

What's happening?

There are some important changes being made to your HSBC Select and Cover Worldwide Travel Insurance.

When is it happening?

9th June 2021

Do I need to do anything?

Yes. Please read this information carefully so you're aware of the changes.

Your HSBC Select and Cover Worldwide Travel Insurance is changing on 9th June 2021
Please read this information carefully and keep it in a safe place for future reference

Aviva as the insurer, thought it was important to clarify a number of things about what is and is not covered. Aviva are also making a number of changes to your Worldwide Travel Insurance cover; you will no longer be covered for some things that were covered before. Please review the details in the table below for confirmation of the changes. Please review this in conjunction with the enclosed Travel Insurance Product Information Document and Travel Terms and Conditions. These changes will apply from 9th June 2021.

Foreign and Commonwealth Office (FCO)

All references to Foreign and Commonwealth Office (FCO) have been replaced with Foreign, Commonwealth and Development Office (FCDO).

Section	Change	Effect on Cover	Section/Page number
Worldwide Travel – What you need to know	<p>In the Policy Terms and Conditions we refer to events, incidents or circumstances which we will not cover if you knew about them at the time of purchasing this Option or booking the trip (whichever is later):</p> <p>We have included the following wording to provide clarity about what we mean by this</p> <p>About HSBC Select and Cover Travel Insurance</p> <p>Known Event:</p> <p><i>This Option covers you and your family for unexpected and unforeseen events and circumstances, for example, if an insured person has an accident while on holiday and needs urgent medical treatment this will be covered.</i></p> <p><i>There is no cover in relation to any event, incident or circumstances if, at the time this Option was purchased or an insured person booked a trip (whichever is later), an insured person knew that, or could reasonably be expected to have known that:</i></p> <ul style="list-style-type: none"> • <i>the event or incident had already occurred or was going to occur; or</i> • <i>the circumstances existed, or were going to exist, and the event, incident or circumstances could reasonably be expected to affect their travel plans.</i> <p><i>For example:</i></p> <ul style="list-style-type: none"> • <i>an insured person would be reasonably expected to know of any event, incident or circumstances that had been widely reported in the media in the UK at the time this Option was purchased, or a trip was booked (whichever is later).</i> • <i>there is no cover for cancellation of a trip if travel plans are disrupted because flights are cancelled or any government or authority closes their borders, or imposes restriction of movement and these cancellations or restrictions were in place or had been announced at the time this Option was purchased, or a trip was booked (whichever is later).</i> <p><i>Please refer to General Exclusion 9.</i></p>	Clarification of cover	9

Section	Change	Effect on Cover	Section/Page number
Worldwide Travel – What you need to know	<p>We have included the following wording to clarify that other avenues should be pursued first for claiming travel costs back:</p> <p>Unrecoverable Costs:</p> <p><i>This Option provides cover for unrecoverable costs. If an insured person needs to make a claim for travel, accommodation or related costs which any insured person has paid, we will consider claims for their costs which are unrecoverable from their travel and/or accommodation provider or agent, debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).</i></p> <p><i>For example, if an insured person's trip is cancelled by the tour operator or booking agent they may have a right to a refund from them for some or all of the cost of their trip.</i></p> <p><i>If an insured person is not able to recover all of their costs and the circumstances are covered by the terms of this policy, we will consider costs they have been unable to recover.</i></p> <p><i>When a claim is made, we may ask for:</i></p> <ul style="list-style-type: none"> • proof of booking and any costs paid; • details of any refund they have been able to obtain; • evidence that they are not able to recover the costs elsewhere. <p><i>Please check this Option carefully to ensure that you understand what is and isn't covered.</i></p>	Clarification of cover	9
Worldwide Travel – What you need to know	<p><i>This section has been added with advice on reciprocal health agreements</i></p> <p>Reciprocal Health Agreements</p> <p><i>The UK has reciprocal healthcare agreements with a number of countries and territories worldwide. If you and your family are UK residents, these agreements mean that you and your family may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. We strongly recommend that an insured person check if the country they are travelling to has a reciprocal health agreement in place and what the requirements are before they leave the UK, you can find more information on-line at www.nhs.uk and search for healthcare abroad.</i></p>	Clarification	9

Section	Change	Effect on Cover	Section/Page number
Worldwide Travel – What you need to know	<p>We have added some information regarding the Foreign, Commonwealth and Development Office (FCDO) including details of where to find advice about any country that you are planning to travel to, and what cover you do and do not have if the FCDO advise against all, or all but essential travel to your destination.</p> <p>Travel advice of the Foreign, Commonwealth and Development Office (FCDO)</p> <p>Foreign, Commonwealth and Development Office – travel advice by country</p> <ul style="list-style-type: none"> • Before an insured person books a trip and travels, they should check the FCDO website www.gov.uk/foreign-travel-advice. It is packed with essential travel advice and tips, plus up to date information about different countries. • You and your family should be aware of any travel restrictions or advisory notices for the country you plan to visit. • This Option provides cover should a trip be booked and then need to be cancelled or you and your family need to return home early as a result of the FCDO advising against all travel or all but essential travel, or where British nationals are advised to return home. <p>We won't cover:</p> <ul style="list-style-type: none"> • Any trip if an insured person travels against the advice of the FCDO or any government, or where they do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews. • Any claim if the advice or measures were in place or had been announced at the time you purchased this Option or a trip was booked (whichever is later). 	Reduction in cover	9
Cancelling or coming home early	<p><u>Unrecoverable Costs:</u></p> <p>We have updated the first paragraph to clarify that other avenues should be pursued first when claiming travel costs back (and also to provide some clarity on what these avenues are):</p> <p><i>If an insured person needs to cancel their trip or come home early due to an event below happening, we will pay for unrecoverable costs that each insured person has paid or legally has to pay for their own unused personal travel and accommodation (including excursions).</i></p> <p><i>We will consider claims for an insured person's costs which are unrecoverable from their travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).</i></p>	Clarification	11
Cancelling or coming home early	<p><u>Infectious disease</u></p> <p>We replaced 5 in this section:</p> <p><i>5. A natural disaster, fire, explosion or outbreak of food poisoning means an insured person is unable to travel or use their pre-booked accommodation</i></p> <p>We have removed the cover for 'infectious disease'</p> <p>You will still be covered if the FCDO advise against all, or all but essential travel to your destination due to infectious disease.</p> <p>You will also be covered for cancellation if you fall ill before your trip and for emergency medical treatment if you unexpectedly fall ill while on a trip.</p>	Reduction in cover	11

Section	Change	Effect on Cover	Section/Page number
Cancelling or coming home early	<p><u>Major incident:</u> We have replaced point 11b in this section:</p> <p><i>b. A terrorist attack happens within a 50-mile radius of an insured person's pre-arranged accommodation and they do not wish to travel or they wish to return home early.</i></p> <p>You are no longer covered if a major incident, other than a terrorist attack, happens within a 50-mile radius of your holiday accommodation and you do not want to travel or you want to return home early. Your cover in respect of a terrorist attack is unaffected.</p> <p>You will still be covered if you wish to cancel your trip or come home early if an avalanche, earthquake, explosion, fire, landslide, flood or severe/adverse weather renders your accommodation uninhabitable or unreachable.</p>	Reduction in cover	11
Cancelling or coming home early	<p>We have updated point 1 in the 'What is not covered' section to provide clarity.</p> <p><i>1. Any claim where, at the time of purchasing this Option or booking their trip (whichever is later), an insured person knew that an illness or injury of a close relative, travelling companion or person they were travelling to stay with, could reasonably be expected to affect their travel plans.</i></p>	Clarification	11
Travel Disruption	<p>We have removed the cover for infectious diseases from the Alternative accommodation section.</p> <p><i>If an insured person is forced to move from their pre-paid accommodation due to a natural disaster, fire, explosion, outbreak of food poisoning, or insolvency, Aviva will pay additional costs for alternative accommodation of a similar standard and transport to allow the insured person to continue the trip.</i></p>	Reduction in cover	13
Worldwide Travel – Exclusions which apply to this whole Option	<p>We have added a new section to clarify that other avenues should be pursued first for claiming travel costs back (and also provide some clarity on what these avenues are).</p> <p><i>8. Any claim for costs which are recoverable from an insured person's travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL (or similar organisation).</i></p>	Clarification	21
Worldwide Travel – Exclusions which apply to this whole Option	<p>We have added a new exclusion to provide clarity:</p> <p><i>9. Any claim in relation to any event, incident or circumstances if, at the time you purchased this Option, or an insured person booked a trip (whichever is later), an insured person knew that, or could reasonably be expected to have known that:</i></p> <ul style="list-style-type: none"> <i>– the event or incident had already occurred or was going to occur, or</i> <i>– the circumstances existed, or were going to exist and that the event, incident or circumstances could reasonably be expected to affect their travel plans.</i> 	Clarification	21
Worldwide Travel – Exclusions which apply to this whole Option	<p>We have added a new exclusion that applies to the whole Option to clarify that there is no cover if you decide to travel against the advice of Foreign, Commonwealth and Development Office or the government of any country to which you will travel.</p> <p><i>10. Any claim if an insured person travels against the advice of the FCDO or the government of any country to which they will travel, or where they do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews</i></p> <p>If the FCDO advise against all, or all but essential travel, we will provide cover for you to cancel your trip or come home early.</p>	Reduction in cover	21

What do you need to do next?

If you're happy with the information, you don't need to do anything, your policy will continue.

If you are not happy, you can remove the Worldwide Travel Option (remember you must hold a minimum of 3 Options for your policy to continue) or cancel your Select and Cover policy. Please read the 'Cancelling your policy' and 'Making changes to your policy' sections of your Policy Terms and Conditions for full details of your rights in relation to this.

If you want to access your policy documents or make changes online, please visit www.hsbc.co.uk/insurance/products/selectandcover.

Thank you for choosing HSBC Select and Cover.

Yours sincerely

Your HSBC Insurance Team

Worldwide Travel Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: HSBC Select and Cover Worldwide Travel

Aviva Insurance Limited is registered in Scotland No. 2116. Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

This is a summary of our insurance. You will find the terms and conditions (along with other important information) online and in the policy documents.

What is this type of insurance?

This HSBC Select and Cover Worldwide Travel insurance is designed to provide you and your family with protection against costs that could arise in the course of your travels. It covers such things as cancellations, emergency medical treatment, personal liability, legal expenses and the theft of your money.



What is insured?

- ✓ Emergency medical treatment – if you fall ill or are injured while on your trip
- ✓ Cancelling or coming home early – if you need to cancel your trip or come home early due to illness, injury or if the FCDO advise against all, or all but essential travel to your destination
- ✓ Missed Departure – if you miss your flight due to an unexpected transport delay
- ✓ Flight delay – if you're delayed for 12 hours
- ✓ Death or disability – if a serious accident results in your death or permanent total disablement
- ✓ Personal liability – if you cause an accident on your trip which leads to death or injury to any person, or loss or damage to property
- ✓ Legal expenses and advice – for legal costs to pursue a claim for death or injury
- ✓ Emergency travel documents – for travel and communication costs to get emergency travel documents to continue your trip
- ✓ Loss or theft – if your money is lost or stolen
- ✓ Baggage – if your personal belongings are lost, stolen or damaged during your trip and if your bags are delayed for more than 12 hours on your outward journey
- ✓ Winter sports – for loss or damage of your winter sports equipment
- ✓ Golf – for loss or damage of your golf equipment

See your Policy Schedule for details of the limits and excesses that apply. You can also find details of the limits and excesses that apply in the document titled 'Summary of limits and excesses'.



What is not insured?

- ✗ Any claim as a result of any medical condition or symptom suffered by an insured person where in the 3 months before booking the trip they were admitted to hospital or had surgery or treatment in a hospital or out-patient clinic. This exclusion still applies even if the medical condition or symptom has been resolved by the time you travel
- ✗ Any claim where an insured person was awaiting treatment or investigation in a hospital or out-patient clinic or awaiting results of tests/investigations, other than routine monitoring of on-going conditions that have not required further investigation, when the trip was booked. This exclusion still applies even if the medical condition or symptom has been resolved by the time you travel
- ✗ Any claim where an insured person knew or could reasonably be expected to know, that the event, incident or circumstances had already occurred or was going to occur when you took out this Option or an insured person booked a trip (whichever is later), and could reasonably be expected to affect their travel plans
- ✗ Travel and/or accommodation costs which are recoverable from an insured person's travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL (or similar organisation)
- ✗ Any claim if an insured person travels against the advice of the FCDO or any government, or where they do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews
- ✗ Any leisure activity that is on our excluded list in the policy terms and conditions
- ✗ Claims arising from any paid or unpaid manual work or physical labour
- ✗ Any claims for death, injury, illness or disability if you have been under the influence of alcohol or drugs
- ✗ Costs for any persons not insured under this policy.



Are there any restrictions on cover?

- ! Trips must start and end in the UK
- ! Holidays in the UK are only covered if you have at least 2 consecutive nights pre-booked accommodation in a commercially run premises not belonging to family or friends
- ! You and your partner are covered if you are aged between 18 and 70



Are there any restrictions on cover? Continued...

- ! Your children are covered if they are under 18 years of age (or under 23 years of age if in full time education and living at home outside of term time)
- ! Both your partner and your children will only be eligible for cover if you remain eligible
- ! All persons insured under this policy must be a resident of the UK
- ! All persons insured under this policy must be registered with a UK doctor
- ! Where policy excess applies, it is £50 per person per trip.



Where am I covered?

- ✓ This policy will cover you anywhere in the world.



What are my obligations?

- You must pay your premiums on time
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover and any amount paid as a claim
- You must tell us about any event which might lead to a claim as soon as possible
- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out and make changes to your policy, and when you make a claim.



When and how do I pay?

Premiums are payable monthly as part of your HSBC Select and Cover Direct Debit.



When does the cover start and end?

Cover begins on the start date shown on your policy schedule. Cover will continue until this Worldwide Travel Option is removed from your policy, or your policy is cancelled.



How do I cancel the contract?

A cooling off period of 30 days applies to your HSBC Select and Cover policy.

To remove Worldwide Travel from your selected Options or cancel your HSBC Select and Cover policy either:

visit www.hsbc.co.uk/insurance/product/selectandcover or

call **0345 051 1351** (opening hours 8am to 6pm, Monday to Friday, excluding public holidays, calls may be monitored or recorded) or

visit any HSBC branch or write to HSBC Customer Services Centre, PO Box 6176, Coventry, CV3 9HN.

Removing this Option from your selection

As long as you keep a minimum of three Options in place and there have been no successful claims on this Option, you can remove this Option within the cooling off period and will receive a full refund of any associated premium you have paid.

If there has been a successful claim or you wish to remove this Option after the first 30 days, you can remove any one Option before your next policy anniversary window. Your anniversary window begins 30 days before the anniversary of your policy start date. If you remove this Option you will receive a refund for any unused days you've already paid for. You won't be able to repurchase the same Option for six months or until your next anniversary, whichever is sooner. You can also remove the Option from your selection within your policy anniversary window, however this will be with effect from your policy anniversary; and there will be no six month restriction to the date from when you can repurchase.

Cancelling your policy

You can cancel your HSBC Select and Cover policy within 30 days of the start date (or from when you receive your documents, whichever is later). If you decide to cancel within these 30 days you will receive a full refund of any premium you have paid providing no successful claims have been made on your policy.

You can cancel your policy at any time if there has been a successful claim or you wish to cancel after the first 30 days, and will receive a refund for any unused days you've already paid for. You won't be able to repurchase HSBC Select and Cover for six months from the date your cancellation becomes effective.

Worldwide Travel

This **Option** only applies when shown on **your** current policy schedule.



About this Option

This HSBC Select and Cover Worldwide Travel **Option** is underwritten by Aviva Insurance Limited (Aviva), Registered in Scotland No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Travel Insurance Helplines

24 Hour Medical Emergency Assistance	Within the UK: 01603 208951	Outside the UK: 0044 1603 208951
Travel Claims	Within the UK: 0345 302 8387	Outside the UK: 0044 1603 603 323
Legal Expenses Claims and Advice	Within the UK: 01603 208529	Outside the UK: 0044 1603 208529
Travel Assistant	Within the UK: 01243 621162	Outside the UK: 0044 1243 621162

Worldwide Travel – What you need to know

This **Option** is designed to provide cover for certain events that might arise before or while travelling. It meets the demands and needs of those who wish to insure against cancelling a trip or coming home early, travel disruption, personal liability, and the need for emergency medical treatment.

In return for paying **your** premium Aviva will insure **you** and **your family** in the event of an incident listed in this HSBC Select and Cover Worldwide Travel policy cover section during the period of cover, providing **you** and **your family** comply with the Terms and Conditions of **your** policy.

1. This **Option** provides worldwide cover for **you** and **your family**.
2. **You** and **your family** will be covered from the cover start date shown on **your** current policy schedule for each trip taken within the period of cover.
3. By 'trip' we mean a journey that begins and ends in the UK, where the return journey to the UK has been booked before leaving home and the purpose of the journey is:
 - A holiday or travel for personal reasons outside the UK, but not including travelling abroad to obtain medical treatment or advice; or
 - A holiday or travel for personal reasons within the UK that includes two or more nights pre-booked accommodation in a commercially run premises not belonging to family or friends, including a pitch at a caravan/camping site; or
 - Business travel outside the UK that does not include manual work. Business travel trips are covered for up to a maximum of 31 days in any calendar year. There is no cover for personal liability.
 - Voluntary work for a registered charity outside the UK, but not including manual work involving work at heights of more than three metres or work in a healthcare facility.
4. All **insured persons** can travel separately; however, **children** are only covered when travelling with **you** or **your partner**, or travelling to stay with family who permanently live abroad, for the duration of the trip.

Worldwide Travel Eligibility

1. **You** are covered if **you** are aged between 18 and 70.
2. **Your partner** is covered if aged between 18 and 70.
3. **Your children** are covered if they are under 18 years of age (or under 23 years of age if in full time education and living at home outside of term time).
4. Both **your partner** and **your children** will only be eligible for cover if **you** remain eligible,
5. All **insured persons** must be a resident of the UK.
6. All **insured persons** must be registered with a UK doctor.

This **Option** will be removed from your HSBC Select and Cover policy on the **policy anniversary** following your 70th birthday. **Your** premium will be adjusted accordingly. Where the **underwriter** removes this **Option** due to **you** reaching the maximum age limit and it reduces the number of **Options** in **your** selection to fewer than three, cover will remain in force for **your** remaining **Options**. If **you** subsequently choose to make any changes to your selection you must bring the number of **Options** selected to three or more, and **you** will need to keep three or more **Options** in place for the remainder of the period of cover.

The cover provided under this **Option** will cease for **your partner** on the **policy anniversary** following their 70th birthday or following **your** 70th birthday.

The cover provided under this benefit will cease for **your children** on the **policy anniversary** following their 18th birthday (or 23rd birthday if still in full time education and living at home with **you** outside of term time) or following **your** 70th birthday.

Limits and excesses

1. There is a limit to the trip duration which will be covered. This limit is shown on **your** current policy schedule.
2. For each section, Aviva will pay up to the limit(s) shown on **your** current policy schedule.
3. For some sections of cover Aviva won't pay the first part of an **insured person's** claim; this is called the excess and it will be shown on **your** current policy schedule where it applies. If an **insured person** is claiming under more than one section for the same incident, only the higher excess will apply. Where two or more people claim for the same incident, the most you will pay is twice the excess.

About HSBC Select and Cover Travel Insurance

Known Event:

This **Option** covers **you** and **your family** for unexpected and unforeseen events and circumstances, for example, if an **insured person** has an accident while on holiday and needs urgent medical treatment this will be covered.

There is no cover in relation to any event, incident or circumstances if, at the time this **Option** was purchased or an **insured person** booked a trip (whichever is later), an **insured person** knew that, or could reasonably be expected to have known that:

- the event or incident had already occurred or was going to occur; or
- the circumstances existed, or were going to exist,

and the event, incident or circumstances could reasonably be expected to affect their travel plans.

For example:

- an **insured person** would be reasonably expected to know of any event, incident or circumstances that had been widely reported in the media in the UK at the time this **Option** was purchased, or a trip was booked (whichever is later).
- there is no cover for cancellation of a trip if travel plans are disrupted because flights are cancelled or any government or authority closes their borders, or imposes restriction of movement and these cancellations or restrictions were in place or had been announced at the time this **Option** was purchased, or a trip was booked (whichever is later).

Please refer to General Exclusion 9.

Unrecoverable Costs:

This **Option** provides cover for unrecoverable costs. If an **insured person** needs to make a claim for travel, accommodation or related costs which any **insured person** has paid, we will consider claims for their costs which are unrecoverable from their travel and/or accommodation provider or agent, debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).

For example, if an **insured person's** trip is cancelled by the tour operator or booking agent they may have a right to a refund from them for some or all of the cost of their trip.

If an **insured person** is not able to recover all of their costs and the circumstances are covered by the terms of this **Option**, we will consider costs they have been unable to recover.

When a claim is made, we may ask for:

- proof of booking and any costs paid;
- details of any refund they have been able to obtain;
- evidence that they are not able to recover the costs elsewhere.

Please check this **Option** carefully to ensure that **you** understand what is and isn't covered.

Reciprocal Health Agreements

The UK has reciprocal healthcare agreements with a number of countries and territories worldwide. If **you** and **your family** are UK residents, these agreements mean that **you** and **your family** may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. We strongly recommend that an **insured person** check if the country they are travelling to has a reciprocal health agreement in place and what the requirements are before they leave the UK, **you** can find more information on-line at www.nhs.uk and search for healthcare abroad.

Travel advice of the Foreign, Commonwealth and Development Office (FCDO)

Foreign, Commonwealth and Development Office – travel advice by country

- Before an **insured person** books a trip and travels, they should check the FCDO website www.gov.uk/foreign-travel-advice. It is packed with essential travel advice and tips, plus up to date information about different countries.
- **You and your family should be aware of any travel restrictions or advisory notices for the country you plan to visit.**
- This **Option** provides cover should a trip be booked and then need to be cancelled or **you** and **your family** need to return home early as a result of the FCDO advising against all travel or all but essential travel, or where British nationals are advised to return home.

We won't cover:

- Any trip if an **insured person** travels against the advice of the FCDO or any government, or where they do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews.
- Any claim if the advice or measures were in place or had been announced at the time **you** purchased this **Option** or a trip was booked (whichever is later).

COVID-19: What am I covered for?

This **Option** will provide cover for events relating to COVID-19, such as:

- Emergency medical expenses abroad and cancelling or coming home early if an **insured person** falls ill with COVID-19.
- Cancelling or coming home early if an **insured person** has to self-isolate or quarantine before they travel or while on their trip due to COVID-19 (please be aware, this doesn't include having to self-isolate or quarantine when an **insured person** returns from their trip).
- Cancelling or coming home early due to an FCDO advisory notice being in place advising against all or all but essential travel to an **insured person's** destination or, the FCDO are advising British citizens to leave the area in which an **insured person** is staying. Cover for cancellation is only available in the 31 days before an **insured person's** departure date.

If an **insured person** has suffered with COVID-19 and needed medical treatment, then as with other medical conditions please refer to the 'Your Health' section to find out whether they are covered.

This **Option** will only cover **you** and **your family** for unexpected and unforeseen events – please refer to the Known Event section.

We recommend **you** read **your** Policy Terms and Conditions for full details on what is and isn't covered, in particular Exclusions which apply to this whole **Option** sections 8, 9 and 10.

Worldwide Travel – Your cover

A. Your health (please read this section carefully)

What is covered	What is not covered
<p>In most cases sudden and unexpected changes to an insured person's health will be covered by this policy whether it's related to an existing condition or a new condition.</p> <p>Sudden and unexpected changes in health which occur after a trip has been booked will be covered if an insured person needs to cancel the trip or when travelling.</p> <p>If you are in any doubt as to whether a condition is covered or not, please call us on 0345 051 1351.</p>	<p>In addition to anything excluded in 'Worldwide Travel – Exclusions which apply to this whole Option', there is no cover for:</p> <ol style="list-style-type: none"> 1. Any claim that happens as a direct or indirect result of any medical condition or symptom suffered by any insured person where: <ul style="list-style-type: none"> • in the 3 months before booking the trip they have been admitted to hospital or had surgery or treatment in a hospital or out-patient clinic; or • when booking the trip they are awaiting treatment or investigation in a hospital or out-patient clinic or awaiting results of tests/investigations, other than routine monitoring of on-going conditions that have not required further investigation. <p><u>This exclusion still applies even if the medical condition or symptom has been resolved by the time the insured person travels.</u></p> 2. Any claim where an insured person: <ul style="list-style-type: none"> • travelled against the advice of a doctor or without seeking medical advice when it was reasonable for them to have consulted a doctor before travelling; • travelled with the intention of seeking medical treatment; • was not taking medication that had been prescribed to them; or • travelled having been told that they have a terminal illness.

B. Cancelling or coming home early

Travel costs – means each **insured person**'s personal non-refundable pre-paid travel, accommodation, event tickets, excursion and green fee costs.

Travelling companion – means a person who is travelling with an **insured person**, without whom the **insured person** cannot make or continue the trip.

Close business associate – means someone an **insured person** works with in the UK who needs to be at work for the **insured person** to be able to go on the trip, as confirmed by a senior manager of the business.

What is covered	What is not covered
<p>If an insured person needs to cancel their trip or come home early due to an event below happening, we will pay for unrecoverable costs that each insured person has paid or legally has to pay for their own unused personal travel and accommodation (including excursions).</p> <p>We will consider claims for an insured person's costs which are unrecoverable from their travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).</p> <ol style="list-style-type: none"> 1. An insured person or their travelling companion is injured, falls suddenly and unexpectedly ill, is quarantined or dies; or 2. A close relative, close business associate or the person the insured person was going to stay with is seriously injured, falls seriously ill or dies. 3. An insured person is: <ol style="list-style-type: none"> a. Called as a witness or for jury service in a court of law; b. Formally notified of redundancy; c. Needed at home following a burglary or severe damage to their home; 4. An insured person's travel or accommodation provider becomes insolvent; 5. A natural disaster, fire, explosion or outbreak of food poisoning means an insured person is unable to travel or use their pre-booked accommodation; 6. Severe weather prevents an insured person from reaching their departure point or pre-booked holiday accommodation in the UK; 7. An insured person is unable to depart within 12 hours of the time shown on their travel ticket due to cancellation or delay of their pre-booked travel arrangements; 8. An insured person is denied boarding because there are too many passengers for the seats available and no suitable alternative flight could be provided within 12 hours; 9. An insured person is the victim of a violent crime which has been reported to the police; 10. An insured person is a member of HM Armed Forces, the Emergency Services or a Government Department and leave is cancelled due to an unexpected posting or an emergency in the UK; or 11. In the 31 days before an insured person's departure date, or while they are travelling and have to come home early because: <ol style="list-style-type: none"> a. The FCDO issues an advisory notice against all (or all but essential) travel, to the area in which the insured person is staying or the FCDO are advising British citizens to leave the area in which they are staying. b. A terrorist attack happens within a 50-mile radius of an insured person's pre-arranged accommodation and they do not wish to travel or they wish to return home early. <p>An insured person will also be covered if any of these events means their travelling companion needs to cancel or come home early.</p> <p>If an insured person needs to come home early, they must contact us on 0345 302 8387 before making any arrangements. If necessary, we'll pay additional travel costs if they are unable to use their return ticket.</p>	<p>In addition to anything excluded in 'Worldwide Travel – Exclusions which apply to this whole Option', there is no cover for:</p> <ol style="list-style-type: none"> 1. Any claim where, at the time of purchasing this Option or booking their trip (whichever is later), an insured person knew that an illness or injury of a close relative, travelling companion or person they were travelling to stay with, could reasonably be expected to affect their travel plans; 2. Costs relating to timeshare agreement e.g. maintenance costs and exchange fees; 3. Travel costs paid for using loyalty, reward or points schemes; 4. Claims where an insured person has not allowed sufficient time to get to the departure point for the time shown on their itinerary, making allowance for weather conditions and forecast; or 5. Anything shown as not covered under 'A. Your health'.

C. Emergency medical and associated expenses

What you need to do

If an **insured person** has a medical emergency that requires:

- admission to hospital, or
- tests or investigations as an outpatient, or
- repeat consultations with a doctor;

please contact the 24 hour Medical Emergency helpline as soon as possible on **0044 1603 208951**.

Aviva will speak to the treating doctor and agree the best course of action for the **insured person's** treatment. This may include moving them to another hospital or arranging to bring them home early.

For a minor illness or injury treated with medication from a pharmacy or one-off treatment at a clinic, keep any receipts for costs incurred and contact Aviva when the **insured person** gets home. If any **insured person** needs assistance, contact the helpline at any time.

What is covered	What is not covered
<p>Aviva will provide the cover shown below if an insured person unexpectedly falls ill, is quarantined, injured or dies during the trip:</p> <p>Emergency Treatment</p> <p>Emergency medical treatment (including rescue services to take the insured person to hospital following injury or illness) and emergency dental treatment required for immediate pain relief.</p> <p>Associated Expenses</p> <ol style="list-style-type: none"> 1. Costs incurred in making or receiving telephone calls from the 24hr Medical Emergency helpline. 2. Taxi fares for an insured person's travel to or from hospital which relate to their medical treatment or collection of medication prescribed by the hospital. 3. Accommodation costs if an insured person has to stay beyond their planned return date because they are medically unfit to travel home and additional travel costs if they can't use their return ticket. 4. Bringing an insured person home if it is medically necessary, when it will be arranged by Aviva. 5. Costs of burial or cremation in the country outside the UK where an insured person dies, or returning their body or ashes to their home. 6. The cost of returning an insured person's body or ashes home if they die on a trip in the UK. <p>Aviva will also pay necessary travel and accommodation costs for a person who has to stay with the insured person or travel to be with them, where Aviva agrees this is necessary.</p> <p>If an insured person is unable to return home on their planned return date Aviva will extend their Option for as long as the treating doctor believes is medically necessary. Cover will end when the insured person is fit to travel. If the insured person does not return home as soon as they are fit to travel, all cover will end.</p> <p>Medical Inconvenience</p> <p>Where an insured person has a valid claim for Emergency Treatment, Aviva will pay a benefit for each full 24 hours they are being treated in hospital or confined to their accommodation on medical advice, as well as a proportionate refund of any non-refundable pre-paid travel, accommodation, event tickets and excursion costs they were unable to use during this time. This includes costs relating to any other insured person who was unable to continue their trip without them.</p>	<p>In addition to anything excluded in Travel – Exclusions which apply to this whole Option, there is no cover for:</p> <ol style="list-style-type: none"> 1. Non-emergency treatment that the treating doctor agrees can wait until the insured person gets home; 2. Extra costs because the insured person has requested a single or private room; or 3. Costs relating to any medical treatment received in the UK unless this is during travel to the Channel Islands or the Isle of Man and these costs are not covered by reciprocal health care agreements. 4. Anything shown as not covered under 'A. Your health'.

D. Travel disruption

What is covered	What is not covered
<p>If an insured person is unable to return home on their planned return date due to the vehicle in which they are travelling breaks down or their pre-booked transport is delayed or cancelled, Aviva will extend the policy for up to 14 days.</p> <p>Missed Departures</p> <p>If an insured person misses their pre-booked transport due to an unexpected transport delay that has been independently confirmed by the transport provider, traffic or police reports or roadside assistance provider, Aviva will pay extra travel and accommodation costs they need to pay to continue their journey.</p> <p>Aviva will also pay a proportionate refund for any unused non-refundable pre-paid travel, accommodation, event tickets and excursion costs if an insured person arrives at their destination later than scheduled due to the missed departure.</p> <p>Travel delay</p> <p>If an insured person's pre-booked transport is delayed for more than 12 hours and they choose to continue their trip Aviva will pay the insured person the amount shown on your current policy schedule.</p> <p>Alternative travel arrangements</p> <p>Aviva will pay additional travel and accommodation costs if an insured person has to make alternative travel arrangements to reach their destination or home on the return journey if:</p> <ol style="list-style-type: none"> 1. The insured person's pre-booked transport from or to the UK is cancelled or delayed for at least 12 hours or diverted after take off; or 2. The insured person is denied boarding because there are too many passengers for the seats available and no alternative flight can be provided within 12 hours; or 3. The insured person's transport operator or accommodation provider becomes insolvent. <p>Aviva will also pay for emergency medical supplies if the insured person is unable to return home and their prescription medication has run out as a direct result of having to make alternative transport arrangements.</p> <p>Alternative accommodation</p> <p>If an insured person is forced to move from their pre-paid accommodation due to a natural disaster, fire, explosion, outbreak of food poisoning or insolvency, Aviva will pay additional costs for alternative accommodation of a similar standard and transport to allow the insured person to continue the trip.</p>	<p>In addition to anything excluded in 'Worldwide Travel Exclusions which apply to this whole Option', there is no cover for:</p> <ol style="list-style-type: none"> 1. Any claim for Alternative travel arrangements or Alternative accommodation where the affected travel and/or accommodation arrangements are part of a package, as defined by The Package Travel, Package Holidays and Package Tour Regulations 1992; 2. A claim where an insured person hasn't allowed sufficient time, or done everything they can, to get to the departure point for the time shown on their itinerary; 3. Any costs where an insured person's travel and/or accommodation provider has offered alternative arrangements and they have refused this; or 4. Travel Disruption where Aviva have paid a claim for cancelling or coming home early due to the same event.

E. Emergency travel document expenses

What is covered	What is not covered
<p>Aviva will pay for Emergency travel documents and additional travel and accommodation (of a similar standard to that the insured person had booked) if their passport or visa is lost or stolen while they are outside the UK and they need to reschedule their pre-booked travel arrangements.</p>	<p>Anything listed in 'Worldwide Travel – Exclusions which apply to this whole Option'.</p>

F. Your personal money

Money – means personal cash, travellers’ cheques, postal or money orders, pre-paid coupons or vouchers, pre-loaded cash and phone cards, non-refundable prepaid event and entertainment tickets, passports, visas, driving licences and travel tickets that are owned by an **insured person**.

What is covered	What is not covered
<p>Aviva will cover an insured person if their money is lost or stolen, as long as they attempt to keep their money safe and are able to provide evidence that they owned the money and how much it was worth, for example by providing proof of withdrawal or currency exchange receipt.</p>	<p>In addition to anything excluded in ‘Worldwide Travel – Exclusions which apply to this whole Option’, there is no cover for:</p> <ol style="list-style-type: none"> 1. Any loss or theft that has not been reported to the police as soon as reasonably possible (where it is not possible to obtain a police report the insured person must provide other independent proof of the loss or theft such as a letter from their transport company, accommodation provider, vehicle hire company or repairer) and a written report requested; 2. Money not carried in the insured person’s hand luggage and fully accessible to them while they are travelling; 3. Theft of money from a hotel room/apartment unless it has been placed in a safe or there is evidence of a break in; 4. Theft of money from a motor vehicle or caravan unless there is evidence of a break in and the money had been placed out of view; 5. Loss or theft of travellers cheques or pre-loaded cash cards where the issuer has provided a replacement or where the insured person has not complied with the issuers instructions; 6. Money that has been confiscated by customs or other officials. 7. Bonds, securities or documents of any kind (other than those defined as money in this section); or 8. Shortages due to a mistake or change in exchange rates.

G. Personal liability

What is covered	What is not covered
<p>Aviva will cover an insured person for money they legally have to pay if they cause an accident during the trip that leads to:</p> <ol style="list-style-type: none"> 1. Death or physical injury to any person; 2. Loss or damage to property; 3. Loss or damage to holiday accommodation which is not owned by the insured person. <p>Aviva will also pay legal costs and expenses incurred by an insured person in relation to the accident. The insured person must obtain Aviva’s consent in writing before incurring any cost or expense.</p>	<p>In addition to anything excluded in ‘Worldwide Travel – Exclusions which apply to this whole Option’, there is no cover for:</p> <ol style="list-style-type: none"> 1. Fines or damages an insured person has to pay as punishment rather than compensation; or 2. Liability arising from: <ol style="list-style-type: none"> a. Death or injury of a member of the insured person’s family or anyone who works for them; b. Loss of or damage to property which belongs to, or is under the control of the insured person or a member of their family; c. An insured person’s job; d. Involvement in manual work or physical labour of any kind; e. Involvement in voluntary, charity or conservation work; f. An insured person owning or using any land or building, other than temporary holiday accommodation which is not owned by them or a member of their family; or g. An insured person owning or using: <ol style="list-style-type: none"> i motorised vehicles; ii wind-powered vehicles (e.g. sand kites); iii aircraft of any description; or iv watercraft (other than surfboards or those propelled by oars or paddles).

H. Legal expenses and advice

For legal advice or to make a legal expenses claim call within UK: **01603 208529** or Outside the UK: **0044 1603 208529**.

What is covered	What is not covered
<p>If, during the trip, an incident causes the death or injury of an insured person which was not an insured person's fault Aviva will provide a lawyer and legal costs to pursue a claim.</p> <p>Important things you need to know</p> <ol style="list-style-type: none"> 1. Choice of lawyer <ol style="list-style-type: none"> a. If court proceedings are issued within the UK or there is a conflict of interest, an insured person can choose their own lawyer. b. For proceedings outside the UK Aviva will choose the lawyer. c. Aviva will appoint that lawyer subject to acceptance of its standard terms of appointment which are available on request. 2. Aviva's rights and the insured person's obligations <ol style="list-style-type: none"> a. On request, an insured person's lawyer must provide Aviva with the information or opinion about the insured person's claim. b. An insured person must fully co-operate with Aviva and the lawyer. c. An insured person must notify Aviva immediately if anyone offers to settle a claim. If an insured person doesn't accept an offer which the lawyer advises is reasonable Aviva may refuse to pay further costs. d. If an insured person's claim is successful, they must instruct their lawyer to attempt to recover all costs relating to their case. 3. This cover will end if an insured person: <ol style="list-style-type: none"> a. settles or withdraws a claim without Aviva's agreement; b. does not co-operate with Aviva or the lawyer; or c. dismisses a lawyer without Aviva's consent. Aviva will not withhold consent without good reason. <p>If, due to the above, Aviva incur costs that wouldn't otherwise be incurred, Aviva reserve the right to recover these from the insured person.</p>	<p>In addition to anything excluded in 'Worldwide Travel – Exclusions which apply to this whole Option', there is no cover for:</p> <ol style="list-style-type: none"> 1. Claims that don't result from a specific incident that happened during the trip; 2. Costs incurred prior to Aviva's written acceptance of an insured person's claim; 3. An application for judicial review; 4. Claims made by anyone other than an insured person enforcing their rights under this cover; 5. Claims which, in the lawyer's opinion, are more likely to fail than succeed; 6. Claims where the costs of the claim are more than the potential compensation; or 7. Costs relating to a contingency fee arrangement. In some countries a lawyer will only work for you if they receive a percentage of the compensation that they are rewarded. An insured person cannot recover that percentage from this insurance.

I. Accidental death or permanent disability

What is covered	What is not covered
<p>Aviva will cover an insured person if they suffer a serious accidental injury during the trip that requires immediate and urgent medical attention and within 24 months of the accident, leads solely, directly and independently to one of the following:</p> <ol style="list-style-type: none"> 1. Death (where benefit will be paid into the insured person's estate); or 2. Total and permanent loss of use of an entire arm, leg, hand or foot; or 3. Loss of sight to the extent that the insured person is eligible to be registered as severely sight impaired; or 4. The insured person's permanent disablement, which entirely prevents them from following any occupation suited to their education, experience and capability. 	<p>Anything listed in 'Worldwide Travel – Exclusions which apply to this whole Option'.</p>

J. Sports and leisure activities

What is covered	What is not covered	
<p>Aviva will cover an insured person whilst they take part in most sports activities. The insured person must take all reasonable precautions to protect themselves against accidents, illness and injury, which includes making use of any appropriate safety equipment and following any instructions provided (if taking part in an organised activity).</p> <p>An insured person's sports equipment will be covered subject to the limits, conditions and exclusions of 'K. Your belongings', including limits for an individual item or pair or set of items.</p>	<p>In addition to anything excluded in 'Worldwide Travel – Exclusions which apply to this whole Option', and the Personal liability section G, there is no cover for:</p> <ol style="list-style-type: none"> 1. An insured person training for, or taking part in any race, time trial or organised sports competition, performance or tournament; or 2. An insured person participating in an activity as a professional or where they are paid or receive benefits in kind, such as travel and/or accommodation or expenses. 	
Excluded activities		
<p>There is no cover for any claim for injury, illness or death that happens while an insured person is taking part in these activities, or any financial loss as a result of them being unable to take part in these activities:</p>		
Land	Water	Aerial
<ul style="list-style-type: none"> • Adventure Racing/Endurance Events/ Marathon/Ultramarathon/Multi-discipline events • Big game hunting/hunting • Boxing/Martial arts • Caving/Potholing • Cycle Racing • Expeditions • Free running/Parkour • Horse riding involving jumping or hunting • Manual work, other than charity and conservation work organised by a registered charity that does not involve working at heights of more than three metres or working in a healthcare facility. • Mountain biking – other than trails graded as easy or moderate • Mountaineering, Rock Climbing, Bouldering (outdoors) or Via Ferrata • Track events involving the use of motor vehicles • Trekking that involves an ascent to more than 5,000 metres altitude 	<ul style="list-style-type: none"> • Canyoning/Coasteering • Cliff diving • Free diving • High diving • Ice diving • Kite surfing • River sports involving rivers over grade three • Sailing/Yachting more than 12 miles from shore • Scuba diving <ul style="list-style-type: none"> – where the insured person is not accompanied by a qualified instructor or dive master; – beyond the depth to which the insured person is qualified to a maximum of 40m; or – that is professional, commercial or technical diving in nature, including but not limited to enriched air, tutor, solo, wreck, cave or cavern diving • Water ski jumping 	<ul style="list-style-type: none"> • Base jumping • Flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft) • Gliding • Hang gliding • Parachuting • Paragliding • Sky diving/parachuting (other than tandem skydiving through licensed operator)

K. Your belongings

Belongings – means baggage, personal effects and valuables that an **insured person** owns or is legally responsible for.

Valuables – means jewellery, costume jewellery, watches, items made of or containing precious metal or stones, binoculars, handheld games consoles and equipment, mobile phones, mp3 players photographic or video equipment, e-readers, laptops and tablets or any accessories which are designed to be used with these.

What is covered	What is not covered
<p>Aviva will cover an insured person if their belongings are lost, stolen or accidentally damaged during the trip.</p> <p>For any belongings which are less than two years old, Aviva will pay the replacement cost when proof of original purchase is provided. If proof of original purchase is not provided or the item is more than two years old, Aviva will calculate the value of any item at the time of loss based on its age. Aviva won't pay more than the original purchase price for any lost, stolen or damaged item.</p> <p>If an insured person's bags are temporarily lost on the outward journey and their transport provider confirms they were without them for more than 12 hours, Aviva will pay for replacement essential items. The insured person will need to keep the receipts for any items they purchase. If an insured person's bags are permanently lost, Aviva will deduct any payment made from the final claims settlement.</p> <p>What you need to do</p> <ol style="list-style-type: none"> 1. If an insured person's belongings are lost or damaged by an authority, transport company or accommodation provider the insured person must report the details to them in writing and request written confirmation. 2. If an insured person's belongings are lost or damaged by an airline the insured person must: <ol style="list-style-type: none"> a. Report the details to them in writing within the time limit in their conditions of carriage b. Get a property irregularity report c. Keep their travel tickets and tags 3. Report the theft to the police as soon as the insured person can following discovery and request a written report. Where it is not possible to obtain a police report the insured person must provide other independent proof of the loss or theft such as a letter from their transport company, accommodation provider, vehicle hire company or repairer) and request a written report. 4. Send Aviva any proof of ownership that may be asked for to help settle the insured person's claim which may include receipts or card/bank statements showing evidence of purchase. If an insured person is unable to provide this, it may affect their claim. 5. Keep any damaged items as the insured person may be asked to send them to Aviva at the insured person's cost. If an insured person is unable to provide the damaged items it may affect their claim. 	<p>In addition to anything excluded in 'Worldwide Travel – Exclusions which apply to this whole Option', there is no cover for:</p> <ol style="list-style-type: none"> 1. Belongings that an insured person has deliberately left somewhere that is not in their full view or with someone they know; 2. Valuables not carried in an insured person's hand luggage and fully accessible to them while they are travelling; 3. Theft of valuables from a hotel room/apartment unless they have been placed in a safe or there is evidence of a break in; 4. Theft of belongings from a motor vehicle or caravan unless there is evidence of a break in and they had been placed out of view; 5. Damage to glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items; 6. Wear and tear, loss of value, damage caused by moths or vermin, or any damage caused by cleaning, repairing or restoring; 7. Drones, cycles, contact lenses, hearing aids, medical or dental fittings; 8. Damage to hired sports equipment while it is being used; 9. Confiscation of an insured person's belongings by customs or other officials; or 10. Items used in connection with an insured person's job unless they belong to them.

L. Winter sports

What is covered	What is not covered
<p>Winter sports trips are covered for up to a maximum of 31 days in any calendar year.</p> <p>An insured person will be covered for injury, illness or death that happens whilst they are participating in winter sports.</p> <p>Aviva will also extend the cover for travel costs to include an insured person's non-refundable ski pack (lessons from a ski school, ski hire and lift pass) if they need to cancel their trip or come home early.</p> <p>Winter sports equipment</p> <p>Aviva will cover an insured person if their skis, snowboards, boots, helmets, bindings or poles are lost, stolen or accidentally damaged and their lift pass if it is lost or stolen.</p> <p>Aviva will calculate the value of any item at the time of loss less a deduction for wear and tear and depreciation:</p>	<p>In addition to anything excluded in 'Worldwide Travel – Exclusions which apply to this whole Option', there is no cover for:</p> <p>Winter sports equipment an insured person has deliberately left somewhere that is not in their full view or with someone they know;</p> <p>Wear and tear, loss of value, damage caused by moths or vermin, or any damage caused by cleaning, repairing or restoring;</p> <p>Damage to hired winter sports equipment while it is being used; or</p> <p>Theft of winter sports equipment from a motor vehicle or caravan unless there is evidence of a break in and they had been placed out of view.</p>
<p>If an insured person's winter sports equipment is lost, stolen, accidentally damaged or lost in transit for more than 24 hours, Aviva will pay for the insured person to hire replacement equipment.</p> <p>What you need to do</p> <ol style="list-style-type: none"> 1. If an insured person's winter sports equipment is lost or damaged by an authority, transport company or accommodation provider, the insured person must report the details to them and request written confirmation. 2. If an insured person's winter sports equipment is lost or damaged by an airline, the insured person must: <ol style="list-style-type: none"> a. Report the details to them in writing within the time limit in their conditions of carriage. b. Get a Property Irregularity Report. c. Keep their travel tickets and tags. 3. Report the theft to the police as soon as possible following discovery and request a written report. Where it is not possible to obtain a police report the insured person must provide other independent proof of the loss or theft such as a letter from their transport company, accommodation provider, vehicle hire company or repairer and request a written report. 4. Send Aviva any proof of ownership that it may ask for to help settle the insured person's claim which may include receipts or card/bank statements showing evidence of purchase. If an insured person is unable to provide this, it may affect their claim. 5. Keep any damaged items as the insured person may be asked to send them to Aviva at the insured person's cost. If an insured person is unable to provide the damaged items it may affect their claim. 	<p>Excluded activities</p> <p>There is no cover for any claim for injury, illness or death that happens while an insured person is taking part in these activities or any financial loss as a result of them being unable to take part in these activities:</p> <ul style="list-style-type: none"> • Bobsleigh/cresta/luge/skeleton • Freestyle skiing/snowboarding • Glacier skiing • Heli-skiing • Off-piste skiing (unless accompanied by a qualified guide at all times in areas the resort management consider to be safe) • Ski flying/jumping/stunting/surfing • Ski racing/training • Ski mountaineering

Winter sports holiday disruption

Aviva will pay an **insured person** a daily benefit if all pistes at their booked resort are closed.

Aviva will pay a benefit for each day that an **insured person** is medically certified as being unable to ski or board, as well as a proportionate refund of their non-refundable ski pack (lessons from a ski school, ski hire and lift pass).

Aviva will pay a benefit for additional travel and accommodation expenses if an **insured person** is delayed for more than 5 hours by avalanche or landslide and this means they cannot reach their resort or home.

M. Golf cover

What is covered	What is not covered
<p>Aviva will cover any insured person if their golf equipment (not including clothing) is lost, stolen or accidentally damaged.</p> <p>Aviva will calculate the value of any item at the time of loss as follows:</p> <p>If an insured person's golf equipment is lost, stolen, accidentally damaged or lost in transit for more than 12 hours, Aviva will pay for the insured person to hire replacement equipment.</p> <p>What you need to do</p> <ol style="list-style-type: none">1. If an insured person's golf equipment is lost or damaged by an authority, transport company or accommodation provider the insured person must report the details to them and request written confirmation.2. If an insured person's golf equipment is lost or damaged by an airline the insured person must:<ol style="list-style-type: none">a. Report the details to them in writing within the time limit in their conditions of carriageb. Get a property irregularity reportc. Keep their travel tickets and tags3. Report the theft to the police as soon as possible following discovery and request a written report. Where it is not possible to obtain a police report the insured person must provide other independent proof of the loss or theft such as a letter from their transport company, accommodation provider, vehicle hire company or repairer and request a written report.4. Send Aviva any proof of ownership that it may ask for to help settle the insured person's claim which may include receipts or card/bank statements showing evidence of purchase. If an insured person is unable to provide this, it may affect their claim.5. Keep any damaged items as the insured person may be asked to send them to Aviva at the insured person's cost. If an insured person is unable to provide the damaged items it may affect their claim.	<p>In addition to anything excluded in 'Worldwide Travel – Exclusions which apply to this whole Option', there is no cover for:</p> <ol style="list-style-type: none">1. Golf equipment an insured person has deliberately left somewhere that is not in their full view or with someone they know;2. Wear and tear or loss of value; or3. Damage to hired golf equipment while it is being used.4. Theft of golf equipment from a motor vehicle or caravan unless there is evidence of a break in and they had been placed out of view.

Worldwide Travel – Conditions which apply to this whole Option

In addition to the General conditions in '3. Your policy – What you need to know', the following conditions apply:

1. All **insured person's** must take reasonable care to protect themselves and **their** property.
2. If an **insured person** makes a medical claim, they may be asked to provide consent for Aviva to access the **insured person's** medical records to assess whether cover applies and assist the treating doctors in providing the **insured person** with the most appropriate treatment.
3. An **insured person** or their legal representative must provide and if necessary pay for any certificates, information and evidence Aviva may need to deal with the **insured person's** claim, for example medical or death certificates, police reports, purchase receipts or other evidence needed to prove the **insured person's** claim.
4. If, at the time of an incident that leads to a claim on this **Option**, there is any other insurance covering the same loss, damage, expense or liability, Aviva is entitled to approach that insurer for a contribution towards the claim and will only pay its share.
5. Aviva is entitled to take over and carry out in an **insured person's** name, the defence or settlement of any legal action, including action to recover any payment Aviva has made under this **Option**.
6. The **insured person** must tell Aviva as soon as possible after an injury, illness, incident or redundancy, or if the **insured person** discovers any loss or damage which may lead to a claim under this policy. The **insured person** must also tell Aviva if the **insured person** is aware of any writ, summons or prosecution.
7. The **insured person** must send Aviva every communication relating to a claim as soon as possible.
8. The **insured person**, or any person acting for them, must not negotiate, admit or reject any claim without Aviva's permission in writing.

Worldwide Travel – Exclusions which apply to this whole Option

In addition to the exclusions in the 'What is not covered' sections of this Worldwide Travel policy cover section, there is no cover for:

1. Any claim for an **insured person's** death, injury or illness resulting from their:
 - a. Suicide or deliberate self-inflicted injury;
 - b. Misuse of alcohol or drugs or consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental impairment, including impairment to the **insured person's** judgement causing them to take action they would not normally have taken; or
 - c. Misuse of alcohol or drugs causing an exacerbation of a medical condition.
2. Any claim for an incident during the trip that results from an **insured person**:
 - a. Deliberately putting themselves at risk of death, injury or illness (unless they were trying to save human life);
 - b. Climbing on, or jumping from, any balcony railing, ledge or wall;
 - c. Being in control of any motorised vehicle, unless they are fully licensed for such a vehicle in the UK (where applicable) and they comply with all local laws applying to the use of the vehicle, for example, wearing a seatbelt where this is required by law;
 - d. Using a motorcycle, scooter, moped or quad bike unless they wear a crash helmet;
 - e. Being in control of a motor vehicle and:
 - i. Acting in a dangerous or careless manner; and/or
 - ii. Exceeding the legal speed limit; and/or
 - iii. Exceeding the legal drink or drug driving limit.
3. Any claim resulting from an **insured person's** involvement in paid or unpaid manual work (other than voluntary work at heights of less than 3 metres);
4. Any claim because an **insured person** doesn't feel like travelling or doesn't enjoy the holiday; (other than any reason shown in 'B. Cancelling or coming home early'; or
5. Any loss that is not specifically described in this **Option**.
6. 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 contributed to by any other cause or event:
 - a. War, invasion, act of a foreign enemy, hostilities or warlike operation or operations (whether war has been declared or not), civil war, mutiny, revolution, rebellion, military rising, insurrection, or civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising, military power (even if properly authorised by the duly elected government), usurped power; or
 - b. Any action taken to prevent, control or suppress, or which in any way relates to a. above.
7. 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.
 - c. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

8. Any claim for costs which are recoverable from an **insured person's** travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL (or similar organisation).
9. Any claim in relation to any event, incident or circumstances if, at the time **you** purchased this **Option**, or an **insured person** booked a trip (whichever is later), an **insured person** knew that, or could reasonably be expected to have known that:
 - the event or incident had already occurred or was going to occur, or
 - the circumstances existed, or were going to exist and that the event, incident or circumstances could reasonably be expected to affect their travel plans.
10. Any claim if an **insured person** travels against the advice of the FCDO or the government of any country to which they will travel, or where they do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews.

Worldwide Travel – Making a claim

What to do

1. If an **insured person** has a medical emergency during their trip or need to come home early, contact the 24 hour Medical Emergency helpline as soon as possible on **0044 1603 208951**.
2. Contact the **insured person's** travel and/or accommodation provider as soon as the **insured person** becomes aware of a reason their trip needs to be cancelled.
3. Report any loss or theft to the police as soon as reasonably possible and get a written report from them (if it's not possible to report it to the police, obtain other independent proof, such as a letter from the **insured person's** transport company or accommodation provider).
4. Tell Aviva about any event that may lead to a claim as soon as possible.

How your claim will be settled

Aviva will deduct any excess due from any payment made.

Where Aviva provide cover for alternative transport or accommodation, it will pay reasonable costs based on a similar standard of accommodation or class of travel to that the **insured person** had booked originally.

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