

Guest First

Insurance for UK Holidays

Single Trip Policies

Master policy number RTZRT40025-03 A&B

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

This policy is for residents of the United Kingdom, the Channel Islands or British Forces Posted Overseas only
For policies issued from 01/12/2018 to 30/11/2019

YOUR IMPORTANT INFORMATION

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP:

contact Emergency Assistance Facilities 24 hour emergency advice line on:

+44 (0) 203 829 6635

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 6611

IF YOU NEED A CLAIM FORM:

you can download the relevant form:

www.policyholderclaims.co.uk

or contact Travel Claims Facilities on:

+ 44 (0) 203 829 6761

Guest First is a trading name of Rothwell & Towler Ltd and is Underwritten by tifgroup, a trading name of Travel Insurance Facilities PLC and

Insured by Union Reiseversicherung AG, UK. Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

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<p>It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible. Please see the last page of the policy for information on our complaints procedure.</p>	
Policy information	
<p>Your insurance is covered under two master policy numbers, RTZRT40025-03 A your pre-travel policy and RTZRT40025-03 B your travel policy, specially arranged by Rothwell & Towler Ltd on behalf of Travel Insurance Facilities, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.</p> <p>We have a cancellation and refund policy, which you will find in full on page 7. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.</p>	
Criteria for purchase	
<p>This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation document:</p> <ul style="list-style-type: none"> • Have not started the trip. • Travel must take place within 1 year of the start date of your policy. • Take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i> • Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas. • Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment. • Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under. • Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing. • Are not travelling against the advice of your doctor or a medical professional such as your dentist. 	

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS



TO MAKE A CLAIM

on the policy please visit www.policyholderclaims.co.uk or call **0203 829 6611**. Open 8am-8pm Monday-Friday, Saturday 9am-1pm.
You can view our frequent questions and answers at: <http://www.tifgroup.co.uk/services/claims/faqs/>



IN CASE OF A SERIOUS EMERGENCY

please contact the 24 hour emergency assistance service provided by Emergency Assistance Facilities
+44 (0) 203 829 6635

Call an ambulance using the local equivalent of a 999 number, or alternatively by dialling 112 within the EU, and then contact Emergency Assistance Facilities for advice. We strongly suggest you put their telephone number, **+44 (0) 203 829 6635**, into your mobile phone before you travel so that it is to hand if you need it. Get details of the hospital you are being taken to so that our Emergency Assistance Facilities doctor will be able to obtain a medical report at the earliest possible opportunity. You may need to pay the policy excess locally and ask the hospital to send the rest of their bills to Travel Claims Facilities at: PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW. Our appointed assistance service, Emergency Assistance Facilities, will explain this to them and provide them with a faxed/email confirmation if necessary.

You will need to have some basic information for them to hand:

- your telephone number in case you are cut off
- patient's name, age and as much information about the medical situation as possible
- name of the hospital, ward, treating doctor and telephone numbers if you have them
- tell them that you have a **Guest First** Travel Insurance, policy number and the date it was bought
- have the patient's UK GP contact details in case they need further medical information

Things to be aware of/remember

- Your policy does not cover any costs for private medical treatment unless authorised by us.
- **NEVER** give your passport to a clinic or hospital.
- It is not always possible to return home immediately after discharge following injury or illness. You will be able to return home when the assistance service considers it safe, in conjunction with your doctor, and airline regulations have been met. Sometimes you will need to stay in resort for a while longer before returning home so the assistance team will arrange additional accommodation for you.
- You may be required to obtain your medical records in the event of a claim.

WHAT IF YOU WANT TO COME HOME EARLY?

This policy covers you to come home early because you are ill or injured. If you are thinking of cutting short your trip because you are not well then you must contact Emergency Assistance Facilities on **+44 (0) 203 829 6635** for advice first. If you need to come home for any other reason, such as the illness of a close relative then you should make your own arrangements, bearing in mind your duty to act at all times as if uninsured. If you are not sure whether your circumstances are included in the cover then call Travel Claims Facilities on +44 (0) 203 829 6611.

Summary of cover

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(this is **only** a brief description of the cover provided and some of the principal conditions; you **must** refer to the relevant section in the policy wording for full details.)

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium)				
A1	<p>If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces.</p>	the cost of the holiday up to £4,000 per party	<ul style="list-style-type: none"> cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements. the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£40
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If your travel plans are disrupted If your departure is delayed by 6 hours or more Benefit for delays over 6 hours at your departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.</p>	£30 for first 6hrs then £15 per 6hrs thereafter up to a maximum of £90	<ul style="list-style-type: none"> you are at the airport/port/station. you have obtained written confirmation of the delay from your booking agents, airline or transport provider. 	Nil
	<p>Travel disruption Cover for any additional accommodation or transport charges necessarily incurred to get to or return home from the holiday destination as a direct result of your failure to reach the departure port, airport, coach departure point or channel terminal by the time stated in the itinerary supplied, due to strike, industrial action, adverse weather conditions, accident or mechanical breakdown involving scheduled public transport services or the vehicle in which you are travelling.</p>	£300	<ul style="list-style-type: none"> your failure to allow sufficient time necessary to arrive at the departure time in accordance with the itinerary supplied. circumstances which could reasonably have been anticipated at the date of issue of this policy. 	Nil
B2	<p>If you need medical repatriation Emergency medical repatriation approved by us to a hospital within the location of the insured person's normal place of residence where this is medically practical and subject to confirmation that hospitalisation will be for at least 48 hours.</p>	£25,000	<ul style="list-style-type: none"> you are not claiming for any private medical treatment. you have called our emergency assistance service to authorise bills over £500. 	£40
	<p>Emergency accommodation and visit of a close relative Cover for the reasonable cost of hotel / accommodation (room only) to enable 1 member of the insured party or immediate family to visit / remain near the insured person.</p>	£500		£40
	<p>Repatriation of vehicle and possessions Cover for the reasonable cost of repatriation of the insured person's vehicle and / or personal possessions to the insured person's home.</p>	£1,000	<ul style="list-style-type: none"> there is no other qualified driver in the party at the time of repatriation / approved discharge from hospital. 	£40
	<p>Public hospital inconvenience benefit per 24 hours For each 24 hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.</p>	£25 per 24hrs up to a maximum of £500	<ul style="list-style-type: none"> you are in a public/state hospital. 	Nil
B3	<p>If you need to come home early Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.</p>	the cost of the holiday up to £4,000 per party	<ul style="list-style-type: none"> you have actually returned home earlier than originally booked. you need to come home early due to your illness and you have contacted and had approval from our emergency assistance service. 	£40

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B4	If your possessions are lost, stolen or damaged Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed, any items which do not fall within these categories are not covered:	£1,500	<ul style="list-style-type: none"> you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ you have a Police report confirming the loss. you have proof of purchase for items over the value of £50. you are not claiming for duty free items. your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £150). your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe. you are not claiming for a mobile/smart phone, gadgets, accessories or calls. you are not claiming for contact/corneal lenses. 	£40
	<ul style="list-style-type: none"> Clothes —————> £700 Luggage —————> £150 Shoes —————> £75 Cosmetics —————> £75 Fine jewellery and watches —————> £250 Electrical items and Photographic Equipment —————> £250 Laptops —————> £500 Buggies, Strollers & Car seats —————> £100 Eyewear —————> £50 Unreceipted items —————> £150 			
B5	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	£250	<ul style="list-style-type: none"> your cash was <u>on your person</u> or in a locked safe and you can provide us with proof of withdrawal/currency exchange. 	£40
B6	Personal liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£2,000,000	<ul style="list-style-type: none"> you have not admitted responsibility, or agreed to pay any monies. you have kept paperwork/notes and informed us immediately. your claim is not due to any form of motorised transport or sailing vessel. you are not claiming for an incident suffered by, or any property owned by, you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion. 	£100
B7	Accidental death and disability benefit A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.		<ul style="list-style-type: none"> you are between 18 and 75 years old (<i>accidental death payment is reduced to £1,000 if under 18 or over 75 at the time of the incident</i>). you qualify for the full benefit, no partial settlements are payable. you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. you are not under 18 or over 75 and claiming permanent disablement. 	
	Accidental death benefit	£10,000		Nil
	Permanent loss of sight or limb	£15,000		Nil
	Permanent total disablement	£15,000		Nil
B8	Unexpected events		<ul style="list-style-type: none"> written confirmation obtained from the lifeguard or tour operator / organiser and there was no prior indication of this at the time of booking. 	
	Polluted beaches the beaches at the insured person's pre-booked holiday accommodation are unfit for use due to pollution	£30 per 24hrs up to a maximum of £150		Nil
	Catastrophe cover additional travel and accommodation costs in the event that the area within 25 miles of the pre-booked holiday accommodation suffers a catastrophe.	£1,000	<ul style="list-style-type: none"> you are able to provide written evidence from your tour operative of the necessity to make alternative travel arrangements. 	Nil
	Nuisance cover the additional travel and accommodation costs in the event that after the booked commencement date the holiday is disturbed by a significant nuisance.	£1,000	<ul style="list-style-type: none"> that for a continuous period in excess of 48 hours and is outside of the control of the accommodation provider / letting agency. 	Nil

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
B9	<p>Vehicle breakdown the refund of emergency call-out fees and labour charges (including recovery costs to the nearest garage)</p> <p>the refund of costs and expenses as long as they are as a direct result of the breakdown, illness or injury and are paid immediately after the breakdown, illness or injury</p> <p>the cost of taking the insured vehicle to the nearest garage or railway station.</p> <p>hiring one equivalent vehicle</p>	£200	<ul style="list-style-type: none"> • this policy provides cover for one vehicle only. • the vehicle must be registered to the policyholder or a named person on the policy validation documentation. • breakdowns are not due to a lack of petrol, oil, water or frost damage. • the insured vehicle is not used for racing, pace-making or being in any contest or speed trial or any rigorous reliability testing. 	Nil
	<hr/> <p>providing an alternative driver in the event of a serious illness or serious injury of the only available driver in your party</p>	£75 per 24hrs up to a maximum of £750	<ul style="list-style-type: none"> • a vehicle which has been serviced to the manufacturers recommendations and kept in a safe and roadworthy condition. 	Nil
	<hr/> <p>second class rail fares or coach fares so that you and your party can finish your journey and / or return home.</p>	£50 per party per 24hrs up to a maximum of £200	<ul style="list-style-type: none"> • medical evidence of illness or injury was given to us before the arrangements were made. 	Nil
	<hr/> <p>extra hotel accommodation costs for you and each member of your party incurred while travelling to or from the holiday location.</p>		<ul style="list-style-type: none"> • you have kept all your receipts. 	

All claims are excluded WHERE AT THE TIME OF TAKING OUT THIS INSURANCE:

1. The insured person:

- (i) is aware of any set of circumstances which could reasonably have been expected to give rise to a claim; or
- (ii) has suffered from a chronic or recurring illness during the previous 12 months UNLESS permission is obtained from the treating doctor of fitness to travel at the time of booking; or
- (iii) is travelling against the advice of a doctor or where they would have been if they had sought their advice before beginning the trip; or
- (iv) knows that they will need treatment or consultation at any medical facility during the trip; or
- (v) is travelling for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

2. The person whose condition gives rise to a claim:

- (i) is receiving, or on a waiting list for treatment in a hospital or nursing home; or
- (ii) is awaiting the results of any tests or investigations; or
- (iii) has been given a terminal prognosis.

If the insured person has an existing medical condition for which consultation or treatment has been received during the 6 months prior to the date of issue of this policy, the excess under section A1 – If you are unable to go on your trip, B2 - If you need medical repatriation and B3 – If you need to come home early will be increased to £80 each and every loss or claim per insured party.

HOW YOUR POLICIES WORK

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered); if your circumstances do not fit those specified then there is no cover in place.
CANCELLING YOUR POLICIES	You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy, you can advise Guest First Travel Insurance within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased. Single Trip policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i>
PREGNANCY	Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential if at the time of booking your trip you are aware that you are pregnant that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that after booking you discover travel is advised against or you are unable to receive the appropriate and required vaccinations for that country.
MEDICAL COVER	Your travel policy is not private health insurance, in that it only covers unavoidable, unexpected emergency treatment. If you have an existing medical condition it is a requirement that you check with your doctor that it is safe for you to travel. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be given if travel is against the advice of your doctor or a medical professional such as your dentist.
YOUR EXCESS	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable per section and for each incident giving rise to a separate claim.
POLICY START AND END DATES	The cover for policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance validation documentation, after the policy was issued and ends <u>when you leave home</u> to start your trip. The cover under policy B starts when you commence your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or upon expiration of your policy, whichever is first.

AREA OF COVER	You will not be covered if you travel outside the UK.	ESSENTIAL ITEMS	Underwear, socks, toiletries and a change of clothing.	INSURED VEHICLE	The vehicle detailed on the policy schedule or the Tour Operator's booking form / confirmation invoice which must be:
BFPO	British Forces Posted Overseas	EXCURSION	A short journey or activity undertaken for leisure purposes.		<ul style="list-style-type: none"> a car, motorcycle over 120cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the United Kingdom; less than 15 years old at the date you buy the policy; not more than 3,500kg in weight (including any load), 7 metres long, 3 metres high and 2.25 metres wide; not carrying more than the recommended number of passengers (maximum being 8 including the driver)
BREAKDOWN	Electrical or mechanical breakdown, road accident, damage or destruction by fire or attempted theft or loss of keys which means the insured vehicle cannot be moved.	EXISTING MEDICAL CONDITION	Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.		
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you.	FAMILY	Two adults and their dependents who are under the age of 18, resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.		
CASH	Sterling or foreign currency in note or coin form.	FLIGHT	A service using the same airline or airline flight number.		
CATASTROPHE	A sudden, extensive or notable disaster or misfortune.	GADGET	Include: Mobile phones, iPhones, iPads, Tablets, Smartwatches and Go Pro's.	INTERNATIONAL DEPARTURE POINT	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip;
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes, new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation.	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.		
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	HOME COUNTRY	Both the United Kingdom and the Channel Islands	JOURNEY	Means a trip that takes place during the period of insurance which begins when you leave home and ends when you get back home not exceeding 45 days duration.
CLOSE RELATIVE	Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).	INSURED PERSON/YOU/YOUR	Any person named on the insurance validation documentation.		
CRUISE	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.	HAZARDOUS ACTIVITIES	The following activities are automatically covered: banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if you hold a certificate of proficiency or you are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing. There is no cover for: <ul style="list-style-type: none"> any professional sporting activity; or any kind of racing except racing on foot; or any kind of manual work. If the activity you are participating in is not mentioned above please contact Guest First on 0345 90 80 101	MANUAL LABOUR	Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys or any form of work underground.
CURTAILMENT	The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.			MEDICAL CONDITION	Any disease, illness or injury, including and psychological conditions.
				NUISANCE	Means a substantial loss of visual amenity, excessive noise or other significant nuisance which renders the accommodation unsuitable for holiday purposes.
				PAIR OR SET	Two or more items of possessions that are complementary or purchased as one item or used or worn together.
				PARTY	A group of persons with whom you are travelling.

<p>POSSESSIONS</p> <p style="text-align: center;">↓</p> <p>Clothes</p> <p>*Cosmetics *excluding items considered as 'Duty Free'</p> <p>Luggage</p> <p>Electrical Items & Photographic equipment</p> <p>Drones</p> <p>Fine Jewellery & watches</p> <p>Eyewear</p> <p>Duty free</p> <p>Laptops</p> <p>Buggies, Strollers & Car seats</p> <p>Shoes</p>	<p>Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p> <p>Underwear, outerwear, hats, socks, stockings, belts, braces.</p> <p>Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.</p> <p>Handbags, suitcases, holdalls, rucksacks, briefcases.</p> <p>Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, drones games, tapes, cassettes or cartridges, cameras, video cameras, camera cases, stand, satellite navigation equipment, films, discs or cartridges.</p> <p>Un-manned aerial vehicles</p> <p>Rings, watches (only meaning a traditional watch such as analog; automatic or digital, and not an item such as a smartwatch. This is defined as a gadget as shown on page 8), necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal.</p> <p>Spectacles, sunglasses, prescription spectacles or binoculars.</p> <p>Any items purchased at duty free.</p> <p>Portable computer suitable for use whilst travelling.</p> <p>Buggies, Strollers & Car seats.</p> <p>Boots, shoes, trainers and sandals.</p>	<p>PUBLIC TRANSPORT</p> <p>RELEVANT INFORMATION</p> <p>RESIDENT</p> <p>REDUNDANCY</p> <p>TIMETABLE RESTRICTIONS</p> <p>TRAVEL COMPANION</p> <p>TRAVEL DOCUMENTS</p> <p>TRIP</p>	<p>Buses, coaches, internal flights or trains that run to a published scheduled timetable.</p> <p>A piece of important information that would increase the likelihood of a claim under your policy.</p> <p>Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p> <p>Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of Employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p> <p>Published scheduled itinerary restrictions.</p> <p>A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p> <p>Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p> <p>A holiday, journey or residential course that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom or Channel Islands, following your repatriation.</p>	<p>UNATTENDED</p> <p>UNITED KINGDOM</p> <p>WE/OUR/US</p>	<p>Left away from <u>your</u> person where you are unable to clearly see and are unable to get hold of your possessions.</p> <p>England, Wales, Scotland, Northern Ireland and the Isle of Man.</p> <p>Union Reiseversicherung AG UK.</p>
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Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy, it is recommended that you read this along with the conditions for each section of your policies, this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

- Any costs incurred before departure (except cancellation) or after you return home.
- Any claim arising from relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
- Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
- More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip.
- The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.
- Any claim due to your carrier's refusal to allow you to travel for whatever reason.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- Any costs which are due to any errors or omissions on your travel documents.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- Cruises (see policy definition on page 8).
- The use of drones (see policy definition on page 9).
- Any claim not supported by the correct documentation as laid out in the individual section.
- You travelling against the advice or recommendations published by the Foreign and Commonwealth Office applicable at the time of your departure.
- Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.
- No cover will be in force for Policy B if you claim under Policy A.
- You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
- You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in the UK or the Channel Islands (Please note there is no cover under section B6 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information or appropriate licences: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>
- If you are riding pillion, the rider must also hold appropriate qualifications.
- You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
- Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).
- In respect of all sections other than *emergency medical expenses*, war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- You, your travelling companion, close relative or business associate being under the influence of:
 - drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction);
 - alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);
 - solvents, or;
 - anything relating to you or your travelling companion or your close relatives or business associate prior abuse of alcohol, drugs or solvents.
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.
- If you choose not to adhere to medical advice given, any claims related will not be paid.

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>your Holiday Cost up to £4,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> • transport charges; • loss of accommodation; • car hire; • residential courses; • pre-paid excursions booked before you go on your trip; <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<ul style="list-style-type: none"> • you or a travelling companion is ill, injured or dies before the trip starts. • a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. • the person you are going to stay with is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> • have paid or accept that your excess will be deducted from any settlement • are not claiming for any reason mentioned on page 6; • accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. • have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. • accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing medical condition deteriorated and required medical attention, or referral. No payments/cancellation charges after this date will be reimbursed. • are not cancelling due to the death, injury or illness of any pets or animals. • accept that we can only offer to review and extend cover for declared existing medical conditions to <u>our own policyholders</u> so if any of the following people cause you to cancel because of a reoccurrence or complication of a medical condition diagnosed prior to travel, you will not be covered; <ul style="list-style-type: none"> - a travel companion not insured by us; - a close relative of you or your travel companion; - a business associate of you or your travel companion; - the person you are intending to stay with; • are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/Avios vouchers or other vouchers that have no financial face value. 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> • you are required for jury service or as a witness in a court of law. 	<ul style="list-style-type: none"> • are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> • you or a travel companion being made redundant. 	<ul style="list-style-type: none"> • are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and you have been in continuous employment for two years (see definition – redundancy on page 9). 	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> • of the requirements of HM forces. 	<ul style="list-style-type: none"> • have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<p>Obtain written confirmation to validate your circumstances.</p>
<p>BE AWARE! No cover is provided under this section for;</p> <ul style="list-style-type: none"> • anything mentioned in the conditions and exclusions (page 10). • the fear of an epidemic, pandemic, infection or allergic reaction. • your disinclination to travel or <u>any circumstance not listed</u> above. • your carrier's refusal to allow you to travel for whatever reason. 		<ul style="list-style-type: none"> • the cancellation of your trip by the tour operator. • a previously diagnosed condition of any close relatives, your travelling companion, the person you are intending to stay with, or a business associate. • your failure to obtain the required ESTA, Visa, vaccinations or inoculations in time. • the advice or recommendation of the Foreign and Commonwealth Office applicable at the time of your departure. 	

We will pay:	If:	Provided:	If you need to claim:
<p>£30 for trip disruption allowance for the first 6 hours £15 per 6 hours thereafter up to a maximum of £90 in total.</p>	<ul style="list-style-type: none"> the departure of your flight, train or sailing is delayed on your outbound journey for more than 6 hours from its scheduled departure time from your international departure point. 	<ul style="list-style-type: none"> you are at the airport/port/station and the delay is over 6 hours. delay is not due to the diversion of aircraft after it has departed 	<p>Download or request and complete a departure delay claim form.</p>
<p>up to £300 for alternative or additional accommodation or transport charges necessarily incurred to get to or return home from the holiday destination</p>	<ul style="list-style-type: none"> as a direct result of your failure to reach the departure port, airport, coach departure point or channel terminal by the time stated in the itinerary supplied, due to strike, industrial action, adverse weather conditions, accident or mechanical breakdown involving scheduled public transport services or the vehicle in which you are travelling. 	<ul style="list-style-type: none"> you have allowed sufficient time to check-in as shown on your itinerary. 	<p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).*
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 6hrs, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from credit card provider, even if the payment is insufficient to meet your claim.
- the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>For trips within your home country: up to £25,000</p> <p>up to £500</p> <p>up to £500</p> <p>£1,500</p> <p>£25 per 24 hours that the insured person is hospitalised will be paid up to a maximum of £500 in total.</p> <p>up to £1,000</p>	<ul style="list-style-type: none"> • emergency medical repatriation approved by us to a hospital within the location of the insured person's normal place of residence where this is medically practical and subject to confirmation that hospitalisation will be for at least 48 hours. • the reasonable cost of transfer by public transport to the insured person's home on approved discharge from hospital including the cost of a medical escort / relative or friend required on medical advice to accompany the insured person. • the reasonable cost of hotel / accommodation (room only) to enable 1 member of the insured party or immediate family to visit / remain near the insured person if the insured person is hospitalised during the period of insurance. • reasonable transport costs to enable 1 member of the insured person's immediate family to visit the insured person if the insured person is hospitalised during the period of insurance and if no family member already present. • the cost of transporting the body or ashes (excluding funeral and interment costs) to the insured person's home town or normal place of residence. • the event that the insured person is admitted as an in-patient due to accidental bodily injury or sickness during the period of insurance • the cost of repatriation of the insured person's vehicle and / or personal possessions to the insured person's home if during the period of insurance the insured person is hospitalised and in the event that there is no other qualified driver in the party at the time of repatriation / approved discharge from hospital. 	<ul style="list-style-type: none"> • any costs where you have not paid your excess. • treatment due to, or a complication of, an existing medical condition, unless confirmation of fitness to travel is confirmed by your doctor. • any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre-arranged or cosmetic treatment received whilst travelling. • costs of private treatment <u>unless our 24 hour medical helpline has agreed</u> and adequate public facilities are not available. • replenishment of any medication you were using at the start of the trip, or follow up treatment for any condition you had at the start of your trip. • the cost associated with the diversion of an aircraft due to your death, injury or illness. • the cost of diagnostic tests or treatment for any existing condition other than that which has caused the immediate emergency. 	<p><u>FOR MEDICAL EMERGENCIES</u></p> <p>+44 (0) 203 829 6635</p> <p>Call our 24 hour medical helpline 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</p> <p>Download or request a claim form for Emergency Medical Expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where Emergency Assistance Facilities were informed please provide (in addition to the above) your case number or name of the person you spoke to.</p>

BE AWARE! Your policy is intended to cover immediate treatment in an emergency situation. All medical decisions are at the discretion of our medical director. It is essential for you to contact Emergency Assistance Facilities prior being admitted anywhere, in this instance we may arrange for a local transfer to a hospital better equipped for your immediate needs.

No cover is provided under this section for:

- **anything mentioned in the conditions and exclusions (page 10)** (including any treatment, tests and associated illnesses for non-declared existing medical conditions).
- any costs where you are an inpatient or it is a repatriation claim and our *24 hour assistance service, Emergency Assistance Facilities* have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our Emergency Assistance Facilities, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional travel costs which exceed the standard of that originally booked unless medical necessary and agreed with Emergency Assistance Facilities.

We will pay:	For:	Provided you are not claiming for:	If you need to claim:
<p>your Holiday Cost Up to £4,000 in total for your unused proportion of:</p> <ul style="list-style-type: none"> • pre-paid excursions booked before you go on your trip; • loss of accommodation; • car hire; • residential course; • either your pre-booked return travel costs, or the cost of your curtailment travel costs, whichever is greater; <p>that you have paid or agreed to pay and that you cannot recover from any other source following your <u>necessary</u> cutting short of your trip.</p> <p><i>PLEASE NOTE Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</i></p>	<ul style="list-style-type: none"> • your early return home because of the death, injury or illness of: <ul style="list-style-type: none"> - you or a friend with whom you are travelling. - a close relative who lives in your home country. - a close business associate who lives in your home country. - a friend who lives abroad and with whom you were intending to stay with. <p>or</p> <ul style="list-style-type: none"> • you, a friend or close relative who is travelling with you being required in your home country for jury service or as a witness in a court of law. <p>or</p> <ul style="list-style-type: none"> • you, a friend or close relative who is travelling with you being called back by the Police after your home, or the home in your home country of your friend or close relative, or usual place of business in your home country, having suffered from burglary, serious fire, storm or flood. 	<ul style="list-style-type: none"> • any payment where you have not suffered any financial loss. • coming home due to an existing medical condition of you, a non-travelling close relative or travelling companion, unless confirmation of fitness to travel is confirmed by your doctor. • any costs where you have not paid your excess. • the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value. • any claim due to the death, injury or illness of any pets or animals. • the withdrawal of previously approved leave by your employer unless it is due to the death or serious illness of a close business associate. • any unused portion of your original ticket where you have been repatriated. • coming home early due to the fear of an epidemic, pandemic, infection or allergic reaction. • curtailment cover where the trip is of 2 days duration or less or is a one-way trip. • the operation of law or as a result of an unlawful action by you or criminal proceedings against you or anyone included in your booking. • the curtailment of your trip by the tour operator. • curtailment due to financial circumstances. 	<p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p><u>If you need to cut short your trip:</u></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24 hour Emergency Assistance Facilities service</i>.</p> <p>+44 (0) 203 829 6635</p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p>

BE AWARE! If you need to come home early you **MUST** contact our emergency assistance service who will be able to assist you - no cover is available for cutting short your trip unless the emergency medical assistance service have agreed. Please also note curtailment claims are calculated from the day you return home and no payment is made for loss of enjoyment however caused.

- No cover is provided under this section for:**
- **anything mentioned in the conditions and exclusions (page 10).**
 - coming home early due to an existing medical condition of you, a non-travelling close relative or a travelling companion included on your booking, where you have not obtained written confirmation of fitness to travel by your treating doctor.
 - any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
 - any resumption of your trip once it has been curtailed. There is no further cover once you have returned to your home.
 - your curtailment travel costs must be to the same standard as that of your pre-booked return travel costs booked as part of your original trip.

We will pay:	For:	Provided you:	If you need to claim:
<p>up to a total of £1,500 for <u>your</u> possessions, with a maximum amount for:</p> <ul style="list-style-type: none"> Clothes → £700 Luggage → £150 Shoes → £75 Cosmetics → £75 Fine jewellery & watches → £250 Electrical items & photographic equipment → £250 Laptops → £500 Buggies, Strollers & Car seats → £100 Eyewear → £50 Unreceipted items up to a maximum of: → £150 <p><i>either</i></p> <ul style="list-style-type: none"> the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear. <p><i>or</i></p> <ul style="list-style-type: none"> the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip. 		<ul style="list-style-type: none"> have paid your excess or accept it will be deducted from any settlement. have complied with the carrier's conditions of carriage. have notified the Police, your carrier or tour operator's representative and obtained an independent written report. own the items you are claiming for and are able to provide proof of ownership / purchase for any items over £50 in value. are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc. are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £150). have not left electrical items, eyewear, jewellery & watches or photographic equipment <i>unattended (including being contained in luggage during transit)</i> except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport. have not left your possessions unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means. have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider. 	<p>For all damage claims: you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department at Travel Claims Facilities 1 Tower View, Kings Hill West Malling, Kent, ME19 4UY</p> <p>For all loss or damage claims during transit: (a) retain your tickets and luggage tags, (b) report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150</p>

BE AWARE! Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10) or any items that do not fall within the categories of cover listed.
- mobile telephones, SIM cards, mobile telephone prepayment cards, lost/stolen mobile telephone call charges or mobile telephone accessories, car keys, duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

We will pay:	For:	Provided:	If you need to claim:
<p>each insured person: up to £250</p>	<ul style="list-style-type: none"> the loss or theft of your cash during your trip. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. your cash is: <ul style="list-style-type: none"> on your person. held in a safe or safety deposit box where one is available. left <u>out-of-sight</u> in your <i>locked</i> trip accommodation. you are not claiming for any costs incurred before departure or after you return home 	<p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <p>(a) exchange confirmations from your home country for foreign currency (b) where sterling is involved, documentary evidence of possession.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).*
- any financial loss suffered as a result of your debit/credit card being lost or stolen.
- cash that is not on your person
- cash that is not in a safe/safety deposit box or left out-of-sight in your *locked* trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

Personal liability (Policy B Section 6)

We will pay:	For:	Provided:	If you need to claim:
<p>up to £2,000,000 plus costs agreed between us in writing:</p>	<ul style="list-style-type: none"> any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> injury, illness or disease of any person. loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family. loss of, or damage to, trip accommodation which does not belong to you or any member of your family. 	<ul style="list-style-type: none"> your excess has been paid or deducted from any settlement. liability for loss of or damage to property or injury, illness or disease is not caused or suffered by: <ul style="list-style-type: none"> your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do. your ownership, care, custody or control of any animal. compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices. 	<p><u>Never admit responsibility to anyone</u> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10) (Where you are liable for damage to trip accommodation your excess is increased to £250).*
- injury, illness or disease suffered by you or any member of your family or any event caused by any deliberate or reckless act or omission by you or a member of your family.
- claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist. i.e. rental disclaimer.

Accidental death and disability benefit (Policy B Section 7)

We will pay:	For:	Provided:	If you need to claim:
<p>a single payment as shown on your summary of cover:</p> <p>£10,000 —→</p> <p>£15,000 —→</p> <p>£15,000 —→</p>	<p>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</p> <p>death (<i>limited to £1,000 when you are under 18 or over 75 at the time of incident</i>).</p> <p>total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</p> <p>permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.</p>	<ul style="list-style-type: none"> • you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection. • you are not under 18 or over 75 and claiming permanent disablement. • you are not claiming for more than one of the benefits that is a result of the same injury. 	<p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p>

BE AWARE! This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section.

(*Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.)

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- any payment for permanent disablement when your age is under eighteen (18) or over seventy five (75) at the time of the incident

Unexpected events (Policy B Section 8)

We will pay:	For:	Provided:	If you need to claim:
<p>£30 per 24 hours up to a maximum of £150</p> <p>up to £1,000</p> <p>up to £1,000</p>	<ul style="list-style-type: none"> • the beaches at the insured person's pre-booked holiday accommodation are unfit for use due to pollution. • additional travel and accommodation costs in the event that the area within 25 miles of the pre-booked holiday accommodation suffers a catastrophe. • the additional travel and accommodation costs in the event that after the booked commencement date the holiday is disturbed by a significant nuisance. 	<ul style="list-style-type: none"> • written confirmation obtained from the lifeguard or tour operator / organiser and there was no prior indication of this at the time of booking. • you are able to provide written evidence from your tour operator / organiser of the necessity to make alternative travel arrangements. • that for a continuous period in excess of 48 hours and is outside of the control of the accommodation provider / letting agency. 	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.</p>

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss specified in this policy.
- any claim where the fire, flood, earthquake, storm, lightening, explosion, hurricane or infectious disease had already happened before you left home.

We will pay:	For:	Provided:	If you need to claim:
<p>up to a maximum of £200</p>	<ul style="list-style-type: none"> the refund of emergency call-out fees and labour charges (including recovery costs to the nearest garage) the refund of costs and expenses as long as they are as a direct result of the breakdown, illness or injury and are paid immediately after the breakdown, illness or injury The cost of taking the insured vehicle to the nearest garage or railway station. 	<ul style="list-style-type: none"> breakdowns are not due to a lack of petrol, oil, water or frost damage. the insured vehicle is not used for racing, pace-making or being in any contest or speed trial or any rigorous reliability testing. that you have not filled the insured vehicle with the incorrect or contaminated fuel. you are not claiming for the cost of any petrol or oil used in a hired vehicle or the cost of returning hired vehicles to the hire company. you are not claiming for the cost of any repairs or charges incurred as a result of an accident involving the insured vehicle. 	<p>You will need to provide written evidence from official sources to confirm the need to find alternative accommodation, or recovery stating the reason why this was necessary. You will need to submit this to claim office along with your original booking confirmation and receipts for all expenses made.</p>
<p>£75 per 24 hours up to a max of £750</p>	<ul style="list-style-type: none"> hiring one equivalent vehicle providing an alternative driver in the event of a serious illness or serious injury of the only available driver in your party 	<ul style="list-style-type: none"> you are not claiming for the cost of any parts, components or materials used to repair the insured vehicle. the vehicle which has been serviced to the manufacturers recommendations and kept in a safe and roadworthy condition. you are not claiming for a vehicle which has electrical or mechanical faults which keep happening. 	
<p>£50 per party per 24 hours up to £200</p>	<ul style="list-style-type: none"> second class rail fares or coach fares so that you and your party can finish your journey and / or return home. extra hotel accommodation costs for you and each member of your party incurred while travelling to or from the holiday location. 	<ul style="list-style-type: none"> you are not claiming for any hotel accommodation costs if your main accommodation is a tent. you are not claiming for costs, where medical evidence of illness or injury was not given to us before the arrangements were made. 	

BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 10).*
- any claim for more than one vehicle.

If you need to claim



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.policyholderclaims.co.uk
Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to:

Travel Claims Facilities, PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW Telephone: 0203 829 6611

You need to:

- produce your insurance validation documentation confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including where necessary medical certification and details of your National Health number or equivalent and Private Health Insurance).
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with in your name the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name but at our expense to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- we will pay a maximum of £80 for medical records/ completion of a medical certificate.
- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.

DATA PROTECTION ACT – PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any.

This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you.

If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY

Travel insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data.

For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

Your right to complain

If your complaint is regarding the selling of your policies: Contact the Customer Services Manager, Rothwell & Towler Ltd, Tourism House, Woodwater Park, Pynes Hill, Exeter EX2 5WS

Or if you would like to complain about the outcome of your claim, or assistance provided and, please forward details of your complaint in the first instance as follows:

- Write to the Customer Insights Manger, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call on 0203 829 6604 who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit www.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.show&lng=EN> who will notify FOS on your behalf.

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Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany. Registered Number: HRB 137918 Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

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Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc.

