



## **European Breakdown Cover Personal Travel Insurance**

Please retain for your records

Please print off and retain for your records a copy of these terms and conditions and any application form completed. Please see the Web Site Terms and Conditions, which also apply.

- **How to obtain emergency medical assistance**
- **Your policy booklet – benefits and conditions of your cover**

### **What to do in the event of a medical emergency**

For emergency medical claims when abroad contact our 24-hour Emergency Assistance Service, Inter Group Assistance Services:

**from anywhere in Europe**

**Call +44 1252 740 360**

**from the UK**

**Call 01252 740 360**

When calling, please quote **ref 1160** and your AA Five Star Personal Travel Insurance Policy number, which is shown on your policy schedule. Write it below for easy reference:

If you need to go into hospital, the doctor treating you may need to speak to us directly. Please give the doctor the contact number on this page together with your policy number.

### **Mobile Telephones**

Mobile phones are convenient but expensive. Even if you ask someone to call you back on your mobile you may still have to pay for the call. Your supplier will also bill you for any calls made on a Freephone number. These costs are not covered under your policy in any circumstances.

**Please note:** Mobile phone networks and coverage abroad may at times be less stable than in the UK. It may be necessary to use landline telephones in certain locations.

## **How Can We Help You?**

In the event of a medical emergency abroad, you may not know what to do but Inter Group Assistance Services will. They can find the most suitable and practical solution to your problem, so please let them help you with all arrangements.

- Hospitals or clinics will be contacted and any necessary fees guaranteed.
- They will arrange for the sick or injured to be returned home. Specially equipped air ambulances are available for critical cases on medical recommendation by Inter Group Assistance Services. Whenever necessary the patient will be escorted home by a medical attendant.
- Assistance will be provided upon arrival in the UK where medically necessary.

**All in-patient treatment and additional travel expenses (e.g. to return home early) must be authorised by Inter Group Assistance Services or we may not pay your claim.**

## **Non-emergency Medical Expenses**

For medical expenses which do not require the assistance of our emergency service, please pay the expenses directly and contact Inter Group Claims Services on **0870 850 5025** for a claim form when you return home to the UK. Please keep all receipts and account for all expenses.

## **Your Policy**

Your policy is made up of:

- \_ The policy booklet
- \_ The policy schedule.

Any advice, leaflets or similar literature you receive about this insurance do not form part of your policy.

## **The Contract of Insurance**

Your policy is proof of the contract between you and us. It is based on the information given by or for you when you applied for this insurance. This information is shown on the policy schedule. You promise the information you have given us is true as far as you know.

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In return for you paying and our accepting your premium, we will provide insurance cover under the terms of this policy during the period of cover shown on the policy schedule.

## **How to Read Your Policy**

This policy must be read as a whole. The General Exclusions and General Conditions appearing on pages 35–37 apply to each section of this policy. You should take your insurance details with you when you travel. This policy booklet and your policy schedule are your proof of insurance and you will need them to make a claim.

## **Governing Law**

You and we can choose the law, which applies to this contract. Unless you and we agree otherwise, English Law will apply.

## **Insurer**

Five Star Personal Travel Insurance is underwritten by Indemnity Insurance Limited (IIL). Registered address Churchill Court, Westmoreland Road, Bromley BR1 1DP. Registered Number 2445040. IIL is a Churchill Group Company and is a member of the Financial Ombudsman Service.

Cover specially arranged for Automobile Association Developments Limited (The AA). Registered address: Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD. Registered number: 1878835 England.

## **Preventing Fraud**

Indemnity Insurance Limited and other insurers pass information to fraud prevention and credit reference agencies. We may pass your details to The Claims and Underwriting Exchange Register run by Insurance Database Services Ltd and Insurance Hunter, a central insurance anti-fraud system, to which other insurers may have access.

## **How Your Data is Used**

The AA and Indemnity Insurance Limited will use the information you have provided for the purposes of fulfilling this insurance contract. By providing this information, you consent to our processing sensitive data about you where this is necessary or appropriate. 'Sensitive' Personal data may include, for example, information relating to your medical history, which we will use for underwriting and assessment purposes.

Information you provide or the AA hold (whether or not under the policy) may be used by the AA, its employees and/or agents to identify you when you make telephone enquiries; help administer any accounts, services and products offered by the AA or its group now or in the future; help to detect fraud or loss; and write to or telephone you with information about other services or products offered by the AA and its carefully selected partners. The AA will not contact you in this way unless you have previously consented.

The AA may disclose your information to other companies in the Centrica plc group (including those using British Gas, Scottish Gas, One.Tel and AA brands) for any of the purposes set out in the paragraph above. A list of such companies is available on request. You should show this notice to anyone insured under the policy, about whom personal data has been supplied.

You are entitled to a copy of the information that is held about you. An administration fee will be charged for providing this information.

## Your Cover

If you have chosen to:

- Exclude Personal Possessions, Luggage, Money and Passport cover – section 4 on pages 19 to 21 does not apply
- Include Winter Sports cover – sections 15, 16 and 17 on pages 30 to 31 will apply
- Include Golf Cover – section 18 on pages 32 to 33 will apply
- Include Wedding Cover – section 19 on pages 33 to 34 will apply.

**Your policy schedule will confirm the cover you have chosen and the discounts that have been applied. Any extra cover or conditions that may apply are shown on your policy schedule.**

## Changes that may affect your cover

You must tell us as soon as possible if there are changes that may affect your insurance, such as the following:

- You change the address where you normally live
- You want to add or remove people insured by this policy
- You intend to travel outside the geographical limits of your policy, shown on your policy schedule.

## Money-back guarantee if you change your mind

If, after purchasing this insurance and reading the policy, you do not want to continue with the insurance, please return your policy to the AA within 14 days of receipt. As long as you have not taken any trips,

made any claim, or intend to make one, we will cancel your policy and give you your money back.

## Important information about your travel insurance

### **Your duty to take care**

Of course accidents and losses will happen, but it is your responsibility to take good care of yourself and your personal possessions, luggage, money and passport. Please bear in mind you must always pack high-risk items and money in your hand luggage, when you are travelling. You should not leave any high risk items or money unattended unless they are locked in your accommodation or a safety deposit box. If you do not take reasonable care of your personal possessions, luggage, money and passport, your claim could be turned down.

### **Reciprocal Health Agreement E111**

If you are travelling to European Union countries you should get a form E111 from your local post office. This will allow you to get **certain** free medical treatment in European Union countries. For more details ask for the 'Health Advice for Travellers' booklet and form at your local post office. If you use an E111, which reduces the cost of medical treatment, you will not have to pay the £50 excess for any medical expenses claim.

## **Health Declaration**

Claims arising from a medical condition, which you have at the time of buying this insurance, are excluded from this insurance unless you have declared the condition to the AA and we have accepted it in writing. If you are aware that a travelling companion, close relative or business associate is suffering from a medical condition that could affect your trip in any way, you should tell us about this too.

At the start of this insurance, you are required to make the following health declaration:

### **Health declaration**

In the past year, have you or any person to be covered by this insurance:

- Received treatment as a hospital in-patient or day-case patient?
- Been put on a waiting list for treatment?
- Been under the care of or referred to a consultant or are waiting for the results of any tests?
- Been diagnosed with or treated for cancer or diabetes?

- Been treated for a breathing or heart condition (including angina and hypertension/high blood pressure) and are still taking medication or receiving follow-up consultation?
- Received any treatment for any psychological or psychiatric disorder, anxiety, stress or depression?

If the answer to any of the above is 'yes,' you will need our specific approval to cover these conditions.

We would strongly advise you to contact the AA on 0800 587 3114 to assess whether the condition(s) could be included, at no extra cost, in the cover provided. If you do not contact us, we may be unable to pay for any claim arising from that condition.

When you contact the AA, we will provide a letter confirming the basis on which cover is provided. The helpline is open weekdays 8:30am to 8:30pm and weekends 9am to 5pm. We may need specific medical reports to provide you with cover. If so, you will be responsible for the expenses of obtaining these reports.

If we are unable to cover the condition(s), you will be given the option to cancel the insurance. No charge will be made for cancellations made within 14 days of commencement of this insurance, provided that you have not already made a claim or intend to make one.

### **Know before you go**

We are working with the Foreign and Commonwealth Office (FCO) to do all that we can to help travellers stay safe overseas. Wherever you are going you should check the FCO web site at

**[www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo)**

It is packed with essential travel advice and tips, and up to date country information, including those areas where there may be conflict, wars or violence. Alternatively, you can contact the FCO on: 020 7008 0232/0233

**Please note:** Claims arising from travel to areas affected by war, invasion or hostilities, or areas deemed unsafe by the FCO, are excluded from this insurance (see General Exclusions).

### **Eligibility**

Cover is available on a single, couple or family basis as defined below:

**Single** One adult, aged 18–79

**Couple** Two adults, aged 18–79, permanently living together

**Single Parent Family** One adult, aged 18–65 and up to four children aged under 18, permanently living together

**Family** Up to two adults, aged 18–65 and up to four children aged under 18, permanently living together.

**Please Note:** If you are divorced/separated and your children, aged under 18, do not live permanently with you, they can be named and covered under this policy.

## Geographical Limits

Cover applies within the following geographical limits. You must stay within these limits at all times; if you travel or intend to travel outside these countries, your cover will become invalid and we will not arrange assistance for you nor pay any claims.

**Five Star Europe** United Kingdom, Channel Islands, Republic of Ireland, all islands of the Mediterranean (excluding Northern Cyprus) and the following countries of mainland Europe:

Andorra, Austria, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden and Switzerland.

Cover does not apply to territories beyond mainland Europe

**Five Star UK & Ireland** is restricted to the islands of the United Kingdom, Northern Ireland, Isle of Man and the Channel Islands and Republic of Ireland.

## Winter Sports

Winter Sports cover can be included at an additional cost. Your policy schedule will show if you have this cover.

The Winter Sports cover provided is for recreational skiing (including snowboarding) in recognised resort areas that have marked pistes or runs designed for public use. Within these recognised areas, you are covered for 'off-piste' skiing and snowboarding provided that you are accompanied by a qualified instructor, and the area is not marked as out of bounds or hazardous. At all times you will be expected to ski safely and not recklessly expose yourself to hazard.

## Length of Stay and Number of Trips

A trip starts when you leave your home or place of business in the UK, whichever is the last, at the start of the trip and ends on your return

home or to your place of business in the UK, whichever is the first, at the end of your trip. The trip must be entirely within the area for which cover has been bought and be within the period of insurance.

Cover within the UK applies only to a direct journey to and from the seaport or Eurotunnel terminal and can only be used for journeys where you take a vehicle overseas by waterborne craft or Eurotunnel and not for crossing estuaries and non-tidal waterways.

## Extending Your Trip

If you decide to stay abroad longer than originally planned and need to extend the period of insurance, you must contact the AA before your existing cover has expired. Tel: 0870 850 1502.

Any extension of cover will be at our discretion and will be subject to immediate payment by Credit/Debit Card of the appropriate additional premium. A minimum charge of £10 will be made.

## Business Travel

Cover for travel in connection with your business, trade or profession is automatically included so long as this does not involve paid manual work of any kind.

## Golf Cover

Cover for golf equipment and loss of green fees can be included at an additional cost. Your policy schedule will show if you have this cover.

## Wedding Cover

If you are getting married abroad, cover for your wedding rings, gifts, attire and photographs/video can be included at an additional cost.

Your policy schedule will show if you have this cover.

## Summary of Cover

Use this chart to see at a glance how much cover is provided by your AA Five Star Personal Travel Insurance policy. Policy limits are the maximum payable per person unless stated otherwise.

Cover	Where to find out more	Cover limits Excess (per person unless stated)	Excess (per person per section of cover)
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Medical & Other Expenses	Section 1	£10 million	£50 (except claims for hospital benefit or burial abroad)
Cancellation	Section 2	£5,000	£50
Curtailment	Section 3	£5,000	£50
Personal Possessions Luggage, Money & Passport Single Item Limit High Risk Items Limit Money Limit Cash Limit Passport/Tickets Limit	Section 4	£5,000 £300  £400 in total £500 £300  £250	£50
Trip Abandonment	Section 5	£5,000	£50
Delayed Departure	Section 5	£100	nil
Missed Departure	Section 5	£500	nil
Trip Postponement	Section 6	£1,000	£50
Personal Accident	Section 7	Up to £25,000 depending on age and injury	nil
Personal Liability	Section 8	£2 million per event	nil
Legal Expenses	Section 9	£25,000	nil
Hijack	Section 10	£500	nil
Catastrophe	Section 11	£500	nil
Emergency Car Hire*	Section 12	£750 per party	nil

Emergency Vets Fees	Section 13	£250	nil
Emergency Kennel or Cattery costs	Section 14	£400	nil
<b>WINTER SPORTS COVER (Optional)</b>			
Ski Equipment	Section 15	£500	£50
Ski Pack	Section 16	£250	nil
Piste Closure	Section 17	£200	nil
<b>OTHER OPTIONAL COVER</b>			
Golf Cover	Section 18	£1,000	£50
Wedding Cover – pages 33-34	Section 19	£1,000	£50

**\*Please Note:** This section of cover will only apply if you have purchased AA Five Star Breakdown Assistance (Annual or trip based cover) or registered for Five Star 72 Hour European Breakdown Assistance and have pre-booked your travel arrangements. Cover will not apply if you have purchased European Breakdown Assistance – Saver Option.

## Definitions

Wherever the following words or expressions appear in your policy they will have the meaning given here.

**Business equipment** Equipment used in connection with your business, trade or profession so long as this does not involve paid manual work of any kind.

**Close business associate** Someone you work with, whose absence from work would force you to return from your trip. A senior director or partner would need to confirm that you are needed back at work.

**Close relative** Wife, husband, partner, fiancé(e), son (in-law), daughter (in-law), step child, foster child, mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), step

brother, step sister, grandparent, grandchild, uncle, aunt, nephew, niece, cousin.

**Couple** Two adults, aged 18–79, permanently living together.

**Europe** United Kingdom, Channel Islands, Republic of Ireland, all islands of the Mediterranean (excluding Northern Cyprus) and the following countries of mainland Europe: Andorra, Austria, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden and Switzerland.

**Event** An incident or occurrence that causes a loss to one or more people insured by this policy under one or more sections of this policy. Under the Personal Liability Section of this policy only, 'event' means an incident that causes injury or damage to the person or property of another.

**Excess** The amount that you must pay towards a claim.

**Excluded activities**

- Flying or other aerial activity (eg ballooning, gliding, hang-gliding, microlighting, paragliding or similar activities) except when travelling as a fare paying passenger
- Paid manual work of any kind in connection with your business, trade or profession
- Mountaineering, cliff or rock climbing, which would ordinarily involve the use of ropes or guides
- Potholing, cave diving or canyoning
- Organised team football, hockey, hurling, Gaelic football, rugby or American football
- Any sport played as a professional
- Ski-jumping, ski-racing, heli-skiing, competition skiing, ski-acrobatics, glacier-skiing, mono-skiing or freestyle skiing
- Ice hockey
- Off-piste skiing unless accompanied by a qualified guide or instructor
- The use of bobsleighs, luges, toboggans or skeletons
- Skiing or snowboarding, unless your policy schedule shows you have bought Winter Sports cover
- The use of a two wheeled motor vehicle unless the driver has the appropriate licence to do so and you are wearing a helmet
- Driving a motor vehicle when not licensed or disqualified to do so
- Go-karting (above 120cc engine)

- Any form of underwater swimming or sub-aqua activity below a depth of 30 metres
- Any form of underwater swimming or sub-aqua activity using any underwater breathing apparatus other than a snorkel unless:
  - You are a qualified diver (in which case you must not be diving unaccompanied);
 or
  - You are accompanied by a qualified instructor
- High diving
- Parachuting, sky diving, sky surfing, base jumping
- Parasailing and parascending unsupervised or over land
- Hunting
- Show jumping, eventing, polo, endurance riding or rodeo
- Horseracing, motor car racing, motorcycle or bicycle racing
- Ocean sailing i.e. sailing in international waters
- Motorboat or speedboat racing
- Boxing, wrestling, karate or other martial arts
- Bullfighting or bull running
- Extreme sports not mentioned above.

If you intend to participate in any activity that is not listed and you are unsure whether it is regarded as an extreme sport, please contact the AA on **0800 587 3114**.

**Family** Up to two adults, aged 18–65 and up to 4 children aged under 18, permanently living together.

**High Risk Items** Photographic, audio, computer, video and electrical items/equipment of any kind (including CDs, mini discs, DVDs, TVs, electronic games, MP3 players, PDAs, video and audio tapes), telescopes and binoculars, mobile telephones, jewellery, watches, furs, leather goods, animal skins, precious stones and items made of or containing gold, silver or precious metals.

**Money** Coin and bank notes in current circulation, cheques, postal and money orders, banker's drafts, current postage stamps, travel tickets, travellers cheques, tickets for events or entertainment (eg concerts, theme parks, theatres), savings stamps, savings certificates, savings bonds, trading stamps, luncheon vouchers, petrol coupons, driving licences, phone cards, gift tokens and also credit/debit, cash or charge cards. Money does not include anything used or held for business or professional purposes. Where Winter Sports cover is selected, money also includes ski lift passes.

**Period of Insurance** Cancellation cover starts on the date of issue shown on your policy schedule and ends when you leave your home or place of business, whichever is the last, at the start of your trip. All other cover starts when you leave your home or place of business, whichever is the last, at the start of the trip and ends on your return home or to your place of business, whichever is the first, at the end of your trip. All cover ceases at the end of the period of insurance. Only one trip can be taken within the period of insurance.

**Personal possessions** High Risk Items, luggage, passport, clothing, sports equipment and any other items not otherwise excluded that you normally wear, use or carry, which belong to you or for which you are legally responsible.

**Pet** Your cat or dog.

**Single Parent Family** One adult, aged 18–65 and up to 4 children aged under 18, permanently living together.

**Terrorist act** A Terrorist act is an act or threat of action by a person or group of persons whether acting alone or with other people, organisations or governments, for political, ethnic, racial, religious, ideological or similar purposes in order to influence any government and/or to frighten the public or any section of it. An “act” or “action” here means violence against a person, damage to property, endangering a person’s life, creating a health risk to the public or a section of it or interfering with or seriously disrupting an electronic system.

**Travelling Companion** Persons who you have booked to travel with on your trip.

**Trip** A trip starts when you leave your home or place of business in the UK, whichever is the last, at the start of the trip and ends on your return home or to your place of business in the UK, whichever is the first, at the end of your trip. The trip must be entirely within the area for which cover has been bought and be within the period of insurance. Cover within the UK only applies to a direct journey to and from the seaport or Eurotunnel terminal and can only be used for journeys where you take a vehicle overseas by waterborne craft or Eurotunnel and not for crossing estuaries and non-tidal waterways.

**United Kingdom/UK** Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

**We/Our/Us** Indemnity Insurance Limited.

**Wedding Attire** Dress, suit, shoes, veil/headdress or any article of clothing and make up, hairstyling and flowers which were bought specifically to be worn by you on your wedding day.

**You/Your** Any person named on the policy schedule as being covered under this policy.

## Cover Provided by This Insurance

The next part of this policy tells you exactly what's covered by this policy. To help you fully understand what is included in your insurance, we have for each section of cover:

- Detailed 'What's covered' and 'What's not covered'
- Highlighted the relevant policy limits
- Given guidance for what to do in the event of a claim.

**Sections 1–3** and **5–14** are automatically included in this insurance.

**Section 4** is only included if you have chosen to include personal possessions, luggage, money and passport cover.

**Sections 15–17** are only applicable if you have chosen to include Winter sports cover.

**Section 18** is only included if you have chosen to include golf cover.

**Section 19** is only included if you have chosen to include wedding cover.

Your policy schedule will confirm the cover you have chosen.

### SECTION 1

## Medical and Other Expenses

**The maximum amount we will pay per person is shown below:**

Medical Expenses . . . . .	£10 million
Emergency Dental Expenses . . . . .	£350
Funeral Expenses . . . . .	£2,500
Hospital Benefit . . . . .	£600

**Please Note:** Medical, dental or hospital expenses in the UK or the country where you normally live are not covered by this insurance.

### What's covered

If you are injured, fall ill or die on a trip, we will pay all necessary and reasonable expenses, for:

#### Medical

- Medical and hospital treatment (including ambulance and rescue services to take you to hospital).
- Emergency dental treatment to relieve sudden pain of up to £350.

#### Travel

- Extra travelling expenses to return to your home in the UK.

- Extra accommodation expenses if your illness or injury forces you to stay longer than you had originally booked.
- A qualified medical attendant to escort you home, if medically advised.
- The travel and accommodation expenses for one person to stay and travel home with you, if medically advised.

### **Funeral Expenses**

- The transport expenses of returning your body or ashes to your home in the UK.
- The cost (up to £2500) of burying or cremating your body in the country where you died.

### **Hospital Benefit**

If you are injured or fall ill while on a trip abroad and are being treated as an inpatient in a hospital, we will pay you £25 for each 24 hours you are hospitalised towards incidental expenses you have to pay such as telephone calls and transport expenses.

### **What's not covered**

- The first £50 of each and every claim per event, per person per section of cover (but not for burial abroad and hospital benefit claims or where the use of an E111 has reduced your claim).
- Any medical, dental or hospital expenses incurred in the UK or the country where you normally live.
- Any in-patient, extra accommodation or travelling expenses not authorised by Inter Group Assistance Services.
- Any claim where you have travelled against medical advice or in order to obtain medical treatment or advice abroad.
- Any expenses incurred 12 months after the original injury or illness.
- Any expenses that have been or can be recovered under a reciprocal health agreement.
- Any expenses for treatment or surgery or exploratory tests which are not directly related to the illness or injury for which you originally went into hospital.
- Any expenses for cosmetic or elective surgery.
- Any expenses for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- Any expenses as a result of a tropical disease where you have not had the recommended immunisation and/or taken the recommended medication.
- Telephone calls, faxes or other telecommunications unless we agree otherwise.
- Taxi fares, unless we agree otherwise.

- Any expenses for obtaining or replacing medication which you knew you would need while you were away.
- Any expenses incurred after we have instructed you to return home if our medical advisers and the doctors treating you decide you are fit to travel.
- Any expenses which are not usual, reasonable or customary to treat your illness or injury.
- Any expenses for:
  - Non-essential or ongoing treatment, which could be reasonably delayed until your return to the UK.
  - A single or private hospital room unless it is medically necessary or authorised by us or Inter Group Assistance Services.
  - Non-emergency dental work or providing dentures, artificial teeth and dental work using a precious material.
  - Any claim caused directly or indirectly by pregnancy or childbirth if the end of your trip is within eight weeks of your expected delivery date.

**In the event of a claim for:**

## **Medical and Other Expenses**

**You will need to:**

Contact Inter Group Assistance Services, unless you only need simple out-patient treatment:

from anywhere in Europe **+44 1252 740 360**

in the UK phone: **01252 740 360**

Lines are open 24 hours a day, 365 days a year

- Send us your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- Send us medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission/discharge, if applicable.
- Send us all original receipts and account for all expenses.
- Pay the hospital, clinic or doctor for any routine or simple outpatient treatment and claim back relevant expenses when you return to the UK.

If the expenses are too much for you to pay or you think the treatment is excessive, please contact Inter Group Assistance Services for on the spot help and advice.

## **SECTION 2**

### **Cancellation**

**The maximum amount we will pay per person is shown below:**

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Cancellation . . . . .£5,000

### **What's covered**

- All accommodation, travel, excursion, car hire, admission tickets, expenses which you have paid or are contracted to pay if you need to cancel your trip before you leave your home or place of business, whichever is last, because:
  - You become ill, are injured or die.
  - A close relative or close business associate becomes ill, is injured or dies.
  - A relative or friend with whom you had planned to stay or travel becomes ill, is injured or dies.
- You, a relative or friend with whom you had planned to stay or travel, are:
  - confined to compulsory quarantine,
  - summoned for jury service, or
  - called as a witness in a court of law.
- You are made involuntarily redundant and are qualified to receive a payment under current Redundancy Legislation.
- You or your travelling companion are unable to travel due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, malicious damage, burst pipes, impact by aircraft or burglary damaging your or their home or place of business in the UK.
- You or your travelling companion are a member of the British Armed Forces, police, fire, nursing or ambulance services and have your authorised leave cancelled for operational reasons.
- Within seven days of your planned departure your pet:
  - • Becomes lost and is not found at least 48 hours prior to your departure
  - • Dies as a result of an accident or sudden illness
  - • Requires emergency life-saving surgery as a result of an accident or sudden illness.

### **What's not covered**

- The first £50 (£10 for loss of deposit claims only) of each and every claim per event, per person per section of cover.
- Any expenses which you can recover from elsewhere.
- Any expenses resulting from changing your mind to travel or continue with your trip.
- Any expenses arising from any loss of enjoyment of your trip.
- Any extra expenses resulting from you not cancelling the trip as soon as reasonably possible.

- Any expenses arising from any circumstances you were aware of at the time that this insurance was bought or at the time of booking the trip, which you knew might lead to your trip being cancelled.
- Any expenses arising from an event which you could reasonably foresee when you first booked the trip or bought this insurance.
- Any claim caused directly or indirectly by pregnancy or childbirth if the end of your trip is within eight weeks of your expected delivery date, unless the trip was booked before you were aware that you were pregnant.
- Any claim arising from the illness of your pet, for which a routine vaccination is available and has not been given.
- Any claim arising from the death or illness of your pet due to a medical condition, which existed at the time you took out this insurance.
- Any claim arising if your pet's passport has expired or is lost, or if your pet fails to meet the necessary regulations and requirements to allow it to leave or re-enter the United Kingdom.
- Any claim arising in connection with a pet, other than as described above.

**In the event of a claim for:**

**Cancellation**

**You will need to:**

- Contact us as soon as you know that your trip might need to be cancelled.
- Inform the Tour Operator or Travel Agent where you booked your trip.
- If your claim is as a result of illness, injury or death, a medical certificate will need to be completed by the treating doctor.
- If your claim results from any other circumstances, please provide evidence of these circumstances.
- Send us your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- Send us the original cancellation invoice(s) detailing all cancellation charges incurred.
- Send us all original receipts and account for all expenses.

**SECTION 3**

**Curtailment**

**The maximum amount we will pay per person is shown below:**

Curtailment . . . . .£5,000

## **What's covered**

- \_ We will pay all extra reasonable travelling expenses incurred because you urgently need to return to the UK for the following reasons:
  - You become ill, are injured or die, or you are admitted into hospital as an in-patient for more than 48 hours and this seriously affects the purpose of your trip.
  - A close relative or close business associate becomes ill, is injured or dies.
  - A relative or friend with whom you had planned to stay or travel becomes ill, is injured or dies.
  - You, a relative or friend with whom you had planned to stay or travel, are:
    - confined to compulsory quarantine,
    - summoned for jury service, or
    - called as a witness in a court of law.
- A serious fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, malicious damage, burst pipes, impact by aircraft or burglary damaging your or your travelling companion's home or place of business in the UK.
- You or your travelling companion are involved in a hijack of an aircraft or other mode of transport of which you are a passenger or are kidnapped or held hostage.
- You or your travelling companion are a member of the British Armed Forces, Police, Fire, Nursing or Ambulance Services and are recalled for operational reasons.
- For any reason stated above we will also pay the necessary reasonable additional expenses incurred by you in making a direct journey to return and collect your vehicle from overseas.
- We will also refund any portion of any unused accommodation, excursion, car hire and admission ticket expenses. The refund will be on a pro rata basis dependent on the number of days of use lost. Any benefit we pay for the unused portion of your trip will be calculated from the date you return home.

## **What's not covered**

- The first £50 of each and every claim per event per person per section of cover.
- Any curtailment expenses that are not authorised in advance by Inter Group Assistance Services.
- Any expenses which you can recover from elsewhere.

- Any expenses resulting from changing your mind to continue with your trip.
- Any expenses arising from any loss of enjoyment of your trip.
- Any expenses arising from any circumstances you were aware of at the time that the insurance was bought, or at the time of booking the trip which you knew might lead to your trip being curtailed.
- Any expenses arising from an event which you could reasonably foresee when you first booked the trip or bought the insurance.
- Any claim caused directly or indirectly by pregnancy or childbirth if the end of your trip is within eight weeks of your expected delivery date.

**In the event of a claim for:**

**Curtailment**

**You will need to:**

- Contact Inter Group Assistance Services to authorise, in advance, any necessary expenses, if you need to curtail your trip.
- Send us your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- Send us medical evidence from the treating doctor to confirm the illness or injury and treatment given if your trip is curtailed because of medical reasons.
- If your claim results from any other circumstances, please provide evidence of these circumstances.
- Send us all original receipts and account for all expenses.

**SECTION 4**

**Personal Possessions, Luggage, Money & Passport**

**Please Note:** This section of the policy is only applicable if you have chosen to include it. Your policy schedule will confirm if you have this cover.

**The maximum amount we will pay per person is shown below:**

Personal possessions and Luggage . . . . .	£1,500
Money . . . . .	£500
Loss of Passport/Tickets . . . . .	£250
Business Equipment Hire . . . . .	£500

**Important additional limits are shown below:**

£400 is the maximum we will pay for High Risk Items in total.

£300 is the maximum we will pay for any single item.

A camera with attachments or a matching set of earrings and necklace, for example, are considered one item.

£300 (£50 if you are under 16) is the maximum we will pay per person for cash which is lost, stolen or damaged. This limit also applies where one person is carrying cash belonging to another person or family member.

£75 is the maximum we will pay per person for cash which is stolen from a locked boot or glove compartment of a motor vehicle

£200 is the maximum we will pay per party for tools, spare parts kit, warning triangle, emergency windscreen and snow chains.

£250 is the maximum we will pay per party (limited to £50 for any one article) should your party have to leave personal possessions in your vehicle which is being recovered to the United Kingdom.

**Please Note:** For items less than two years old at the date of loss, we will pay the replacement cost or we will repair or replace the item as new (New-for-Old), except clothing and towels where a deduction for wear and tear will be made.

If you are unable to prove the age of the item and for items over two years old a deduction for wear and tear will be made.

### **What's covered**

- Loss or theft of or damage to your personal possessions, luggage or money.
- The extra expenses you may incur to replace your passport or travel documents, where they have been lost, stolen or damaged outside the UK.
- The extra expenses you may incur to hire business equipment following loss, theft or damage to your own equipment.

### **What's not covered**

- The first £50 of each and every claim per event, per person per section of cover.
- Unless you report the matter to the nearest Police authority within 24 hours of discovering its occurrence, and you obtain a written Police report, claims for:
  - Accidental loss of personal possessions worth over £100 or cash to the value of £100 or more
  - Any theft of personal possessions or money
  - Damage to your personal possessions caused deliberately by another person.

- Personal possessions, luggage or money lost, damaged or stolen while in the custody of an airline, rail company, shipping line, bus or coach company, hotel or their agents unless you obtain a written report from them.
- Theft of personal possessions or money from an unoccupied vehicle unless securely closed and locked with the items placed out of sight in a locked boot, luggage area or compartment and there is evidence of forcible or violent entry.
- Loss or theft (other than tents or camping furniture or cycles placed in a locked cycle rack) from roof racks or open-top vehicles.
- Theft of personal possessions or money from your accommodation unless the accommodation has been securely locked or items locked in a safe or safety-deposit box, where this is reasonably practicable.
- Theft of personal possessions or money left unattended other than as detailed above in a place to which the public have or may obtain access.
- Loss or theft of high risk items not carried in your hand luggage (i.e. carried on or about your person) while you are travelling, other than as detailed above.
- Any loss causing a shortage due to a mistake while exchanging currency or because the exchange rate has fallen and so your currency has lost value.
- Any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown.
- Any loss of, theft of or damage to dentures, hearing aids, contact or corneal lenses, samples, merchandise or property used in connection with your business or trade, pets and livestock, aircraft or accessories, caravans, trailers, vehicles or accessories, household goods and domestic appliances, antiques, fine art, ski equipment (unless your policy schedule shows that you have Winter Sports cover), sports equipment when in use, boats and/or associated equipment, perishable goods, glass, china or any other brittle or fragile items.
- Any loss of, theft of or damage to bonds, coupons, securities, stamps or documents except passports or money.
- Any loss of traveller's cheques or credit/debit cards where the issuer provides a replacement service or where you have not complied with the issuer's instructions.
- Any loss or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused material unless purchased pre-recorded.

- Loss of or damage to property shipped as freight or under a bill of lading.
- Loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.

**In the event of a claim for:  
Personal Possessions**

**You will need to:**

- Report theft or loss to the Police within 24 hours of discovery and ask them for a written Police report.
- Report the theft or loss to your courier or hotel/apartment manager if appropriate.
- Send us your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- Send us all original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged personal possessions.
- Keep the confirmation from your bank or bureau de change for issuing foreign money, or suitable evidence for Sterling.

**\_ For loss or damage in transit claims:**

- Ask the airline, rail company, shipping line or their handling agent for a 'Property Irregularity Report' form or similar before leaving the baggage-reclaim area.

**\_ For all damage claims:**

- Send us an estimate to repair the damage.
- Keep damaged items as we may want to inspect them.

**\_ If your passport is lost or destroyed:**

- Send us written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.
- Send us all original receipts for replacing your passport and account for all expenses.

**SECTION 5**

**Trip Abandonment, Delayed and Missed Departure**

**The maximum amount we will pay per person is shown below:**

Delayed departure . . . . .	£100
Trip abandonment . . . . .	£5,000
Missed departure . . . . .	£500

**What's covered**

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### **\_ Delayed Departure**

If your departure from or return to the UK is delayed by 12 hours or more from the departure time shown on your ticket because of:

- Strike or industrial dispute.
- Weather conditions affecting scheduled public transport.
- Mechanical breakdown of the crosschannel train or sea vessel in or on which you are to travel.

We will pay £30 for the first full 12 hours and £10 for each following full 12 hours, up to the maximum shown in the table.

### **\_ Trip Abandonment**

If your departure from the UK at the start of your trip is delayed for more than 24 hours from the departure time shown on your ticket from any of the causes above, you can choose to abandon your trip. You can then claim for all accommodation, travel, excursion, car hire, admission tickets expenses which you have paid or are contracted to pay for the trip you have abandoned, that are not recoverable from elsewhere.

### **\_ Missed departure**

If you arrive late at your departure point from or to the UK and miss your booked departure time (as shown on your ticket) because of the following:

- You have an accident
- Your transport breaks down
- Your scheduled public transport fails to arrive or is delayed.

We will pay reasonable extra travel expenses.

### **What's not covered**

\_ The first £50 of each and every claim per event, per person per section of cover.

\_ Any expenses arising from any event which you could reasonably foresee or of which you were aware of at the time you booked the trip or bought this insurance.

\_ Any claim arising from strike or industrial action which had commenced or was announced at the time of buying this insurance or booking your trip.

\_ Any claim for delayed departure or trip abandonment which is the result of your failure to check-in at the departure port or railway terminus at the time advised by your carrier.

\_ The withdrawal of a cross channel train or sea vessel from service (whether temporary or permanent) on the recommendation or order of any government, port authority, rail authority or other similar body in any country.



- \_ Missed departure claims due to road traffic congestion or road closures where you:
  - Have not left reasonable time to reach your departure point on time, or
  - Are not travelling by scheduled public transport.
- \_ Expenses you can recover from elsewhere.

**In the event of a claim for:**

**Trip Abandonment, Delayed and Missed Departure**

**You will need to:**

- \_ Send us original trip booking invoice(s) and travel documents showing dates and times of travel.

**Delayed Departure**

- \_ Send us written confirmation from the rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

**Missed Departure**

- \_ Send us a detailed account of the circumstances causing you to miss your departure together with supporting evidence.
- \_ Send us all original receipts and accounts for all additional expenses.

**Trip Abandonment**

- \_ Send us written confirmation from the rail company, shipping line or their handling agent of the scheduled and actual departure times, and why the departure was delayed.

**SECTION 6**

**Trip Postponement**

**The maximum amount we will pay per person is shown below:**

Trip postponement . . . . .£1000

**Please Note:**

- \_ The total amount payable under this Section shall not exceed the original total amount paid for the postponed trip.
- \_ If you claim under this Section then no payment will be made under Sections 2. Cancellation, 3. Curtailment, 5. Trip Abandonment, Delayed or Missed Departure for the same event.

**What's covered**

- \_ If you have to postpone (not cancel) the start of your trip from the UK within 72 hours of your scheduled departure time as shown on your ticket due to any cause beyond your control and incur extra expenses for travel and/or accommodation we will reimburse you:

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- Any extra expenses for travel and/or accommodation, or
- For any unused part of your original travel and/or accommodation expenses.

### **What's not covered**

- \_ The first £50 of each and every claim per event, per person per section of cover.
- \_ Any circumstances you were aware of at the time this insurance was bought or at the time of booking a trip which you knew might lead to the postponement of the trip.
- \_ You not having the correct passport, visa or other entry documents.
- \_ The failure of any transport, accommodation provider or any conference organiser/or their agent or any person acting for you.
- \_ Your financial circumstances which were known to you at the time you bought this insurance or booked the trip.
- \_ Your decision not to go on or continue with the trip for reasons other than those listed above.
- \_ Any claim where you have not left reasonable time to reach your departure port or railway terminus at the time advised by your carrier.
- \_ Any claim caused directly or indirectly by pregnancy or childbirth if the end of your trip is within eight weeks of your expected delivery date.

### **In the event of a claim for:**

#### **Trip Postponement**

##### **You will need to:**

- \_ Tell us immediately why you have to postpone the start of your trip.
- \_ Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- \_ Send us all original receipts and accounts for all additional expenses.

## **SECTION 7**

### **Personal Accident**

**The maximum amount we will pay is £25,000 per event, per person:**

Age of Insured Person

Age 16–64 £15,000 for Death

£25,000 for Permanent Total

Disablement or Loss of Limb/Eye

Age 15 and under £2,000 for Death

£25,000 for Permanent Total

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Disablement or Loss of Limb/Eye  
Age 65 and over £15,000 for Death  
£25,000 for Loss of Limb/Eye  
No payment will be made for  
Permanent Total Disablement

### **What's covered**

If you suffer accidental bodily injury and as a direct result are disabled or die within 12 months, you will receive one of the following payments:

- \_ The amount shown in the table if the injury causes your death.
- \_ The amount shown in the table if the injury results in:
  - Your hand or foot being permanently cut off at or above the wrist or ankle.
  - The total and irreversible loss of use of all of your hand, arm, foot or leg.
  - The total and irreversible loss of sight in one or both of your eyes.
- \_ The amount shown above if the injury causes permanent total disablement, which prevents you from working in your usual occupation or any similar occupation. It must also stop you from doing any paid work that your experience, education or training reasonably qualifies you to do.

### **What's not covered**

- Payment for more than one event described above in 'What's Covered'. If a claim is paid, there will be no further liability under this section for any further accidents to that Insured Person
- Sickness, disease or gradually occurring conditions.

### **In the event of a claim for:**

## **Personal Accident**

### **You will need to:**

- Contact us or Inter Group Assistance Services immediately.
- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us a detailed account of the circumstances surrounding the event (including photographs and video evidence if applicable).
- Send us medical evidence from the treating doctor to confirm injury and treatment given including hospital admission/discharge.
- Send us full details of any witnesses, providing written statements where available.

- Send us a certified copy of the Death Certificate, in the unfortunate event of death. Death benefit payments will be made to your legal personal representative.

## **SECTION 8**

### **Personal Liability**

**The maximum amount we will pay per event is shown below:**

Personal Liability . . . . .£2 million

**Please Note:** If you are using a mechanical or motorised vehicle, make sure that you have adequate third-party insurance cover, as you are not covered under this insurance.

#### **What's covered**

If you are found legally liable to pay for an accident during a trip which causes:

- Injury or death to any person.
- Loss or damage to someone else's property.

#### **We will pay:**

\_ Legal costs and expenses recoverable by any person claiming against you as long as they were incurred before we agreed to settle the claim.

\_ Your costs and expenses incurred with our written consent. If you die, we will pass the rights you had under this section onto your personal representative(s).

#### **What's not covered**

- \_ Liability arising from any of the following:
  - Injury or death to any person who is a relative, member of your household, travelling companion or working for you.
  - Damage to property belonging or hired to you (except temporary rented holiday accommodation), a relative, member of your household, travelling companion or someone working for you.
- \_ Liability arising out of, or from:
  - Ownership, possession or use of any lift, horse drawn or mechanically propelled vehicle, aircraft or watercraft, other than a boat designed for and being used as accommodation and which is permanently moored, model aircraft, model watercraft, hand-/foot-propelled watercraft less than 5 metres long, surf/sail boards and domestic gardening equipment.

- Ownership, possession or use of animals (except cats, dogs or horses) or firearms.
- Your profession, business or employment.
- Actions between insured persons.
- Ownership of any land or building.
- Any agreement or contract which introduced liability that would not have existed otherwise.

**In the event of a claim for:**

**Personal Liability**

**You will need to:**

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Inform us as soon as you or your legal representatives are aware of a possible prosecution, inquest or fatal injury which might lead to a claim under this section.

**Please do not negotiate, pay, settle, admit or deny any liability to any third party, without our written consent.**

- Send us a detailed account of the circumstances surrounding the event (including, photographs and video evidence if applicable).
- Send us any correspondence received from any third party. Please note that you should not reply to any correspondence from a third party without our written consent.
- Send us full details of any witnesses, providing written statements where available.

**SECTION 9**

**Legal Expenses**

**The maximum amount we will pay per person is shown below:**

Legal Expenses . . . . .£25,000

**What's covered**

- Legal costs or expenses incurred by you or your legal representatives, if you need to take legal action to claim damages or compensation for your injury, illness or death, happening on your trip.
- If we ask, you must instruct the appointed solicitor to have legal expenses taxed, assessed or audited.
- You must take every step to recover legal expenses costs from opponents that we have to pay, and these must be paid to us.

- We will have complete control over any legal proceedings and the appointment of solicitors.

**What’s not covered**

- Claims where the damages or compensation claimed is below £100.
- Any claim brought against:
  - Us or any company within the Centrica Group of companies.
  - A tour operator, travel agent, carrier or their agents.
  - A relative, member of your household, travelling companion or employee
- Legal costs and expenses incurred before we agree to support your claim.
- Claims reported after 180 days of the event causing your injury or death.
- Claims where we do not consider you have a reasonable prospect of success.

**In the event of a claim for:**

**Legal Expenses**

**You will need to:**

- \_ Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- \_ Send us a detailed account of the circumstances surrounding the event (including photographs and video evidence if applicable) within 180 days of the event causing your claim.
- \_ Send us any correspondence received from any third party. Please note you should not reply to any correspondence from a third party without our written consent.
- \_ Send us full details of any witnesses, providing written statements where available.

**SECTION 10**

**Hijack**

**The maximum amount we will pay per person is shown below:**

Hijack . . . . .£500

**What’s covered**

\_ If the train or ship that you are travelling on is hijacked, you will receive £50 for each complete 24 hours you are a hostage.

**What’s not covered**

See General Exclusions.

**In the event of a claim for:**

**Hijack**

**You will need to:**

- \_ Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- \_ Send us written evidence from an independent source to support your claim.

**SECTION 11**

**Catastrophe**

**The maximum amount we will pay per person is shown below:**

Catastrophe . . . . .£500

**What's covered**

- If during your trip you are forced to move from your pre-booked and prepaid accommodation because one of the following events means you can no longer stay there:
- Fire, lightning, explosion, earthquake, storm, avalanche, tempest, hurricane, flood, medical epidemic. We will pay the necessary extra travel and accommodation expenses to enable you to continue with your trip or return to the UK if your trip cannot be continued.

**What's not covered**

- Any expenses resulting from changing your mind to travel or continue with your trip when the local or national authorities confirm that it is acceptable to stay.
- Expenses recoverable from elsewhere.

**In the event of a claim for:**

**Catastrophe**

**You will need to:**

- \_ Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- \_ Send us written evidence from an independent source to support your claim.

**SECTION 12**

**Emergency Car Hire**

**The maximum amount we will pay per party is shown below:**

Car Hire . . . . .£750

**Please Note:** This section of cover will only apply if you have purchased AA Five Star Breakdown Assistance (Annual or Trip Based Cover) and have pre-booked your travel arrangements. Cover will not apply if you have purchased European Breakdown Assistance-Saver Option.

### **What's covered**

If your vehicle is stolen or cannot be used because of an accident or breakdown up to seven days before you are due to start your trip, we will pay up to £750 to allow you to hire a similar vehicle to use for the trip.

**Note:** Payment will only be made if the vehicle cannot be repaired before you are due to start your trip or if it is stolen and not found before you are due to start your trip.

### **What's not covered**

- Claims not supported by written confirmation from a garage of:
  - The regular maintenance and servicing of your vehicle
  - Precise details of the breakdown or damage to your vehicle
  - If breakdown, that it was sudden and unforeseen
  - That repairs could not be completed before the start of your trip.
  - Claims arising from fire, theft or accident which have not been reported to the Police (if the Police should have been involved).
  - Claims that have not been reported to your motor insurer (unless third-party cover only).
  - Any claim for breakdown, where you have purchased this cover within seven days of the start of your trip.
  - Claims where you have not taken all reasonable steps to arrange for repairs to the vehicle to be completed before the start of your trip.

### **In the event of a claim for:**

## **Emergency Car Hire**

### **You will need to:**

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- \_Report the theft, loss or accident to the Police as soon as possible and obtain a written Police report
- Report the theft, loss or accident to your motor insurer (unless third-party cover only)
- Ask the garage for written confirmation of:



- The regular maintenance and servicing of your vehicle
- Precise details of the breakdown or damage to your vehicle
- If breakdown, that it was sudden and unforeseen
- That repairs could not be completed before the start of your trip.

## **SECTION 13**

### **Emergency Overseas Veterinary Costs**

**The maximum amount we will pay per pet is shown below:**

Emergency Overseas Veterinary Costs . . . . .£250

#### **What's covered**

Emergency veterinary fees if while you are travelling outside the United Kingdom, your pet suddenly becomes ill or is accidentally injured.

#### **What's not covered**

- Veterinary fees in countries that do not qualify under the UK Government approved Pets Travel Scheme
- Illness of your pet due to a condition for which a routine vaccination is available which has not been given.
- A medical condition which has been diagnosed by a veterinary surgeon, prior to purchasing this insurance
- Veterinary treatment or surgery which the veterinary surgeon treating your pet advises is not essential or could wait until your pet's return home
- Claims where you are taking your pet outside the United Kingdom for the purpose of receiving veterinary treatment.

**In the event of a claim for:**

### **Emergency Overseas Veterinary Costs**

**You will need to:**

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us evidence from the veterinary surgeon to confirm the illness or injury and treatment given including hospital admission/discharge, if applicable.
- Send us all original receipts and account for all expenses.
- Reasonable additional accommodation and travel expenses to enable one person to stay with your pet if it is not well enough to travel home on your booked return date.

## **SECTION 14**

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## **Emergency Kennel or Cattery Costs**

**The maximum amount we will pay per pet is shown below:**

Emergency Kennel or Cattery Costs . . . . .£400

### **What's covered**

- Emergency kennel or cattery costs if while you are travelling outside the United Kingdom:
  - your pet is accidentally injured or suddenly taken ill outside the UK during your trip and a veterinary surgeon advises that your pet cannot travel home on your booked return date
  - your pet fails to meet the requirements for re-entry to the United Kingdom, despite you complying with all the necessary regulations and precautions.

### **What's not covered**

- Boarding at an unlicensed kennel or cattery
- Kennel or cattery fees for your pet in the UK
- Quarantine costs in the UK if your pet fails to meet the re-entry requirements to the UK and has to be placed in quarantine upon its return to the UK
- Illness of your pet due to a condition for which there is a routine vaccination available which has not been given.
- Costs incurred prior to your booked return date or after your pet has been confirmed as fit to travel back to the UK.

### **In the event of a claim for:**

## **Emergency Kennel or Cattery Costs**

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us evidence from the veterinary surgeon to confirm the illness or injury and treatment given including hospital admission/discharge, if applicable and date fit to travel.
- Send us all original receipts and account for all expenses.

## **SECTION 15**

### **Ski Equipment**

**The maximum amount we will pay per person is shown below:**

Ski Equipment . . . . .£500

£250 is the maximum amount payable for any one single item belonging to you. For example a pair of skis with bindings are considered as one item.

£250 is the maximum amount payable for any one item which you have hired.

**Please Note:** Sections 15–17 of this policy are only applicable if you have chosen to include Winter Sports cover. Your policy schedule will confirm if you have this cover.

### **What's covered**

- Loss, theft or damage to skis, skisticks/poles, bindings, snowboards and ski boots belonging to you or hired by you.
- Up to £20 per day up to a maximum of £300 for hire of equipment if:
  - You are without your equipment for more than 12 hours, from the time you arrive at your destination due to temporary delay or misdirection.
  - You can no longer use your equipment because it has been lost, stolen or damaged. You must keep all damaged equipment to be inspected by us in the UK.

### **What's not covered**

- The first £50 of each and every claim per event, per person per section of cover (except claims for the hire of equipment).
- Loss, theft or deliberate damage unless you report the loss to the nearest Police authority within 24 hours of discovery, and you obtain a written Police report.
- Loss, theft or damage while in the custody of a rail company, shipping line, bus or coach company, hotel or their agents unless you obtain a written report from them.
- Any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown.
- Loss of or damage to property shipped as freight or under a bill of lading.
- Loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- Expenses recoverable from elsewhere.

### **In the event of a claim for:**

## **Ski Equipment**

### **You will need to:**

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.

- Send us all hire receipts, tags and luggage labels.
- Send us a written report from your airline or other carrier if your equipment is delayed or misdirected.
- Report the theft or loss to the Police within 24 hours of discovery and send us a written Police report

## SECTION 16

### Ski Pack

**The maximum amount we will pay per person is shown below:**

Ski Pack . . . . .	£250
Inability to Ski . . . . .	£200
Replace Lift or Ski Passes . . . . .	£250

**Please Note:** Sections 15–17 of this policy are only applicable if you have chosen to include Winter Sports cover. Your policy schedule will confirm if you have this cover.

#### What's covered

\_ If you are prevented from skiing because of serious injury or illness on a trip we will cover the proportional costs of your unused ski pack which has been paid or is due to be paid.

Your ski pack is defined as:

- Ski equipment hire
- Lift passes
- Ski school expenses.
- If you are prevented from skiing because of serious injury or illness on a trip we will pay £20 for each full day you are unable to ski
- The extra expenses you may incur to replace your lift or ski passes if they are lost or stolen

#### What's not covered

- Expenses recoverable from elsewhere.
- Injury or illness claims that are not supported by a medical certificate from a medical practitioner in the resort.
- Accidental loss or theft of ski or lift passes unless you report the matter to the nearest Police authority within 24 hours of discovering its occurrence and you obtain a written Police report.

#### In the event of a claim for:

### Ski Pack

#### You will need to:

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- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission/discharge if applicable.
- Report the theft or loss to the Police within 24 hours of discovery and ask them for a written Police report.
- Report the theft or loss to your courier or hotel/apartment manager if appropriate.

## **SECTION 17**

### **Piste Closure**

**The maximum amount we will pay per person is shown below:**

Piste closure . . . . .£200

**Please Note:** Sections 15–17 of this policy are only applicable if you have chosen to include Winter Sports cover. Your policy schedule will confirm if you have this cover.

#### **What's covered**

If adverse snow conditions cause all the skiing/ snowboarding facilities in your resort to close, you will receive:

- Up to £20 a day to help cover the expenses of travelling to a nearby piste,
- or
- £20 a day compensation if there is no suitable piste nearby.

#### **What's not covered**

- If you can claim compensation from any other source.
- For piste closure outside the normal ski season as defined by the local piste authority of the resort in question.
- If your chosen resort does not have skiing/snowboarding facilities above 1,600 metres.

#### **In the event of a claim for:**

### **Piste Closure**

#### **You will need to:**

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us written confirmation from your tour operator, the local piste authority or ski lift operator confirming the reason for the closure and how long it lasted.

## SECTION 18

### Golf Equipment

**Please Note:** This section of cover is only applicable if you have chosen to include it and paid the additional premium. Your policy schedule will confirm if you have this cover.

**The maximum amount we will pay per person is shown below:**

Golf Equipment . . . . .£1,000

Golf Equipment Hire . . . . .£400

Green Fees . . . . .£300

£400 is the maximum we will pay for hire of replacement equipment.

£300 is the maximum we will pay for any single item.

**Please Note:** For items less than two years old at the date of loss, we will pay the replacement cost or we will repair or replace the item as new (New-for-Old), except clothing and towels where a deduction for wear and tear will be made. If you are unable to prove the age of the item and for items over two years old a deduction for wear and tear will be made.

Personal Liability cover is extended to provide cover for injury, loss or damage caused by ownership or use of a golf buggy on a golf course.

#### What's covered

- Loss or theft of or damage to your golf equipment.
- Up to £40 per day up to a maximum of £400 for hire of equipment if you are without your equipment for more than ten hours on your outward journey due to temporary delay or misdirection.
- Irrecoverable green fees which you have paid or are contracted to pay if you need to cancel or curtail your trip for the reasons detailed under Section 2 Cancellation or Section 3 Curtailment

#### What's not covered

- The first £50 of each and every claim per event, per person per section of cover.
- Accidental loss or theft claims which have not been reported to the nearest police authority within 24 hours of discovering its occurrence, and you obtain a written police report.
- Damage caused deliberately by another person.
- Golf Equipment lost, damaged or stolen while in the custody of a rail company, shipping line, bus or coach company, hotel or their agents unless you obtain a written report from them.

- Theft from an unoccupied vehicle unless securely closed and locked with the items placed out of sight in a locked boot, luggage area or compartment and there is evidence of forcible or violent entry.
- Theft from your accommodation unless the accommodation has been securely locked.
- Theft of golf equipment left unattended other than as detailed above in a place to which the public have or may obtain access.
- Any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown.
- Loss of or damage to golf equipment shipped as freight or under a bill of lading.
- Loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.

**In the event of a claim for:**

**Golf Equipment**

**You will need to:**

- Report theft or loss to the Police within 24 hours of discovery and ask them for a written Police report.
- Report the theft or loss to the golf course, your courier or hotel/apartment manager if appropriate.
- Send us your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- Send us all original receipts, vouchers or other suitable evidence of hire/purchase/ownership/ value for lost, stolen or damaged golf equipment
- Send us all hire receipts, tags, and luggage labels.

**For loss or damage in transit claims:**

- Ask the rail company, shipping line or their handling agent for a 'Property Irregularity Report' form or similar before leaving the baggage reclaim area.

**For all damage claims:**

- Send us an estimate to repair the damage.
- Keep damaged items as we may want to inspect them.

**SECTION 19**

**Wedding Cover**

**The maximum amount we will pay per person is shown below:**

Wedding Rings . . . . .	£250
Wedding Gifts . . . . .	£1,000

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Wedding Attire . . . . .£1,000

Wedding Photographs or Video Recording . . . . .£750

£400 is the maximum we will pay for High Risk Items in total.

£300 is the maximum we will pay for any single item. A camera with attachments or a matching set of earrings and necklace, for example, are considered one item.

**Please Note:** This section of cover is only applicable if you have chosen to include it and paid the additional premium. Your policy schedule will confirm if you have this cover.

### **What's covered**

- Loss or theft of or damage to:
  - each wedding ring taken, sent in advance or purchased during your trip
  - your wedding gifts taken, sent in advance or purchased during your trip
  - your wedding attire taken, sent in advance or purchased during your trip
  - your wedding photographs or video recording within 14 days of your wedding and whilst you are still on your trip.
- Reasonable additional costs of hiring a professional photographer or video recording professional, if the professional originally booked to take photographs or video is unable to attend your wedding due to illness, injury or unforeseen transport problems.

### **What's not covered**

- The first £50 of each and every claim per event, per person per section of cover.
- Accidental loss or theft claims which have not been reported to the nearest police authority within 24 hours of discovering its occurrence, and you obtain a written police report.
- Damage caused deliberately by another person.
- Loss, theft or damage claims while in the custody of an airline, rail company, shipping line, bus or coach company, hotel or their agents unless you obtain a written report from them.
- Theft from an unoccupied vehicle unless securely closed and locked with the items placed out of sight in a locked boot, luggage area or compartment and there is evidence of forcible or violent entry.
- Theft from your accommodation unless the accommodation has been securely locked.



- Theft of items left unattended other than as detailed above in a place to which the public has or may obtain access.
- Any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown.
- Loss of or damage to items shipped as freight or under a bill of lading.
- Loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.

**In the event of a claim for:**

**Wedding Cover**

**You will need to:**

- \_ Report theft or loss to the Police within 24 hours of discovery and ask them for a written Police report.
- \_ Report the theft or loss to your courier or hotel/apartment manager if appropriate.
- \_ Send us your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- \_ Send us all original receipts, vouchers or other suitable evidence of hire/purchase/ownership/ value for lost, stolen or damaged items.

**For loss or damage in transit claims:**

- \_ Ask the airline, rail company, shipping line or their handling agent for a 'Property Irregularity Report' form or similar before leaving the baggage reclaim area.

**For all damage claims:**

- Send us an estimate to repair the damage.
- Keep damaged items as we may want to inspect them.

**General Exclusions Applying to All Sections**

**Please read carefully as these exclusions apply to all sections of cover.**

We will not pay claims directly or indirectly arising from:

- A medical condition that you suffer from unless you have declared the condition to the AA and we have accepted it in writing. Please see the Health Declaration in this booklet.
- Travelling:
  - Against medical advice or where you would be travelling against medical advice had you sought advice prior to commencing the trip.

- To obtain medical treatment (including surgery or investigation) abroad.
- When you have been given a terminal prognosis.
- When you are suffering from stress, anxiety, depression or any other mental or nervous disorder unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.
- Participating in Excluded Activities.
- Please refer to the earlier list of those activities, which are not covered.
- Your intentional self-injury, suicide or attempted suicide or exposing yourself to unnecessary danger (except in the attempt to save a human life).
- The influence or effect of alcohol or drug(s) (unless prescribed by a doctor and taken according to his instructions), solvent/substance abuse or a sexually transmitted disease.
- Your wilful, malicious, unlawful or criminal act.
- Travelling to a country or specific area deemed unsafe by the Travel Advice Unit of the Foreign and Commonwealth Office where this information was known prior to booking and/or departing on your trip.
- Consequential loss of any kind.
- Any loss or damage to property in the UK or any expense or liability caused by such loss or damage or contributed to by:
  - Ionising radiation or radioactive contamination from any nuclear fuel or waste; or
  - The radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or its nuclear parts.
  - War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military force coup d'état or Terrorist Act.
- **Note:** we will provide cover under Section 1 Medical Expenses, Section 7 Personal Accident and Section 10 Hijack for Terrorist Acts except those involving any nuclear weapon or device, or chemical or biological agent.
- Any restrictions caused by the law of any country.
- Injury, death (except under Section 7 of this policy) loss or damage which is covered by another insurance. In these circumstances we will only pay our share of the claim.
- Expenses which we have paid out which you are not covered for. In this case we will ask you to reimburse us.

## **General Conditions Applying to All Sections**

### **Your duty**

We will only provide the cover set out in this policy if you keep to all the terms and conditions of the policy.

### **Preventing injury, loss or damage**

You must take all reasonable precautions to prevent any injury, loss or damage. Also, you must take all reasonable steps to safeguard your personal possessions, particularly high risk items and money from loss, theft or damage. You should always pack high risk items and money in your hand luggage, when you are travelling. You should not leave any high risk items or money unattended, unless they are locked in your accommodation or a safety deposit box.

### **Accidents or losses**

You must tell us as soon as possible about any event which may lead to a claim under this policy. If you are sent a writ, summons, claim or letter you must send it to us, unanswered, as soon as possible. You must also keep us up to date with any developments in your claim.

### **Claims**

#### **You must:**

- Tell the Police immediately or within 24 hours of loss or theft of property and provide us with a copy of the Police report to support a claim under Section 4 Personal Possessions, Luggage, High Risk Items, Money and Passport.
- Give us all the information and help we need.
- At your expense, provide us with a doctor's certificate, proof of ownership, receipts, or any other documentation if required to support your claim.
- If a carrier (airline, railway or shipping company etc.) loses or damages any of your luggage or personal possessions in their care, you must let them know immediately and get a copy of their report (known as a Property Irregularity Report).
- Keep any items that are damaged and send them to us if we ask at your expense.

#### **You must not:**

- Admit or deny any claim made against you or negotiate, pay or settle the claim without our written permission.

### **Fraud**

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- You or any person acting for you must not make false claims.
- If you or anyone acting for you makes a claim knowing any part of it to be false or exaggerated in any way, or if you deliberately cause the injury, loss or damage, we will not pay the claim and we will cancel your policy.

### **Changes that may affect your cover**

\_ You must tell us as soon as possible if there are changes that may affect your insurance, such as the following:

- You change the address where you normally live.
- You want to add or remove people insured by this policy.
- You intend to travel outside the geographical limits of your policy, shown on your policy schedule.

## **Our Rights**

### **We may at our discretion:**

- Take over the defence or settlement of any claim.
- Try to get recoveries or compensation from any other parties at any time in your name or in the name of anyone else claiming under this policy.
- If you claim for illness or injury, approach any doctor who may have treated you for up to three years before the claim.
- Arrange for you to be medically examined as often as required provided we give you reasonable notice.
- Request a post mortem examination of your body if you die.

## **Rights of Third Parties**

A person or company who is not party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy. This does not affect any right or remedy of a third party which exists or is available under the Act.

## **Other Insurance**

If you have other insurance, which covers the same loss, damage or liability, we will not pay more than our share of your claim.

### **If you have not paid your premium**

If we do not receive any payment on or before its due date we may not pay any claim arising from an event which happened on or after that due date.

## **Cancelling Your Policy**

\_ We can cancel this policy by sending you seven days' written notice in writing to your last known address.

\_ You can cancel the policy by giving us seven days' notice. No refund of premium will be given except where the policy is cancelled during the 14-day 'Money-back Guarantee' period.

## **How to Make a Claim**

**For medical assistance see 'What to do in a medical emergency'**

- For all other claims contact Inter Group
- Claims Services on local rate 0870 850 5025 as soon as possible for a claim form.
- Check your policy and policy schedule carefully to make sure that the loss, damage or medical expense is covered under this insurance.
- We will send you a claim form, which you will need to complete and return. You should sign the claim form and return it with any other information that we ask for as soon as possible.
- As a general guideline however, you should:
  - Report all thefts or losses to the nearest Police within 24 hours of discovery and ask them for a written Police report.
  - Report any theft or losses to your courier or hotel/apartment manager, if appropriate, and obtain a written report.
  - Keep all your receipts and account for all expenses.

## **How to Make a Complaint**

The AA is committed to providing the highest standard of insurance service to its customers and would be interested to hear about any areas of our product or service you feel could be improved. If you have any complaints about the service please follow the following procedure:

### **Complaints Procedure – AA**

If you have a complaint regarding the information and advice we have given about your policy please contact us on 0870 606 1612 (Mon–Fri 8:30am–8.30pm, weekends 9am–5pm). Make sure that you quote the policy number, which can be found on your policy schedule.

### **Or write to:**

The Customer Care Unit  
AA Insurance Services

PO Box 11  
Cardiff CF10 5ZB  
Email: [custcare@theAA.com](mailto:custcare@theAA.com)

We will acknowledge your complaint within five working days advising you of who is dealing with your concerns and attempt to address them. If our investigations take longer, a full response will be given within 20 working days or an explanation of the AA's position with time-scales for a full response.

### Complaints Procedure – Insurer

If your complaint relates to a claim, please contact:

The Claims Manager  
Inter Group Claims Services Ltd  
Waverley House  
Farnham Business Park  
Weydon Lane  
Farnham,  
Surrey GU9 8QT  
Telephone: 0870 850 5025  
Fax: 01252 745 640  
E-mail: [aatravelinsurance@inter-group.co.uk](mailto:aatravelinsurance@inter-group.co.uk)

**If you are not satisfied with the way your complaint has been handled or the outcome, please write (quoting AA Five Star Personal Travel Insurance, your policy number and claims reference) to:**

Travel Insurance Underwriting and Claims Manager  
Indemnity Insurance Limited  
Churchill Court  
Westmoreland Road  
Bromley  
Kent BR1 1DP.

**If you are not satisfied with the final response you can refer the matter for independent arbitration to:**

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Telephone: 0845 080 1800

In the event of a complaint about your authorised insurer, the AA will be happy to assist in passing your complaint to the appropriate insurer and will liaise with them to try to ensure that a reply is sent.

## **Useful Telephone Numbers**

### **Customer Service**

**0870 850 1502**

Mon–Fri 8:30am–8:30pm, weekends 9am–5pm

### **Inter-Group Claims Services**

**0870 850 5025**

Weekdays 8am–6pm

### **Inter-Group Assistance Services**

**From anywhere in Europe +44 1252 740 360**

**From the UK 01252 740 360**

24 hours a day, 365 days a year

**Fax +44 1252 740 110**