

Your Travel Insurance Policy

2004

- ***Benefits of Your Cover***
- ***Terms & Conditions***
- ***Exclusions***

AA Travel Insurance

What to do in an emergency

Contact us

In a medical emergency, if you go into hospital or need to return home urgently, contact our 24 hour Emergency Assistance Service providers, as detailed below, immediately. They are available 24 hours a day, 365 days a year (366 days in a leap year).

From the USA and Canada
Global Excel Management Inc.

Phone: 1 877 298 3623

From the Caribbean and Mexico
Global Excel Management Inc.

Phone: 1 819 566 2608

From anywhere else in the world
Inter Group Assistance Services

Phone: ++44 1252 740 360
Fax: ++44 1252 740 110

From the UK
Inter Group Assistance Services

Phone: 01252 740 360
Fax: 01252 740 110

When calling please quote **ref 1335** and your AA Travel Insurance Policy Number, which is shown on your policy schedule. Write it below for easy reference.

POLICY NUMBER

If you need to go into hospital, the doctor treating you may need to speak to us directly. Please give the doctor the contact numbers 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 or if you need to return home urgently, you may not know what to do but our 24 hour Emergency Assistance Service providers will. They can find the most suitable and practical solution to your problem, so please contact them immediately and they will help with arrangements.

Please Note: All in-patient treatment and additional accommodation or travel expenses (e.g. to return home early) must be authorised by our 24 hour Emergency Assistance Service providers or we may not pay your claim.

Non-emergency medical and other expenses

For medical and other expenses which do not require the assistance of our emergency service, please pay the expenses directly and contact the 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.

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Important information

Your policy

Your policy is made up of:

- The policy booklet
- and
- The policy schedule.

The policy schedule is based on the information given by or for you and together with the policy booklet form the contract between us. You promise the information you have given us is true as far as you know. 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. Together these documents explain exactly what you are covered for and detail all terms and conditions that apply during the period of insurance. Any advice, leaflets or other literature you receive about this insurance do not form part of your policy.

English Law will apply to this contract, unless we agree otherwise in writing.

It is essential that you read both documents to ensure that the cover is suitable for your needs. You should also take both documents with you when you travel.

Money back guarantee

If after reading the policy booklet you decide that this insurance is not suitable for you, 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.

Insurer

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

Cover specially arranged for Automobile Association Insurance Services Limited (The AA) an independent intermediary and a member of the General Insurance Standards Council. Registered address: Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD. Registered number: 2414212 England.

How your data is used

- Information you provide or we hold about you (whether or not under our contract(s) with you) may be used by us and/or our agents to:
 - Identify you when you make enquiries.
 - Help administer, and contact you about improved administration of, any accounts, services and products provided by us previously, now or in the future.
 - Process sensitive data about you where it 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.
 - Carry out marketing analysis and customer profiling (including with transactional information) and create statistical and testing information.
 - Help us to prevent and detect fraud or loss, and
 - Contact you by any means (including mail, email, telephone or text or multimedia messages) about other services and products offered by us and selected partners. We will only contact you in this way if you have previously indicated your consent.
- We may disclose information we hold about you to third parties for the purpose of providing services you have requested, as part of the process of sale of one or more of our businesses, or where legitimately requested for legal or regulatory purposes, as part of legal proceedings or prospective legal proceedings. From time to time, these third parties may be located outside the EEA in countries which do not have the same standards of protection for personal data as the UK.
- We may also disclose your information to other Centrica Group companies (including those using the British Gas, Scottish Gas, One.Tel and AA brands) for them to carry out any of these purposes.
- You should also note that communications with you (including phone conversations and emails) may be monitored and recorded by us for quality assurance, legal, regulatory and training purposes.

Preventing fraud

- We will check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this. We and other organisations may use and search these records to:
 - a. to help make decisions about credit and credit related services for you and members of your household;
 - b. to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
 - c. to trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies; and



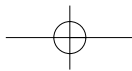
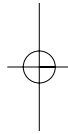
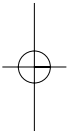
d. to check your identity to prevent money laundering unless you give us other satisfactory proof of identity.

■ In order to prevent and detect fraud, Indemnity Insurance Limited and other insurers may:

- Share information about you with other organisations and public bodies including the Police.
- Pass information to other insurers, other organisations and credit reference agencies.
- Pass information to The Claims and Underwriting Exchange Register run by Insurance Database Services Ltd.
- Pass your details to Insurance Hunter, a central insurance anti-fraud system, to which other insurers and organisations may have access.
- Undertake credit searches and additional fraud searches.

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 options

The cover you have chosen will be confirmed on your policy schedule, please check it carefully. To help ensure that you have the appropriate cover, details of the different options are set out below. If you find that the cover you have bought does not meet your needs, please contact the AA on 0870 607 2073 as soon as possible.

Eligibility

Cover is available to customers permanently living in the UK on a single, couple or family basis as defined below:

Single One adult, aged 18–79.

Couple Two adults, aged 18–64, permanently living together.

Single Parent Family One adult, aged 18–64 and up to 4 children aged under 2-17, permanently living together.

Family Two adults, aged 18–64 and up to 4 children aged 2-17, permanently living together.

Please Note: Infants under 2 are covered free. 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

If you travel outside the area you have chosen your insurance will not be valid.

United Kingdom

Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

Europe

United Kingdom (Great Britain, Northern Ireland, Isle of Man and the Channel Islands), Continental Europe, Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Lebanon, Jordan, Syria, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

Worldwide excluding North America and the Caribbean

Anywhere in the world **excluding** United States of America, Canada and all islands in the Caribbean Sea including the Bahamas.

Worldwide including North America and the Caribbean

Anywhere in the world.

Single trip

Cover for one trip of up to a maximum duration of 185 days.

Annual multi-trip

- You are covered for an unlimited number of trips within your chosen geographical area during the period of insurance.

- The maximum duration for each single trip is 45 days and all cover for that trip will cease at the end of this period.
- Trips within the UK must be pre-booked and involve an overnight stay.
- If you have chosen Winter Sports cover, you will be covered for a maximum of 17 days of Winter Sports activities during the period of insurance.

Extended stay (Annual multi-trip only)

The maximum duration of each single trip can be extended to 90 days at additional cost.

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 607 2073. Any extension of cover will be at our discretion and as long as you have not made any claim, or intend to make one, and will be subject to immediate payment by Credit/Debit Card of the appropriate additional premium. A minimum charge of £10 will be made.

Winter sports

Winter Sports cover can be included at an additional cost to either a Single trip or Annual multi-trip policy.

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 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, take notice of any local authoritative warnings or advice and not recklessly expose yourself to hazard.

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.

Independent travel

All adults named on the policy schedule are covered while travelling on their own.

Personal possessions, luggage, money and passport discount

If your personal possessions and money are covered under another policy, e.g. your home insurance, you can choose to exclude cover for them under this policy and receive a discount.

Golf cover

Cover for golf equipment, loss of green fees etc. can be included at additional cost.

Wedding cover

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

Summary of cover

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

Cover	Where to find out more	European & Worldwide cover limits (per person unless stated)	Excess (per person, per section, per event)
Medical & Other Expenses	Section 1 – pages 17–19	£10 million	£50 (except claims for hospital benefit or burial abroad)
Cancellation	Section 2 – pages 19–20	£5,000	£50
Curtailment	Section 3 – pages 21–22	£5,000	£50
Personal Possessions, Luggage, Money & Passport	Section 4 – pages 22–24	£1,500	£50 (except claims for delayed luggage)
Single Item Limit		£300	
High Risk Items Limit		£400 in total	
Delayed Luggage		£200	
Money Limit		£500	
Cash Limit		£300	
Passport/Tickets Limit		£250	
Trip Abandonment	Section 5 – pages 24–25	£5,000	£50
Delayed Departure	Section 5 – pages 24–25	£100	nil
Missed Departure	Section 5 – pages 24–25	£500	nil
Trip Postponement	Section 6 – page 26	£1,000	£50
Personal Accident	Section 7 – page 27	Up to £25,000 depending on age and injury	nil
Personal Liability	Section 8 – pages 27–28	£2 million per event	nil
Legal Expenses	Section 9 – page 29	£25,000	nil
Hijack	Section 10 – page 30	£500	nil
Catastrophe	Section 11 – page 30	£500	nil
Emergency Car Hire	Section 12 – page 31	£750 per party	nil
Emergency Vets Fees	Section 13 – page 32	£250	nil
Emergency Kennel or Cattery costs	Section 14 – pages 32–33	£400	nil
WINTER SPORTS COVER (Optional)			
Ski Equipment	Section 15 – pages 33–34	£800	£50
Ski Pack	Section 16 – pages 34–35	£700	nil
Piste Closure	Section 17 – page 35	£200	nil
OTHER OPTIONAL COVER			
Golf Cover	Section 18 – pages 36–37	£1,400	£50
Wedding Cover	Section 19 – pages 37–38	£3,000	£50

Meaning of words

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

Bodily injury Identifiable physical injury sustained due to a sudden, unexpected specific event.

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 at the same time as you 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.

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 of an insured claim that you must pay. Under certain sections of the policy we will deduct a £50 excess for each claim made by every insured person under each section for each event. For example:

- if a couple have their baggage stolen and later on in the same trip one of them is ill and has to go to hospital and incurs medical expenses, we will deduct three excesses (two claimants under one section (Personal Possessions) means two Excesses, then one claimant under one section (Medical and other expenses) means one Excess, totalling three in all).

- If a family of four cancel their trip because one of the children has an accident just before they are to go, we will deduct four excesses (four claimants (the family), one section (Cancellation), one Event (the child's illness)).

Excluded activities

- Flying or other aerial activity (e.g. ballooning, gliding, hang-gliding, micro-lighting, paragliding or similar activities) except whilst travelling as a fare paying passenger.
- Parachuting, sky diving, sky surfing or base jumping.
- Parasailing, parapenting or parascending unsupervised or over land.
- Paid manual work of any kind or professional entertaining.
- Operational duties of a member of the armed forces.
- Mountaineering, cliff or rock climbing which would ordinarily involve the use of ropes or guides.
- Expeditions, pot holing, cave diving or canyoning.
- Any sport played as a professional.
- Organised team football, hockey, hurling, Gaelic football, rugby or American football.
- Boxing, wrestling, karate or other martial arts.
- Skiing or snowboarding unless your policy schedule shows you have bought Winter Sports cover.
- Off piste skiing unless accompanied by a qualified guide or instructor or skiing against local authoritative warning or advice.

- Ice hockey, ski-jumping, ski-racing, heliskiing, competition skiing, ski-acrobatics, ski-stunting, ski-flying, ski-mountaineering, glacier-skiing, mono-skiing, snowcat skiing, freestyle skiing, snow carting or the use of bobsleighs, luges, toboggans or skeletons.
- Motor car, motor cycle, bicycle, motor vehicle, motor boat or speedboat racing/rallying.
- 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).
 - You are accompanied by a qualified instructor.
- High diving or diving with sharks.
- Hunting.
- Horseracing, show jumping, eventing, polo, endurance riding or rodeo.
- Ocean sailing i.e. sailing in international waters.
- Bullfighting or bull running.
- Extreme sports not mentioned above.

If you intend to participate in any activity that is not listed above and you are unsure whether it is regarded as an extreme sport, please contact the AA on 0800 587 3114 (08.30–20.00 Mon-Fri, 09.00–17.00 Sat).

Healthcare Specialist

Registered practising member of the medical or healthcare profession who is not related

to you or any person with whom you are travelling.

High risk items Photographic, audio, computer, video and electrical items/equipment of any kind (including CD's, mini discs, DVD's, TV's, electronic games, MP3 players, PDA's, video and audio tapes), telescopes and binoculars, mobile telephones, musical instruments, jewellery, watches, furs, leather goods, animal skins, and items made of or containing gold, silver, precious metals or precious or semiprecious stones.

Medical condition Any disease, illness or injury whether diagnosed or not.

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 (e.g. 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

Single trip Where you have bought single trip cover, 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. Only one trip can be taken within the period of insurance and all cover ceases at the end of the period of insurance.

Annual multi-trip Where you have bought annual multi-trip cover, cancellation cover is effective from the commencement date shown on your policy schedule or the date you book your trip whichever is later.

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. During this period any trip not exceeding 45* days is covered. All cover ceases at the end of the period of insurance.

*90 days if you have chosen the "Extended stay" option and paid the additional cost.

If your return to the UK is unavoidably delayed due to an event insured by this policy, the period of insurance is automatically extended to cover this period.

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.

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 electronic systems or transport services.

Travelling companion Persons booked to travel with you 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.

When travelling by vehicle to Europe, cover within the UK applies only to a direct journey to and from the sea-port or Eurotunnel terminal and can only be used where you take a vehicle overseas by waterborne craft or Eurotunnel and not for crossing estuaries and non-tidal waterways.

Where you have bought Annual Multi-trip cover:

- You are covered for an unlimited number of trips within your chosen geographical area during the period of insurance.
- The maximum duration for each single trip is 45* days and all cover for that trip will cease at the end of this period.
- Trips within the UK must involve an overnight stay.
- If you have chosen Winter Sports cover, you will be covered for a maximum of 17 days of Winter Sports activities during the period of insurance.

*90 days if you have chosen the "Extended stay" option and paid the additional cost.

We/Our/Us Indemnity Insurance Limited.

Wedding attire Dress, suit, shoes, veil/headress 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.

Before you go**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.

Medicare Scheme

If you are travelling to Australia or New Zealand and need medical treatment, you must register for treatment under their respective national Medicare scheme. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to register and the free treatment available can be found in the "Health Advice to Travellers" booklet available from your local post office. If you need to go into hospital, please contact Inter Group Assistance Services, our 24 hour Emergency Assistance Service provider, immediately.

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

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: 0870 606 0290.

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 on pages 14–16).

Cover provided by this insurance

The next part of this policy tells you exactly what's covered under the individual sections of the 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' and highlighted the relevant policy limits and given guidance for what to do in the event of a claim.

The policy also contains General Exclusions and General Conditions that apply to all sections of the policy.

Sections 1–14 are automatically included in this insurance.

Please Note:

- You can choose to exclude **Section 4**, Personal Possessions, luggage, money and passport cover if you already have cover under another policy, for example, your home contents policy.

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.

General exclusions relating to Health

Applying to Section 1 Medical expenses, Section 2 Cancellation, Section 3 Curtailment, Section 6 Trip Postponement and Section 7 Personal Accident.

1. Unless the condition has been declared to us and we have agreed cover in writing or by endorsement, you are not covered for:
 - Any claim related directly or indirectly to any medical condition for which at the time of buying (or renewing) this insurance you:
 - Have been prescribed medication.
 - Are being referred to, treated by or under the care of a Healthcare Specialist e.g. General Practitioner, Hospital Specialist/Consultant, Nurse, Osteopath, Chiropractor, Acupuncturist, Physiotherapist.
 - Are waiting for treatment or the results of any tests or investigations whether diagnosed or not.
 - Any claim related directly or indirectly to you having had cancer in the previous five years.
2. We will not pay claims related directly or indirectly from:
 - Travelling against medical advice or where you would be travelling against medical advice had you sought advice prior to commencing the trip.
 - Travelling to obtain medical treatment (including surgery or investigation) abroad.
 - Being given a terminal prognosis.
3. We will not pay claims related directly or indirectly 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.

4. We will not pay claims related directly or indirectly to a medical condition of a close relative, travelling companion or business associate (whether they are travelling or not):

- Which has caused them to have been hospitalised in the last 12 months or be put on a waiting list for hospital treatment.
- Having been diagnosed with or having had cancer in the previous five years.

Important note – please read carefully

If you are travelling within the UK or Europe and suffer from **only one** of the following conditions **and not any other condition**, it will be covered automatically and there is no need to phone the Medical Screening Helpline.

- Asthma as long as it is controlled by one inhaler only and you have not been hospitalised with it in the last two years
- Arthritis
- Diabetes as long as it is well controlled and you have no associated conditions e.g. Glaucoma or other eye problems, kidney problems, peripheral vascular disease
- High cholesterol
- Hypertension (high blood pressure)
- Over-active thyroid gland (Hyperthyroidism)
- Under-active thyroid gland (Hypothyroidism)
- Irritable Bowel Syndrome
- Migraine

Minor Ailments

It is not necessary to declare minor ailments e.g. ear infections, colds/flu, skin irritations, chiropody, dental treatment etc. where you have been prescribed short term antibiotics, non-prescription painkillers, creams/ointments and have had no further problems.

Please see medical helpline details on page 15.

Medical helpline

If you want to declare a medical condition to us or are unsure whether a condition needs to be declared, please contact the AA on 0800 587 3114 and we will assess whether the condition(s) could be included, at no extra cost, in the cover provided.

When you contact the AA, we will send you a letter confirming the basis on which cover is provided. The helpline is open weekdays 08.30 to 20.30 and Saturday 09.00 to 17.00. Should we require any specific medical reports to enable us to reach a decision, you will be responsible for any costs associated with this.

If we are unable to cover a medical condition, this will mean that any other persons insured by us will not be able to make a claim related to that medical condition(s). This applies even if the person with the condition(s) decides to purchase cover from an alternative provider.

You and any person to be covered by this insurance would still be covered for any unrelated medical conditions and other sections of the policy in line with the standard terms, conditions and exclusions.

Other general exclusions applying to all sections of cover

We will not pay claims directly or indirectly arising from:

1. Participating in Excluded Activities. Please refer to pages 10 and 11 of this booklet for a list of those activities which are not covered.
2. Your intentional self-injury, suicide or attempted suicide or exposing yourself to unnecessary danger (except in the attempt to save a human life).
3. The influence or effect of alcohol or drug(s) (unless prescribed by a healthcare specialist and taken according to his instructions), solvent/substance abuse or a sexually transmitted disease.
4. Your wilful, malicious, unlawful or criminal act.
5. Travelling or intending to travel to a country, specific area or event deemed unsafe by the Travel Advice Unit of the Foreign & Commonwealth Office where this information was public knowledge prior to booking and/or departing on your trip.
6. Consequential loss of any kind e.g. loss of earnings due to being unable to return to work following an injury or illness happening on a trip.
7. 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.
 - The radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or its nuclear parts.
8. 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 Hi-jack for Terrorist Acts except those involving any nuclear weapon or device or chemical or biological agent.

9. Any restrictions caused by the law of any country.
10. Injury, illness, death, loss, theft or damage which is covered by another insurance. In these circumstances we will only pay our share of the claim. This does not apply to the Personal Accident section of this policy.

**General conditions
applying to all
sections of cover**

You must comply with the following conditions to have the full protection of this policy. If you do not, we have the option to cancel the policy, refuse to deal with your claim or reduce the amount of any claim payment.

Preventing injury, loss or damage

You must take all reasonable precautions to avoid any injury, illness, loss, theft 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 never carry more cash than you need with you or leave any High Risk Items or money unattended, unless they are locked in your accommodation or a safety deposit box.

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.

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 your claim.
- Tell us within 31 days or as soon as possible thereafter about any event which may lead to a claim under this policy.
- Give us all the information and help we need and keep us up-to-date with any developments in your claim. If you are sent a writ, summons, claim or letter you must send it to us, unanswered, as soon as possible.
- Provide us with all information, evidence, details of household or medical insurance, medical certificates, proof of ownership, receipts, or any other documentation required by us at your expense.

Note: we may refuse to pay you for any expenses or losses for which you cannot provide receipts or bills.
- 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

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, forged 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. We may also inform the Police of the circumstances.

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.
- Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.
- If you claim for illness or injury, approach any healthcare specialist 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. This is not applicable to Personal Accident claims.

Please Note: If you have a no claims discount (NCD) on your household insurance policy, any contribution we seek from your household insurer should not affect your NCD.

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 to your last known address.

You can cancel the policy by giving us seven days' notice in writing, as long as you have not taken any trips, made any claim or intend to make one. No refund of premium will be given except where the policy is cancelled during the 14 day "Money Back Guarantee" period (see page 4).

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 are not covered by this insurance.
- All in-patient treatment, additional accommodation or travelling expenses (e.g. to return home early) must be authorised in advance by our Emergency Assistance Service providers.

WHAT'S COVERED**Medical Expenses**

- If you are ill, injured or die on a trip we will pay all necessary and reasonable expenses for:
 - Medical and hospital treatment (including ambulance and rescue services to take you to hospital).
 - Emergency dental treatment to relieve sudden pain.

Additional Travel and Accommodation

- 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 preparation and transport expenses of returning your body or ashes to your home in the UK.
- The cost of burying or cremating your body in the country where you died.

Hospital Benefit

- If you are ill or injured while on a trip abroad and are treated as an in-patient in a hospital, we will pay you £25 for each 24 hours you are in hospital. This benefit is intended to cover or contribute towards any incidental expenses e.g. telephone calls*, food, taxis etc. that are not normally covered under the policy.

***Please note:** mobile phones are convenient but expensive and you may still have to pay for the call, even if someone calls you when you are abroad,

WHAT'S NOT COVERED

- The first £50 of each and every claim per event, per person, per section of cover. An excess is not payable where an E111 has reduced the claim or for hospital benefit and burial abroad claims.
- Any medical, dental or hospital expenses incurred in the UK.
- Any in-patient, extra accommodation or

travelling expenses not authorised by us or our 24 hour Emergency Assistance Service providers.

- 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.
- Food, drinks, taxi fares (or other transport costs), telephone calls, faxes or other telecommunications expenses 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 our 24 hour Emergency Assistance Service providers.
- 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 8 weeks of your expected delivery date.
- See also pages 14–16 General Exclusions.

***In the event of a claim for:
Medical and other expenses***

You will need to:

Contact our 24 hour Emergency Assistance Service providers, unless you only need simple out-patient treatment, on:

From the USA and Canada
Global Excel Management Inc
Tollfree 1 877 298 3623

From the Caribbean and Mexico
Global Excel Management Inc
1 819 566 2608

From anywhere else in the world
Inter Group Assistance Services
++44 1252 740 360

From the United Kingdom
Inter Group Assistance Services
01252 740 360

Lines are open 24 hours a day, 365 days a year (366 days in a leap 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 our Emergency Assistance Service providers for on the spot help and advice.

SECTION 2

Cancellation

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

Cancellation£5,000

WHAT'S COVERED

We will pay you for all unused travel and accommodation costs (including excursion, car hire and other charges), which you have paid or are contracted to pay if it is necessary and unavoidable for you to cancel your trip before you leave your home or place of business, whichever is last, for one of the following reasons:

- You become ill, are injured or die and it is medically necessary for you to cancel your trip.
- A close relative or close business associate is ill, injured or dies.
- Any person with whom you had planned to stay or travel is ill, injured or dies.
- You or anyone you had planned to travel or stay with are:
 - Confined to compulsory quarantine.
 - Summoned for jury service.
 - Called as a witness in a court of law.
- You or anyone you are travelling with are made involuntarily redundant (which qualifies for payment under current UK redundancy payment legislation) and there was no reason to believe this would happen when the policy was purchased or trip booked.
- You or anyone you are travelling with are unable to travel or are required to remain at home by the Police due to serious damage to your home or place of business in the UK caused by fire, aircraft, explosion, storm, flood, subsidence, earthquake, falling trees, burst pipes, lightning, malicious persons or theft.
- You or anyone you are travelling with are a member of the British Armed Forces, Police, Fire, Nursing or Ambulance services and authorised leave

is cancelled due to an unexpected emergency.

- Your passport or visa is stolen shortly before your booked departure date and there is insufficient time to obtain an emergency replacement.
- Within 7 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 accident or sudden illness.
 - Requires emergency life-saving surgery as a result of accident or sudden illness.
- 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.
- See also pages 14–16 General Exclusions.

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.
- Air Passenger Duty as this can be recovered direct from your tour operator or airline.
- Any claim caused as a result of your passport being stolen, unless you report the matter to the nearest police authority within 24 hours of discovering its occurrence, and you obtain a written police report.
- 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 claim arising from circumstances or an event that you could reasonably foresee or were aware of at the time of buying this insurance or booking the trip, which you knew could lead to your trip being cancelled e.g. a serious medical condition of a close relative, business associate or travelling companion.
- Any claim caused directly or indirectly by pregnancy or childbirth if the end of your trip is within 8 weeks of your expected delivery date, unless the trip was booked before you were aware that you were pregnant.

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 your passport being stolen, report the theft to the Police within 24 hours of discovery and ask them for a written Police report.
- 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

Please Note:

- **All curtailment claims must be authorised in advance by our 24 hour Emergency Assistance Service providers. If you do not contact them we may be unable to pay your claim.**
- Payment for a claim for unused accommodation, travel or other costs will be on a pro rata basis dependent on the number of days of use lost and will be calculated from the date you return home. For example, if you curtail halfway thorough your trip, we will pay half of the amount you originally paid for the trip.

WHAT'S COVERED

We will pay you for all reasonable additional travel expenses and any unused travel and accommodation costs (including excursion, car hire and other charges), which you have paid or are contracted to pay, together with any reasonable extra travel expenses if it is necessary and unavoidable for you to urgently return to the UK for one of the following reasons:

- You become ill, are injured or die and it is medically necessary for you to return to the UK.
- A close relative or close business associate is ill, injured or dies.
- Anyone with whom you had planned to stay or travel is ill, injured or dies.
- You or anyone you had planned to travel or stay with are:
 - Confined to compulsory quarantine.
 - Summoned for jury service.
 - Called as a witness in a court of law.
- You or anyone you are travelling with are required to return home by the Police due to serious damage to your home or

place of business in the UK caused by fire, aircraft, explosion, storm, flood, subsidence, earthquake, falling trees, burst pipes, lighting, malicious persons or theft.

- You or anyone you are travelling with are kidnapped or held hostage as a result of the aircraft or other transport in which you are a passenger being hijacked.
- You or anyone you are travelling with are a member of the British Armed Forces, Police, Fire, Nursing or Ambulance services and authorised leave is cancelled due to an unexpected emergency.
- 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.

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 our 24 hour Emergency Assistance Service providers.
- 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 claim arising from circumstances or an event that you could reasonably foresee or were aware of at the time of buying this insurance or booking the trip, which you knew could lead to your trip being curtailed e.g. a serious medical condition of a close relative, business associate or travelling companion.
- Any claim caused directly or indirectly by pregnancy or childbirth if the end of your trip is within 8 weeks of your expected delivery date.
- See also pages 14–16 General Exclusions.

In the event of a claim for:

Curtailment

You will need to:

- Contact our 24 hour Emergency Assistance Service providers 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

This section of the policy will be included unless you have chosen to exclude 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
Delayed Luggage – Emergency Replacement Items .£200	
Business Equipment Hire	£500

Important additional limits are shown below:

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

£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 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, luggage area or glove compartment of an unattended motor vehicle.

£200 is the maximum we will pay per party for tools, spare parts kit, warning triangle, emergency windscreen and snow chains. This benefit will only apply if your trip is covered under an AA European Breakdown policy.

£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 UK. This benefit will only apply if your trip is covered under an AA European Breakdown policy.

Please Note:

- For accidental loss, theft or damage to personal possessions, the amount payable will be the value at today's prices less a deduction for wear and tear and depreciation. We may at our discretion replace or repair the item.
- Any payments made under delayed luggage will be deducted from an eventual claim for loss, damage or theft, if the property proves to be permanently lost.

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.
- Replacing essential toiletries, medication and clothing, if your luggage is delayed for more than 12 hours, after arrival at your final outward destination.
- 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:
 - Loss of personal possessions worth over £100 or money to the value of £100 or more.
 - Any theft of personal possessions or money.
 - Damage to your personal possessions caused deliberately.
- Loss of, theft of or damage to:
 - Personal possessions 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 (known as a Property Irregularity Report).
 - High Risk Items or money not carried in your hand luggage (i.e. carried on or about your person) while in transit.
 - Personal possessions or money in an unattended motor 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.
 - Personal possessions or money in your accommodation unless the accommodation has been securely locked or items locked in a safe or safety deposit box, where this is reasonably practicable.

- Personal possessions or money left unattended in a place to which the public has or may obtain access.
- 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.
- Bonds, coupons, securities, stamps or documents except passports or money.
- 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.
- Films, tapes, cassettes, cartridges or discs other than for their value as unused material unless purchased pre-recorded.
- Property shipped as freight or under a bill of lading.
- Loss or theft of personal possessions (other than tents or camping furniture, or cycles placed in a locked cycle rack) from roof racks or open-topped vehicles when your trip is covered by an AA European Breakdown policy.
- 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.
- Loss of or damage to dentures, hearing aids, contact or corneal lenses.
- Any loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- See also pages 14–16 General Exclusions.

**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.
- If appropriate, you should also report the theft or loss to your courier or hotel/apartment manager and ask for a written report.
- 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.
- Send us all original receipts for replacing essential toiletries and clothing.
- 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, including delayed luggage:

- 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

Please Note:

- You can only claim under one of the three covers in this section for any loss arising from one event.
- For trips solely within the UK, you are covered for Trip Abandonment and Missed Departure but there is no cover for Delayed Departure.
- If you are travelling abroad and have booked a UK domestic flight to enable you to reach your international departure point e.g. Jersey to London then Spain, Glasgow to Heathrow then to the USA, you would also be covered if they form part of your booked trip.

WHAT'S COVERED

Delayed Departure

We will pay £30 for the first full 12 hours and £10 for each following full 12 hours 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 aircraft, cross-channel train or sea vessel in or on which you are to travel.

Trip Abandonment

If your departure from the UK at the start of your trip is delayed for more than 12 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

We will pay reasonable additional travel and accommodation expenses, 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.

WHAT'S NOT COVERED

- The first £50 of each and every claim per event, per person, per section of cover for Trip abandonment claims. An excess is not payable for delayed or missed departure claims.
- Any claim arising from circumstances or an event that you could reasonably foresee or were aware of at the time of buying this insurance or booking the trip, which you know might cause your departure to be delayed or you to miss your departure e.g. road or rail works/maintenance, road/line closures.
- 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 airport, port or railway terminus at the time advised by your carrier.
- The withdrawal of an aircraft, cross-channel train or sea vessel from service (whether temporary or permanent) on the recommendation or order of any government, civil aviation authority, 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.
 - Are not travelling by scheduled public transport.
- Expenses you can recover from elsewhere.
- See also pages 14–16 General Exclusions.

In the event of a claim for: Trip abandonment, delayed and missed departure

You will need to:

Delayed Departure

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us written confirmation from the airline, 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 original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us a detailed account of the circumstances causing you to miss your departure together with supporting evidence.
- Send us all original receipts and account for all additional expenses.

Trip Abandonment

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us written confirmation from the airline, 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£1,000

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:
 - 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 claims arising from circumstances or an event that you could reasonably foresee or were aware of at the time of buying this insurance or booking the trip, which you knew could lead to your trip being postponed e.g. serious medical condition of a close relative, business associate, travelling companion, airline or airport strike or other planned industrial action.
- You not having the correct passport, visa or other entry documents.
- The failure of any transport/accommodation provider or any conference organiser and/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 airport, 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 8 weeks of your expected delivery date.
- See also pages 14–16 General Exclusions.

**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 account 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 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.
- See also pages 14-16 General Exclusions.

In the event of a claim for: Personal accident

You will need to:

- Contact our 24 hour Emergency Assistance Service providers 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.
- Your legal personal representative should 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
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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 compensation for any claim or series of

claims arising from one event happening during a trip which causes accidental:

- Bodily injury, illness 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 and 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.
- See also pages 14–16 General Exclusions.

***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, to help you to take legal action to claim damages or compensation for your injury, illness or death, happening on your trip.

Note: 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 or where the costs of pursuing your claim are deemed greater than any damages you may receive.
- See also pages 14–16 General Exclusions.

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 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 10

Hijack

The maximum amount we will pay per person is shown below:
Hijack£500

WHAT'S COVERED

- If the aircraft, 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 pages 14–16 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 pre-paid 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.
- See also pages 14–16 General Exclusions.

***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 confirmation from the local or national authority of where the catastrophe happens.

SECTION 12**Emergency car hire**

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

Car Hire£750

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 and leave home 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.
- See also pages 14–16 General Exclusions.

**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.
- See also pages 14–16 General Exclusions.

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.

SECTION 14

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 UK:
 - 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 UK, despite you complying with all the necessary regulations and precautions.
- 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.

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.
- See also pages 14–16 General Exclusions.

***In the event of a claim for:
Emergency kennel or
cattery 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 and date fit to travel.
- Send us all original receipts and account for all expenses.

SECTION 15***Ski equipment***

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.

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

Ski Equipment	£500
Hire of equipment	£300

Important additional limits are shown below:

£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.

WHAT'S COVERED

- Loss, theft or damage to skis, ski-sticks/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 for claims for hire of equipment).
- 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:
 - Any loss or theft of ski equipment.
 - Damage to your ski equipment caused deliberately.

- Loss of, theft of or damage to ski equipment:
 - 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 (known as a Property Irregularity Report).
 - In an unattended motor 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.
 - In your accommodation unless the accommodation has been securely locked.
 - Left unattended in a place to which the public has or may obtain access.
 - Shipped as freight or under a bill of lading.
- 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 due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- See also pages 14–16 General Exclusions.

***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

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.

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

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

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.
- See also pages 14–16 General Exclusions.

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

You will need to:

- 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.
- If appropriate, you should also report the theft or loss to your courier or hotel/apartment manager and ask for a written report.

SECTION 17

Piste closure

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.

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

Piste closure£200

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.
- 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.
- See also pages 14–16 General Exclusions.

***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 cover**

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

Important additional limits are shown below:

£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 accidental loss, theft or damage to golf equipment the amount payable will be the value at today's prices less a deduction for wear and tear and depreciation. We may at our discretion replace or repair the item.
- 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 10 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.
- 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:

- Any loss or theft of golf equipment.
- Damage to your personal possessions caused deliberately.
- Loss of, theft of or damage to golf equipment:
 - 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 (known as a Property Irregularity Report).
 - In an unattended motor 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.
 - In your accommodation unless the accommodation has been securely locked.
 - Left unattended in a place to which the public has or may obtain access.
 - Shipped as freight or under a bill of lading.
- 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 due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- See also pages 14–16 General Exclusions.

**In the event of a claim for:
Golf 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.
- If appropriate, report the theft or loss to the golf course, your courier or hotel/apartment manager and ask for a written report.
- 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 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.

SECTION 19

Wedding cover

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:

Wedding Rings	£250
Wedding Gifts	£1,000
Wedding Attire	£1,000
Wedding Photographs or Video Recording	£750

Important additional limits are shown below:

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

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 recording 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.
- 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:

- Loss of personal possessions worth over £100 or money to the value of £100 or more.
- Any theft of personal possessions or money.
- Damage to your personal possessions caused deliberately.
- Loss of, theft of or damage to:
 - Personal possessions 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 (known as a Property Irregularity Report).
 - High Risk Items or money not carried in your hand luggage (i.e. carried on or about your person) while in transit.
 - Personal possessions or money in an unattended motor 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.
 - Personal possessions or money in your accommodation unless the accommodation has been securely locked or items locked in a safe or safety deposit box, where this is reasonably practicable.
 - Personal possessions or money left unattended in a place to which the public has or may obtain access.
 - Items shipped as freight or under a bill of lading.
 - Films, tapes, cassettes, cartridges or discs other than for their value as unused material unless purchased pre-recorded.
- 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 due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- See also pages 14–16 General Exclusions.

***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.
- If appropriate, report the theft or loss to your courier or hotel/ apartment manager and ask for a written report.
- 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.

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 0800 587 3114 (08.30–20.00 Mon–Fri, 09.00–17.00 Sat). 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

We will acknowledge your complaint within 5 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.

As we are members of GISC, if you are dissatisfied with our final response you will have access to the GISC Dispute Resolution Facility who can be contacted at the following address:

110 Cannon Street
London EC4N 6EU
Telephone number 0845 601 2857
Email: complaints@gisc.co.uk

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

If you are not satisfied with the way your complaint has been handled or the outcome, please write (quoting AA 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.

How to make a claim

For emergency claims whilst abroad, see 'What to do in the event of an emergency' on pages 1 to 2

- For all other claims contact Inter Group Claims Services on local rate 0870 850 5025 within 31 days or 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.

Useful telephone numbers

AA Customer Services

0870 607 2073

Weekdays 08.30–20.30, Weekends 09.00–17.00

Inter Group Claims Services

0870 850 5025

Weekdays 08.00–18.00

Emergency Assistance Service Providers

24 hours a day, 365 days a year

From the USA and Canada

1 877 298 3623

Global Excel Management Inc

From the Caribbean and Mexico

1 819 566 2608

Global Excel Management Inc

From anywhere else in the world

++44 1252 740 360

Inter Group Assistance Services

From the UK

01252 740 360

Inter Group Assistance Services



Use this page to make your own notes

