is seriously injured, falls seriously ill or dies:
 - a. any **close relative** of **yours** or of **your travelling companion**
 - b. any **close business associate** of **yours** or of **your travelling companion**.

3. **Your home** or **your travelling companion's** home is badly damaged by fire, storm or flood.
4. The police need to talk to **you** or **your travelling companion** because **your home** or their home or place of work has been burgled.

Special conditions

1. If **you** need to return **home** and intend to make a claim under this section, **you** must phone the Medical Emergency Assistance helpline immediately.
2. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to **abandon your trip**.

Excess

The **excess** is shown on **your** policy schedule. However, the maximum **you** will have to pay is twice the **excess** if two or more **insured persons abandon** the same **trip**.

What is not covered

1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.
2. Any claim for a medical condition if any of the following applied when **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later). **You**:

- a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - d. had been told **you** have a terminal illness.
3. Any claim for a medical condition if any person upon whose good health **your trip** depends had a serious, chronic or recurring illness, injury or disease which **you** were aware of when **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later) unless the condition was disclosed to and accepted by **us**.
 4. Any claim for a medical condition where **you** or any person upon whose good health **your trip** depends have been referred to a Consultant/Specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.
 5. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
 6. Any claim made because **you** did not enjoy **your trip**.
7. Any claim which was not authorised by **our** Medical Emergency Assistance provider before **you** returned **home**.
 8. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
 9. Any claim that results from:
 - a. any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later)
 - b. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
 - c. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine:
 - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**
 - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**
 - d. **you** using a quad bike/all terrain vehicle as a rider or passenger
 - e. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
 - f. **your** involvement in paid or unpaid

- manual work or physical labour of any kind
- g. business travel if **your** job is not wholly an office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties
 - h. **you** taking part in any winter sports activity listed on page 19 unless winter sports cover is shown on **your** policy schedule
 - i. **you** taking part in a leisure activity, activity based holiday or winter sports activity not listed on pages 17 - 19
 - j. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
 - k. **you** practising for, or taking part in, any speed or time trial or race of any kind
 - l. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
10. Any claim as a result of scuba diving where:
- a. the claim is caused by **you** suffering from any medical condition which would normally prohibit **you** from diving
 - b. **you** do not follow all diving safety warnings and guidelines
- c. **you** are undertaking professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, wreck diving, solo diving and cave or cavern diving
 - d. **you** travel by air within 24 hours of completing a dive.
11. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
12. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
13. Any claim for refund of any costs for persons not named on **your** policy schedule.
14. Any claim for refund of any course or tuition fees.
15. Any claim for administration costs charged by **your** travel or accommodation provider in respect of obtaining a refund for unused travel and accommodation.
16. Any claim for additional travelling costs if prior to **your** departure from the **UK you** have not purchased a return ticket to the **UK**.
17. Anything mentioned in the General Exclusions on page 61.

Personal Accident

We will cover **you**, for the limits shown on **your** policy schedule, if **you** suffer an accidental injury during **your trip** that leads solely, directly and independently to **you**:

1. death; or
2. **loss of one or more limbs** and/or the **total loss of sight** in one or both eyes; or
3. **permanent total disablement** after 104 weeks from the date **you** incurred the injury (except where compensation is paid under item 2 above).

Special conditions

1. The death or disability must happen within one year of the accident.
2. **You** can only claim for one item under this section.
3. The benefit will be paid to **you** or **your** legal representative.

What is not covered

1. Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
2. Any claim that results from:
 - a. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
 - b. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine:
 - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**
 - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and

appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**

- c. **you** using a quad bike/all terrain vehicle as a rider or passenger
 - d. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
 - e. **your** involvement in paid or unpaid manual work or physical labour of any kind
 - f. business travel if **your** job is not wholly an office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties
 - g. **you** taking part in any winter sports activity listed on page 19 unless winter sports cover is shown on **your** policy schedule
 - h. **you** taking part in a leisure activity, activity based holiday or winter sports activity not listed on pages 17 - 19
 - i. **you** scuba diving
 - j. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
 - k. **you** practising for, or taking part in, any speed or time trial or race of any kind
 - l. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
3. Anything mentioned in the General Exclusions on page 61.

Personal Liability

1. **We** will cover **you** up to the limit shown on **your** policy schedule for any money that **you** legally have to pay that relates to an accident during **your trip** which causes:
 - a. death or physical injury to any person; and/or
 - b. loss or damage to property; and/or
 - c. loss or damage to temporary holiday accommodation which is not owned by **you**.
 2. **We** will also pay any reasonable and necessary legal costs and expenses incurred by **you** in relation to the accident. **You** must obtain **our** consent before incurring any cost or expense.
- Excess**
- The **excess** is shown on **your** policy schedule and this applies to claims arising from **your** occupation of temporary holiday accommodation.
- What is not covered**
1. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.
 2. Liability arising from:
 - a. death or injury of members of **your** household or people who work for **you**
 - b. loss of or damage to property which belongs to or is under:
 - i. **your** control
 - ii. the control of a member of **your** household
 - iii. the control of people who work for **you**.
 - c. **your** job
 - d. **your** involvement in paid or unpaid manual work or physical labour of any kind
 - e. **you** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation, which is not owned by **you** in which case **you** will be responsible for the **excess** as shown on **your** policy schedule
 - f. **you** owning or using:
 - i. animals (except domestic animals)
 - ii. firearms (except sporting guns used for clay pigeon or small bore shooting)
 - iii. motorised vehicles
 - iv. vessels (except manually-propelled watercraft); or
 - v. aircraft of any description, including un-powered flight.

- g. **you** taking part in any winter sports activity listed on page 19 unless winter sports cover is shown on **your** policy schedule
 - h. **you** taking part in a leisure activity, activity based holiday or winter sports activity not listed on pages 17 - 19
 - i. **you** taking part in any leisure activity, activity based holiday or winter sports activity where Personal Liability is specifically excluded on pages 17 - 19
 - j. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
 - k. **you** practising for, or taking part in, any speed or time trial or race of any kind
3. Anything mentioned in the General Exclusions on page 61.

Delayed Departure

Cover under this section only applies for **your** outward international journey from the **UK** and for **your** final international return journey to the **UK**.

Cover does not apply for any internal and/or onward connecting travel, including travel from and to the Channel Islands.

1. If the scheduled departure of the ship, aircraft or train on which **you** are booked to travel is delayed at the **point of international departure, we** will pay **you** the benefit shown on **your** policy schedule for every full 12 hour period the ship, aircraft or train is delayed.
2. If the scheduled departure of the ship, aircraft or train on which **you** are booked to travel is delayed at the **point of international departure** for more than 24 hours on **your** outward journey from the **UK**, and **you** choose to **abandon your trip, we** will cover **you** up to the limits shown on **your** policy schedule (including excursions up to the limit shown on **your** policy schedule), for **your** unused travel and accommodation costs which **you** have paid or legally have to pay but cannot get back.

If **you** choose to **abandon your trip, we** will also pay unused kennel, cattery or professional pet sitter fees which **you** cannot get back up to the limit shown on **your** policy schedule.

Special condition

We will work out the length of the delay from the date and time of **your** scheduled international departure. **You** must have checked in at the specified time and provide written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for the delay.

Excess

The **excess** is shown on **your** policy schedule.

What is not covered

1. More than one item under this section.
2. Any claim for internal and/or onward connecting travel.
3. Any claim if **your trip** is solely within the **UK**.
4. Any claim if a delay of the ship, aircraft or train on which **you** are booked to travel does not happen at **your point of international departure**.
5. Any claim caused by a strike or industrial action which was public knowledge when **you** took out **your** policy or when **you** booked **your trip** (whichever is later).
6. Any claim where a possible reason for delay was public knowledge when **you** took out **your** policy or when **you** booked **your trip** (whichever is later).
7. Any claim if the international ship, aircraft or train on which **you** are booked to travel is cancelled by the carrier.

8. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
9. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
10. Any claim for refund of any costs for persons not named on **your** policy schedule.
11. Any claim for refund of any course or tuition fees.
12. Any claim for administration costs charged by **your** travel or accommodation provider in respect of obtaining a refund for unused travel and accommodation.
13. Anything mentioned in the General Exclusions on page 61.

Enforced Stay Abroad

This section does not apply for holidays within the UK, or where you do not have a return date scheduled at the time the airspace or an airport or port is closed.

If **you** are unable to return **home** on your scheduled return date due to:

- a. the airspace being closed
- b. an airport or port that **you** are scheduled to travel from or through being closed;

We will cover **you** up to the limits shown on **your** policy schedule;

1. for every full 24 hour period **you** are unable to return **home** or
2. for necessary and reasonable additional travel expenses where, after a period of 24 hours or more, **you** unavoidably have to make immediate alternative arrangements to return **home**.

We will also pay for emergency medical supplies that **you** require to prevent a deterioration or exacerbation of an existing medical condition.

Special Conditions

1. Where **you** claim under item 1 above,
 - a. we will work out the length of **your** enforced stay abroad from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary
 - b. **you** must obtain written confirmation from **your** carrier or handling agents of the actual date and time of **your** return to the **UK**.

2. Payment under item 2 will only be considered where **your** carrier or handling agents have not been able to offer **you** suitable alternative accommodation and/or travel arrangements.

All claims must be supported by documentary evidence of the costs **you** have incurred.

The most **we** will pay under each item above is shown on **your** policy schedule.

What is not covered

1. More than one item under this section.
2. Any claim for costs where these are recoverable from **your** travel and/or accommodation provider.
3. Any claim under item 2 where **you** fail to provide documentary evidence of the costs incurred.
4. Any claim for refund of any costs for persons not named on **your** policy schedule.
5. Any claim for additional travel expenses if prior to the notification of airspace or an airport/port being closed **you** have not purchased **your** return ticket to the **UK**.
6. Anything mentioned in the General Exclusions on page 61.

Missed International Departure

This section does not apply for trips taken within the UK

If, as a direct result of:

1. scheduled bus, coach or rail services not running to their published timetable; or
2. delay to a connecting scheduled flight; or
3. accidental damage to, or breakdown of, the vehicle in which **you** are travelling;

you arrive at **your point of international departure** too late to board the ship, aircraft or train on which **you** are booked to travel, **we** will pay up to the limit shown on **your** policy schedule in respect of extra accommodation and travel costs **you** have to pay to reach:

- a. **your trip** destination on **your** outward journey
- b. **your home** on **your** return journey.

Special conditions

1. If **you** have missed or will miss **your** ship, aircraft or train at the **point of international departure** due to one of the reasons listed above, **you** must contact the Travel Assistant helpline number shown on page 4 and **we** will contact the carrier for **you** (if a late arrival is possible) or will make alternative travel arrangements for **you**, up to the limit shown on **your** policy schedule. Any cost incurred may have to be paid by **you** and submitted as a claim.

2. **You** must get a report from the repairer or breakdown assistance provider if **you** are claiming because the vehicle **you** were travelling in had an accident or broke down.

What is not covered

1. Any claim caused by a strike or industrial action which was public knowledge when **you** took out **your** policy or when **you** booked **your trip** (whichever is later).
2. Any claim where a possible reason for delay was public knowledge when **you** took out **your** policy or when **you** booked **your trip** (whichever is later).
3. Any claim where **you** have not done everything **you** can to get to the **point of international departure** for the time specified on **your** ticket/itinerary.
4. Any claim where the carrier has offered reasonable alternative transport.
5. Anything mentioned in the General Exclusions on page 61.

Legal Expenses and Advice

Legal Expenses cover

We will negotiate on **your** behalf for **your** legal rights to bring **legal proceedings** to pursue a civil claim resulting from an incident, including **medical treatment**, for which **you** are not at fault which causes **your** death or personal injury during **your** trip providing that:

- a. the insured incident occurs within the **territorial limits** and during the **period of insurance**
- b. **prospects of success** exist for the duration of the claim
- c. in respect of any appeal or defence of an appeal, it has been reported to **us** at least 10 working days prior to the deadline for any appeal
- d. the maximum amount **we** will pay for **costs and expenses** for any one **insured person** in respect of any or all claims arising from one cause is shown on **your** policy schedule
- e. an **insured person** reports an insured incident to **us** as soon as possible and in any event no later than 180 days after the date the **insured person** knew or should have known about the insured incident.

Personal Legal Advice

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

We will tell **you** what **your** legal rights are, what course of action is available to **you** and whether these can be best implemented by **you** or whether **you**

need to consult with a lawyer. There are no consultation fees and lines are open 24 hours a day, 365 days a year. For confidential legal advice call the Legal Expenses Claims & Advice helpline number shown on page 5.

Making a Claim

To make a legal expenses claim call the Legal Expenses Claims & Advice helpline number shown on page 5.

As soon as **you** are aware of an **event**, **you** should get legal advice from the helpline without delay. Please have **your** policy number to hand as this will be requested when **you** call.

Definitions

The definitions at the beginning of this booklet apply where appropriate (refer to page 12). The following definitions only apply to this section of the policy.

Appointed Representative

The lawyer or other suitably qualified person appointed by **us** to act on **your** behalf.

Costs and Expenses

1. All reasonable and necessary legal costs charged by the **appointed representative** and agreed by **us**.
2. Legal costs which **you** have been ordered to pay by a court or other body which **we** have agreed to or authorised.

Event

The first incident which, in **our** reasonable opinion, could lead to a claim being made under this section of the policy.

Legal Proceedings

The pursuit of a claim for damages.

Medical Treatment

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

Prospect of Success

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

1. recover damages or obtain any other legal remedy which **we** have agreed to
2. make a successful defence
3. make a successful appeal or defence of an appeal.

Prospects of success will be assessed by **us** or an **appointed representative** on **our** behalf.

Territorial Limits

The **geographical limit** specified in **your** policy schedule.

Special conditions

The following conditions apply to this section.

Also refer to the General Conditions section on page 60.

1. **You** must take all reasonable steps to prevent anything happening that may result in a claim.

2. Claims – **your** duty

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

3. Claims - legal representation

- a. On acceptance of a claim, if appropriate, **we** will appoint an **appointed representative**
- b. If it is necessary to start court proceedings or there is a conflict of interest, **you** are free to nominate an **appointed representative** by sending to **us** the name and address of the suitably qualified person
- c. If **we** do not agree to **your** choice of **appointed representative** under condition 3b above, **you** may choose another suitably qualified person
- d. If there is still a disagreement with regard to the **appointed representative**, **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent **you**. **We** and **you** must accept such choice
- e. In all other circumstances **we** will be free to choose an **appointed representative**

- f. An **appointed representative** will be appointed by **us** and represent **you** according to **our** standard terms of appointment.
4. Claims - **Our** rights and **your** obligations
- We** will have direct access to the **appointed representative** who will, upon request, provide **us** with any information or opinion on **your** claim
 - You** must co-operate fully with **us** and the **appointed representative** and must keep **us** up-to-date with the progress of the claim
 - At **our** request **you** must give the **appointed representative** any instructions that **we** require
 - You** must notify **us** immediately if anyone offers to settle a claim or makes a payment into court
 - If **you** do not accept the recommendation of the **appointed representative** to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further **costs and expenses**
 - No agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.
5. Discontinuance of a claim
- If **you**:
- settle a claim or withdraw a claim without **our** prior agreement
 - do not give suitable instructions to the **appointed representative**
 - dismiss an **appointed representative** without **our** prior consent, **our** consent not to be withheld without good reason;
- the cover **we** provide will end immediately and **we** will be entitled to re-claim any **costs and expenses we** have incurred from **you**.
6. Recoveries
- You** must take every available step to recover **costs and expenses** that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.
7. Disputes
- If any difference arises between **us** and **you** in respect of the acceptance, refusal, control or handling of any claim under this section, **you** can take the steps outlined in **our** complaints procedure stated under 'Our Promise of Service'.
8. Arbitration
- You** have the right to refer any difference that arises between **us** and **you** in respect of the acceptance, refusal, control or handling of any claim under this section to arbitration, which will be decided by counsel chosen jointly by **us** and **you**.

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

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

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

What is not covered

1. If **you** do not keep to the terms, conditions and exclusions of this section.
2. A dispute between **you** and **us** or any member of the Aviva group of companies.
3. Any claim where **you** are more specifically insured or any amount **you** cannot recover from a more specific insurance because the insurer of that insurance refuses the claim.
4. Any claim relating to **you** driving a motor vehicle without a valid licence and/or insurance.
5. Any illness, death or bodily injury which develops gradually or is not caused by a specific sudden event.
6. Any claim from Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.
7. Any claim in respect of libel or slander.
8. **Costs and expenses** incurred prior to **our** written acceptance of a claim.
9. **We** will not pay for **costs and expenses** which have been incurred by the **appointed representative** on a contingency fee basis.
10. Any legal action an **insured person** takes which **we** have not agreed to or where **you** do anything to hinder **us** or the **appointed representative**.
11. Any claim deliberately or intentionally caused by **you**.
12. Any fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.
13. An application for judicial review.
14. Any claims relating to any non-contracting party's rights to enforce all or any part of this section. The Contracts (Rights of Third Parties) Act 1999 does not apply to this section.
15. A dispute with **us** other than as catered for in Special conditions 7 and 8 of this section.
16. Anything mentioned in the General Exclusions on page 61.

Hijack

We will pay the benefit shown on **your** policy schedule for each full 24 hours **you** are prevented from reaching **your** outward destination or the **UK** on the return leg of **your trip**, as a result of the transport on which **you** are travelling being hijacked.

What is not covered

1. Any claim where **you** do not provide written confirmation of the delay from the airline or carrier.
2. Anything mentioned in the General Exclusions on page 61.

Mugging

We will pay the benefit as shown on **your** policy schedule for each full 24 hours that **you** are in hospital receiving in-patient treatment following a mugging.

What is not covered

1. Any claim where **you** do not report the mugging to the police within 24 hours and get a written police report.
2. Anything mentioned in the General Exclusions on page 61.

Catastrophe cover

This section only operates if you have booked your accommodation independently and directly with the accommodation provider.

We will cover **you** up to the limit shown on **your** policy schedule for additional accommodation and/or transport costs to allow **you** to continue **your trip** if **you** are forced to move from **your** independently booked and prepaid accommodation, due to one of the following events occurring during **your trip**.

Fire

Storm

Flood

Explosion

Landslide

Earthquake

Avalanche

Tsunami

Special conditions

- Extra accommodation costs must be for a similar standard of accommodation to that in which **you** were originally staying.
- You** must provide written confirmation from the provider of the accommodation and/or the local or national authorities that **you** were forced to leave **your** independently booked and prepaid accommodation and the reason for this.
- You** must provide receipts for any extra accommodation or travel costs incurred if **you** are forced to move from **your** independently booked and prepaid accommodation.

Excess

The **excess** is shown on **your** policy schedule.

What is not covered

- Any transport costs incurred in returning to **your home**.
- Any prepaid accommodation costs that can be claimed back from a hotel or any other service provider.
- Any prepaid accommodation costs for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
- Any claim where the catastrophe, as described above, had already occurred at the time **you** took out **your** policy or booked **your trip**, whichever is later.
- Any claim where the provider of the accommodation and/or the local or national authorities did not deem it necessary for **you** to leave **your** prepaid accommodation.
- Any claim for additional costs for persons not named on **your** policy schedule.
- Anything mentioned in the General Exclusions on page 61.

Pet Care

In the event that **your** cat or dog suffers an injury whilst being cared for by a friend, relative, professional pet sitter, kennel or cattery in the **UK**, whilst **you** are on **your trip** and the injury requires in-patient veterinary treatment, **we** will pay the benefit as shown on **your** policy schedule for each 24 hour period that **your** cat or dog receives in-patient veterinary treatment.

What is not covered

1. Any claim if **you** do not have written confirmation from the vet giving details of the injury or accident and the number of days that **your** cat or dog has been an in-patient.
2. Anything mentioned in the General Exclusions on page 61.

Temporary or Emergency Passport Expenses

We will pay reasonable extra travel, accommodation and communication expenses up to the limit shown on **your** policy schedule, that **you** have to pay to get a temporary or emergency passport, and the cost of the temporary or emergency passport, if **your** passport is lost or stolen while **you** are abroad.

Contact the Travel Assistant helpline number shown on page 4 for advice on how to obtain a temporary or replacement passport abroad.

Special condition

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

What is not covered

1. Any loss or theft of **your** passport if **you** do not report it to the police within 24 hours of the discovery and get a written police report.
2. The cost of purchasing a replacement passport.
3. Anything mentioned in the General Exclusions on page 61.

Personal Money

We will cover **you** for loss or theft of **your personal money** during **your trip** up to the limits shown on **your** policy schedule.

Contact the Travel Assistant helpline number shown on page 4 for advice on how to replace lost or stolen **personal money**.

Special conditions

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

Excess

The **excess** is shown on **your** policy schedule.

What is not covered

1. Any loss or theft of **personal money** which **you** do not report to the police within 24 hours of discovery and get a written police report (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or resort management).
2. Any **personal money** which is delayed, detained or confiscated by customs or other officials.
3. Bonds, securities or documents of any kind.
4. Theft of **personal money** not carried in **your** hand baggage while **you** are travelling.
5. Theft of **personal money** while it is **unattended**.
6. Shortages due to a mistake or loss due to a change in exchange rates.
7. Anything mentioned in the General Exclusions on page 61.

Delayed Baggage

If **your** baggage is temporarily lost on the outward journey and **you** are without it for more than 12 hours, **we** will pay for the replacement of essential items up to the limit shown on **your** policy schedule.

Special condition

To claim under this section, **you** must keep the receipts of anything **you** buy and get written confirmation from the carrier of the number of hours **you** were without **your** baggage.

What is not covered

1. Any claim for baggage delayed or detained by customs or other officials.
2. Anything mentioned in the General Exclusions on page 61.

UK Motor Breakdown

If **you** need “At Home” or “Roadside Assistance”, contact the helpline number shown on page 4. An RAC Patrol or Contractor will assist **you**.

We will cover **you** up to the limit shown on **your** policy schedule for:

1. “At Home” service if **your** vehicle will not start at **your home** when **you** are about to leave for **your UK** departure point.
2. “Roadside Assistance” service in the case of a breakdown, vandalism or road traffic accident when **you** are travelling to or from **your UK** departure or arrival point.
3. If **your** vehicle cannot be repaired at **home** or the roadside **we** will provide:
 - a. onward travel for **insured persons** to the **UK** departure point on the outward journey, or to **your home** on the return journey (the mode of travel will normally be by taxi or standard-class rail)
 - b. recovery of **your** vehicle to a nearby garage or **your home**.
2. **Your** vehicle must:
 - a. be registered in the **UK**
 - b. have a gross vehicle weight of not more than 3,500 kilograms; and
 - c. not be more than 5.5 metres long, 3 metres high and 2.25 metres wide (all including a load).
3. If **your** vehicle needs to be towed it must display a valid road tax disc.
4. The journey from the **UK** must be pre-booked and paid for.
5. If **you** use this service **you** must produce **your** tickets for **your** journey from or to the **UK**.

Special conditions

1. **Your** vehicle must be one of the following:
 - a. a car, including estate cars, MPVs and 4x4 sports utility vehicles
 - b. a motorised caravan
 - c. a light van; or
 - d. a motorcycle with an engine that has a capacity of 121cc or more.

What is not covered

1. Repair costs other than those delivered at the roadside or at **home**.
2. The cost of any parts supplied.
3. The cost of any repairs not directly necessary to allow **your** vehicle to continue the journey on the same day.
4. Any vehicles used for hire or reward.
5. Assistance and recovery for incidents related to **trips** within the **UK**.
6. Any other costs.
7. Anything mentioned in the General Exclusions on page 61.

Baggage cover (Optional)

This section only applies if shown on your policy schedule.

We will cover **you** for loss, theft or accidental damage to **your** personal belongings and **valuables** during **your trip**, up to the limits shown on **your** policy schedule.

Special conditions

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

Excess

The **excess** is shown on **your** policy schedule.

What is not covered

1. Loss or theft of personal belongings or **valuables** which **you** have left **unattended**.
2. Cracking, scratching or breaking of glass (except lenses in camera, binoculars or spectacles), china, porcelain, ceramics, pottery, ornaments or similar fragile articles.
3. Wear and tear, loss of value and damage caused by moths and vermin, or any process of cleaning, repairing or restoring.
4. Theft of personal belongings or **valuables** from a locked room, safe, motor vehicle or caravan unless there is evidence of forcible and violent entry. **You** must report the theft to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report **you**

must provide other independent proof of the theft such as a letter from **your** transport company, hotel, vehicle hire company or repairer).

5. Pedal cycles, contact lenses, hearing aids, medical and dental fittings.
6. Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or hotel).
7. **Winter sports equipment.**
8. Scuba diving, golf and fishing equipment.
9. Antiques, furs or telescopes.
10. Any goods delayed, detained or confiscated by customs or other officials.
11. Items used in connection with **your** job which are not owned by **you**.
12. **Personal money**, bonds, securities or documents of any kind.
13. Loss, damage or theft of **valuables** not carried in **your** hand baggage while **you** are travelling.
14. Anything mentioned in the General Exclusions on page 61.

Winter Sports cover (Optional)

Winter Sports cover only applies if shown on your policy schedule. Cover will apply for the duration shown on your policy schedule.

Winter sports equipment

- If **your winter sports equipment** is lost, stolen or damaged by accident during **your trip**, **we** will pay for their replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below. The most **we** will pay is shown on **your** policy schedule.
 - Up to one year old, 90% of the purchase price.
 - Up to two years old, 70% of the purchase price.
 - Up to three years old, 50% of the purchase price.
 - Up to four years old, 30% of the purchase price.
 - Over four years old, 20% of the purchase price.
- If **you** hire **winter sports equipment** and it is lost, stolen or damaged by accident during **your trip**, **we** will pay for its replacement or repair up to the limit shown on **your** policy schedule.
- If **we** pay under items 1 or 2 above, **we** will also pay to hire replacement **winter sports equipment** for the rest of **your trip** up to the limit shown on **your** policy schedule.
- We** will pay up to the limit shown on **your** policy schedule to replace **your** lift pass if it is lost or stolen during **your trip**.

Special conditions

- You** must take reasonable care to keep the **winter sports equipment** safe. If the **winter sports equipment** is lost or stolen, **you** must take all reasonable steps to get it back.
- If the **winter sports equipment** is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and get written confirmation.
- If the **winter sports equipment** is lost or damaged by an airline, **you** must:
 - get a property irregularity report
 - give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should also keep a copy)
 - keep all travel tickets and tags if **you** claim under this section.
- You** must prove that **you** were responsible for the lost, stolen or damaged items and the purchase price. If **you** do not do this, it may affect **your** claim.

Excess

The **excess** is shown on **your** policy schedule.

What is not covered

- Deliberate or malicious damage to **winter sports equipment** caused by **you**.
- Loss or damage to **winter sports equipment** caused by **your** carelessness or neglect.

3. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
4. Losses from motor vehicles.
5. Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report for (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or resort management).
6. **Winter sports equipment** that is damaged while it is being used.
7. Anything mentioned in the General Exclusions on page 61.

Delay due to Avalanche

We will cover **you** up to the limit shown on **your** policy schedule for the cost of extra travel and accommodation if an avalanche delays **your** arrival at or departure from the booked resort.

What is not covered

Anything mentioned in the General Exclusions on page 61.

Inability to take part in Winter Sports Activities

Piste Closure

This section does not apply to cross-country skiing.

If all pistes at the resort **you** have booked are closed because of lack of snow, excessive snow or high winds **we** will pay **you** a daily benefit up to the limit shown on **your** policy schedule.

Special conditions

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

What is not covered

Anything mentioned in the General Exclusions on page 61.

Ski Pack

If, due to illness or injury, **you** are medically certified as being unable to ski or board **we** will pay the proportionate cost of **your** non-refundable ski pack up to the limit shown on **your** policy schedule.

The ski pack comprises lessons from a ski school, ski hire and the cost of any lift pass.

What is not covered

See exclusions listed after Inability to take part in Winter Sports Activities.

If, due to injury or illness during **your trip**, **you** cannot take part in winter sports activities, **we** will pay **you** up to the limit shown on **your** policy schedule for each day **you** are prevented from doing so.

What is not covered under Ski Pack and Inability to take part in Winter Sports Activities sections.

1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.
2. Any claim for a medical condition if any of the following applied when **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later).

You:

- a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
- b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
- c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
- d. had been told **you** have a terminal illness.

3. Any claim for a medical condition where **you** have been referred to a Consultant/ Specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.
4. Any claim that results from:
 - a. any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later)
 - b. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
 - c. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine:
 - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**
 - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**
 - d. **you** using a quad bike/all terrain vehicle as a rider or passenger
 - e. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
 - f. **your** involvement in paid or unpaid manual work or physical labour of any kind
 - g. business travel if **your** job is not wholly an office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties
 - h. **you** taking part in any winter sports activity listed on page 19 unless winter sports cover is shown on **your** policy schedule
 - i. **you** taking part in any leisure activity, activity based holiday or winter sports activity not listed on pages 17 - 19.
 - j. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
 - k. **you** practising for, or taking part in, any speed or time trial or race of any kind
 - l. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
5. Anything mentioned in the General Exclusions on page 61.

Golfing cover (Optional)

Golfing cover only applies if shown on your policy schedule. Cover only applies to the insured person(s) named under this section on your policy schedule.

We will cover **you** for the following, up to the limits shown on **your** policy schedule:

1. If **your** golf equipment (not including clothing) is lost, stolen or damaged during **your trip**, **we** will pay for its replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below. The most **we** will pay is shown on **your** policy schedule.
 - Up to one year old, 90% of the purchase price.
 - Up to two years old, 70% of the purchase price.
 - Up to three years old, 50% of the purchase price.
 - Up to four years old, 30% of the purchase price.
 - Over four years old, 20% of the purchase price.
2. If **your** golf equipment is lost, stolen, damaged or temporarily delayed for more than 12 hours on the outward journey, **we** will pay the daily benefit up to the limit shown on **your** policy schedule for hiring replacement golf equipment.
3. Non-refundable, pre-booked green fees up to the limit shown on **your** policy schedule if **you** are unable to play golf due to injury or illness.

Special conditions

1. If claiming under item 2 below, **you** must get written confirmation from the carrier of the number of hours **you** were without **your** golf equipment.
2. **You** must take reasonable care to keep **your** golf equipment safe. If **your** golf equipment is lost or stolen **you** must take all reasonable steps to get it back.
3. If **your** golf equipment is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and get written confirmation.
4. If **your** golf equipment is lost or damaged by an airline, **you** must:
 - a. get a property irregularity report
 - b. give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should also keep a copy)
 - c. keep all travel tickets and tags if **you** claim under this section.

Excess

The **excess** is shown on **your** policy schedule.

What is not covered

1. Deliberate or malicious damage to golf equipment caused by **you**.
2. Loss or damage to golf equipment caused by **your** carelessness or neglect.

3. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
4. Losses from motor vehicles.
5. Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report for (where is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or resort management).
6. Golf equipment that is damaged while it is being used.
7. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.
8. Any claim for a medical condition if any of the following applied when **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later). **You:**
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - d. had been told **you** have a terminal illness.
9. Any claim for a medical condition where **you** have been referred to a Consultant/Specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.
10. Any claim that results from:
 - a. any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later)
 - b. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
 - c. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine:
 - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**
 - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**

- d. **you** using a quad bike/all terrain vehicle as a rider or passenger
 - e. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
 - f. **your** involvement in paid or unpaid manual work or physical labour of any kind
 - g. business travel if **your** job is not wholly an office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties
 - h. **you** taking part in any winter sports activity listed on page 19 unless winter sports cover is shown on **your** policy schedule
 - i. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain
 - j. **you** practising for, or taking part in, any competition, speed or time trial or race of any kind
 - k. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.
11. Anything mentioned in the General Exclusions on page 61.

Scuba Diving cover up to 30 metres (Optional)

Scuba diving to a depth of 30 metres is only covered if shown on your policy schedule. Cover only applies to the insured person(s) named under this section on your policy schedule.

Emergency Medical and Associated Expenses and Abandonment sections are extended to cover **you** while scuba diving to the maximum depth for which **you** are qualified, but not more than 30 metres, providing **you** are accompanied by a qualified diving instructor or dive master.

Special conditions

1. When **you** are scuba diving **you** must follow all the safety guidelines provided by **your** instructor or dive master, who must be certified by a recognised diving body such as PADI, NAUI, PSAC, SAA and SSI.
2. The cover given by this section only applies to recreational scuba diving up to a total of 21 days during the **period of insurance**.
3. Cover does not extend to Personal Accident and Personal Liability sections.

What is not covered

1. Any claim caused by **you** suffering from any medical condition which would normally prohibit **you** from diving.
2. Any claim where **you** do not follow all diving safety warnings and guidelines.
3. Any claim where **you** have booked a **trip** for the main purpose of scuba diving.
4. Any claims resulting from **your** participation in any professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, wreck diving, solo diving and cave or cavern diving.
5. Any claim where **you** travel by air within 24 hours of completing a dive.
6. Anything mentioned in the General Exclusions on page 61.

General Exclusions which apply to the whole travel policy

This policy does not cover the following:

1. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - a. war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - b. any action taken in controlling, preventing, suppressing or in any way relating to a) above.
2. Claims directly or indirectly caused by:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
 - c. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Death, injury, illness or disability resulting from suicide or attempted suicide, exposure to danger which can reasonably be predicted (unless **you** are trying to save human life), sexually transmitted diseases or **you** being under the influence or effect of alcohol or drugs (other than drugs taken under medical supervision and not for treating drug addiction).
4. Any loss that is not specifically described in the stated terms and conditions, e.g. **we** will not pay for loss of earnings if **you** are unable to return to work due to injury or illness during **your trip**.
5. **We** do not cover any payment, which **you** would normally have made during **your** travels and/or which does not fall within the events insured under the terms of this Travel Insurance policy.

General Conditions which apply to the whole travel policy

1. It is **you** responsibility to provide complete and accurate answers to the questions **we** ask when **you** take out **your** Travel Insurance Policy, throughout the life of **your** policy or when **you** renew **your** insurance.
Please note that if **you** fail to disclose any material information to **us** (these are facts that **we** would regard as likely to influence the assessment and acceptance of this policy) this could invalidate **your** insurance cover and could mean that part or all of a claim may not be paid.
2. **You** must take reasonable precautions to protect **yourself** and **your** property against any accident, injury, theft, loss or damage.
3. If **we** make a payment before cover is confirmed and **our** claims investigation reveals that no cover exists under the terms of the policy, **you** must pay **us** back any amount **we** have paid, which **you** are not covered for.
4. **You** must tell **us** as soon as possible after any injury, illness, incident or redundancy, or if **you** discover any loss or damage which may lead to a claim under this policy. **You** must also tell **us** if **you** are aware of any writ, summons or prosecution. **You** must send **us** every communication relating to a claim immediately.
5. **You**, or any person acting for **you**, must not negotiate, admit or reject any claim without **our** permission in writing.
6. **We** may refuse to pay any expenses for which **you** cannot provide receipts or bills.
7. **You** or **your** legal representative must pay for any certificates, information and evidence, which **we** may need. When there is a claim for injury or illness, **we** may ask for, and will pay for, any **insured person** to be medically examined on **our** behalf. **We** may also ask for, and will pay for, a post-mortem examination if any **insured person** dies.
8. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, **we** are entitled to approach that insurer for a contribution towards the claim, and will only pay **our** share. This condition does not apply to the Personal Accident or Holiday Distruption sections or Hospital Benefit cover.
9. **We** are entitled to take over and carry out in **your** name the defence or settlement of any legal action. **We** may also take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment **we** have made under this policy to anyone else.

Fraud

10. **You** cannot transfer **your** rights under this policy.
A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.
11. If **you** make a medical claim **you** may be asked to supply **your doctor's** name to enable **us** to access **your** medical records. This will help the treating doctors, and **us**, to provide **you** with the most appropriate treatment and assess whether cover applies. If **you** do not agree to provide this **we** may not deal with **your** claim.
12. Following the expiry of **your** statutory cooling off period, **you** continue to have the right to cancel **your** policy at any time by contacting **us**, but no refund of premium will be available. **We** (or any agent **we** appoint and who acts with **our** specific authority) may cancel this policy by sending 14 days notice to **your** last known address. **We** may return part of the premium to **you**. **We** may cancel this policy immediately if **you** do not pay the premium.

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

Complaints Procedure

Our Promise of Service

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

What will happen if you complain?

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

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

What to do should you be dissatisfied

If **you** are dissatisfied with any aspect of the handling of **your** insurance **we** would encourage **you** to seek resolution by contacting:

- If **your** complaint is regarding this insurance, please telephone the Customer Services helpline on 0800 169 4013 (opening hours shown on page 5) or write to:

HSBC Customer Care Team
Customer Services Centre
PO Box 7463
Pitheavlis
Perth PH2 0YX

- If **your** complaint is regarding a claim **you** have made, please telephone the Travel Claims helpline on 01603 605124 (opening hours shown on page 5) or write to:

HSBC Claims Department
Aviva Insurance UK Limited
PO Box 432
Chichester
PO19 1WQ

If **you** remain unhappy with the decision **you** receive about this insurance or a claim **you** have made, **you** may write to the Chief Executive, Aviva Insurance UK Limited, 8 Surrey Street, Norwich NR1 3NS.

If **you** are dissatisfied with **our** final decision (from the Chief Executive), **you** can refer the matter to the Financial Ombudsman Service (FOS). Full contact details of both **our** Chief Executive and the FOS will be provided when **we** write in response to **your** complaint.

Whilst **we** are bound by the decision of the FOS, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsooken Street, London, E1 8BN.

How to make a claim - help us to help you

We recommend **you** read the following information before **you** travel. **You** can also use it as a quick reference guide if **you** need to make a claim. For full details please refer to the relevant policy section of this booklet.

Before you travel

- Read **your** policy documentation to make sure **you** have all the cover **you** require for **your trip** and ensure that **you** understand the terms and conditions of the cover provided.
- Make sure **you** are aware of the policy limits and excesses shown on **your** policy schedule.
- Honesty is the best policy – please ensure **you** have told **us** about any pre-existing medical conditions relating to **you**, and anyone whose good health **your trip** depends on (whether travelling or not). It is very important that **you** read and comply with the Medical Warranty on page 15.
- Please contact the Customer Services helpline shown on page 5 if **you** have any queries or wish to cancel **your** policy.

When making a claim

- Contact the relevant helpline number shown on page 5 as soon as **you** can for assistance quoting **your** policy number if possible.
- Read **your** policy schedule to check the cover **you** have and the policy limit for the section **you** wish to claim under.
- Check for any special conditions in this booklet that apply to the section **you** are claiming against.
- Be aware that where an excess applies **you** will need to pay the amount shown on **your** policy schedule towards the first part of any claim.
- Ensure that **you** keep any documentation **we** may require.

Type of claim	What must I do?	What will I need?
Medical emergency	<ul style="list-style-type: none"> • Contact the Medical Emergency Assistance helpline immediately. • Where appropriate telephone the helpline prior to making any hospital admission arrangements. 	<ul style="list-style-type: none"> • All medical reports given to you by the treating facility. • Receipts for any expenses incurred that are covered by your policy.
Cancelling your trip	<ul style="list-style-type: none"> • Check that the reason you are cancelling is listed as being covered in the Cancellation Charges section of your policy booklet. • Contact the Travel Claims helpline as soon as you know you need to cancel your trip. 	<ul style="list-style-type: none"> • A medical certificate from your UK doctor confirming the reason for cancellation. A blank certificate will be issued with your claim form. • Death certificate (where applicable). • Documentary evidence that you have been unable to obtain a refund from your travel/ accommodation provider.
Abandoning your trip	<ul style="list-style-type: none"> • Contact the Medical Emergency Assistance helpline as soon as the need for abandonment arises and before returning home. 	<ul style="list-style-type: none"> • A medical report confirming the reason for abandonment. Where appropriate a blank medical certificate will be sent to you with your claim form. • Death certificate (where applicable).
Delayed departure	<ul style="list-style-type: none"> • You must check in at your specified departure time. • Check that your delay was over 12 hours before submitting a claim. • Contact the Travel Assistant helpline. 	<ul style="list-style-type: none"> • Written confirmation from the carrier/agent of the actual date & time of departure and reason for delay.
Enforced Stay Abroad	<ul style="list-style-type: none"> • You must contact your airline/ carrier and they will advise if you should travel to the airport/port to check in at your specified time. 	<ul style="list-style-type: none"> • Written confirmation from the airline/carrier of the actual date and time of your return to the UK. • Retain documentary evidence of the costs you incurred if you make your own way home.
Missed International departure	<ul style="list-style-type: none"> • Do everything to get to your point of international departure on time. • Contact the Travel Assistant helpline number immediately. The carrier can be contacted on your behalf to make alternative arrangements. 	<ul style="list-style-type: none"> • A report from the repairer or breakdown assistance provider if the vehicle you were travelling in broke down or was involved in an accident.

Type of claim	What must I do?	What will I need?
Legal expenses	<ul style="list-style-type: none"> • Contact the Legal Expenses Claims & Advice helpline number as soon as you are aware of an incident and no later than 180 days after the incident occurred. 	<ul style="list-style-type: none"> • Your policy number as this will be requested when you call.
Delayed baggage	<ul style="list-style-type: none"> • Report the delay to the carrier as soon as it is clear your bags have been delayed. • Give written notice of the claim to the carrier within the time limit in their conditions of carriage. • Contact the Travel Claims helpline. 	<ul style="list-style-type: none"> • Receipts for essential purchases you make whilst your baggage is delayed. • Written confirmation from the carrier of the number of hours you were without your baggage.
Lost or damaged baggage while in the custody of a carrier (Baggage cover is optional)	<ul style="list-style-type: none"> • Report the loss/damage to the carrier as soon as you are aware of the damage or loss and obtain a "Property Irregularity Report". • Give written notice of the claim to the carrier within the time limit in their conditions of carriage. • Contact the Travel Claims helpline. 	<ul style="list-style-type: none"> • A "Property Irregularity Report". This should be obtained from the carrier as soon as you are aware of the damage or loss. • Your baggage tag receipts. • Proof of purchase for the lost, stolen or damaged items.
Lost, stolen or damaged personal belongings (Baggage cover is optional)	<ul style="list-style-type: none"> • Take all reasonable steps to recover your property. • You must report details of the incident to the police or any other relevant authority within 24 hours of discovery, and obtain a written incident report. • Do not dispose of your damaged items. • Contact the Travel Claims helpline. 	<ul style="list-style-type: none"> • Written confirmation of the loss or damage from the police or any other relevant authority. • Proof of purchase for the lost, stolen or damaged items.
Loss of passport	<ul style="list-style-type: none"> • You must report details of the loss/theft to the police within 24 hours of discovery and obtain a written report. • Contact the Travel Claims helpline. 	<ul style="list-style-type: none"> • A written police report. • Receipts for expenses relating to the purchase of an emergency passport.
Loss or theft of personal money	<ul style="list-style-type: none"> • Take all reasonable steps to recover your money. • You must report details of the incident to the police or any other relevant authority within 24 hours of discovery and obtain a written incident report. • Contact the Travel Claims helpline. 	<ul style="list-style-type: none"> • Written confirmation of the loss or damage from the police or any other relevant authority. • Proof that you owned the money and its value.

Please note only a selection of claims scenarios are shown above. Please refer to the relevant section of cover within this policy booklet for full details of cover and any evidence **we** may require.

Air passengers – know your rights

It's often difficult to know who might be responsible for cancelled or delayed flights so travellers need to be aware of the European Union (EU) regulations that protect your right to being treated fairly as an air passenger.

All airlines departing from an airport in an EU member state have responsibilities to assist their passengers if their flight is cancelled or delayed and in certain circumstances are obliged to pay you compensation. Airlines are also responsible for loss or damage to your baggage during carriage.

The following information may assist you. However for the latest advice and further details on your rights as an airline passenger and compensation in different situations please visit the Air Transport Users Council website at www.auc.org.uk or visit the UK Civil Aviation Authority website at www.caa.co.uk. You should also refer to the terms and conditions of the airline you are travelling with.

We are not responsible for the content of other websites.

My flight has been cancelled

If you get to the airport in the UK and find your flight has been cancelled the airline responsible should offer you a choice of the following:

- A refund within seven days of the full cost of the unused ticket, or
- Re-routing to your final destination at the earliest opportunity, or
- Re-routing to your final destination at a later date convenient to you.

In reasonable relation to waiting time the airline should also offer you:

- Free meals and refreshments
- Hotel accommodation and transfers should you have to stay overnight
- Two free phone calls, faxes or e-mails.

In certain circumstances you may also be entitled to compensation.

My flight has been delayed

If your flight from the UK has been delayed you have a statutory right to meals and refreshments, help with contacting family or friends and overnight accommodation where applicable:

- Meals and refreshments appropriate to delay, two free calls, faxes or emails for:
 - Any delay over 4 hours
 - Delays over 3 hours for flights over 932 miles within the EU
 - Delays over 2 hours for flights up to 932 miles.
- Refund of your ticket if you decide not to travel when your flight has been delayed for over 5 hours.
- Hotel accommodation and transfers if your flight is not expected to leave until the next day.

My baggage has been lost, damaged or delayed by an airline

Your airline has a responsibility to you as follows. Where possible it's best to report any problems before you leave the airport.

- The airline will be liable if your baggage is destroyed, lost or damaged during carriage so long as they agreed to carry the items at check-in and you can provide receipts for them.
- The amount you can claim is limited by the Montreal Convention, and the airline will decide on the amount following assessment of your claim.
- It is important that you obtain a Property Irregularity Report from the airline or agent as you will need this to prove your loss when making your claim to the airline. Ideally you should obtain this before leaving the airport.
- A claim to the airline must be submitted within 7 days for damaged baggage and within 21 days for delayed baggage.
- The Montreal Convention requires airlines to treat a bag as lost after 21 days so you should make your claim as soon as possible if your baggage is still missing after this time.

Air passengers - what will my Travel Insurance policy cover me for?

Delayed departure

- ✓ The extra accommodation and travel costs **you** have to pay to reach **your** destination if **you** miss **your** international departure point due to certain transport problems.
- ✓ Compensation for each 12 hour period **you** are delayed on **your** outward journey or final part of **your** return journey to the **UK**.
- ✓ Cover for buying essential items such as toiletries and clothing if **your** baggage is temporarily lost for more than 12 hours when **you** arrive at **your** destination.

Cancelled flights

- ✗ Compensation for a cancelled flight – the airline is responsible for compensating **you** where appropriate.
- ✓ Compensation if **you** are prevented from travelling due to airspace or airport or port closure for more than 24 hours or reasonable additional travel expenses if **you** unavoidably have to make **your** own way **home**.

Lost, damaged or delayed baggage

Although the airline is responsible for loss or damage to **your** baggage during carriage, **your** Travel Insurance policy will offer **you** further protection if **you** have chosen Baggage cover. This cover only applies if shown on **your** policy schedule and is subject to the terms and conditions of **your** policy.

If **you** have chosen optional Baggage cover:

- **Your** policy will be extended to cover **you** for loss, theft or accidental damage to **your** personal belongings or baggage during **your** trip.
- We will require written confirmation of any loss or damage as detailed in the Baggage cover section and confirmation of any payments **you** have received from the airline.

Full terms and conditions of **your** Travel Insurance cover can be found within this policy booklet.

www.hsbc.co.uk

Issued by HSBC Bank plc.

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