



Travel Insurance Cover
Policy Reference PA12448153

Your Travel Insurance Policy Document

Summary of Key Benefits

Cover	Limit of Cover (up to)	Excess
Cancellation and Curtailment	£3,000	£75
Delay Cover	£20 per hour (After the first 12 hours)	
	£240 (£400 for a group travelling together)	NIL
Missed Departure	£500 (£1,000 for a group travelling together)	NIL
Medical Emergency and Associated Expenses	£1,000,000	£150
Hospital Benefit	£25 per day/£750 max.	£25
Personal Accident		
Death	£25,000	
Loss of sight/limbs	£25,000	
Permanent Total Disablement	£25,000	
Personal Belongings	£1,500	£50
Single Article Limit	£250	
Valuables	£250	
Delayed Baggage	£25 per hour/£300 max.	
Personal Money	£500	£50
Cash	£250	
Personal Liability	£1,000,000	
Legal Expenses	£25,000	

Winter Sports Cover

Cover	Limit of Cover (up to)
Ski Hire	£20 per day/£250
Ski Pack	£150
Piste Closure	£20 per day/£200
Avalanche and Landslide	£100

Optional Cover

Option 1 – Increased Limits	Limit of Cover (available up to)
Increased Cancellation and Curtailment	£5,000
Increased Medical Expenses	£5,000,000
Increased Personal Liability	£2,000,000
Increased Personal Belongings	£3,500
Option 2 – Golf Cover	Limit of Cover (available up to)
Cancellation and Curtailment	£3,000
Delay (unused pre-paid green fees)	£250
Medical (unused pre-paid green fees)	£250
Personal Belongings (golf clubs)	£1,500
Hired Golf Clubs	£250

Option 3 – Wedding Cover	Limit of Cover (available up to)
Wedding Ring	£250
Wedding Gifts	£1,000
Wedding Attire	£1,500
Wedding Photography/Video	£750
Option 4 – Business Cover	Limit of Cover (available up to)
For Medical Cover	
Replacement Business Colleague	£1,500
Extended Travel & Accommodation	£1,500
For Personal Belongings Cover	
Business Equipment	£3,000
Business Equipment Delay	£500
Business Equipment Hire	£500

Premier Card Travel Insurance

This Insurance is provided at no extra cost to Barclays Premier Card Holders and when travelling with the **Principal Cardholder**, their **immediate family** and **additional cardholders** only.

In order to qualify for the benefits included in this policy you must hold a valid Barclays Premier card and have paid for all travel arrangements (travel, transport and accommodation) using this card.

Any costs paid in cash, even where such cash has been obtained by means of a cash withdrawal using **your** Barclays Premier card or paid using nectar points or any other reward points will not be eligible for cover on this policy. **Travel arrangements** paid by means other than the use of **your** Barclays Premier card will not qualify **you** for cover under this policy.

Proof of payment using your Barclays Premier Card will be requested in the event of a claim. If you are unable to comply with the conditions listed please call the Customer Service Line **0870 060 6468 (+44 208 763 3375)** to arrange for cover to be extended.

The geographical limits of **your** cover:

You are covered for any **trip** involving travel outside **your** normal **country of residence** or travel within **your** normal **country of residence** provided the **trip** is pre-booked using **your** Barclays Premier card and involves at least two nights duration.

If there are any changes to this policy, Barclays Premier will send **you** a new policy at the beginning of each year.

This policy document contains full details of the cover and conditions **you** must satisfy and is the basis on which all claims will be settled.

This policy constitutes a contract between **you** and the **Insurer** and is made up of the policy document and additional schedules that apply where upgrades have been purchased, if applicable, together these form the contract of insurance and is based upon the information that **you** provide.

If the terms and conditions of the policy have been met, we will pay you or your personal representative if you make a valid claim.

Please be aware that this policy does not cover for every eventuality. You should read this policy carefully to ensure that this meets with your requirements. Please keep this in a safe place and take it with you on your trip.

Important Telephone Numbers	
Customer Service	0870 060 6468 or +44 208 763 3375
Claims	0870 224 7665 or +44 208 760 7350
Emergency Medical Assistance (24 Hours)	
Calling from the United Kingdom	020 8763 3036
For Europe and the rest of the world	+44 208 763 3036

For your protection, your calls may be recorded and may be monitored.

24 Hour Emergency Medical Assistance

The Emergency Service is available 24 hours a day to help you in a medical emergency and can arrange, where appropriate, admission to hospital, ambulance transfers and air repatriation if medically necessary.

If you need medical treatment abroad or have to go into hospital or require medical assistance during your trip or need to return home early, you must call us first for authorisation before you agree to make any payment. If you do not do this, we may not pay your claim.

Telephone Numbers 24 Hour Emergency Service	
Calling from the United Kingdom	020 8763 3036
or Fax	020 8763 3035
24 Hour Emergency Service in all other countries	
Telephone	+44 20 8763 3036
Fax	+44 20 8763 3035

An on-line new case notification form is also available on the FirstAssist website: www.firstassist.co.uk Click on Assistance service/Claims Information. For ongoing enquiries you can email direct on international.ops@firstassist.co.uk

When contacting the emergency service, you will need to provide the following information:

- Your name
- Your address and contact details
- Your policy number
- The dates of your trip
- The type of assistance you need

It is a condition of the policy that we can decide on the most suitable, practical and reasonable solution to any problem.

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Section 1 – Your Travel Insurance

This policy has been arranged by Barclays Premier Card and is underwritten by Great Lakes Reinsurance (UK) PLC. Great Lakes Reinsurance (UK) PLC (No. 2189462) is registered in England and Wales at 1 Minster Court, Mincing Lane, London EC3R 7YH. This policy is administered by FirstAssist Insurance Services Limited on behalf of **the insurer**. FirstAssist Insurance Services Limited. Registered in England and Wales, No. 04617110. Registered office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU. Barclays Bank PLC, Great Lakes Reinsurance and FirstAssist Insurance Services Limited are authorised and regulated by the Financial Services Authority.

We are required to tell **you** some important features of **your** policy including:

Policy Document

This policy document gives **you** full details of the cover and the conditions **you** must satisfy to ensure **you** are fully covered. Please read these carefully and call **us** on **0870 060 6468** or **+44 208 763 3375** if **you** need any further help and advice.

Conditions and Exclusions

There are conditions and exclusions which apply to individual Sections of the policy and general exclusions which apply to the whole policy, for example consequential loss – see pages 23, 24 & 25.

Pre-existing medical conditions

This policy does not cover any claims arising from any medical condition for which **you** have received, or are awaiting, tests, treatment or consultation in the six months prior to the date of booking **your trip** or where **you** have received a terminal prognosis, unless **we** expressly agree to cover **your** condition.

Please note: If **you** have only one of the medical conditions listed below, it will be automatically covered without any need to contact **us**, provided, for that condition,

- **You** are not on a waiting list for any tests, treatment or specialist referrals;
- **You** are not awaiting a diagnosis or the results of any tests;
- **Your** medication has not changed in the last six months.

If **you** have a condition that is not listed below and would like **us** to consider providing cover or **you** are unsure of **your** status, please contact **us** for advice on **0870 060 6468** or **+44 208 763 3375**.

List of Automatically Covered Pre-Existing Conditions

Acid Reflux	Hayfever
Acne	Hernia
Acute Bronchitis	Hypercholesterolaemia
Allergy – with epipen if prescribed	Hypertension
Arthritis	Hyperthyroidism
Asthma	Hypothyroidism
Broken or Fractured Bone	Hysterectomy
Cerebrovascular Accident	Irritable Bowel Syndrome
Colds or Flu	Menieres Disease
Colitis	Migraine
Crohns Disease	Osteoporosis
Diabetes	Parkinsons Disease
Diverticulitis	Psoriasis
Dyspepsia	Tonsillitis
Eczema	Transient Ischaemic Attack
Epilepsy	Varicose Veins
Glaucoma	Vertigo
Gout	

Eligibility

This insurance is provided at no extra cost to Barclays Premier Card Holders, their **immediate family** and **additional cardholders** only. In order to qualify for the benefits included in this policy **you** must hold a valid Barclays Premier card and have paid for all **Travel Arrangements** (travel, transport and accommodation) using this card. Any costs paid in cash, even where such cash has been obtained by means of a cash withdrawal using **your** Barclays Premier card or paid using nectar points or any other reward points will not be eligible for cover on this policy. **Travel arrangements** paid by means other than the use of **your** Barclays Premier card will not qualify **you** for cover under this policy.

You must have a **home** in your **country of residence**, where you reside for at least six months a year. If **you** are unable to comply with the conditions listed please call the Customer Service Line **0870 060 6468 (+44 208 763 3375)** to arrange for cover to be extended.

Cover for Guests

Cover is also provided for members of **your immediate family** who are travelling with **you**. Companions travelling with the **principal cardholder** may be covered under this policy upon payment of an appropriate premium. To arrange cover for **your guests** please telephone Customer Services on **0870 060 6468** or **+44 208 763 3375**.

If you are over 65 years

Cardholders, their partners and **guests** who are aged 65 and over (at the time of booking the **trip**) may be subject to special terms and/or exclusions. To confirm eligibility and cover **you** must telephone the Customer Services on **0870 060 6468** or **+44 208 763 3375**.

You will be asked to answer appropriate questions concerning **your** health together with details of **your trip** destination.

Limit of cover

Each Section of the policy shows the most **you** can claim, but other limits may apply. For example, under the **personal belongings** section the overall cover is £1,500 but there is a lower limit for **valuables** and any one item. Please check **your** policy carefully to ensure **you** have adequate cover. Certain upgrades are available – see pages 20 to 23.

Looking after your belongings

You should take all reasonable care to protect **your** belongings and act as if **you** are not insured. If **you** do not do this **we** may not pay **your** claim.

Hazardous activities

If **you** are going to take part in any **hazardous activities**, **you** may not be covered by this policy. If **you** are intending to take part in any **hazardous activities** and want to check **you** are covered, please contact us on **0870 060 6468** or **+44 208 763 3375**.

Excesses

Under some Sections of the policy, claims will be subject to an excess. This means that **you** will have to pay the first part of **your** claim.

Duration of Cover

Your policy covers **you** for holidays or **trips** up to a maximum of 60 days in duration.

Renewals

If there are any changes to this policy, Barclays Premier will send **you** a new policy at the beginning of each year.

Termination of cover

The benefits provided by this policy will cease automatically if **you** close **your** Barclays Premier account.

Complaints

This policy contains a complaints procedure, which tells **you** what steps **you** can take if **you** wish to make a complaint – see page 26.

Making a claim

To help **us** deal quickly and efficiently with **your** claim, please read the claims procedure on page 25. This tells **you** what documents **you** will need to support **your** claim. **You** may need some proof, for example a police report, which **you** must obtain while **you** are on **your** trip.

Medical Emergency

If **you** need assistance in the event of a medical emergency, please contact the Emergency Service immediately. Please read page 3 of this policy for details.

Choice of Law

It is possible to choose the law applicable to a contract of insurance in the **United Kingdom**. **We** have chosen Scottish law to apply if **you** live in Scotland and English law if **you** live elsewhere in the **United Kingdom**. If **you** do not normally live in the **United Kingdom**, English law shall apply, unless agreed by **us** in writing.

Reciprocal Health Agreement

If you are travelling to countries within the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland you are strongly advised to obtain a European Health Insurance Card (EHIC) from your local Post Office. You can also apply online through www.dh.gov.uk/travellers, by post or phone. This will entitle you to benefit from the reciprocal health care arrangements which exist between countries within the EU, Iceland, Liechtenstein, Norway or Switzerland.

Important 24-hour Medical Emergency Service While Abroad

If **you** need medical treatment abroad or have to go into hospital or require medical assistance during **your** trip or need to return **home** early, **you** must call **us** first for authorisation before **you** agree to make any payment. If **you** do not do this **we** may not pay **your** claim.

The Emergency Service will provide, where appropriate:

- A guarantee and payment of hospital and doctors fees
- Suitable repatriation, with trained medical escorts where required. In critical cases an air ambulance will be provided
- Necessary travel arrangements for members of **your** party or a **close relative** (if applicable)
- Road ambulance and admission to hospital on **your** arrival in **your** country of residence.

Details of how to contact the emergency service may be found on Page 3 of this policy.

Don't fall victim

Every year a number of people fall victim to theft of personal possessions and money. **You** should take reasonable care to protect yourself and **your** property – always act as if **you** were not insured.

Please Remember:

- Don't travel with more **cash** or **valuables** than **you** need.
- Use credit/debit cards or travellers cheques.
- Remember to record numbers and the 'loss centre' telephone no. separately.
- Report losses immediately.
- Where available use hotel deposit boxes to store **valuables, money** and passports. Otherwise keep these locked in personal accommodation.
- Keep luggage locked at all times. If travelling by car lock it in the boot but always take **your valuables** with **you**.
- Never leave luggage unattended or with strangers.
- Beware of pickpockets and thieves. They are professionals who know their surroundings. Be on **your** guard and act discreetly.

Hazardous Activities

Please be aware that the following activities are not covered:

- Flying of any kind other than as a fare paying passenger in a fully licensed passenger carrying aircraft
- Driving a car, van, lorry or similar form of motorised transport unless **you** have the appropriate licence to do so
- Driving or riding as a passenger on a motorcycle or moped unless the driver has the appropriate licence to do so and **you** are wearing a helmet
- Hang-gliding, paragliding and parasailing
- Parachuting or any sports using a parachute or canopy
- Sky-diving or sky surfing
- Motor-racing, motorcycle racing or sidecar racing
- Bullfighting
- Potholing or caving
- Mountaineering, cliff or rock climbing using ropes or guides
- Horse racing, eventing, hunting on horseback, polo, show jumping, endurance riding, rodeo
- Boxing, wrestling or martial arts
- Racing in motor boats
- High diving
- Sailing outside territorial waters
- Scuba diving unless:
 - **You** are a qualified diver, or
 - A qualified instructor accompanies **you**No cover applies over a depth of 30m nor if **you** dive unaccompanied
- Yacht-racing or ocean-going yachting
- Winter Sports as defined below
("Ski-racing, ski-jumping, snowboarding without a leash, off-piste skiing unless accompanied by a qualified guide or instructor, heliskiing, ice hockey, bobsledding, the use of skeletons, toboggans or luges, freestyle-skiing, competitive skiing")
- White or black water rafting, canoeing, kayaking or canyoning
- Any team sport such as football, rugby or hockey where the main purpose of the **trip**/journey is to participate in that sport.
- Any sport as a professional
- Paid manual work

If **you** are unsure as to whether **your** chosen activity is insured, please call us on **0870 060 6468** or **+44 208 763 3375**.

Section 2 – Definitions

Wherever the following words appear in bold in the policy they will have the following meanings:

Accident/Accidental

Accident/Accidental means in respect of Personal Accident benefits and exclusions, a sudden event, which happens by chance, after the start date of **your** policy and during the period of **your trip**, which results in **your bodily injury**.

Additional Cardholder

A person authorised by the **principal cardholder** to use their account.

Bodily injury

Injury to **your** body which is caused solely by violent **accidental** external and visible means. This does not include any sickness, disease or naturally occurring condition or gradually operating or degenerative process.

Cash

Coins and notes that are legal tender in any country.

Close Relative

Your mother, father, sister, brother, wife, husband, fiancé(e), partner, daughter, son (adopted or fostered), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece.

Colleague

Anyone who works at **your** place of business and who, if **you** were both away from work at the same time, would prevent the business from running properly.

Country of Residence

The country in which **you** reside for at least six months a year.

Cutting short your trip

Your early return **home** before the scheduled return date.

FirstAssist Insurance Services Limited

FirstAssist Insurance Services Limited. Registered in England and Wales, No. 04617110. Registered Office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU. FirstAssist Insurance Services Limited are authorised and regulated by the Financial Services Authority.

Guest

Any individual travelling with the **principal** or **additional cardholder** during the period of the **trip** and for whom the appropriate premium has been paid.

Hazardous activities

Any activities listed in the hazardous activities section on page 8.

Home

Your permanent private residential address in **your Country of Residence**.

Immediate Family

Immediate family means 2 adults (who reside permanently at the same address and with whom **you** live as husband or wife) and unlimited dependent children (including fostered and adopted) under the age of 18 (or 23 if they are in full-time education).

Loss of limbs

Total and permanent loss of use or permanent amputation at or above the wrist or ankle.

Loss of sight

Complete and permanent loss of sight in one or both eyes.

Period of insurance

- Cancellation cover starts on the date that **your trip** is booked
- 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**

We will extend the **period of insurance** for up to 30 days at no extra cost if due to circumstances beyond **your** control occurring during the **trip**, **you** have to stay on **your trip** longer. Such extension to cover must be agreed by **us** prior to commencement.

Permanent total disablement

Total and permanent disability which medical evidence confirms will last for the rest of **your** life and prevents **you** undertaking paid work of any and every kind.

Personal belongings

Personal effects owned by **you** and taken, worn or purchased on the **trip**.

Personal money

Cash, travellers' cheques, letters of credit, travel tickets, hotel vouchers, passports, visas and green cards **you** have for **your** private use on the **trip**.

Principal Cardholder

The individual who has signed the credit agreement with Barclays Premier Card.

The Insurer

Great Lakes Reinsurance (UK) PLC. Great Lakes Reinsurance (UK) PLC (No. 2189462) is registered in England and Wales at 1 Minster Court, Mincing Lane, London EC3R 7YH. Authorised and regulated by the Financial Services Authority.

Travel Arrangements

Travel arrangements include but not necessarily limited to any road, rail, air or sea transport, hotel or other similar accommodation arrangements and excursion charges which have been paid or have been contracted to be paid relating to any **trip** occurring during the **period of insurance** where such costs, expenses or charges are paid exclusively using **your** Barclays Premier Card. Travel arrangements paid by means other than the use of **your** Barclays Premier card will not qualify **you** for cover under this policy.

Travelling Companion

The person or persons **you** have booked to travel with.

Trip

Any return journey that starts and finishes from **your home** or place of business in **your country of residence** and which lasts, or is scheduled to last, for no more than 60 days.

United Kingdom

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

Valuables

Jewellery, gold, silver, precious metal or precious stone articles, watches, furs, radios, binoculars, telescopes, audio, photographic, video, computer, television, telecommunication and their accessories/equipment.

We/us/our

FirstAssist which administers the insurance on behalf of the insurer.

You/your/insured person

1. The principal cardholder;
2. Any additional cardholder;
3. The principal cardholder's immediate family, when travelling with the principal cardholder;
4. Any guest who is a resident of the same country as the principal cardholder and for whom the appropriate premium has been paid.

Section 3 – Your Cover

Cancellation and Curtailment

1. We will pay you up to £3,000 for travel and accommodation charges (including excursion expenses up to £100) which are not recoverable elsewhere and which you have paid or contracted to pay should you have to cancel your trip before you leave your home or place of business as a result of the following commencing during the period of insurance:
 - your death, injury or illness or that of your travelling companion, the person you are going to stay with, a close relative or colleague;
 - you or your travelling companion being required by the police to stay at home as a result of burglary, serious fire, storm or flooding to your or their home or usual place of business in your country of residence.
 - you or your travelling companion being required for jury service in your country of residence or as a witness in a court of law in your country of residence;
 - you being made involuntarily redundant under applicable legislation.
2. You will be covered up to £3,000 if you cut short your trip as a result of:
 - your death, injury or illness or that of your travelling companion, the person you are going to stay with, or a close relative or colleague, provided it is medically necessary for your trip to be cut short;
 - you or your travelling companion being required by the police to return home as a result of burglary, serious fire, storm or flooding to your or their home or usual place of business in your country of residence.
 - you or your travelling companion being required for jury service or as a witness in a court of law in your country of residence and you were not aware of prior to booking your trip.

Exclusions

1. The first £75 of each and every claim, for each insured person.
2. We will not pay if you cancel or cut short your trip as a result of:
 - a) any ongoing pre-existing medical condition for which you have been prescribed regular medication or received treatment by your usual general medical practitioner within six months of booking your trip. There are a number of pre-existing medical conditions which are automatically covered under the policy, please refer to page 5 for the list of automatically covered pre-existing medical conditions;
 - b) where you are awaiting further consultation by your usual general medical practitioner or have been referred to a specialist for further treatment or consultation;

- c) any circumstances **you** were aware of at the time **your trip** was booked, which **you** knew might lead to **your trip** being cancelled or cut short, unless **we** agreed to cover it in writing before the **trip**;
- d) **you** booking a **trip** which is against the advice of a doctor;
- e) any sickness, disease, condition or injury suffered by, or any terminal prognosis given to **your travelling companion**, anyone **you** will be staying with or any **close relative** or **colleague** which **you** were aware of at the time of booking **your trip** unless **we** agreed to provide cover in writing before the **trip**;
- f) **your** disinclination to travel;
- g) **you** not having the correct passport, visa or other entry documents;
- h) any restrictions caused by the law of any country;
- i) the failure of any transport, accommodation provider or any conference organiser/or their agent or any person acting for **you**;
- j) **your** financial circumstances which were known to **you** at the time of booking **your trip**;
- k) **your** decision not to go on or continue with the **trip** for reasons other than those listed;
- l) **your** suicide, attempted suicide, intentional self-injury or deliberate exposure to danger (unless in an attempt to save someone's life);
- m) **you** being under the influence of alcohol, solvents or drugs (except drugs prescribed by a doctor other than for the treatment of drug abuse);
- n) pregnancy or childbirth if **you** are expected to give birth eight weeks before the start of, during or within eight weeks after the end of **your trip**;
- o) any claim excluded by the general exclusions;
- p) **we** will not pay any claim resulting directly or indirectly from **you** participating in any **hazardous activities**.

Conditions applying to cutting short your holiday

The 24 hour Medical Emergency Service must be called immediately or as soon as reasonably possible to authorise any expenses if **you** have to return **home** early. If **you** do not do this **we** may not pay **your** claim. **You** must not arrange in-flight medical care for **your** return journey without the permission of the 24 hour Medical Emergency Service. **Our** medical advisers will consult with the doctors treating **you** to decide on reasonable grounds if this is necessary and will make the most appropriate arrangements for **you**.

We may instruct **you** to return **home** if **our** medical advisers and the doctors treating **you** decide that **you** are fit to travel.

Please refer to Section 7 on Claims Procedure on page 25 of this policy.

Delay cover

If the transport on which **you** are booked as a passenger for **your** outward or return journey is delayed or cancelled for reasons beyond **your** control, **we** will pay **you** one of the following:

- compensation of £20 per hour for every complete hour that **you** are delayed over 12 hours up to a maximum of £240. **We** will not pay more than £400 for any group of insured people who are travelling together and whose delay is caused by the same event; or
- up to £3,000 for cancellation charges if after a delay of 24 hours to **your** outward journey from **your country of residence** **you** choose to cancel the **trip**.

Delay benefit will be based on the difference between **your** actual time of departure and **your** scheduled departure time.

Exclusions

We will not pay for:

- a) The first £75 for each and every claim, for each **insured person**, if **you** cancel **your trip** after a delay of 24 hours;
- b) claims caused by strike, industrial action or any other reason which was public knowledge when **your trip** was booked;
- c) delay as a result of **your** failure to check in at **your** departure point on time;
- d) claims if the provider of transport, accommodation or tour operator stops trading;
- e) any claim excluded by the general exclusions;
- f) any money **you** can recover from someone or somebody else.

Conditions

You must obtain written confirmation from the carrier to confirm the cause of the delay and the period of delay. **You** will also need to tell **us** the scheduled time of **your** departure and the actual time of **your** departure.

Missed Departure

We will pay **you** up to £500 (£1,000 for a group travelling together) for reasonable and necessary extra travel and accommodation expenses to allow **you** to get to **your** destination abroad or to return **home** if:

- scheduled public transport services on which **you** are booked as a passenger fail or are disrupted and this stops **you** from getting to the airport, port or station on time; or
- the car in which **you** are travelling is involved in an accident or breaks down and this stops **you** from getting to the airport, port or station on time.

Internal flights that are part of **your trip** plans and which are pre-booked and paid for in **your country of residence** prior to departure are covered under this Section.

Exclusions

We will not pay **you** a delayed departure or missed departure claim for:

- a) claims caused by strike or industrial action which was public knowledge;
- b) any claim excluded by the general exclusions;
- c) any claim caused by traffic congestion.

Conditions

You must do all that **you** can to arrive on time at the airport, port or station from which **you** are leaving. If **you** miss the departure due to **your** car being involved in an accident or breaking down, **you** must send **us** a written police accident report or repairer's report.

Medical Emergency and Associated Expenses

If **you** are travelling outside **your country of residence** we will pay up to £1,000,000 for any necessary and reasonable expenses caused by **your** illness, injury or death occurring during the **period of insurance** for:

- a) medical expenses **you** have to pay within 12 months of **your** illness, injury or death, which are incurred outside **your country of residence**;
- b) emergency dental treatment up to £150 for the immediate relief of pain only;
- c) the extra cost of **you** returning **home**;
- d) extra accommodation expenses if **you** are advised by a doctor that **you** should stay longer than **you** intended;
- e) extra travel and accommodation expenses where a doctor has advised it is necessary for one person to stay with **you** or to travel from **your country of residence** to escort **you home** if **you** are seriously ill or injured;

- f) up to £2,500 for funeral expenses abroad;
- g) the cost of bringing **your** body or ashes **home**;
- h) up to £150 for unrecoverable expenses in respect of excursions **you** have paid for before **your** departure but which **you** have not made.

If **you** are travelling within **your country of residence** we will pay **you** up to £600 for:

- a) extra travel and accommodation expenses if **you** are advised by a doctor that such travel or accommodation is necessary;
- b) extra travel and accommodation expenses where a doctor has advised it is necessary for one person to stay with **you** or to travel from **your country of residence** to be with **you** if **you** are seriously ill or injured;
- c) the extra cost of bringing **your** body or ashes **home**;
- d) extra charges necessarily incurred to transfer **you** by ambulance to a hospital or nursing home nearer **your home**;
- e) extra charges necessarily incurred to recover **your** car and **your personal belongings** to **your home** if **you** or any other person travelling with **you** at the time of **your** discharge from hospital is unable to drive the car in which case we will arrange recovery of **your** car and **your personal belongings**.

Hospital Benefit

If **you** are travelling outside **your country of residence** we will pay **you** up to £750 (£25 for every complete 24 hour period excluding the first full 24 hour period) if **you** are kept in hospital during the **period of insurance** as an in-patient or confined to **your** pre-booked accommodation on the instructions of a doctor.

Any amount **you** receive under this Section will be in addition to any amount that **you** receive under the Medical Emergency and Associated Expenses Section. **You** may use this benefit to cover incidental expenses incurred such as telephone calls and taxi fares.

A medical certificate must be obtained from the treating doctor showing the period of admission to hospital or confinement to **your** pre-booked accommodation.

Personal Accident

If **you** sustain **accidental bodily injury** during the **period of insurance** and the injury results in **your** death or disability (as listed below) within 12 months we will pay **you** (or **your** legal personal representative(s) in the event of death) the following benefits:

1. Death £25,000
2. **Loss of one or more limbs** or £25,000 **loss of sight** in one or both eyes
3. **Permanent total disablement** £25,000

Exclusions applicable to Sections Medical Emergency and Associated Expenses, Hospital Benefit and Personal Accident

In respect of medical emergency and associated expenses, hospital benefit and personal accident we will not pay **you** for:

- a) the first £150 of each and every claim for each **insured person**, claiming under the Medical Emergency and Associated Expenses section.
- b) any ongoing **pre-existing medical condition** for which **you** have been prescribed regular medication or received treatment by **your** usual general medical practitioner within six months of booking **your trip**. There are a number of **pre-existing medical conditions** which are automatically covered under the policy, please refer to page 5 for the list of automatically covered **pre-existing medical conditions**;

- c) where **you** are awaiting further consultation by **your** usual general medical practitioner or have been referred to a specialist for further treatment or consultation;
- d) any advice, treatment or surgery where **you** have travelled against the advice of a doctor or in order to obtain medical treatment or advice abroad;
- e) any treatment or surgery which **our** medical advisers reasonably believe is not essential or could wait until **your** return **home**;
- f) any treatment or surgery or exploratory tests which are not directly related to the illness or injury for which **you** originally went into hospital;
- g) cosmetic or elective surgery;
- h) medication and treatment which **you** knew **you** would need while **you** were away;
- i) any extra costs incurred for a single private room unless medically necessary;
- j) meals, taxi fares and/or telephone expenses unless **we** have agreed to reimburse these costs;
- k) treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- l) repairs to or the provision of dentures or artificial teeth or any dental work involving the use of precious metals;
- m) any treatment in the country where **you** normally live;
- n) any claim arising from motorcycling where **you** are the driver or passenger unless **you** or the driver holds a current and valid licence which allows **you** or them to ride a motorcycle;
- o) **your** suicide, attempted suicide, intentional self-injury or deliberate exposure to danger (unless in an attempt to save someone's life);
- p) **you** being under the influence of alcohol, solvents or drugs (except drugs prescribed by a doctor other than for the treatment of drug abuse);
- q) pregnancy or childbirth if **you** are expected to give birth eight weeks before the start of, during or within eight weeks after the end of **your** trip;
- r) any claim resulting directly or indirectly from **you** participating in any **hazardous activities**;
- s) any loss of ski pack costs;
- t) any claim excluded by the general exclusions.

In addition, **we** will not pay **you** personal accident benefits for:

- a) more than one benefit to any one **insured person** for injuries caused by one accident;
- b) more than £5,000 for a claim relating to death of a person under the age of 18;
- c) any claim for **permanent total disablement** if **you** are over 65 years of age.

Conditions

The 24 hour Medical Emergency Service must be called immediately or as soon as reasonably possible to authorise any expenses for medical treatment abroad or if **you** have to return **home** early. If **you** do not do this **we** may not pay **your** claim.

You must not arrange in-flight medical care for **your** return journey without the permission of the 24 hour Medical Emergency Service. **Our** medical advisers will consult with the doctors treating **you** to decide if this is reasonably necessary and will make the most appropriate arrangements for **you**.

We may instruct **you** to return **home** if **our** medical advisers and the doctors treating **you** decide on reasonable grounds that **you** are fit to travel.

Please refer to Section 7 the Claims Procedure on page 25 of this policy. If **you** do not follow this procedure **we** may not pay **your** claim.

Personal belongings

If **you** accidentally lose or damage **your personal belongings** or they are stolen during the **period of insurance** we will pay **you** up to £1,500 to replace or repair them (after any suitable deduction for wear and tear and depreciation if applicable).

You can claim up to £250 for any one item, pair or set. The overall limit for **valuables** is £250. If **your personal belongings** are temporarily lost on the outward journey we will pay **you** up to £25 for each hour up to a maximum of £300 for the purchase of essential items. If **your** baggage is permanently lost we will deduct any payment made for temporary loss from the final settlement. All receipts must be produced as proof of purchase.

If **you** lose **your personal belongings** temporarily, **you** must obtain a report from the carrier or in the case of an airline, a "Property Irregularity Report" from the airline or handling Agent.

Personal Money

We will pay **you** up to £500 (limited to £250 in respect of **cash**) if **you** lose or have **your personal money** stolen during **your trip**.

Exclusions

We will not pay **you** a **personal belongings** claim for:

- a) more than £250 per person in total for **valuables**;
- b) more than £250 per person for any one article, pair or set of articles;
- c) breakage of or damage to fragile articles, (except lenses in cameras, binoculars, telescopes, or spectacles) and any other loss caused by the breakage;
- d) loss, theft of or damage to **valuables** which **you** have left in baggage checked in by a carrier and outside **your** control;
- e) loss or theft of or damage to **personal belongings** or **valuables** if they have been left unattended in a vehicle, unless they are locked out of sight in the boot of the vehicle or the luggage compartment of an estate or hatchback and there is evidence of violent and forcible entry;
- f) mobile phones, films, cassettes, cartridges or disks other than for their value as unused material unless purchased pre-recorded when we will pay up to the retail list price;
- g) perishable goods, bottles, cartons or any other loss caused by the breakage;
- h) pedal cycles, wheelchairs, prams, pushchairs or baby buggies other than while they are being conveyed by public transport;
- i) contact or corneal lenses;
- j) the cost of replacing damaged dentures;
- k) loss or theft of or damage to winter sports equipment;
- l) **your personal belongings** if they are delayed, detained or confiscated by customs or other officials;
- m) **your personal belongings** if they are lost or damaged as a result of wear and tear, depreciation in value, damage caused by moth or vermin or any process of cleaning, repairing or restoring;
- n) any claim excluded by the general exclusions.

We will not pay the first £50 for any loss, charge or expense incurred in respect of each claim for each **insured person** under this Section.

We will not pay you a **personal money** claim for:

- a) more than £250 for loss of **cash** unless the **personal money** was, at the time of loss or theft deposited in a safe or safety deposit box or left in **your** locked personal accommodation;
- b) loss caused by depreciation in value or shortage caused by error or omission;
- c) loss of travellers cheques if **you** have not complied with the issuer's conditions or where the issuer provides a replacement service;
- d) loss or theft from a vehicle;
- e) loss or theft of **personal money** which **you** have left in baggage checked in by a carrier;
- f) loss or theft of ski lift pass;
- g) any claim excluded by the general exclusions;
- h) **your personal money** if it is delayed, detained or confiscated by customs or other officials.

We will not pay the first £50 for any loss, charge or expense incurred in respect of each claim for each **insured person** under this Section.

Conditions

We will not pay you the benefits for **personal belongings** or **personal money** if:

- a) **you** fail to exercise reasonable care for the safety and supervision of **your** property;
- b) **you** fail to obtain a written police report within 24 hours of the discovery in the event of loss or theft;
- c) **you** fail to obtain a carriers report or in the case of an airline a Property Irregularity Report where **your** property has been lost or damaged in transit;
- d) **your personal belongings** or **personal money** are delayed, detained or confiscated by customs or other officials.

Personal Liability

We will pay up to £1,000,000 in respect of any one occurrence and in total for **accidental bodily injury** to another person or **accidental** damage to someone else's property occurring during the **period of insurance** which **you** legally have to pay. This cover is only for **accidental** injury or damage to the property of people other than **your** employee, **close relative** or **travelling companion(s)** or property which is not owned by **you** or being looked after by **you** or a **close relative** or **travelling companion(s)**, other than in respect of **your** commercial holiday let. We will also pay for **your** legal expenses and any claimant's costs payable but **we** must give **our** written consent to this.

Exclusions

We will not pay you a personal liability claim for:

- a) liability caused directly or indirectly by **you** owning, or the use of, animals (except domestic animals), firearms (except licensed sporting guns used for recreational purposes only), any aircraft, motorised vehicle, boat or any other form of motorised leisure equipment (unless it is a boat designed for and being used as accommodation and is permanently moored);
- b) employer's liability or liability caused by carrying out contracts, supplying goods and services, or **you** doing **your** job;
- c) any claim excluded by the general exclusions.

Conditions

You must send us any writ, summons (court claim form) or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

Legal Expenses

We will pay you up to £25,000 for reasonable and necessary legal costs you or your legal personal representative(s) have to pay in order to claim compensation or damages for your personal injury or death caused by the negligence of a third party during the period of insurance.

We have complete control over the legal proceedings, but you can recommend a suitable solicitor or other appropriately qualified person to represent you but we do not have to appoint them. We will not pay legal expenses for bringing a legal action in more than one country for the same event. If there is any dispute between you and us in relation to this Section then you may refer this dispute to arbitration.

Exclusions

We will not pay you a legal expenses claim for:

- a) claims against the insurer, us or our agents;
- b) claims against your travelling companion(s);
- c) actions against a close relative(s);
- d) legal expenses which you have incurred before we have agreed to support you;
- e) claims relating to a case that we think you are unlikely to win or where the cost of action could be more than the settlement or where there is no reasonable prospect of any award being paid;
- f) incidental expenses such as travelling costs;
- g) any claim excluded by the general exclusions.

Emergency Advice and Assistance

If during the period of insurance or within seven days after the period of insurance you need help or advice in respect of a general nature for an accident or event that happened during your trip, a 24-hour telephone service is available to offer practical advice and assistance.

If you need help during your trip, a 24 hour emergency telephone number is available – please telephone **+44 208 763 3036** if calling from the United Kingdom please telephone **020 8763 3036**.

Legal Consultation

In the event that criminal proceedings are brought against you in a court outside your country of residence as a result of any accidental action by you to a third party which happens during the period of insurance, we will pay up to £100 for a local lawyer to visit you.

Exclusions

We shall not be liable for:

- a) any fees, costs or other expenses incurred before we have agreed to accept them;
- b) any action against you or by you other than in your private capacity;
- c) payment of fines;
- d) any legal costs until all other insurance's providing legal costs are exhausted;

- e) any event occurring within **your country of residence**;
- f) any **accident** or injury whilst you are participating in any **hazardous activities**;
- g) we will not pay legal consultation costs for any action against **you** in respect of any invoices or other debts **you** have not paid or any other civil proceedings brought against **you**;
- h) we will not pay **you** for any claim excluded by the general exclusions.

Section 4 – Winter Sports Cover

Ski Hire

We will pay **you** up to £250 if **your** own equipment is temporarily lost in transit on the outward journey or is lost, damaged or stolen during the **trip**.

Ski Pack

We will pay **you** up to £150 for the unused part of ski pack costs that **you** have not used if **you** fall ill or become injured during the **trip**.

(Ski pack means ski hire, ski lessons and lift pass).

Piste closure

We will pay **you** up to £200 (£20 per day) for extra costs of transport and ski lift pass if **you** have to travel to another resort if **you** are unable to ski due to adverse weather conditions at **your** pre-booked resort (only available for **trips** between 15th December and 31st March).

If it is not possible to travel to another resort or it is not possible to ski, we will pay £20 per day for each 24-hour period **you** are unable to ski.

Avalanche and Landslide

We will pay **you** up to £100 for extra travel and accommodation costs if an avalanche or landslide delays **your** arrival at or departure from the booked resort.

Ski Hire

Exclusions

We will not pay for:

- a) loss or damage caused by general wear and tear;
- b) any money **you** can get from someone or somewhere else;
- c) any claim excluded by the general exclusions.

Conditions

We will not pay **you** the benefits for Winter sports expenses if:

- a) **you** fail to exercise reasonable care for the safety and supervision of **your** property;
- b) **you** fail to obtain a written police report within 24 hours of the discovery in the event of loss or theft;
- c) **you** fail to obtain a carrier's report or in the case of an airline a Property Irregularity Report where **your** property has been lost or damaged in transit;
- d) **your personal belongings** are delayed, detained or confiscated by customs or other officials.

Ski Pack

Exclusions

We will not pay for:

- a) **accidental** injury, illness or death caused directly or indirectly by **your** participation in the following winter sports – ski-racing, ski-jumping, snowboarding without a leash, off-piste skiing unless accompanied by a qualified guide or instructor, heliskiing, ice hockey, bobsleighbing, the use of skeletons, toboggans or luges, freestyle skiing, competitive skiing;
- b) we will not pay **you** for any claim excluded by the general exclusions.

Piste Closure

Exclusions

We will not pay for:

- a) any expenses **you** can claim under any other insurance;
- b) any claim excluded by the general exclusions.

Conditions

You must obtain written confirmation from the appropriate authority to confirm that the piste was closed and/or it was not possible to travel to another resort.

Avalanche and landslide

Exclusions

We will not pay for:

- a) any expenses **you** can claim under any other insurance;
- b) any claim excluded by the general conditions.

Conditions

You must obtain written confirmation from the appropriate authority to confirm the period of delay. **You** will also need to tell **us** the scheduled time of **your** arrival/departure and the actual time of **your** arrival/departure.

Section 5 – Optional Cover

This cover is only applicable if the appropriate additional premium has been paid. Please call **0870 060 6468** or **+44 208 763 3375** to arrange cover.

Option 1

Increased Limits

This cover includes the same benefits and exclusions outlined in Section 3. However, cover is extended to:

Increased Cancellation and Curtailment Cover

Cover under Section 3, Cancellation and Curtailment is extended to £5,000 in total.

Increased Medical Expenses

Cover under Section 3, Medical Emergency and Associated Expenses is extended to £5,000,000 in total.

Increased Personal Liability

Cover under Section 3, Personal Liability is extended to £2,000,000 in total.

Increased Personal Belongings Cover

Cover Under Section 3, Personal Belongings is extended to £3,500 in total.

Option 2

Golf Cover

The following section of cover will not apply to **trips** undertaken within **your country of residence**.

Important Note

All conditions and exclusions included within Section 3 – Cancellation and Curtailment, Delay, Medical Emergency and Associated Expenses and Personal Belongings, also apply to this section.

Special definition applying to Golf Cover

Golf clubs means a complete set of clubs normally carried in a golf bag, regardless of whether purchased as a set or individually.

For Cancellation and Curtailment Claims

We will pay:

If **you** are forced to cancel **your trip** after paying the deposit for the **trip**, due to **you** sustaining a **bodily injury** or illness that as a direct result prevents **you** from playing golf **we** will pay up to £3,000 under Section 3 – Cancellation and Curtailment Cover.

Please note that in the event of cancelling **your trip** as a result of **your bodily injury** or illness confirmation must be obtained from a medical practitioner in **your country of residence** that **your bodily injury** or illness prevented **you** from playing golf.

For Delay Cover Claims

We will pay:

If there is a delay in the departure of the ship, train or aircraft in which **you** are booked to make **your trip**, and **you** are delayed for at least four hours **we** will pay up to £250 for non-refundable pre-paid green fees **you** are unable to use as a direct result of the delay, under Section 3 – Delay Cover.

For Medical Emergency and Associated Expenses Claims

We will pay:

If **we** pay **you** for the cost of, or expenses relating to emergency medical treatment given or prescribed by a medical practitioner following **your bodily injury** or illness outside **your country of residence**, **we** will pay up to £250 for non-refundable pre-paid green fees **you** are unable to use as a direct result of **your bodily injury** or illness, under Section 3 – Medical Emergency and Associated Expenses.

For Personal Belongings Claims

We will pay:

- a) The cost of repair if economical, or otherwise the cost of replacement of **golf clubs** as new, less deductions for wear, tear or depreciation, if **your golf clubs** are lost, damaged or stolen during the period of the **trip** up to a maximum of £1,500 under Section 3 – Personal Belongings Cover.
- b) Up to £250 towards the cost of hiring replacement **golf clubs** for each pre-booked round of golf where **your golf clubs** were unavailable through being temporarily lost in transit on **your** outward travel and not restored to **you** within 4 hours after arrival at **your** destination.

You must obtain written confirmation from the carrier of the number of hours delay. If the **golf clubs** prove to be permanently lost the overall limit insured as specified in part a) above shall apply. **You** must also obtain receipts for the cost of hiring replacement clubs.

Option 3

Wedding Cover

Important Note

All conditions and exclusions included within Section 3 – Personal Belongings, also apply to this section.

Special definitions applying to Wedding Cover

Wedding attire means dress, suit, shirt, shoes, hat, tie bought specifically for the occasion, and makeup, hair styling and flowers paid for or bought for the occasion.

Insured couple means the two individuals who are insured under this policy and are due to be married during the period of the **trip**.

For Personal Belongings Claims

We will pay:

- a) The cost of repair if economical, or otherwise the cost of a replacement wedding ring as new, less deductions for wear, tear or depreciation, if **your** wedding ring is lost, damaged or stolen during the period of the **trip** up to a maximum of £250 in respect of each **insured person**, under Section 3 – Personal Belongings Cover.
- b) The cost of repair if economical, or otherwise the cost of replacement wedding gifts as new, less deductions for wear, tear or depreciation, if **your** wedding gifts taken or acquired during **your trip** are lost, damaged or stolen during the period of the **trip** up to a maximum of £1,000 in respect of each **insured couple**, under Section 3 – Personal Belongings Cover.
- c) The cost of repair if economical, the hire if available or otherwise the cost of similar replacement **wedding attire** as new, less deductions for wear, tear or depreciation, if **your wedding attire** that is to be worn specifically by **you** on **your** wedding day is lost, damaged or stolen during the period of the **trip** up to a maximum of £1,500 in respect of each **insured couple**, under Section 3 – Personal Belongings Cover.
- d) Reasonable additional costs **you** incur to reprint the photographs or retake the video recordings, if the professional photographer who was pre-booked to take the photographs or video recordings on **your** wedding day, is unable to fulfil such obligations due to illness, injury or unavoidable and unforeseen transport problems or if the photographs or video recordings of the wedding day taken by a professional photographer are lost, damaged or stolen during the period of the **trip** up to a maximum of £750 in respect of each **insured couple**, under Section 3 – Personal Belongings Cover.

Option 4

Business Cover

Important Note

All conditions and exclusions included within Section 3 – Medical Emergency and Associated Expenses and Personal Belongings, also apply to this section.

Special definitions applying to Business Cover

Business machines and equipment means mobile telephones, portable personal computers, personal electronic organisers, calculators, dictaphones, portable facsimile machines, telephones, modems, portable overhead projectors, owned by **you** or for which **you** are responsible.

Business samples means a small amount of fabric or other commodity, owned by **you** or for which **you** are responsible, which is to be given or shown to a prospective client.

For Medical Emergency and Associated Expenses Claims

We will pay:

- a) Up to £1,500 towards the cost of a return travel ticket, up to the same class of travel as that paid by **you** on **your** outward trip, to enable a business colleague where necessary, to replace **you** if **you** are hospitalised for more than three days, repatriated or die.
- b) Up to £1,500 towards the cost of necessary and reasonable additional accommodation and travel expenses should **you** need to extend the period of the trip beyond the scheduled return date following **your** **bodily injury** or illness or due to adverse weather conditions at **your** trip destination.

For Personal Belongings Claims

If during a trip undertaken for business purposes, we will pay:

- a) The cost of repair if economical, or otherwise the cost of replacement of **business machines and equipment** as new, less deductions for wear, tear or depreciation, if **your** **business machines and equipment** is lost, damaged or stolen during the period of the trip.
- b) The cost of repair if economical, or otherwise the cost of replacement of **business samples** as new, less deductions for wear, tear or depreciation, if **your** **business samples** are lost, damaged or stolen during the period of the trip.

The total amount payable in respect of each **insured person** under a) and b) is £3,000 subject to a maximum limit of £1,000 in respect of any single article, pair or set of articles.

- c) If **your** **baggage** is temporarily lost in transit on **your** outward travel and not restored to **you** within 4 hours after arrival at **your** destination we will pay **you** up to £500 towards the cost of purchasing essential replacement items. **You** must obtain written confirmation from the carrier of the number of hours delay. If the **business machines and equipment** proves to be permanently lost the overall limit insured as specified in part a) above shall apply.
- d) If **your** **business machines and equipment** is lost, damaged or stolen during the period of the trip we will pay **you** up to £500 towards the cost of hiring replacement **business machines and equipment** for the duration of the trip or until your **business machines and equipment** is returned to **you**, whichever is the shorter period. **You** must obtain receipts for the cost of hiring replacement **business machines and equipment**.

Section 6 – General Exclusions and Conditions applying to the whole policy

We will not pay for any claim caused by:

- a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, civil commotion, rebellion, terrorism, revolution or military or usurped power;
- b) ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
- c) pressure waves caused by aircraft or other flying machines travelling at sonic or supersonic speeds;

- d) **your** property being held, taken, destroyed or damaged under the order of any police government or custom officials;
- e) any claim arising from any material fact that **you** knew about when **you** booked **your trip** unless **we** agreed to it in writing;
- f) any currency exchange rate changes;
- g) any loss or expense recoverable under any other insurance policy;
- h) any criminal act committed by **you**;
- i) an insured event occurring in any geographical area for which **you** have not paid the appropriate premium;
- j) any consequential loss other than as specified in this policy;
- k) any restrictions caused by the law of the country;
- l) **you** being under the influence of alcohol, solvents or drugs, (except drugs prescribed by a doctor other than for the treatment of drug abuse);
- m) travel to areas the Foreign and Commonwealth Office has advised against travelling to. If **you** are unsure please contact them on **0845 850 2829** or www.fco.gov.uk/knowbeforeyougo
- n) directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof, however caused;
- o) the insurance does not cover claims directly or indirectly resulting from:
 - i. Equipment (whether **you** own it or not) failing, or being unable to correctly recognise data representing any date in such a way that it does not work properly or at all;
 - ii. the fear of equipment (whether **you** own it or not) failing, or being unable to correctly recognise data representing any date in such a way that it does not work properly or at all;
 - iii. computer viruses.

Equipment includes computers and anything else, which has a microchip in it. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer. Microchips include integrated circuits and microcontrollers. Computer viruses include any program or software that prevents any operating system, computer program or software working properly or not at all.

Conditions

You must comply with the policy conditions as failure to do so may result in **you** not being fully covered and a claim not being paid. These conditions apply to the whole policy:

- a) **you** must take all reasonable steps to prevent and minimise loss;
- b) **you** must tell **us** in writing as soon as possible after any event, which leads or may lead to a claim under this policy. **You** must also tell **us** as soon as possible if **you** know of any actual or intended legal action against **you**;
- c) **you**, or any person acting for **you**, must not deal with any claim against **you** without **our** written agreement;
- d) **you** or **your** legal personal representative(s) must pay for all certificates, information and evidence **we** may need to investigate **your** claim;
- e) if **you** claim for injury or illness **we** may require (and pay for) **you** to be medically examined. **We** may also require (and pay for) a post mortem examination if **you** die;

- f) **you** are obliged to inform **us** of any other insurance that may (or may not) cover the claim **you** are making;
- g) if **you** are covered for the same loss by another insurance policy, no payment will be made under this policy. This condition does not apply to the Personal Accident or Hospital Benefit cover;
- h) **we** can take over, and conduct in **your** name, any legal action. **We** may also take proceedings at **our** expense and for **our** benefit, but in **your** name, to get back any money **we** have paid to anyone else under the policy;
- i) if **you** or any person acting for **you** makes a claim or statement knowing that it is not true (including exaggerating a claim or giving forged or false documents or evidence) this policy will immediately become voidable and **we** will not pay any claim;
- j) **you** should not destroy damaged articles as **we** may request sight of them;
- k) **we** have the right to inform the police about any false claim.

The parties do not intend any term of this agreement to be enforceable pursuant to the Contracts (Rights of Third Parties).

Section 7 – Claims Procedure

To make a claim **you** or **your** legal personal representative should contact **us** as soon as reasonably possible. Telephone **0870 224 7665** or **+44 208 760 7350**, or in writing to:

Barclays Premier Claims Department

14th Floor
Leon House
201-241 High Street
Croydon
Surrey CR9 1ER
United Kingdom

Please ensure **you** have all claims and insurance documentation to hand when **you** telephone including **your** Policy Document. **We** may record **your** call as part of **our** ongoing quality management program. **We** will not pay **your** claim if **we** cannot validate it because **you** do not supply the relevant information required. Proof of payment for the holiday or **trip** using **your** Barclays Premier Card will be requested in the event of a claim. To make **your** claim **you** (or **your** legal personal representative(s)) must give **us** any proof **we** request otherwise **we** cannot pay any benefit. If **we** ask **you** to send any documents to **us**, always send original documents and not photocopies. **You** must pay for any costs incurred in providing any documents **we** may ask for.

Section 8 – Complaints Procedure

As a customer of FirstAssist, you have the right to expect the best possible service and support. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

In our experience many problems can be resolved by speaking to the staff directly responsible for the handling of your policy or claim. They will do their best to address the problem and in our experience most issues can be resolved satisfactorily at this stage

When you contact us we promise to;

- fully investigate your complaint
- keep you informed of progress
- do everything possible to resolve your complaint
- learn from our mistakes
- use the information from your complaint to proactively improve our service in the future.

If your complaint is not resolved or if you are unhappy with our response, then you can progress your complaint with our Customer Relations Team.

They will carry out a separate investigation and full review that will be concluded by us issuing a final response letter. We will issue our final response within eight weeks of your original complaint. If it is not possible to issue our response within this timescale we will write to you explaining why.

The Customer Relations Officer

FirstAssist Insurance Services Limited

1 Drake Circus

Plymouth PL1 1QH

Telephone **0870 060 0190**

Fax **01752 258564**

What to do if you are still not satisfied.

If you are still not satisfied with our response then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

The Financial Ombudsman Service

Financial Ombudsman Service

(Insurance Division)

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone **0845 080 1800**

Email: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Your rights

We must accept the Ombudsman's final decision, but you are not bound by it and may take further action if you wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Data Protection

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us. If you apply for our products and/or services it is highly likely that we will need both personal and sensitive data about yourself and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise. You should show this notice to any other person covered under your insurance policy. If your application includes other individuals we will assume that they have given their consent to you for you to give their information to us.

The Data Controller

The Data Controller is **FirstAssist Insurance Services Limited**.

Protection of your personal data

The security of **your** personal information is very important to **us** and **we** are compliant with all current data protection legislation. All personal information that **you** supply to **us** either in respect of yourself or other individuals in connection with **our** products and/or services will be treated in confidence by **us** and will be held by **us** for the purpose of providing and administering **our** products and services. This may involve the collection and processing of sensitive data (as defined in the Data Protection Act 1998) and if **you** complete an application form for **our** products and/or services **you** will be giving **your** consent to such information being processed by **us** (which may include other companies within the **FirstAssist** Group) or **our** agents. **Your** personal and sensitive data may also be shared with the underwriter of **our** insurance products.

It may be necessary to pass **your** personal and sensitive data to other companies for processing on **our** behalf. Some of these companies may be based outside Europe in countries which may not have the laws to protect **your** personal data, but in all cases **we** will ensure that it is kept securely and only used for the purposes for which it was provided.

Inaccurate Data

If **you** believe that **we** are holding inaccurate information about **you**, please contact the team responsible for administering **your** policy and they will be happy to correct any errors.

Telephone calls

Please note that for **our** mutual protection telephone calls to **FirstAssist** may be monitored and/or recorded.

Fraud prevention, detection and claims history

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police;
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to:
 - Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
 - Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies
 - Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity
 - Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **we** access or contribute to.

Customer Satisfaction Surveys

We aim to continuously improve the services **we** offer to **our** customers.

Occasionally **we** carry out customer satisfaction surveys which may be for **our** own benefit or for more general interest, and **we** may need to collect further information about **you** in connection with them. Surveys will usually be carried out by **FirstAssist** but in some circumstances **we** will use an external firm. **Your** participation in such a survey is entirely optional but **your** help and feedback would be appreciated.

Have a safe trip



We are working with the Foreign and Commonwealth Office to do all that **we** can to help travellers stay safe overseas. Before **you** go overseas, check out the FCO website, at www.fco.gov.uk/knowbeforeyougo. It is packed with essential travel advice and tips, and up-to-date country-specific information.

Important What to do if **you** need medical treatment or need to be repatriated while **you** are abroad.

24-hour Medical Emergency and Assistance Services in Europe and the rest of the world. **You** must call the Medical Emergency Services immediately, or as soon as reasonably possible, to authorise any expense in relation to any illness or accident where **you** may require medical treatment or if **you** have to return early or extend **your** stay because of any illness or injury. Europe and the Rest of the World (24 Hrs) Phone: +44 208 763 3276 Fax: +44 208 763 3035

Please give the Medical Emergency Services **your** name, age and policy number. It is a condition of the policy that the Medical Emergency Services will be responsible for all decisions on the most suitable practical and reasonable solution to any problem. An on-line new case notification form is also available on the FirstAssist website: www.firstassist.co.uk Click on Assistance service/Claims information. For ongoing enquiries **you** can email direct on international.ops@firstassist.co.uk

Data Protection

This Barclaycard Travel Insurance is underwritten by Great Lakes Reinsurance (UK) PLC and is administered by FirstAssist Insurance Services Limited (FISL) on behalf of **the insurer**. Barclaycard does not pass any personal data about **you** to Great Lakes Reinsurance (UK) PLC or FISL. When **you** make a claim on this insurance, **you** will be required to disclose relevant personal data about yourself to FISL, including data which is deemed “sensitive” under the Data Protection Act 1998 such as health data. **Your** explicit consent to the processing of this data, which is required under the Data Protection Act 1998, will be requested at the time **you** make a claim. Please note that any information that **you** provide to FISL when making a claim, may be shared with other insurers, for the purpose of preventing fraudulent claims. All information provided by yourself will be used by FISL, its agents, and associated companies, other insurers, regulators, industry and public bodies (including the police) and agencies to process this insurance and any upgrade to this insurance, handle claim relating to this insurance and prevent fraud. This may involve the transfer of such information to other countries (including those which have limited or no data protection laws). FISL will take steps to ensure that **your** information is held securely.

24 HOUR MEDICAL EMERGENCY & ASSISTANCE SERVICES

Please carry this card with **you** during **your trip**. If **you** need to go into hospital or require medical assistance during **your trip** or need to return to **your country of residence**, **you** must call **us** first, or as soon as reasonably possible, for authorisation. If **you** do not, **your claim** may not be paid. Contact details and instructions are on the reverse of this card.

Name	
Policy Number	PA 12448153

Barclays Premier Card, Northampton NN4 1ZY.

Barclays Bank PLC. Registered in England No. 1026167

Registered Office 1 Churchill Place, London E14 5HP.

If you are resident in the Isle of Man, Barclays is registered with the insurance and pensions authority in respect of general insurance business.

This insurance is underwritten by Great Lakes Reinsurance (UK) PLC (No 2189462). Registered in England and Wales at 1 Minster Court, Mincing Lane, London EC3R 7YH. Authorised and regulated by the Financial Services Authority. This policy is administered by FirstAssist Insurance Services Limited. Registered in England and Wales No. 04617110.

Registered Office at Marshall's Court, Marshall's Road, Sutton, Surrey SM1 4DU. Authorised and regulated by the Financial Services Authority. Barclays Bank PLC, Great Lakes Reinsurance (UK) PLC and FirstAssist Insurance Services Limited are authorised and regulated by the Financial Services Authority.