DIVE INTO THE DETAIL

Your Travel Insurance Policy Wording
About Your insurance Policy

Throughout Your Policy, certain words have special meanings and these are listed and explained in the section “Words with Special Meanings”. These words are highlighted in bold wherever they appear.

Virgin Money Travel Insurance is sold and administered by Hood Travel Limited, registered in England No. 08318836 at 52/54 Alexandra Street, Southend-on-Sea, Essex, SS1 1BJ. Hood Travel Limited is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 597211.

To be eligible for cover under this Policy, You must be:

a. In the United Kingdom when the Policy is purchased (except when You renew an existing Annual Multi-Trip policy); and
b. Aged 80 or under at the start of the Policy Period for Annual Multi-Trip policies; and
c. Resident in the United Kingdom, meaning that You:
   • Have an address in the United Kingdom; and
   • Have lived in the United Kingdom for at least 6 of the last 12 months; and
   • Are registered with a General Practitioner in the United Kingdom.

The maximum duration for Single-Trip policies is 90 days unless otherwise shown on Your Policy Schedule.

For Annual Multi-Trip policies, the maximum duration of cover available per trip, unless otherwise shown on Your Policy Schedule, is:

- Red - 31 days
- Silver - 45 days
- Gold - 94 days

If You have any queries about Your cover, You can call Our Customer Helpline on 0330 175 8283 and tell Us Your Policy number. We want You to get the most from Your Policy and to do this You should:

- Read Your Policy carefully and make sure You have the level of cover that meets Your needs.
- Make sure You have declared any Pre-existing Medical Conditions.
- Contact Us if there are any changes to Pre-existing Medical Conditions or new medical conditions; failure to do so may result in a claim being rejected or payment being reduced.
- Make sure that You understand the conditions and exclusions which apply to Your Policy because if You do not meet these conditions it may affect any claim that You make.

Remember, no policy covers everything. We do not cover certain things such as:

- Pre-existing Medical Conditions (unless the appropriate additional premium has been paid and We have agreed them in writing).
- Hazardous Activities and Sports. You will not be covered when taking part in certain Hazardous Activities and Sports. Please see “Appendix 1” for details.
- Children when travelling independently under a Family or Single-Parent Family policy.
- Uninsured losses e.g. the cost of obtaining a Police or medical report.

Each section of the Policy has a limit on the amount We will pay under that section, called the sum insured. Some sections also include inner limits e.g. for a single item or for Valuables in total. The sums insured and inner limits for each section are shown in the “Table of Benefits”.

Claims under most sections of the Policy will be subject to an Excess, which applies per claim per section for each Insured Person. Where We are making a claims payment to You, We will deduct the Excess from the payment amount. Where We are settling a claims invoice directly with a medical provider or other supplier, You will be responsible for paying Us the Excess. The amount of Excess per person for each section of cover is shown in the “Table of Benefits”. This will not apply if You have purchased the Excess Waiver option.
The things which are not covered by Your Policy are stated in:

- The “General Policy Exclusions”
- “What is not covered” in each section of cover

About Your contract

Your Policy is a legal contract between You and Us. The two parts – Your Policy Wording and Your Policy Schedule – make one legal document and You must read them together.

The laws of the United Kingdom allow both parties to choose the law which will apply to this contract. However, the law which applies to this contract is the law which applies to the part of the United Kingdom where Your Home is, unless otherwise agreed by Us in writing. The only exception is if Your Home is in the Channel Islands or the Isle of Man, when the law of England and Wales will apply to this contract.

If there is any disagreement, We will use Your Policy over any other assurances or statements, unless they are confirmed in writing and form part of the Policy.

All communication between You and Us will be in English.

Your Policy is based on all the information You gave Us about You, the person(s) named on Your Policy Schedule, other person(s) on whom Your trip may depend, Your trip(s) and personal circumstances when You applied for the insurance. Every time We or You make a change to Your insurance We will send You a new Policy Schedule.

If You have purchased Annual Multi-Trip insurance, We will remind You of the details of Your insurance at least every 12 months. This will allow You to check that Your Policy still meets Your needs.

The Insurers

Legal costs and expenses section:
Insured by DAS Legal Expenses Insurance Company Limited, registered office DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (registered number 202106).

Financial failure section:
Liberty Mutual Insurance Europe SE (LMIE) trading as Liberty Specialty Markets, a member of the Liberty Mutual Insurance Group. Registered office: 5-7 rue Leon Laval, L-3372, Leudelange, Grand Duchy of Luxembourg, Registered Number B232280 (Registre de Commerce et des Sociétés). LMIE is a European public limited liability company and is supervised by the Commissariat aux Assurances and licensed by the Luxembourg Minister of Finance as an insurance and reinsurance company. LMIE’s UK branch registered address is 20 Fenchurch Street, London, EC3M 3AW. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (registered number 829959). Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website. Administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom. Authorised and regulated by the Financial Conduct Authority.

Gadget section:
Arranged and claims administered by Taurus Insurance Services Limited (Taurus), registered office: Taurus Insurance Services Limited. Suite 2209-2217, Eurotowers, Europort Road, Gibraltar. Taurus is an insurance intermediary licensed and authorised in Gibraltar by the Financial Services Commission under Permission Number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830. ERGO Travel Insurance Services Ltd have entered into a Binding Authority Contract reference number TAURUS01032021 with Taurus which authorises Taurus to issue insurance on their behalf.

All other sections of cover:
All other sections of cover are insured by Great Lakes Insurance SE (GLISE). Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Firm Reference Number: 769884. Details of the Temporary Permissions Regime, which
allows EEA based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.

This Policy is underwritten by ERGO Travel Insurance Services Ltd (ETI), registered in England and Wales, company number 11091555. Authorised and regulated by the Financial Conduct Authority, registered number 805870 and registered office at 10 Fenchurch Avenue, London, EC3M 5BN.

Details of the extent of GLISE’s authorisation and regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from Us on request.

Compensation Scheme

If You are resident in England, Scotland, Wales or Northern Ireland, You are protected by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100. This scheme does not apply to residents of the Channel Islands or the Isle of Man.

Our part of the contract is as follows

We provide the cover set out in Your Policy. Your Policy Schedule shows which sections of cover in the Policy Wording You have chosen to purchase, and the total premium. This cover will only apply to the named Insured Person(s), during the Policy Period and within the geographical limits all shown on Your Policy Schedule.

Your part of the contract is as follows

You must pay the premium for each Policy Period. You can pay the premium with a debit or credit card or any other agreed method.

Start and end of cover

Single-Trip policies:
Cover for the cancellation of Your Insured Journey starts on the issue date shown on Your Policy Schedule and ends when You leave Your Home to start Your Insured Journey. All other cover under this Policy starts when You leave Your Home to start Your Insured Journey and ends when You return to Your Home to end Your Insured Journey, provided this is within the Policy Period. In the event that You choose to extend Your trip beyond the end of the Policy Period, all cover will end at the end of the Policy Period, unless otherwise agreed by Us in writing.

Annual Multi-Trip policies:
Cover for the cancellation of Your Insured Journey starts on the date shown as the start date on Your Policy Schedule or from the date the Insured Journey is booked (whichever is later) and ends when You leave Your Home to start Your Insured Journey or at the end of the Policy Period (whichever is sooner). All other cover under this Policy starts when You leave Your Home to start Your Insured Journey and ends when You return to Your Home to end Your Insured Journey or at the end of the Policy Period (whichever is sooner).

Automatic extension of cover

In the event that You are forced to extend the duration of Your Insured Journey beyond the Policy Period as a result of an insured medical emergency or other insured cause, Your cover will be automatically extended until You are able to return to Your Home or to a medical or care facility in the United Kingdom (whichever is sooner).

In the event of a medical emergency abroad, Our Assistance Company, in consultation with the treating Medical Practitioner, will determine when You are medically fit to be repatriated. If You decline to return Home after this time, all cover will end.

When Your return is delayed by another insured cause, if You decline to return Home after such time as reasonable travel arrangements can be made, all cover will end.

Cancelling or amending Your Policy

Please tell Us immediately if Your Policy does not meet Your requirements. If You cancel within 14 days of the receipt of Your documentation and You have not started a trip or made or intend to make a claim, We will give You a full refund. Following this 14 day period, You continue to have the right to cancel Your Policy at any time by contacting Us.
Your right to cancel during a cooling off period does not apply to Single-Trip policies where the Insured Journey ends within one month of the Policy purchase date. If you cancel such a policy, You may not be entitled to any refund.

If the notice of cancellation is received outside of the 14 day cooling-off period no premium will be refunded. However, discretion may be exercised in exceptional circumstances such as bereavement or a change to Your Policy resulting in Us declining to cover Your medical conditions.

We may cancel Your Policy by giving You 14 days’ notice in writing. If this happens We will refund the premium You have paid for the rest of the Policy Period.

Once Your Policy has been cancelled Your cover will end and You will not be able to make a claim.

Renewing Your Annual Multi-Trip Policy

Unless You no longer meet the eligibility criteria, Virgin Money will send You Your renewal invitation 30 days before Your renewal which will include Your premium for the next year.

If You renew on a continuous payment method, We will automatically renew Your Policy each year using the payment details You have given Us. Please contact Us prior to Your renewal date if You wish to renew using a different payment method. You are able to opt out of the continuous payment method at any time. Full details of the continuous payment method are included in the Essential Information and Demand and Needs document.

If You have declared a Medical Condition on Your Policy then You will need to contact Us prior to Your expiry date if You wish to renew.

Fraud

The contract between You and Us is based on mutual trust.

However, if anyone named on Your Policy Schedule or anyone acting for You provides false information or documentation or withholds important information to obtain cover under Your Policy for which You do not qualify, or to obtain cover at a reduced premium, then:

- Your Policy may be void; and
- We may be entitled to recover from You the amount of any claim already paid under Your Policy; and
- We will not return any premium paid; and
- We will inform the Police and criminal proceedings may follow.

In addition, in the event that anyone named on Your Policy Schedule or anyone acting for You:

1. Makes a claim knowing this to be false or fraudulently exaggerated in any respect or to any degree; or
2. Makes a statement in support of a claim knowing the statement to be false in any respect; or
3. Submits a document in support of a claim knowing the document to be forged, amended or false in any respect; or
4. Makes a claim in respect of any loss or damage caused by Your/their wilful act, knowledge or connivance; or
5. Acts in any other manner in order to gain a financial advantage to which You would not otherwise be entitled;

Then We:

- Will not pay any part of the claim; and
- Will, at Our option, cancel Your Policy; and
- Will not return any premium paid; and
- Will inform the Police and criminal proceedings may follow.

Conditions which apply to Your Policy

We would like to draw Your attention in particular to some of the conditions You must meet as Your part of the contract. Other conditions are shown in the “General Policy conditions”, in “Claims conditions” and within each section of cover as “Additional conditions applying to this section”. If You do not meet these conditions, We may not pay Your claim.

You must declare all medical conditions and other circumstances

To make sure Your Policy fully covers You for Your trip, it is important that You tell Us about any medical condition affecting the health of the people travelling or anyone else on whom Your trip may depend. We will assess the condition and confirm whether We can issue a policy to cover claims for that particular condition or any associated condition.
Your declaration: important questions relating to health, activities and the acceptance of your insurance.

Please consider and answer these questions carefully. If You answer "Yes" to any of these questions You will not be covered by this Policy unless You contact Us and We accept You for cover in writing.

1. Is any Insured Person suffering from a medical condition for which he/she:
   a. Should have sought medical advice?
   b. Is under investigation?
   c. Is awaiting investigation, a medical procedure or in-patient hospital treatment?
   d. Is waiting for test results?
   e. Has been given a terminal prognosis?

   Yes

2. Is any Insured Person suffering from a medical condition which he/she knows will require medical treatment during an Insured Journey?

   No

3. Is any Insured Person intending to travel to get medical treatment abroad?

   No

4. At any time during the last five years has any Insured Person been treated for alcohol or drug addiction?

   No

5. Is any Insured Person suffering from a psychiatric or psychological condition?

   No

6. Has any Insured Person ever suffered from:
   a. A cardiovascular or heart-related condition such as a heart attack, angina, chest pain or hypertension?
   b. A lung or respiratory-related condition (not including stable, well-controlled asthma if there is no other medical condition)?
   c. Any form of cancer whether in remission or not?
   d. A cerebro-vascular condition such as a stroke or T.I.A. (transient ischaemic attack)?
   e. A renal condition or diabetes?

   Yes

7. In the 12 months before the purchase of this Policy and until the start of any Insured Journey has any Insured Person suffered from a medical condition for which he/she:
   a. Is being prescribed regular medication?
   b. Is receiving treatment of any kind?
   c. Has required an organ transplant or required dialysis?

   No

8. Is any Relative or Colleague of an Insured Person, or someone with whom You are going to travel or stay with, suffering from a medical condition which could reasonably be expected to give rise to a claim?

   No

9. Are You or any other Insured Person currently aware of any circumstances which are likely to lead to a claim being made under this Policy?

   No

10. Have You or any other Insured Person made, or tried to make, 3 or more travel insurance claims in the last 5 years?

    No

Thank you. You do not need to contact Us and are eligible for cover.
Changes in health

If, after You purchase Your Policy or before booking any new trips or before starting a trip, any of the following happens:

- You are diagnosed with a new medical condition; or
- You experience new or recurring symptoms or have an undiagnosed condition; or
- Your doctor or consultant adds to or changes Your prescribed medication; or
- You receive inpatient medical treatment; or
- You are placed on a waiting list for investigation or medical treatment;

You must call Our Customer Helpline on 0330 175 8283. A member of the team will ask You specific questions about Your medical condition(s). This may result in You needing to pay an additional premium to allow cover to continue for Your Pre-existing Medical Conditions and associated conditions.

If Your health changes and We are unable to continue to provide cover or if You do not wish to pay the additional premium, You will be entitled to make a claim under the “Cancellation” section for Your costs, which cannot be recovered elsewhere, for trips booked before Your change in health.

Alternatively, You will be entitled to cancel Your Policy, in which case We will refund a proportion of Your premium.

Please note that Your general practitioner or consultant telling You that You are well enough to travel does not mean that You will be covered for Your Pre-existing Medical Condition(s). If You have any concerns regarding whether or not You will be covered please contact Our Customer Helpline on 0330 175 8283.

You must take all reasonable care to avoid or prevent Injury, Illness, loss, theft or damage

Everyone named on Your Policy Schedule must take all reasonable care to avoid or prevent Illness or Bodily Injury and to avoid or prevent loss, theft or damage to everything covered under Your Policy.

Failure to take reasonable steps to avoid or prevent Illness, Bodily Injury, loss, theft or damage will result in a deduction from any claim payment, or may result in Your claim not being paid.

Changes in health and other circumstances

You must tell Us as soon as reasonably possible if:

- Your address or email address has changed; or
- You or any person named on Your Policy Schedule are no longer a resident in the United Kingdom; or
- You require any additional cover to be added to Your Policy; or
- Your trip destination changes and is outside the geographical limits covered by Your Policy; or
- You wish to add another traveller to Your Policy; or
- There are any changes in Your health or the health of anyone on whom Your trip may depend.

We may reassess Your cover and premiums when We are told about changes in Your circumstances. If You do not tell Us about a change in Your circumstances, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances Your Policy might be invalid.

Reciprocal health agreements

If You require medical treatment during Your trip then in the first instance You must make use of
any reciprocal health agreement between the United Kingdom, Channel Islands, or the Isle of Man and the country You have travelled to.

Under the “Emergency medical and repatriation expenses” section of this Policy We will not deduct an Excess in the event of a claim where the cost of treatment has been reduced by the use of a reciprocal health agreement.

**Australia and New Zealand**

If You require medical treatment in:

- Australia – You must enrol with a local MEDICARE office; or
- New Zealand – You must go to a state medical facility and present Your passport at the time of treatment.

If You are admitted to hospital, contact must be made with Our Assistance Company as soon as possible.

For more details please see: https://www.gov.uk/guidance/uk-reciprocal-healthcare-agreements-with-non-eu-countries
The following are defined terms which will have the same meaning and appear in bold wherever they appear in the **Policy Wording**:

**Accident/Accidental**
A sudden, unexpected, specific, violent, external, visible, chance event which occurs at a single identifiable place and time.

**Assistance Company**
An assistance provider, being a subsidiary in the ERGO Group or a third-party emergency assistance company appointed by ETI, which meets ETI’s requirements of high-quality services and capabilities.

**Bodily Injury**
An injury caused solely by an **Accident**, asphyxia, gases or vapours, immersion or submersion, self-defence or unavoidable exposure to the elements.

**Business Trip**
A journey undertaken in relation to **Your** employment or usual occupation.

**Cash**
Valid coins, bank and currency notes.

**Catastrophe**
Avalanche, earthquake, explosion, fire, flood, hurricane, landslide, tornado, tsunami, volcanic activity or outbreak of infectious disease (unless declared an epidemic or pandemic by the World Health Organisation).

**Colleague**
Any person whose absence from the same business as **You** for one or more complete days at the same time as **Your** absence prevents the effective continuation of that business.

**Consent**
- **Your** agreement on **Your** own behalf; and
- Where **You** are the legal parent or guardian of children under the age of 16 to be insured on the **Policy** on their behalf; and
- **Your** warranty that **Your** spouse or partner and any other children aged 16 and above to be insured on the **Policy** have given their agreement; and
- **Your** warranty that, where **You** are NOT the legal parent or guardian of children under the age of 16 to be insured on the **Policy** but **Your** spouse or partner is, that **Your** spouse or partner has given his/her agreement on their behalf.

**Couple**
**You** and **Your** spouse or civil partner, or the person with whom **You** are permanently cohabiting in a marriage-like relationship.

**Curtailment / Curtail / Curtailing**
Returning to **Your Home** in the **United Kingdom** before the scheduled return date.

**Cyber-attack**
The use of disruptive activities such as hacking, worms, viruses, trojan horses, blended threats, ransomware and other malware, or the threat thereof, against computers and/or networks, with the intention to cause real-world harm or severe disruption of systems or infrastructure.

**ETI/We/Our/Us**
ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance SE, except for the “Legal Costs and Expenses” section where **We/Our/Us** refers to DAS Legal Expenses Insurance Company Limited, the “Financial failure” section where **We/Our/Us** refers to International Passenger Protection on behalf of Liberty Mutual Insurance Europe SE and the “Gadget” section where **We/Our/Us** refers to Taurus Insurance Services Limited, who administer and arrange the insurance on behalf of the insurer of this section.

**Excess**
The amount of money **You** will have to pay per person per claim per section towards the cost of a claim.
**Excess Waiver**
The reduction of the *Excess* to zero.

**Family**
*You* and *Your* spouse or civil partner, or the person with whom *You* are permanently cohabiting in a marriage-like relationship and up to five (in total):

- unmarried dependent children (including adopted, foster and step-children) aged 17 or under living in the same household (or living away while attending full time education); and/or
- if *You* are divorced or separated, *Your* natural children aged 17 or under who do not live with *You* on a permanent basis.

Children, as specified above, are only covered when travelling with *You* or *Your* cohabiting spouse or partner.

**Gadget**
The item(s) insured by this *Policy*, owned by *You* and shown within the relevant proof of purchase.

A *Gadget* can be any of the following items:
- Mobile phones, tablets, laptops and PC's (including custom built), digital cameras, PC monitors, MP3 players, games consoles, video cameras, camera lenses, bluetooth headsets, satellite navigation devices, PDAs, e-readers, head/earphones, portable health monitoring devices (such as a blood glucose or blood pressure testing kit), wearable technology (such as a smart watch or a health and fitness tracker).

**Golf Equipment**
Golf clubs, golf bag, non-motorised golf trolley and golf shoes.

**Hazardous Activities and Sports**
Any pursuit or activity where it is recognised that there is an increased risk of serious injury or where there is a reasonable expectation of aggravating any existing injury or condition. See “Appendix 1”.

**Home**
*Your* principal place of residence, which is used for domestic purposes, within the *United Kingdom*.

**Illness**
A sudden, acute and unexpected deterioration in health not caused by *Bodily Injury*.

**Insurance Event**
One occurrence, or all occurrences of a series, consequent on or attributable to one source or originating cause, giving rise to a claim.

**Insured Journey**
A pre-booked *Leisure Trip* from or within the *United Kingdom*, started and ended during the *Policy Period* and which includes a flight or pre-booked overnight accommodation away from *Your Home*. For an Annual Multi-Trip policy, a journey that is started within the *Policy Period* is only covered until the end of the *Policy Period* unless the *Policy* is renewed prior to expiry. For Annual Multi-Trip policies, any *Leisure Trip* solely within the *United Kingdom* is only covered when *You* have pre-booked at least two consecutive nights accommodation.

**Insured Person / You / Your**
Any person named on the *Policy Schedule* who is eligible to be insured and for whom the premium has been paid.

**Kidnap**
The unlawful holding of an *Insured Person* by a third party without the *Insured Person's* consent and whose release is subject to the fulfilment of certain conditions.

**Leisure Trip**
A journey solely for holiday or leisure purposes.

**Manual Work**
Manual work involving the operation of plant or machinery, the use of power tools or any work above or below ground level (except for work at floor level in a fully-constructed multi-storey building).

**Medical Practitioner**
A qualified medical physician, not being an *Insured Person, Relative, Colleague* or any other person with whom *You* are travelling or staying.

**Mugging**
A violent physical attack on *You* which causes *Bodily Injury*, involving attempted or actual theft by a person or persons not previously known to *You*. 
Personal Money
Credit, debit or charge cards, cheques, travellers cheques, Cash, bonds, money orders, negotiable instruments, pre-paid phone cards or other securities belonging to You.

Personal Possessions
Baggage, clothing and personal effects, backpacks, bags and other containers taken on, or acquired during, an Insured Journey by You, and which are owned by You including Valuables and gifts purchased outside of Your country of residence (but excluding Personal Money and Gadgets).

Policy
The contract of insurance consisting of the Policy Wording and Your Policy Schedule.

Policy Period
The period to which the insurance applies, between and inclusive of the dates shown as “Cover start date” and “Cover end date” on Your Policy Schedule.

Policy Schedule
The certificate of insurance as amended or endorsed from time to time.

Policy Wording
This document.

Pre-existing Medical Condition(s)
1. Any medical condition suffered by an Insured Person before this Policy was bought, or an Insured Journey was booked or started, whichever is later:
   a. Should have sought medical advice; or
   b. Is under investigation; or
   c. Is on a waiting list to undergo investigation; or
   d. Is waiting for test results; or
   e. Has been given a terminal prognosis; or
   f. Knows will require medical treatment during an Insured Journey; or
   g. Is travelling to get medical treatment abroad.
2. In the last 5 years, the treatment of any Insured Person for alcohol or drug addiction.
3. Any of the following medical conditions, suffered by an Insured Person before this Policy was bought, or an Insured Journey was booked or started, whichever is later:
   a. A psychiatric or psychological condition; or
   b. A cardiovascular or heart-related condition such as a heart attack, angina, chest pain or hypertension; or
   c. A lung or respiratory-related condition (not including stable, well-controlled asthma when there is no other medical condition); or
   d. Any form of cancer whether in remission or not; or
   e. A cerebro-vascular condition such as a stroke or T.I.A. (transient ischaemic attack); or
   f. A renal condition or diabetes.

4. Any medical condition suffered by an Insured Person in the 12 months before this Policy was bought and until the start of any Insured Journey, for which he/she:
   a. Is being prescribed regular medication; or
   b. Is receiving treatment of any kind; or
   c. Is on a waiting list for inpatient hospital treatment; or
   d. Has required an organ transplant or required dialysis.

5. Any medical condition suffered by an Insured Person, a Relative, Colleague, or someone with whom You are going to travel or stay which could reasonably be expected to give rise to a claim, that You or any Insured Person was aware of before this Policy was bought, or an Insured Journey was booked or started, whichever is later.

Private Accommodation
Within a permanent building, a securely lockable room or connected series of rooms including sleeping quarters for Your sole private use or the sole private use of Your travelling party.

Public Transport
Any publicly licensed train, tram, bus, coach, ferry service or airline flight operated according to a published timetable.

Relative
Your spouse or civil partner, or the person with whom You are permanently cohabiting in a marriage-like relationship, son, daughter (including adopted or foster child), mother, father, sister,
brother, grandmother, grandfather, grandchild, fiancé(e) and next of kin, including the same in-law and step-relations.

**Single Item Limit**
The maximum amount **We** will pay for any one item, pair or set of items belonging to **You**. A pair or set is any number of items that belong together or can be used together.

**Single-Parent Family**
**You** and up to five (in total):

a. unmarried dependent children (including adopted, foster and step-children) aged 17 or under living in the same household (or living away while attending full-time education); and/or

b. if **You** are divorced or separated, **Your** natural children aged 17 or under who do not live with **You** on a permanent basis.

Children, as specified above, are only covered when travelling with **You**.

**Sports Equipment**
Those articles which are usually worn, carried or held in the course of participation in a recognised sport.

**Strike or Industrial Action**
Any form of industrial action taken by workers that is carried out with the intention of preventing, restricting, or otherwise interfering with the production of goods or the provision of services.

**Terrorism/Terrorist Act**
The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system or network, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following apply:

a. The apparent intent or effect is to intimidate or coerce a government or business or to disrupt any segment of the economy; or

b. The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments; or

c. The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

**United Kingdom**
England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

**Valuables**
Jewellery, antiques, articles made of gold, silver or other precious metals, precious or semi-precious stones, musical instruments, furs, watches and binoculars.

**War and Civil Unrest**

a. Any sort of war (whether declared or not), hostility, invasion, revolution, act of foreign enemy, civil war or unrest, rebellion, insurrection, mutiny, uprising or military usurped power, martial law, state of siege or United Nations or NATO enforcement action; or

b. The explosion of war weapon(s), utilisation of nuclear, chemical or biological weapons or the hostile act of an enemy foreign to the nationality of the **Insured Person** or of the country in which the act occurs.

**Winter Sports Equipment**
Skis, ski-boots, bindings, mono-skis, snowboards, splitboards, ski-helmets and ski-poles.
In order to charge an accurate price for Our insurance, We divide the world into areas of higher and lower risk. These areas are defined below. You will also see them on Our website http://travel-insurance.virginmoney.com/ when You obtain a quotation or buy a policy and on Your Policy Schedule.

However, some countries or areas are considered too dangerous for travel and We will not cover You if You choose to travel there. We define these to be areas which are subject to War and Civil Unrest or where the Foreign, Commonwealth & Development Office (FCDO) has issued “advice against all but essential travel” or “advice against all travel”. You can find this Foreign Travel Advice about any country You are planning to travel to at https://www.gov.uk/foreign-travel-advice

Geographical regions of travel

Single-Trip policies

**United Kingdom**
England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

**Europe 1**
Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, the Czech Republic, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Georgia, Germany, Hungary, Iceland, Ireland (Republic), Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Moldova, Monaco, Montenegro, the Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, the Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Sweden, Ukraine, the United Kingdom and the Vatican City.

**Europe 2**
All countries listed in “Europe 1” plus Cyprus, Gibraltar, Greece (including the Greek Islands), Malta, Spain (including the Balearic Islands and the Canary Islands), Switzerland and Turkey.

**Australia/New Zealand**
Australia and New Zealand.

**Worldwide excluding USA, Canada, Mexico and the Caribbean**
All countries of the world EXCEPT:
Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Caribbean Islands, Cayman Islands, Cuba, Curacao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelemy / St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (UK), Virgin Islands (US).

**Worldwide including USA, Canada, Mexico and the Caribbean**
All countries of the world.

Annual Multi-Trip policies

**Europe**
Albania, Andorra, Armenia, Austria, Azerbaijan, the Azores, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, the Faroe Islands, Finland (including Lapland), France, Georgia, Germany, Gibraltar, Greece (including the Greek Islands), Hungary, Iceland, Ireland (Republic), Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Montenegro, the Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, the Russian Federation, San Marino, Serbia, Slovakia, Slovenia, Sweden, Ukraine, the United Kingdom and the Vatican City.
**Worldwide excluding USA, Canada, Mexico and the Caribbean**
All countries of the world EXCEPT:

Anguilla, Antigua and Barbuda, Aruba, Bahamas, Barbados, Bermuda, Bonaire, St Eustatius and Saba, Canada, Caribbean Islands, Cayman Islands, Cuba, Curacao, Dominica, Dominican Republic, Grenada, Guadeloupe, Haiti, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barthelemy / St Barts, St Croix, St Kitts and Nevis, St Lucia, St Maarten/St Martin, St Pierre and Miquelon, St Thomas, St Vincent and the Grenadines, Trinidad and Tobago, Turks and Caicos Islands, the United States of America, Virgin Islands (UK), Virgin Islands (US).

**Worldwide including USA, Canada, Mexico and the Caribbean**
All countries of the world.
Claims conditions

Fraud
If You make any misrepresentation or concealment or dishonest statement in obtaining the Policy or in support of any claim, the insurance will be void and all rights both in relation to that claim and otherwise under this Policy will be lost.

Making a claim
You must notify Our Claims Service as soon as possible when something happens that will or might result in a claim.

Medical examination
You may be required to submit yourself to a medical examination and/or deliver or arrange delivery of a medical declaration or report issued by a Medical Practitioner.

For all claims
1. Check the Policy Schedule and Policy Wording to see whether the loss is covered. Contact Our Claims Service (open Monday to Friday, 09.00 to 17.00), as soon as possible, quoting Your Policy number and tell Us what has happened.

Virgin Money Travel Insurance Claims, 308-314 London Road, Hadleigh, Benfleet, Essex, SS7 2DD
Email: info@csal.co.uk
Tel: +44 (0) 1403 788 701

We can send You a claim form either by post or by email or You can register a claim online by visiting www.submitaclaim.co.uk/virginmoney.

2. For claims under the “Gadget”, “Legal costs and expenses” or “Financial failure” sections of this Policy please see below.

3. You must obtain, keep and produce at Your own expense all receipts, invoices, reports and other documentary evidence required by Us to support Your claim. Original documents (not photocopies) will be required.

For personal possessions claims, gadget claims and for baggage delay claims
If Your checked-in baggage is lost or damaged in transit or delayed, report to the airline, railway company, shipping line or their handling agent and get a written Property Irregularity Report from them before leaving the baggage reclaim area.

1. For all damage claims obtain an estimate for repairs.

2. You must report all theft or losses (except when checked-in baggage is lost by the carrier) to the Police within 24 hours of discovery and get a written Police report.

3. In the event of baggage delay, retain receipts for the purchase of essential replacement items.

For medical emergency, medical related expenses, repatriation and evacuation claims
Please call Our Assistance Company at any time of the day or night:
Tel: +44 (0) 1403 788 702
(if You are anywhere except USA, Canada or Mexico)

Tel: +1-877-311-3720
(if You are in the USA or Canada)

Tel: +1-786-206-9921
(if You are in Mexico)

1. Please call Our Assistance Company as soon as possible if You are admitted to a hospital or clinic for any reason or if You need a medical referral.

2. You must obtain authorisation from Our Assistance Company before incurring any costs or making any repatriation or evacuation arrangements. If You are too ill to do this yourself, someone else can do it for You.

3. If any costs are incurred before notification, We will only be liable for the costs We would
have incurred had such a notification taken place, based on existing price agreements and provided the claim is valid.

4. If You are travelling in a country with which the United Kingdom has a reciprocal health agreement, You should use the Reciprocal Health Agreement to reduce Your medical claim. If You do so the Excess will not apply to Your medical claim.

For cancellation or curtailment claims

1. Contact Our Claims Service as soon as You know that there is a possibility of Your trip not going ahead or having to be cut short.
2. If You booked Your trip through a tour operator or travel agency, You must notify them of Your cancellation or Curtailment as soon as possible.
3. Get authorisation from Our Claims Service or Our Assistance Company before incurring any expenses in Curtailing Your trip.
4. If You cancel Your trip for medical reasons, Your GP should complete the Medical Certificate on the claim form.
5. If You Curtail Your trip for medical reasons, the treating Medical Practitioner in the locality where the Illness or Bodily Injury occurred should complete the Preliminary Medical Certificate on the claim form.

For travel delay and abandonment claims

1. You must obtain a letter from the airline, carrier, or handling agent confirming the reason for the delay and detailing the scheduled and actual departure times.
2. You must apply in a timely manner in the event of flight delay, to the airline or their handling agent for the compensation You are entitled to under EU Regulation No. 261/2004 Air Passengers Rights. If You fail to do so Your claim may be denied.

For legal costs and expenses claims

Contact DAS Legal Expenses Insurance Company Limited. DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.
Email: newclaims@das.co.uk
Tel: +44 (0) 117 934 0548

(Please see the “Legal Costs and Expenses” section for further details).

For financial failure claims

Contact IPP Claims at Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ
Email: Insolvency-claims@ipplondon.co.uk
Tel: +44 (0) 345 266 1872 (local rate call)

For Red and Silver policyholders, please quote reference SAFI V1.21. For Gold policyholders, please quote reference ESFI V1.21.

For gadget claims

Contact Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar
Email: virgin.tiga@taurus.gi
Tel: 0330 175 7850

(Please see the “Gadget” section for further details).

No interest
No interest shall be added to any claims payments.

Other insurance

If You claim under this Policy for something which is also covered by another insurance policy, including credit card insurance, You must provide Us with full details of the other insurance policy. We will only pay Our proportionate share of any claim, apart from a valid personal accident claim, which We will pay in full.

Rights and responsibilities

We will be entitled to take over and conduct in Your name (at Our expense) the defence or settlement of any claim or to prosecute in Your name to Our own benefit in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings or in settlement of any claim and You will give all such information and reasonable assistance as We require. This will include legal action to get compensation from anyone else and/or legal action to get back from anyone else any payments that have already been made. You may not settle, reject or negotiate any claim without written permission to do so from Us (or DAS in respect of Legal costs and expenses claims).
In case of **Illness** or **Bodily Injury**, **We** may approach any doctor who may have treated **You** during the period of three years prior to the claim and **We** may, at **Our** own expense and upon reasonable notice to **You** or **Your** legal personal representative, arrange for **You** to be medically examined as often as required, or in the event of **Your** death, have a post mortem examination carried out on **Your** body. **You** will supply, at **Your** own expense, a certificate from a **Medical Practitioner** in the form required by **Us** in support of any medical-related claim under the **Policy**.

**Helplines**

**ETI Emergency Assistance** (24 hours, 7 days a week)
Tel: +44 (0) 1403 788 702
(if **You** are anywhere except USA, Canada or Mexico)

Tel: +1-877-311-3720
(if **You** are in the USA or Canada)

Tel: +1-786-206-9921
(if **You** are in Mexico)

**Claims Service** (non-emergency claims)
Claims forms and general claims enquiries, Monday to Friday, 09:00 – 17:00
Tel: +44 (0) 1403 788 701

**Claims Forms**

Call +44 (0) 1403 788 701 or submit a claim online by visiting www.submitaclaim.co.uk/virginmoney.

(For Legal costs and expenses claim forms please contact DAS, for Gadget claims forms please contact Taurus and for Financial failure claims please contact IPP).
<table>
<thead>
<tr>
<th>Section</th>
<th>Cover</th>
<th>Red</th>
<th>Silver</th>
<th>Gold</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sums insured</td>
<td>Excess</td>
<td>Sums insured</td>
<td>Excess</td>
</tr>
<tr>
<td>1</td>
<td><strong>Emergency medical and repatriation expenses</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Hospital confinement benefit</td>
<td>£10,000,000 £100</td>
<td>£12,500,000 £75</td>
<td>£15,000,000 £50</td>
</tr>
<tr>
<td></td>
<td>- Mugging hospitalisation benefit</td>
<td>£15 per 24 hours up to £150</td>
<td>£25 per 24 hours up to £250</td>
<td>£50 per 24 hours up to £500</td>
</tr>
<tr>
<td></td>
<td>- Emergency dental treatment</td>
<td>£250</td>
<td>£400</td>
<td>£500</td>
</tr>
<tr>
<td></td>
<td>- Additional travel and accommodation expenses</td>
<td>£1,000</td>
<td>£2,000</td>
<td>£3,000</td>
</tr>
<tr>
<td></td>
<td>- Funeral expenses abroad or cremation expenses abroad</td>
<td>£5,000</td>
<td>£5,000</td>
<td>£5,000</td>
</tr>
<tr>
<td></td>
<td>- UK prescriptions</td>
<td>£50</td>
<td>£50</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>- UK physiotherapy and chiropractic care</td>
<td>£150</td>
<td>£350</td>
<td>£500</td>
</tr>
<tr>
<td>2</td>
<td><strong>Cancellation</strong></td>
<td>£3,000</td>
<td>£5,000</td>
<td>£7,500</td>
</tr>
<tr>
<td>3</td>
<td><strong>Curtailment and loss of holiday</strong></td>
<td>£3,000</td>
<td>£5,000</td>
<td>£7,500</td>
</tr>
<tr>
<td>4</td>
<td><strong>Personal accident</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Death: aged 18 - 65</td>
<td>£7,500</td>
<td>£15,000</td>
<td>£25,000</td>
</tr>
<tr>
<td></td>
<td>- Death: aged 17 and under or aged 66 and over</td>
<td>£2,500</td>
<td>£2,500</td>
<td>£2,500</td>
</tr>
<tr>
<td></td>
<td>- Disablement: aged 18 - 65</td>
<td>£10,000</td>
<td>£20,000</td>
<td>£50,000</td>
</tr>
<tr>
<td></td>
<td>- Disablement: aged 17 and under or aged 66 and over</td>
<td>£2,500</td>
<td>£2,500</td>
<td>£2,500</td>
</tr>
<tr>
<td>5</td>
<td><strong>Personal possessions</strong></td>
<td>£1,250</td>
<td>£2,000</td>
<td>£3,000</td>
</tr>
<tr>
<td></td>
<td>- Single item limit</td>
<td>£200</td>
<td>£300</td>
<td>£500</td>
</tr>
<tr>
<td></td>
<td>- Valuables</td>
<td>£200</td>
<td>£400</td>
<td>£600</td>
</tr>
<tr>
<td>6</td>
<td><strong>Personal money</strong></td>
<td>£500</td>
<td>£750</td>
<td>£1,000</td>
</tr>
<tr>
<td></td>
<td>- Cash</td>
<td>£200</td>
<td>£300</td>
<td>£500</td>
</tr>
<tr>
<td>7</td>
<td><strong>Passport and other documents</strong></td>
<td>£200</td>
<td>£300</td>
<td>£500</td>
</tr>
<tr>
<td>8</td>
<td><strong>Financial failure</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- End supplier failure</td>
<td>Nil</td>
<td>Nil</td>
<td>£2,500</td>
</tr>
<tr>
<td></td>
<td>- Scheduled airline failure</td>
<td>£2,500</td>
<td>£2,500</td>
<td>£2,500</td>
</tr>
<tr>
<td>9</td>
<td><strong>Baggage delay on outward journey</strong></td>
<td>£50 per 12 hours up to £250</td>
<td>£100 per 12 hours up to £500</td>
<td>£150 per 12 hours up to £750</td>
</tr>
<tr>
<td>10</td>
<td><strong>Missed departure</strong></td>
<td>£500</td>
<td>£1,000</td>
<td>£1,500</td>
</tr>
<tr>
<td>11</td>
<td><strong>Travel delay and abandonment</strong></td>
<td>£500</td>
<td>£40 per 12 hours up to £400</td>
<td>£50 per 12 hours up to £500</td>
</tr>
<tr>
<td></td>
<td>- Travel delay benefit</td>
<td>£25 per 12 hours up to £250</td>
<td>£40 per 12 hours up to £400</td>
<td>£50 per 12 hours up to £500</td>
</tr>
<tr>
<td></td>
<td>- Abandonment after 12 hours delay</td>
<td>£3,000</td>
<td>£5,000</td>
<td>£7,500</td>
</tr>
<tr>
<td>12</td>
<td><strong>Personal liability</strong></td>
<td>£2,000,000</td>
<td>£2,000,000</td>
<td>£2,000,000</td>
</tr>
<tr>
<td>13</td>
<td><strong>Hijack</strong></td>
<td>£100 per 24 hours up to £1,000</td>
<td>£150 per 24 hours up to £1,500</td>
<td>£200 per 24 hours up to £2,000</td>
</tr>
<tr>
<td>14</td>
<td><strong>Legal costs and expenses</strong></td>
<td>£25,000</td>
<td>£25,000</td>
<td>£25,000</td>
</tr>
<tr>
<td>15</td>
<td><strong>COVID-19 cover</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Cancellation</td>
<td>£3,000</td>
<td>£5,000</td>
<td>£7,500</td>
</tr>
<tr>
<td></td>
<td>- Curtailment</td>
<td>£3,000</td>
<td>£5,000</td>
<td>£7,500</td>
</tr>
<tr>
<td></td>
<td>- Emergency medical and repatriation expenses</td>
<td>£10,000,000</td>
<td>£12,500,000</td>
<td>£15,000,000</td>
</tr>
<tr>
<td>16</td>
<td><strong>Pet care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>A. Cancellation or abandonment - lost kennel and cattery fees</td>
<td>£250</td>
<td>£250</td>
<td>£250</td>
</tr>
<tr>
<td></td>
<td>B. Delayed return - additional kennel and cattery fees</td>
<td>£25 per 24 hours up to £250</td>
<td>£50 per 24 hours up to £500</td>
<td>£75 per 24 hours up to £750</td>
</tr>
<tr>
<td>Section</td>
<td>Cover</td>
<td>Red</td>
<td>Sums insured</td>
<td>Excess</td>
</tr>
<tr>
<td>---------</td>
<td>----------------------------------------------------------------------</td>
<td>---------</td>
<td>--------------</td>
<td>--------</td>
</tr>
<tr>
<td>17</td>
<td>Gadget</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Accidental or malicious damage, loss or theft</td>
<td>£500</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Unauthorised usage</td>
<td>£1,000</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Enhanced Gadget (optional)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Accidental or malicious damage, loss or theft</td>
<td>£1,000</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Unauthorised usage</td>
<td>£1,000</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Winter sports (optional)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>A. Winter sports equipment - loss, theft or damage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Replacement or repair</td>
<td>£500</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Hire of replacement equipment</td>
<td>£20 per 24 hours up to £300</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Winter sports equipment - delay</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Hire of replacement equipment</td>
<td>£20 per 24 hours up to £300</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td>C. Ski pass - loss or theft</td>
<td>£200</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>D. Ski pack - illness or injury</td>
<td>£20 per 24 hours up to £300</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td>E. Ski pack or alternative resort - piste closure</td>
<td>£20 per 24 hours up to £300</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td>F. Travel disruption - avalanche or landslide</td>
<td>£15 per 24 hours up to £300</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Cruise (optional Single-Trip only)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>A. Missed port</td>
<td>£50 per port up to £500</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Cabin confinement benefit</td>
<td>£50 per 24 hours up to £250</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td>C. Unused excursions</td>
<td>£300</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>D. Increased personal possessions limits</td>
<td>£2,500</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Single item limit</td>
<td>£400</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Valuables</td>
<td>£500</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>E. Evening wear</td>
<td>Nil</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Enhanced COVID-19 cover (optional)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- FCDO cover</td>
<td>£3,000</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Rental vehicle excess waiver (optional)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Excess/deposit with sub limits for:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Roof</td>
<td>£2,000</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Windscreen, windows or sunroof</td>
<td>£600</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Undercarriage</td>
<td>£800</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Tyres (for replacement)</td>
<td>£500</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Tyres (for repair)</td>
<td>£100 each tyre</td>
<td>Nil</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>£50 each tyre</td>
<td>Nil</td>
<td></td>
</tr>
</tbody>
</table>
Section 1: Emergency medical and repatriation expenses

This section provides insurance for emergency medical expenses not covered under a reciprocal health agreement between the United Kingdom and the country in which You are travelling, such as costs covered by Medicare in Australia. It may impact Your claim if You are not registered for these schemes where they are relevant.

This is not Private Medical Insurance.

This section of the Policy sets out the cover We provide to each Insured Person in total, up to the sums insured shown in the “Table of Benefits”, in the event of a medical emergency during an Insured Journey as a result of Your unforeseen:

1. Illness; or
2. Bodily Injury; or
3. Death.

What is covered

1. Emergency medical and repatriation expenses:
   a. Reasonable and necessary medical and hospital expenses, including the cost of ambulance transport where medically necessary to take You to hospital; and
   b. Returning You to the United Kingdom provided this is medically safe and authorised by Us or Our Assistance Company; and
   c. The cost of a medical escort where this is deemed necessary by Us or Our Assistance Company, in the event of Your emergency repatriation to the United Kingdom; and
   d. The cost of the repatriation of Your remains or of Your ashes, in the event of Your death; and
   e. Taxi fares for Your travel to and from hospital, relating to Your admission, discharge or attendance for out-patient treatment or appointments or for the collection of medication prescribed for You by the hospital treating You and forming part of a valid claim under this Policy; and
   f. The cost of necessary calls by You to Us or Our Assistance Company or costs incurred by You when You receive calls on Your mobile phone from Us or Our Assistance Company for all of which You can provide a receipt, itemised bill or other evidence to show the cost of the call and the number dialled.

2. Hospital confinement benefit: a benefit for each complete 24 hour period that You are in hospital or confined to Your trip accommodation for medical reasons.

3. Mugging hospitalisation benefit: an additional benefit for each complete 24 hour period that You are in hospital as a direct consequence of Mugging.

4. Emergency dental treatment for the immediate relief of pain or for the emergency repair of dentures or orthodontic appliances to alleviate distress in eating.

5. Reasonable additional travel and accommodation expenses (room only) for:
   a. You to extend Your stay until You are medically fit to return to the United Kingdom; and
   b. A travelling companion to extend his or her stay to remain with You and return to the United Kingdom with You; or
   c. A Relative or friend to travel from the United Kingdom to stay with You and return to the United Kingdom with You; and
   d. Your children under the age of 18, who are travelling with You and are Insured Persons on this Policy, to return to the United Kingdom if You are incapacitated and there is no other responsible adult to supervise them. If no one is available a competent person will be provided to accompany them.

6. Your funeral expenses abroad or Your cremation expenses abroad, in the event of Your death.

7. Your United Kingdom prescription costs,
solely in relation to Your continuing medical condition(s) the onset of which during an Insured Journey resulted in a valid claim under this section of Your Policy.

8. Your costs for United Kingdom Physiotherapy and Chiropractic Care, solely in relation to Your continuing medical condition(s) the onset of which during an Insured Journey resulted in a valid claim under this section of Your Policy.

What is not covered

1. The Excess as shown in the “Table of Benefits”; unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule or if the medical expense costs have been reduced by using Medicare in Australia, a reciprocal health agreement or private health insurance.

2. Any claim arising directly or indirectly from a Pre-existing Medical Condition unless accepted by Us in writing.

3. Any costs arising from Your pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip.

4. The cost of any medication which You knew You would need at the start of Your trip.

5. The cost of any treatment, surgery, investigations or tests which are not directly related to the Illness or Bodily Injury for which You went into a hospital or clinic abroad.

6. Any claim arising from Your participation in Hazardous Activities and Sports excluded or not listed as covered under this Policy unless the appropriate additional premium has been paid and the specific activity or sport is shown on Your Policy Schedule.

7. Any additional costs as a result of You arranging or accepting single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for Your treatment and approved by Us or Our Assistance Company in advance.

8. Any provision of dentures, prosthetic limbs, hearing aids, contact or corneal lenses or prescription spectacles.

9. Any medical or repatriation expenses in excess of £500 which have not been authorised by Us or Our Assistance Company in advance.

10. The cost of any treatment, surgery, investigations or tests which, in the opinion of the Medical Practitioner treating You or of Our Assistance Company can reasonably be delayed until You return Home.

11. Any taxi fares other than those set out as covered in this section. We will not pay taxi fares for You to visit another person in hospital.

12. The cost of any phone calls other than those set out as covered in this section.

13. The cost of any food, drinks or toiletries.

14. Any expenses that arise after We or Our Assistance Company have instructed You to return Home if Our medical advisers and the Medical Practitioner treating You decide You are fit to travel.

15. Any expenses incurred on an Insured Journey within the United Kingdom.

16. Any expenses incurred (except as set out in "What is covered" 7 and 8) following Your repatriation to the United Kingdom, once You are admitted to hospital or another rehabilitation facility or return Home, whichever is sooner.

17. Any expenses that arise more than 12 months after the first occurrence of Your Illness or Bodily Injury resulting in the claim.

18. Any costs which are covered under a reciprocal health agreement between the United Kingdom and the country in which You are travelling such as costs covered by Medicare in Australia or by private medical insurance.

19. Any costs as a result of Your failure to:
   a. Obtain any recommended vaccinations, inoculations or preventative medications in a timely manner before an Insured Journey; or
   b. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a General Practitioner or Consultant, prior to or during an Insured Journey; or
   c. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a treating Medical Practitioner abroad.

20. Anything mentioned in the “General Policy Exclusions”.
Additional conditions applying to this section

1. For medical treatment to be covered under this section it must be prescribed or recommended by a Medical Practitioner.

2. If You know that You require admission as an in-patient in a hospital/clinic You must notify Our Assistance Company prior to admission whenever possible and in any case immediately following admission and prior to incurring any medical costs. If costs are incurred without notification, then We are only liable for such costs as We would have incurred had such a notification taken place based on existing price agreements and provided the claim is valid.

3. If You suffer Illness or Bodily Injury during Your trip, and Our medical advisers and the Medical Practitioner treating You decide You are fit to travel, Our Assistance Company may:
   a. Arrange to move You from one hospital to another; and/or
   b. Arrange for You to return to the United Kingdom at any time.

   If You choose not to move or be repatriated, Our liability will end on the date it was deemed safe for You to be moved or repatriated to the United Kingdom.

4. If You are repatriated and You do not hold a valid return ticket, We will deduct from Your claim an amount equal to Your original carrier’s one-way airfare, for the same class of ticket as Your outward travel, for the route used for Your return to the United Kingdom.

5. Any additional travel and accommodation expenses must be approved in advance by Us or Our Assistance Company. We will only pay for economy class travel where this is medically safe and available and for accommodation to a similar standard as the original booking.

6. You must obtain Our prior approval before incurring costs for United Kingdom Physiotherapy and Chiropractic Care.

We will not pay unreasonable or unnecessary medical and hospital expenses. For travel to the United States of America, reasonable and necessary medical and hospital expenses means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare.
Section 2: Cancellation

This section of the Policy sets out the cover we provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits”, following necessary and unavoidable cancellation of a trip as a result of:

1. The death, Bodily Injury or Illness, as certified by a Medical Practitioner, of You, Your Relative, Colleague or travelling companion or of a friend with whom You had arranged to stay; or
2. Your attendance at a court of law as a witness (except as an expert witness) or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
3. You or Your travelling companion being a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and Your or their authorised leave being cancelled due to an unexpected emergency or a posting overseas at the time of Your trip; or
4. You or Your travelling companion being instructed to stay at Home (within 7 days of Your departure date) by a relevant authority due to severe damage to Your or their Home or place of business in the United Kingdom caused by serious fire, explosion, storm, flood, subsidence or burglary; or
5. Your involuntary redundancy or that of Your travelling companion or Your spouse, civil partner or cohabiting partner, notified after the purchase of this Policy or after the trip was booked, whichever is later.

What is covered

1. The cost of:
   a. Your unused non-refundable pre-booked travel and accommodation which You have paid or are contracted to pay; and
   b. Your unused non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which You have paid or are contracted to pay; and
   c. Your unused non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which You have paid.

What is not covered

1. The Excess as shown in the “Table of Benefits”, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any claim as a result of Your decision to cancel the trip for reasons other than those listed within this section.
3. Any claim arising from circumstances that could reasonably have been anticipated at the time the trip was booked or the Policy or cover was purchased, whichever is later.
4. Cancellation arising from pregnancy or childbirth if:
   a. The expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip; or
   b. The cancellation is not certified by a Medical Practitioner as necessary due to the complications of pregnancy or childbirth.
5. Any additional expenses resulting from You not cancelling Your trip as soon as reasonably possible after You become aware of the need to cancel.
6. Any claim as a result of a failure to have the required passport, visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission.
7. Any claim where the carrier has refused to allow You to travel.
8. Any claim as a result of the failure in provision of any service connected with Your trip including error, omission, financial failure, or default of, or by the provider of any service, travel agent, tour operator or organiser through whom the trip was booked.
9. Any claim as a result of the death or illness of any pet or animal.
10. Any claim as a result of You not wanting to travel or due to Your personal or financial circumstances (other than as set out under this section).
11. Any claim caused by work commitment or amendment of Your holiday entitlement by Your employer (other than as set out under this section).

12. Any loss in respect of Air Passenger Duty (this can be reclaimed by You through Your travel agent or airline).

13. Any claim as a result of Your late arrival at the airport, port or station after the check-in or booking-in time.

14. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.

15. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.

16. Any claim for costs paid by You on behalf of other persons not insured under this Policy.

17. Any claim as a result of You refusing medical treatment or not taking Your prescribed medication in accordance with the advice of a Medical Practitioner.

18. Any claim as a result of importation or transportation restrictions on any medication that You or a travelling companion would need to take on a trip.

19. Any claim as a result of You accepting a hospital appointment, when You were already on a waiting list for such an appointment before the Policy was issued or the trip was booked, whichever is later.

20. Any claim arising from redundancy caused by or resulting from misconduct leading to dismissal or from resignation or from voluntary redundancy.

21. Any charges in respect of the trip for which there is no contractual liability or which are recoverable elsewhere.

22. Any claim arising from volcanic eruption and/or volcanic ash.

23. Anything mentioned in the “General Policy Exclusions”.

**Additional conditions applying to this section**

1. If You fail to notify the tour operator, travel agent or transport or accommodation provider as soon as You become aware of the need to cancel Your trip, Our liability will be restricted to the cancellation charges that would have applied had such a failure not occurred.

2. If You cancel Your trip for medical reasons, You must provide Us with a medical certificate from a Medical Practitioner stating that this necessarily and reasonably prevented You from travelling.

3. If Your claim is for any other insured reason, You will be required to provide Us with appropriate documentary evidence.
Section 3: Curtailment and loss of holiday

Words with special meanings specific to this section

Loss of Holiday
On a Leisure Trip, the number of complete days that You are confined to a hospital, hotel room or cabin on the orders of Your treating Medical Practitioner during the period of Your Insured Journey, due to Your Bodily Injury or Illness.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits”, following necessary and unavoidable Curtailment of, or Loss of Holiday on, an Insured Journey as a result of:

1. The death, Bodily Injury or Illness, as certified by a Medical Practitioner, of You, Your Relative, Colleague or travelling companion or of a friend with whom You had arranged to stay; or
2. Your attendance at a court of law as a witness (except as an expert witness) or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
3. You or Your travelling companion being a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and Your or their authorised leave being cancelled due to an unexpected emergency or a posting overseas at the time of Your trip; or
4. You or Your travelling companion being recalled Home by a relevant authority due to severe damage to Your or their Home or place of business in the United Kingdom caused by serious fire, explosion, storm, flood, subsidence or burglary; or
5. Your involuntary redundancy or that of Your travelling companion or Your spouse, civil partner or cohabiting partner, notified after the start of the trip.

What is covered

1. Your reasonable additional travel and accommodation expenses which You incur in the Curtailment of Your Insured Journey; and
2. A pro-rata amount corresponding to the cost of the unused proportion of:
   a. Your non-refundable pre-booked travel and accommodation expenses which You have paid or are contracted to pay; and
   b. Your non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which You have paid or are contracted to pay; and
   c. Your non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which You have paid.

What is not covered

1. The Excess as shown in the “Table of Benefits”, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any claim as a result of Your decision to Curtail the trip for reasons other than those listed within this section.
3. Any claim for Loss of Holiday not resulting from Your own Bodily Injury or Illness.
4. Any claim arising from circumstances that could reasonably have been anticipated at the time the trip started.
5. Curtailment or Loss of Holiday arising from pregnancy or childbirth if:
   a. The expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the scheduled end of the trip; or
   b. The Curtailment or Loss of Holiday is not certified by a Medical Practitioner as necessary due to the complications of pregnancy or childbirth.
6. Any claim as a result of a failure to have the required passport, visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission.
7. Any claim where the carrier has refused to allow **You** to travel or to continue **Your** trip or where the accommodation or other service provider has refused to allow **You** to use, or continue to use, the accommodation or service.

8. Any claim as a result of the failure in provision of any service connected with **Your** trip including error, omission, financial failure, or default of, or by the provider of any service, travel agent, tour operator or organiser through whom the trip was booked.

9. Any claim as a result of the death or illness of any pet or animal.

10. Any claim as a result of **You** not wanting to travel or to continue **Your** trip or due to personal or financial circumstances (other than as set out under this section).

11. Any claim caused by work commitment or amendment of **Your** holiday entitlement by **Your** employer (other than as set out under this section).

12. Any loss in respect of Air Passenger Duty (this can be reclaimed by **You** through **Your** travel agent or airline).

13. Any claim as a result of **Your** late arrival at the airport, port or station after the check-in or booking-in time.

14. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.

15. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.

16. Any claim for costs paid by **You** on behalf of other persons not insured under this **Policy**.

17. Any claim as a result of **You** refusing medical treatment or not taking **Your** prescribed medication in accordance with the advice of a **Medical Practitioner**.

18. Any claim as a result of importation or transportation restrictions on any medication that **You** or a travelling companion would need to take on a trip.

19. Any claim as a result of **You** accepting a hospital appointment, when **You** were already on a waiting list for such an appointment before the trip started.

20. Any claim arising from redundancy caused by or resulting from misconduct leading to dismissal or from resignation or from voluntary redundancy.

21. Any charges in respect of the trip for which there is no contractual liability or which are recoverable elsewhere.

22. Any claim arising from volcanic eruption and/or volcanic ash.

23. Anything mentioned in the “General Policy Exclusions”.

**Additional conditions applying to this section**

1. **You** must advise **Us** or **Our Assistance Company** immediately of the need to Curtail **Your** trip, obtain **Our** prior approval before incurring any expenses and allow **Us** to make the necessary travel arrangements to bring **You** Home.

2. **We** will only pay for economy class tickets, where available, unless the medical advisor of **Our Assistance Company** in consultation with the treating **Medical Practitioner** considers that there is a medically necessity for other arrangements to be made.

3. If **You** fail to notify the tour operator, travel agent or transport or accommodation provider immediately when **You** become aware of the need to Curtail **Your** trip, **Our** liability will be restricted to the Curtailment charges that would have applied had such a failure not occurred.

4. If **You** Curtail **Your** trip for medical reasons, **You** must provide **Us** with a medical certificate from a **Medical Practitioner** stating that this necessarily and reasonably prevented **You** from continuing **Your** trip.

5. If **Your** claim is for any other insured reason, **You** will be required to provide **Us** with appropriate documentary evidence.

6. **We** will calculate claims for Curtailment or Loss of Holiday proportionately, taking into account the number of complete days of **Your** planned trip that **You** have not used while **You** are:
   a. Hospitalised abroad; or
   b. Confined to **Your** accommodation abroad for medical reasons; or
   c. Being repatriated to the **United Kingdom**; or
   d. In the **United Kingdom** following repatriation.
Section 4: Personal accident

This section does not apply to Insured Journeys solely within the United Kingdom.

Words with special meanings specific to this section

Disablement
1. Loss of Limb, or
2. Loss of Sight; or
3. Permanent Total Disablement.

Loss of Limb
Permanent loss by physical severance or permanent and total loss of use of a limb or limbs at or above the wrist or ankle (meaning one or more entire hand, arm, foot or leg).

Loss of Sight
Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining is 3/60 or less on the Snellen Scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen Scale a person can see at 3 metres something that a person with normal vision would see at 60 metres.)

Permanent Total Disablement
Physical impairment which, in the opinion of an independent specialist Medical Practitioner, is beyond any prospect of recovery or improvement and which entirely prevents You from engaging in or giving attention to any work or occupation.

What is covered
1. A fixed sum, dependent on Your age, in compensation.

What is not covered
1. Any claim arising from death or Disablement occurring more than 12 months after the date of the Accident.
2. Any claim as a result of an Accident occurring on a trip solely within the United Kingdom.
3. Death or Disablement caused by mental or psychological trauma, nervous shock, sickness, disease, or any naturally occurring condition or degenerative disease or the ingestion of any substance.
4. Any claim arising from an Accident occurring while You are engaging in Hazardous Activities and Sports which are:
   a. Specifically excluded; or
   b. Not listed as covered unless otherwise agreed by Us in writing; or
   c. Listed as covered but with Personal Accident cover excluded.
5. Any claim arising from an Accident occurring while You are motorcycling as a rider or a passenger.
6. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to this section
1. In the event of a valid claim, compensation for:
   a. Your Disablement will be paid to You.
   b. Your death will be paid to Your legal personal representative.
2. In the event of an Accident leading to valid claims for Your Disablement and subsequent death, We will only be liable for the higher of the sums insured for Disablement or death.
3. In the event that You suffer more than one
form of Disablement, You will not be entitled to more than the sum insured for Disablement in total.

4. Disablement is assessed as soon as the final consequences of the Accident can be medically determined although not later than 12 months after the date of the Accident.

5. We will not pay any benefits solely because You are unable to take part in sports or pastimes.

6. If You disappear but no death certificate has been issued, We will wait for a suitable period of time during which We will consider all available evidence and if We have no reason to suppose other than that Your death has occurred as a result of an Accident, We will pay the sum insured to Your legal personal representative. If the belief is subsequently found to be wrong, such amount shall be refunded to Us.

7. A pre-existing physical impairment does not entitle You to any higher assessment of compensation than if such a physical impairment had not previously existed.

8. You, or in the case of Your death, Your legal personal representative, must provide Us with satisfactory medical and other information or allow Us access to full medical records and/or death certificates as required.

9. Reduced sums insured apply to persons aged 17 and under or aged 66 and over on the date the Accident occurs. See the “Table of Benefits”.


This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits”, following loss or theft of, or damage to, Your Personal Possessions during an Insured Journey.

What is covered

1. The cost of the replacement, reinstatement or repair of Your Personal Possessions subject to wear and tear and depreciation.

What is not covered

1. The Excess as shown in the “Table of Benefits”, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.

2. Any amount over the Single Item Limit as shown in the “Table of Benefits” for any one item, pair or set of items that belong together or can be used together.

3. Any amount over the total Valuables limit as shown in the “Table of Benefits”.

4. Any loss or theft of Your Personal Possessions which are subsequently recovered.

5. Any claim if Your Personal Possessions are confiscated or detained by Customs, the Police or other authorities.

6. Any damage to Your Personal Possessions due to:
   a. Scratching or denting unless the item has become unusable as a result of this; or
   b. Mechanical or electrical breakdown; or
   c. Leaking powder or fluid carried within Your baggage; or
   d. Normal wear and tear, gradual deterioration, depreciation, decay, moth, vermin, atmospheric or climatic conditions; or
   e. Any process of cleaning, dyeing, repairing or restoring.

7. Any loss or theft of, or damage to, Your Personal Possessions:
   a. That You do not report to the Police within 24 hours of discovery or as soon as possible after that and for which You do not get a written Police report (loss, theft or malicious damage only); or
   b. Whilst in the custody of an airline or other carrier unless You report it immediately on discovery to the carrier and get a written report. In the case of an airline You will need a Property Irregularity Report (PIR); or
   c. Whilst being shipped as freight or under a bill of lading; or
   d. Left out of sight or out of Your personal control in a public place where You are not in a position to prevent unauthorised interference with Your property e.g. station, airport, restaurant, beach, etc; or
   e. From an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry and Valuables from an unattended vehicle at any time; or
   f. From a roof or boot luggage rack at any time; or
   g. Left in the custody of a person who does not have official responsibility for the safekeeping of the property.

8. Any loss or theft of, or damage to:
   a. Golf Equipment; or
   b. Bicycles.

9. Any loss or theft of, or damage to:
   a. Fragile articles, business goods or samples; or
   b. Sports Equipment whilst in use; or
   c. Spectacles, contact lenses, hearing aids or prosthetic limbs; or
   d. Valuables unless they are at all times attended by You, or left in hotel security, a safety deposit box, safe or similar locked fixed receptacle; or
   e. Valuables which are not carried in Your
hand luggage or on Your person while You are travelling on Public Transport; or
f. Valuables (other than wedding rings) when worn by You while swimming; or
g. Gadgets, Passports and Personal Money including Cash (claims for such losses should be made under the appropriate section of the Policy); or
h. Items which are borrowed, rented or otherwise not owned by You.

10. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to this section

1. Claims will be considered on a new for old basis provided the item is less than 1 year old at the date of the incident. All other items will be subject to a suitable deduction for wear and tear and depreciation or We may, at Our option, replace, reinstate or repair the lost, stolen or damaged item(s).
2. We may not pay Your claim if You are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required by Us.
3. You must get a written estimate for the repair of damaged items or a report confirming that they are beyond economic repair from an appropriate official repairer.
4. If an airline fails to return Your checked-in baggage, We will wait for the 60 days required by them to declare Your baggage permanently lost, before considering a claim under this section.
5. If We have paid a claim under the “Baggage Delay” section of this Policy and Your baggage subsequently proves to be permanently lost, any payments made for Baggage Delay will be deducted from any payments We make for a claim for lost baggage under this “Personal Possessions” section of the Policy.
6. If We pay a claim for loss or theft under this section and Your Personal Possessions are subsequently recovered, You will repay to Us any compensation You received within 14 days of the recovery.
Section 6: Personal money

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits”, following loss or theft of Your Personal Money during an Insured Journey.

What is covered

1. Reimbursement of Your Personal Money.

What is not covered

1. The Excess as shown in the “Table of Benefits”, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any loss or theft of Your Personal Money which is subsequently recovered.
3. Any claim if Your Personal Money is confiscated or detailed by Customs, the Police or other authorities.
4. Any loss or theft of Your Personal Money that You do not report to the Police within 24 hours of discovery or as soon as possible after that and for which You do not get a written Police report.
5. Any loss or theft of Your Personal Money that is not:
   a. Carried on Your person or in Your hand luggage which You have with You and within Your control such that You are able to prevent unauthorised interference with it at all times; or
   b. Deposited in a safe or fixed safety deposit box, or similar locked fixed receptacle in Your locked Private Accommodation.
6. Any depreciation in value, currency changes or shortage caused by any error or omission.
7. Any loss recoverable from another source such as a bank, credit card provider or issuer of travellers’ cheques.
8. Any loss or theft due to fraud or due to You deliberately or inadvertently revealing security information such as a password or PIN-code.
9. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to this section

1. You must take reasonable care in protecting Your Personal Money against loss or theft at all times.
2. You must notify the Police of any loss or theft within 24 hours of discovery or as soon as possible after that and obtained a written report from them and enclose this with Your claim form.
3. You must provide Us with documentary proof of ownership of any lost or stolen Personal Money, such as currency exchange receipts, bank statements, Cash withdrawal slips and pre-paid credit card statements.
Section 7: Passport and other documents

This section of the Policy sets out the cover. We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits”, following loss or theft of Your passport, driving licence or travel documents during an Insured Journey.

What is covered

1. The cost of a temporary replacement passport abroad; and
2. The proportionate replacement cost of the unexpired part of Your passport when You are back in the United Kingdom; and
3. The proportionate replacement cost of the unexpired part of Your driving licence; and
4. The cost of the replacement or reinstatement of travel documents; and
5. Necessary additional travel and accommodation expenses (room only) which You incur abroad to obtain a replacement passport, driving licence or travel documents.

What is not covered

1. Any claim if Your passport, driving licence or travel documents are retained by Customs, the Police or other authorities.
2. Any loss or theft of Your passport, driving licence or travel documents that You do not report to the Police within 24 hours of discovery or as soon as possible after that and for which You do not get a written Police report.
3. Any loss or theft of Your travel documents that can be replaced free of charge by the issuer.
4. Any loss or theft of Your passport, driving licence or travel documents that are not:
   a. Carried on Your person or in Your hand luggage which You have with You and within Your control such that You are able to prevent unauthorised interference with them at all times; or
   b. Deposited in a safe or fixed safety deposit box, or similar locked fixed receptacle in Your locked Private Accommodation.
5. Anything mentioned in the “General Policy Exclusions”.


Section 8: Financial failure

Words with special meanings specific to this section

End Supplier
The company that owns and operates the following services: hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the UK, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

Financial Failure
The scheduled airline or End Supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.

This section of the Policy sets out the cover we provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits”, as a result of:

A. Scheduled Airline Failure.

What is covered

1. Financial Failure of Your scheduled airline before departure:
   a. Irrecoverable sums paid prior to the Financial Failure of the scheduled airline you are booked with; or

2. Financial Failure of Your scheduled airline after departure:
   a. Additional costs incurred by you in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements; or
   b. If Curtailment of the trip is unavoidable - the cost of return flights to the United Kingdom, Channel Islands or Isle of Man to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements.

B. End Supplier Failure.

The cover set out in “B. End Supplier Failure” only applies if you have selected Gold level of cover.

What is covered

1. Financial Failure of Your End Supplier before departure:
   a. Irrecoverable sums paid prior to Financial Failure of the End Supplier of the travel arrangement not forming part of an inclusive holiday prior to departure; or

2. Financial Failure of Your End Supplier after departure:
   a. Additional pro rata costs incurred by you in replacing that part of the flight arrangements to a similar standard as enjoyed prior to the Curtailment of the travel arrangements; or
   b. If Curtailment of the trip is unavoidable - the cost of return flights to the United Kingdom, Channel Islands or Isle of Man to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements.

What is not covered applying to sub-sections A. and B.

1. Scheduled flights, travel or accommodation not booked within the United Kingdom, Channel Islands or Isle of Man prior to departure.

2. Any costs resulting from the Financial Failure of:
   a. Any scheduled airline or End Supplier for which any prospect of Financial Failure is known by you or widely known publicly at the date you bought this Policy or purchased the trip, whichever is later.
   b. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery from under section 75 of the Consumer
Credit Act or from any bank or card issuer or any other legal means.

3. The Financial Failure of any travel agent, tour organiser, booking agent or consolidator with whom You have booked a scheduled flight, travel or accommodation.

4. Any losses which are not directly associated with the incident that caused You to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the Financial Failure of an airline.

Additional conditions applying to this section

Data Protection
Any information You have provided will be dealt with by Us in compliance with the provisions of the Data Protection legislation. For the purposes of providing this insurance and the handling of any claims or complaints, We may need to transfer certain information which You have provided to other parties.

Sanctions
We will not provide any benefit under this insurance to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Non-Assignment
No title, right or interest under this Policy may be assigned, transferred, conveyed or otherwise disposed of without the consent in writing of the insurer hereon. Any attempt to assign rights or interests without the insurer’s written consent is null and void.
This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits” following the delayed arrival of Your baggage by at least 12 hours, and for each subsequent 12 hours, after Your actual arrival time on Your outward journey.

What is covered

1. The reasonable cost of buying essential clothing, toiletries and similar items.

What is not covered

1. Any claim for delayed baggage on Your return journey.
2. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to this section

1. If Your baggage is delayed whilst in the care of a carrier, transport company, authority or hotel, You must report to them details of the delay or eventual loss and obtain written confirmation from them.
2. If Your baggage is delayed whilst in the care of an airline You must:
   a. Report Your missing baggage to them before leaving the baggage reclaim area and obtain a Property Irregularity Report.
   b. Retain all travel tickets and baggage tags.
3. If Your baggage eventually arrives, You must obtain written confirmation of the length of the delay.
4. If Your baggage proves to be permanently lost, any payments made for a delayed baggage claim will be deducted from any payments We make for a claim for lost baggage under the “Personal Possessions” section of this Policy.
Section 10: Missed departure

If You are a resident of Northern Ireland, cover under this section is extended to include missed departure from international departure points within the Republic of Ireland.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits”, in the event that You arrive too late (as shown on Your ticket) to board Your pre-booked scheduled Public Transport at Your last departure point on Your outward journey or Your last departure point on Your return journey as a result of:

1. Scheduled Public Transport services failing to get You to Your last departure point due to Strike or Industrial Action, adverse weather conditions (but not those defined as a Catastrophe), mechanical failure or Your direct involvement in an accident; or
2. The private motor vehicle in which You are travelling being directly involved in an accident or breaking down; or
3. A delay involving the vehicle in which You are travelling due to unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website, on television, news bulletins or in the press.

What is covered

1. Your reasonable and necessary additional travel and accommodation expenses (room only) of a similar standard to the original booking, to allow You to reach Your trip destination or catch up on Your scheduled itinerary (for missed departure on Your outward journey) or to return Home (for missed departure from Your last departure point on Your homeward journey).

What is not covered

1. The Excess as shown in the “Table of Benefits”, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any claim as a result of heavy traffic or road closures where You have not obtained confirmation that the delays were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website, on television, news bulletins or in the press.
3. Any claim as a result of Your failure to allow sufficient time for the Public Transport to arrive on schedule and deliver You to Your departure point by the check-in time shown on Your travel itinerary.
4. Any claim as a result of the private motor vehicle in which You are travelling not having been properly serviced and maintained, in the event of vehicle breakdown.
5. Any claim as a result of the failure in provision of any service connected with Your trip including error, omission, financial failure, or default of, or by the provider of any service, travel agent, tour operator or organiser through whom the trip was booked.
6. Any claim arising as a result of a Catastrophe.
7. Any claim as a result of Your missed departure for reasons other than those listed within this section
8. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to this section

1. You must allow sufficient time to reach any airport, station, port or terminus with reasonable expectation of meeting the scheduled check-in time.
2. You will be required to provide Us with documentary evidence of the reason for any delay leading to a missed departure.
3. You will be required to provide Us with documentary evidence of Your additional travel and accommodation expenses.

-37-
If you are a resident of Northern Ireland, cover under this section is extended to include international departure points within the Republic of Ireland.

This section of the Policy sets out the cover we provide to each Insured Person in total per Insured Journey, up to the sums insured shown in the “Table of Benefits”, in the event of your unavoidable delay in departure of at least 12 hours from your original scheduled departure time from your first departure point on your outward journey or your last departure point on your return journey as a result of:

1. Adverse weather conditions (but not those defined as a Catastrophe).
2. Strike or Industrial Action.
3. Mechanical breakdown of the Public Transport on which you are booked to travel.
4. Cancellation by the transport provider of your scheduled pre-booked international flight, ferry, train or coach.

What is covered

1. Travel delay benefit:
   a. For each complete 12 hours of delay; or
   b. In the event of 4. (cancellation by the transport provider), corresponding to the delay in departure that you would have experienced had you waited for the earliest replacement travel arrangements offered by your original transport provider, in the event that you choose to make earlier alternative travel arrangements.
2. In the event that you decide to abandon your outward trip, the cost of:
   a. Your unused non-refundable pre-booked travel and accommodation expenses which you have paid or are contracting to pay; and
   b. Your unused non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which you have paid or are contracting to pay; and
   c. Your unused non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which you have paid.

What is not covered

1. The Excess as shown in the “Table of Benefits”, unless the additional premium for Excess Waiver has been paid and is shown on your Policy Schedule.
2. Any claim unless you have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time.
3. Any claim under 1, b) above unless you have written confirmation from your original transport provider of the cancellation and of the earliest replacement travel arrangements offered by them.
4. Any claim where the carrier or their handling agents provide alternative transport which departs within 12 hours of the original scheduled departure time.
5. Any claim as a result of your failure to check-in at your departure point by the time shown on your travel itinerary.
6. Any loss in respect of Air Passenger Duty (this can be reclaimed by you through your travel agent or airline.
7. Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
8. Any claim for promotional vouchers or reward points such as Air Miles or Avios points.
9. Any charges in respect of the trip for which there is no contractual liability or which are recoverable elsewhere.
10. Any claim arising as a result of a Catastrophe.
11. Any claim arising as a result of the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation or instruction of the Civil Aviation Authority or a Port Authority or any such regulatory body.
12. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to this section

1. Travel delay benefit is intended to provide compensation if you are delayed at your point of departure and is only applicable if you have travelled there and checked-in. If you have not travelled to your departure point you will not be covered even if you have checked-in online.
This section does not apply to Insured Journeys solely within the United Kingdom.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits”, as a result of an Insurance Event in which, by Your act or omission, You cause:
1. Death or Bodily Injury to another person; or
2. Loss of or damage to the tangible, material property of another person.

What is covered

1. Material damages and compensation for which You are legally liable; and
2. Legal costs and expenses incurred in defending an action against You or in negotiating the settlement of such an action; and
3. Your costs and expenses incurred in the event that Your attendance or participation is required by Us in the defence of such an action.

What is not covered

1. The Excess as shown in the “Table of Benefits”, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any liability directly or indirectly arising from an Insured Journey solely within the United Kingdom.
3. Any liability directly or indirectly arising from Your participation in Hazardous Activities and Sports which are:
   a. Specifically excluded; or
   b. Not listed as covered unless otherwise agreed by Us in writing; or
   c. Listed as covered but with Personal Liability cover excluded.
4. Any liability for intangible or non-material damage, such as to reputation, image or to intellectual property rights.
5. Any liability directly or indirectly arising from:
   a. Loss of or damage to material property, buildings or land owned by, or in the care, custody or control of You, a Relative, a member of Your household, a person You employ, a travelling companion or person with whom You have arranged to stay, except in relation to temporary hotel and similar accommodation which You occupy and for which You assume contractual responsibility during an Insured Journey; or
   b. Death or Bodily Injury to Your Relative, a member of Your household, a person You employ, Your travelling companion or a person with whom You have arranged to stay; or
   c. The ownership, care, custody or control of any animal by You, a Relative, a member of Your household or a person You employ, Your travelling companion or a person with whom You have arranged to stay; or
   d. Your ownership, possession or use of horse-drawn, motorised, electrically or mechanically-propelled or towed vehicles or lifts, aircraft, watercraft (other than rowing boats, punts or canoes), firearms or explosive devices; or
   e. Any form of racing; or
   f. Your trade, profession or business; or
   g. A contract, unless such liability would exist in any event in the absence of the contract; or
   h. You acting formally or informally as the leader of a group taking part in an activity; or
   i. You having transmitted disease to another person via infection or otherwise; or
   j. Your deliberate, unlawful, malicious or wilful act or omission; or
   k. Your fraudulent, dishonest or criminal act or that of any person authorised by You; or
   l. A matter which is subject to criminal
6. Any liability directly or indirectly arising where cover is provided under any other insurance or guarantee.

7. Any liability directly or indirectly arising through action not brought under the jurisdiction of the courts of the country in which the Insurance Event giving rise to the claim occurred unless otherwise agreed by Us.

8. Punitive or exemplary damages.

9. Any claim where You have failed to notify Us of the Insurance Event within a reasonable time of it occurring and where this failure adversely affects Our ability to defend the claim or to limit Our liability.

10. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to this section

1. If You know of any Insurance Event which may result in a claim under this section You must:
   a. Inform Us in writing without delay; and
   b. Send all correspondence and legal documents to Us unanswered without delay; and
   c. Not discuss liability with any third party.

2. You must make no admission of liability, or offer, promise, or make payment or indemnity without Our prior written agreement.

3. We are entitled to take over the defence and settlement of any claim against You in Your name and have full discretion in the conduct of any proceedings and the settlement of any claim.

4. We may, at Our own expense, take proceedings in Your name with full discretion to recover compensation or indemnity from any third party in respect of any loss, damage or expense.

5. In the event that Your attendance or participation is required by Us in the defence or negotiation of an action against You, We will pay Your reasonable and necessary transport and accommodation costs and expenses, provided that these are agreed by Us in advance, in writing.

6. In the event of Your death, Your personal legal representative will receive the benefit of cover provided by this section.

7. Where more than one Insured Person is involved in the same Insurance Event, the maximum We will pay in total is £2,000,000. If this limit is reached, this amount will be allocated in proportion to each Insured Person.
Section 13: Hijack

Words with special meanings specific to this section

**Hijack**
The unlawful seizure or wrongful exercise of control, for more than 24 hours, of the aircraft or sea vessel in which you are travelling as a fare-paying passenger.

This section of the Policy sets out the cover we provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits”, as a result of Hijack.

What is covered

1. Hijack benefit per day for each full 24 hours that you are detained.

What is not covered

1. Hijack in an area which is subject to War and Civil Unrest.
2. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to this section

1. You must provide us with written confirmation from the airline, shipping line, Police or other authority, of the nature, location and dates of the Hijack and your involvement in it.
Important - cover under this section is underwritten and administered by DAS Legal Expenses Insurance Company Limited (DAS). The legal advice service is provided by DAS Law Limited and or a Preferred Law Firm on behalf of DAS.

DAS Legal Expenses Insurance Company
DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH. Registered in England and Wales, Company Number 103274, Website: www.das.co.uk

DAS agrees to provide the insurance described in this section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this section, provided that:

1. Reasonable Prospects exist for the duration of the claim
2. the Date of Occurrence of the insured incident is during the Policy Period
3. any legal proceedings will be dealt with by a court, or other body which DAS agree to, within the Countries Covered and
4. the insured incident happens within the Countries Covered.

What DAS will pay
DAS will pay an Appointed Representative, on the Insured Persons behalf, Costs and Expenses incurred following an insured incident, provided that:

a. the most DAS will pay for all claims resulting from one or more events arising at the same time or from the same originating cause is £25,000
b. the most DAS will pay in Costs and Expenses is no more than the amount DAS would have paid to a Preferred Law Firm. The amount DAS will pay a law firm (where acting as an Appointed Representative) is currently £100 per hour. This amount may vary from time to time.

c. in respect of an appeal or the defence of an appeal, the Insured Person must tell DAS within the time limits allowed that the Insured Person wants to appeal. Before DAS pay the Costs and Expenses for appeals, DAS must agree that Reasonable Prospects exist
d. for an enforcement of judgment to recover money and interest due to the Insured Person after a successful claim under this section, DAS must agree that Reasonable Prospects exist, and
e. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most DAS will pay in Costs and Expenses is the value of the likely award.

What DAS will not pay
In the event of a claim, if the Insured Person decides not to use the services of a Preferred Law Firm, the Insured Person will be responsible for any costs that fall outside the DAS Standard Terms of Appointment and these will not be paid by DAS.

Definitions applicable to this section
The following words have these meanings wherever they appear in this section in bold:

Appointed Representative
The Preferred Law Firm, law firm or other suitably qualified person DAS will appoint to act on behalf of the Insured Person.

Costs and Expenses
a. All reasonable and necessary costs chargeable by the Appointed Representative and agreed by DAS in accordance with the DAS Standard Terms of Appointment.
b. The costs incurred by opponents in civil cases if the Insured Person has been ordered to pay them, or the Insured Person pays them with DAS’ agreement.
DAS Legal Expenses Insurance Company Limited.

DAS Standard Terms of Appointment
The terms and conditions (including the amount DAS will pay to an Appointed Representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an Appointed Representative the amount is currently £100 per hour. This amount may vary from time to time.

Date of Occurrence
The date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the Date of Occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date the Insured Person first became aware of it.)

Insured Person
The person stated on the Policy Schedule as being insured.

Preferred Law Firm
A law firm or barristers’ chambers DAS choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with the Insured Person’s claim and must comply with DAS’ agreed service standard levels, which DAS audit regularly. They are appointed according to the DAS Standard Terms of Appointment.

Reasonable Prospects
The prospects that the Insured Person will recover losses or damages (or obtain any other legal remedy that DAS have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal, must be at least 51%, DAS, or a Preferred Law Firm on DAS’ behalf, will assess whether there are Reasonable Prospects.

What is covered
1. Costs and Expenses to pursue an Insured Person's legal rights following a specific or sudden accident that causes death or bodily injury to the Insured Person.

What is not covered
DAS will not pay for the following:
1. Any claim relating to any Illness or bodily injury that happens gradually or is not caused by a specific or sudden accident.
2. Any claim relating to psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to an Insured Person.
3. Defending an Insured Person’s legal rights, but DAS will cover defending a counter-claim.
4. Any claim relating to clinical negligence.

Exclusions applying to this section - Also see General policy exclusions
1. A claim where an Insured Person has failed to notify DAS of the insured incident within a reasonable time of it happening and where this failure adversely affects the Reasonable Prospects of a claim or DAS consider their position has been prejudiced.
2. An incident or matter arising before the start of this cover.
3. Costs and Expenses incurred before DAS' written acceptance of a claim.
4. Fines, penalties, compensation or damages that a court or other authority orders an Insured Person to pay.
5. Any legal action an Insured Person takes that DAS or the Appointed Representative have not agreed to, or where an Insured Person does anything that hinders DAS or the Appointed Representative.
6. A dispute with DAS not otherwise dealt with under section condition 7.
7. Costs and Expenses arising from or relating to judicial review, coroner’s inquest or fatal accident inquiry.
8. Any Costs and Expenses that are incurred where the Appointed Representative handles the claim under a contingency fee arrangement.
9. Any claim against ERGO Travel Insurance Services Ltd (ETI), Great Lakes Insurance SE or their respective agents.
10. Any claim where You are not represented by a law firm or barrister.
Conditions applying to this section

1. On receiving a claim, if legal representation is necessary, DAS will appoint a Preferred Law Firm as the Insured Person’s Appointed Representative to deal with the Insured Person’s claim. They will try to settle an Insured Person’s claim by negotiation without having to go to court.
   
b. If the appointed Preferred Law Firm cannot negotiate settlement of the Insured Person’s claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then the Insured Person may choose a law firm to act as the Appointed Representative.
   
c. If the Insured Person chooses a law firm as their Appointed Representative which is not a Preferred Law Firm, DAS will give the Insured Person’s choice of law firm the opportunity to act on the same terms as a Preferred Law Firm. However if they refuse to act on this basis, the most DAS will pay is the amount DAS would have paid if they had agreed to the DAS Standard Terms of Appointment. The amount DAS will pay a law firm (where acting as the Appointed Representative) is currently £100 per hour. This amount may vary from time to time.
   
d. The Appointed Representative must co-operate with DAS at all times and must keep DAS up to date with the progress of the claim.

2. An Insured Person must co-operate fully with DAS and the Appointed Representative.
   
b. An Insured Person must give the Appointed Representative any instructions that DAS ask an Insured Person to give.

3. An Insured Person must tell DAS if anyone offers to settle a claim. An Insured Person must not negotiate or agree to a settlement without DAS’ written consent.
   
b. If an Insured Person does not accept a reasonable offer to settle a claim, DAS may refuse to pay further Costs and Expenses.
   
c. DAS may decide to pay an Insured Person the reasonable value of the Insured Person’s claim, instead of starting or continuing legal action. In these circumstances an Insured Person must allow DAS to take over and pursue or settle any claim. An Insured Person must also allow DAS to pursue at their own expense and for their own benefit, any claim for compensation against any other person and an Insured Person must give DAS all the information and help DAS need to do so.

4. An Insured Person must instruct the Appointed Representative to have Costs and Expenses taxed, assessed or audited if DAS ask for this.
   
b. An Insured Person must take every step to recover Costs and Expenses and court attendance expenses that DAS have to pay and must pay DAS any amounts that are recovered.

5. If the Appointed Representative refuses to continue acting for an Insured Person with good reason, or if an Insured Person dismisses the Appointed Representative without good reason, the cover DAS provide will end immediately, unless DAS agree to appoint another Appointed Representative.

6. If an Insured Person settles or withdraws a claim without DAS’ agreement, or does not give suitable instructions to the Appointed Representative, DAS can withdraw cover and will be entitled to reclaim from an Insured Person any Costs and Expenses DAS has paid.

7. If there is a disagreement between the Insured Person and DAS about the handling of a claim and it is not resolved through DAS’ internal complaints procedure the Insured Person can contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible consumers, small businesses, charities and trusts. (Details available from www.financial-ombudsman.org.uk).

If the dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process. The arbitrator will be a barrister, solicitor or other suitably qualified person chosen jointly by the Insured Person and DAS. If there is a disagreement over the choice of arbitrator, DAS will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs
may be split between the Insured Person and DAS or may be paid by either You or DAS.

8. DAS may require an Insured Person to get, at the Insured Person's expense, an opinion from an expert that DAS considers appropriate on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by DAS and the cost agreed in writing between the Insured Person and DAS. Subject to this, DAS will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that the Insured Person will recover damages (or obtain any other legal remedy that DAS have agreed to) or make a successful defence.

9. An Insured Person must:
   a. keep to the terms and conditions of this section
   b. take reasonable steps to avoid and prevent claims
   c. take reasonable steps to avoid incurring unnecessary costs
   d. send everything DAS asks for, in writing, and
   e. report to DAS full and factual details of any claim as soon as possible and give DAS any information DAS need.

10. DAS will, at DAS’ discretion, void this section (make it invalid) from the date of claim, or alleged claim, and/or DAS will not pay the claim if:
    a. a claim an Insured Person has made to obtain benefit under this Policy is fraudulent or intentionally exaggerated, or
    b. a false declaration or statement is made in support of a claim.

11. Apart from DAS, an Insured Person is the only person who may enforce all or any part of this Policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.

12. If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, DAS will only pay their share of the claim even if the other insurer refuses the claim.

13. This section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where the Insured Person normally lives. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

Eurolaw Legal Advice
DAS will give an Insured Person confidential legal advice over the phone on any personal legal problem under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union Country, Isle of Man, the Channel Islands, Switzerland and Norway.

An Insured Person can contact DAS’ UK-based call centre 24 hours a day, seven days a week. However, DAS may need to arrange to call the Insured Person back depending on the Insured Person's enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If an Insured Person calls outside these times, a message will be taken and a return call arranged within the operating hours.

To help check and improve service standards, DAS may record all calls.
To contact the above service, phone DAS on +44 (0) 117 934 0548. When phoning, please quote the policy number.

DAS will not accept responsibility if the Helpline Service is unavailable for reasons DAS cannot control.

Data Protection
To comply with data protection regulations DAS are committed to processing personal information fairly and transparently. This section is designed to provide a brief understanding of how DAS collect and use this information. DAS may collect personal details including name, address, date of birth, email address and, on occasion, dependent on the type of cover in place, sensitive information such as medical records. This is for the purpose of managing the products and services in place and this may include underwriting, claims handling and providing legal advice. DAS will only obtain personal information either directly from the Insured Person, the third party dealing with Your claim or from the authorised partner who sold this Policy.

Who DAS are
DAS is part of DAS Legal Expenses Insurance
Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of personal data by DAS and members of the DAS UK Group are covered by DAS’ individual company registrations with the Information Commissioner’s Office. DAS has a Data Protection Officer who can be contacted at dataprotection@das.co.uk

How DAS will use Your Information
DAS may need to send personal information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies or other members of the DAS UK Group, so they may contact You for Your feedback. If the Policy includes legal advice DAS may have to send the personal information outside of the European Economic Area (EEA) in order to give legal advice on non-European Union law. Dependent on the type of cover in place, the personal information may also be sent outside the EEA so the service provider can administer the claim.

DAS will take all steps reasonably necessary to ensure the personal data is treated securely and in accordance with this Privacy Notice. Any transfer outside of the EEA will be encrypted using SSL technology.

DAS will not disclose the personal data to any other person or organisation unless We are required to by Our legal and regulatory obligations. For example, DAS may use and share the personal data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning DAS. A copy is also accessible and can be downloaded via DAS’ website.

What Is DAS’ legal basis for processing Your information?
It is necessary for DAS to use the personal information to perform Our obligations in accordance with any contract that DAS may have with the person taking out this Policy. It is also in DAS’ legitimate interest to use the personal information for the provision of services in relation to any contract that DAS may have with the person taking out this Policy.

How long will Your information be held for?
DAS will retain personal data for 7 years. DAS will only retain and use the personal data thereafter as necessary to comply with DAS legal obligations, resolve disputes, and enforce DAS’ agreements. If You no longer want DAS to use the personal data, please contact DAS at dataprotection@das.co.uk

What are Your rights?
The following rights are available in relation to the handling of personal data:
• the right to access personal data held
• the right to have inaccuracies corrected for personal data held
• the right to have personal data held erased
• the right to object to direct marketing being conducted based upon personal data held
• the right to restrict the processing for personal data held, including automated decision-making
• the right to data portability for personal data held

Any requests, questions or objections should be made in writing to the Data Protection Officer:

Data Protection Officer, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH

Or via Email: dataprotection@das.co.uk

How to make a complaint
If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the details above.

If You remain dissatisfied, the Information Commissioner’s Office can be approached directly for a decision. The Information Commissioner can be contacted at:

Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmstow, Cheshire, SK9 5AF

www.ico.org.uk
Section 15: COVID-19 cover

PLEASE NOTE: this section of cover extends the cover provided under the “Emergency medical and repatriation expenses”, “Cancellation” and “Curtailment and loss of holiday” sections of this Policy as follows:

A. Cancellation.

We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits”, following necessary and unavoidable cancellation of a Insured Journey as a result of:

1. You, Your Relative, a member of Your household or travelling companion or a friend with whom You had arranged to stay has a diagnosis of COVID-19 within 14 days of Your booked departure date, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.

2. You being denied boarding on Your pre-booked outbound travel due to You contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19 or having a confirmed temperature above 38 degrees Celsius.

What is covered

1. The cost of:
   a. Your unused non-refundable pre-booked travel and accommodation which You have paid or are contracted to pay; and
   b. Your unused non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which You have paid or are contracted to pay; and
   c. Your unused non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which You have paid.

B. Curtailment.

We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits”, following necessary and unavoidable Curtailment of an Insured Journey as a result of:

1. Death of Your Relative or a member of Your household living in the United Kingdom contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19 or having a confirmed temperature above 38 degrees Celsius.

2. The hospitalisation as a result of COVID-19 for treatment with mechanical ventilation, of Your Relative or a member of Your household living in the United Kingdom.

In addition, where You are unable to continue with a pre-booked excursion following Your self-isolation as ordered by a relevant Government authority due to contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.

What is covered

1. Your reasonable additional travel and accommodation expenses which You incur in the Curtailment of Your Insured Journey; and
2. A pro-rata amount corresponding to the cost of the unused proportion of:
   a. Your non-refundable pre-booked travel and accommodation expenses which You have paid or are contracted to pay; and
   b. Your non-refundable pre-booked airport parking, car hire, airport lounge pass and excursions which You have paid or are contracted to pay; and
   c. Your non-refundable visa, ESTA (Electronic System for Travel Authorisation for travellers to the USA) or other relevant travel permission which You have paid.
C. Emergency medical and repatriation expenses.

C.1. Trips outside the United Kingdom

We provide to each Insured Person in total, up to the sums insured shown in the “Table of Benefits”, in the event of an unforeseen medical emergency during an Insured Journey outside the United Kingdom as a result of You contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.

What is covered

1. Emergency medical and repatriation expenses:
   a. Reasonable and necessary medical and hospital expenses, including the cost of ambulance transport where medically necessary to take You to hospital; and
   b. Returning You to the United Kingdom provided this is medically safe and authorised by Us or Our Assistance Company; and
   c. The cost of a medical escort where this is deemed necessary by Us or Our Assistance Company, in the event of Your emergency repatriation to the United Kingdom;
   
2. Reasonable additional travel and accommodation expenses for You and one other person who stays with You, or who has to travel to You from within Your Home country and/or travel back with You, if this is necessary due to medical advice.

3. Your body or ashes to be transported Home.

What is not covered applying to all sub-sections

Applicable in addition to any exclusion listed under the “Emergency medical and repatriation expenses”, “Cancellation” and “Curtailment and loss of holiday” sections of this Policy including anything mentioned in the General Policy Exclusions:

1. Travel or accommodation costs where a credit or voucher has been provided in lieu of a cash refund.

2. Claims arising directly or indirectly from COVID-19 resulting in a national or local lockdown or any restrictions of movement affecting the area where Your Home is located, the country or specific area or event to which You were travelling to or through.

3. Any claim where You are experiencing symptoms of COVID-19, or have been told to self-isolate at the time You purchased, renewed or extended this insurance, or at the time of booking any Insured Journey, whichever is later, or in the case of claims under sub-section C, started Your Insured Journey whichever was later.

4. Your quarantine when it has been imposed on a community, geographic location or vessel, or travellers returning from a specified location, imposed by a government or public authority.

5. Any claim where You contract COVID-19 and You have not had the recommended vaccination(s) (consideration will be given where You were medically unable to have the vaccination, and this is shown in Your medical records).

6. Any claim where You have not returned to the United Kingdom when advised to do so by the UK Government including the Foreign, Commonwealth & Development Office (FCDO).

C.2. Trips inside the United Kingdom

We provide to each Insured Person in total, up to the sums insured shown in the “Table of Benefits”, in the event of an unforeseen medical emergency during a trip inside the United Kingdom of 2 or more consecutive nights in pre-booked accommodation as a result of You contracting COVID-19, as certified by a Medical Practitioner following a medically approved test showing a positive result for COVID-19.
7. Any claim arising as a result of You, or Your travelling companion being unable to complete the full COVID-19 vaccination course before Your scheduled departure date due to delays in supply, or changes in Government policy.

8. Any claim where You have travelled during a Government imposed lockdown.

9. Any claim where You do not hold the required confirmation of vaccination documentation, for example a vaccination passport.

10. Any claim made under the “COVID-19 cover” in addition to a claim under either the “Emergency medical and repatriation expenses”, “Cancellation”, “Curtailment and loss of holiday” or “Enhanced COVID-19 cover” sections of this Policy.

11. Any costs incurred by You which You are eligible to recover from Your tour operator, airline, credit/debit card provider or any other source.

12. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to all sub-sections

In addition to the additional conditions applying to the “Emergency medical and repatriation expenses”, “Cancellation”, “Curtailment and loss of holiday” or “Enhanced COVID-19 cover” sections of this Policy the following will apply:

We will require (at Your own expense) the following evidence where relevant:

1. A copy of the positive test result for COVID-19 You received from a registered Medical Practitioner.

2. Written confirmation from the scheduled Public Transport operator (or their handling agents) confirming the exact reason for which You were denied boarding, together with details of any alternative transport offered.

3. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

4. Any other official document or medical report confirming Your diagnosis for COVID-19 which leads to Your self-isolation, or need to cancel Your Insured Journey.
Section 16: Pet care

Words with special meanings specific to this section

**Pet**
A domesticated cat or dog owned by **You**.

This section of the Policy sets out the cover **We** provide to each **Insured Person** in total per **Insured Journey**, up to the sums insured shown in the “Table of Benefits” as a result of:

A. **The cancellation or abandonment of Your trip**, subject to a valid cancellation or abandonment claim under the relevant sections of this Policy.

What is covered

1. **Your** unused non-refundable pre-booked kennel and/or cattery fees which **You** have paid or are contracted to pay.

B. **Your unavoidable delay in returning to Your Home due to:**

   1. **Your** death, **Bodily Injury** or **Illness**; or
   2. A delay to the **Public Transport** system on **Your** return journey.

What is covered

1. The reasonable additional costs of housing **Your Pet** in a kennel or cattery until **You** are able to return to **Your Home** or, in the event of **Your** death, until **Your** legal personal representative or other authorised person is able to collect **Your** pet.

What is not covered applying to sub-sections A. and B.

1. Any claim following **Your** death, **Bodily Injury** or **Illness**, or following the cancellation or abandonment of **Your** trip, unless this results in an insured claim under another section of this Policy.

2. Any claim following a delay to **Public Transport** on which **You** were scheduled to travel, unless **You** obtain and provide **Us** with written confirmation from the transport provider of the reason for the delay, the scheduled departure time and the actual departure time.

3. Any claim for costs when **Your Pet** is housed by a **Relative** or friend during the period in which **Your** return **Home** is delayed.

4. Anything mentioned in the “General Policy Exclusions”

Additional conditions applying to this section

1. If a **Pet** is jointly owned, **We** will only reimburse kennel or cattery fees or pay additional kennel or cattery costs for the same **Insurance Event** once.

2. If **Your Pet** was being housed by a **Relative** or friend for the scheduled duration of **Your** trip but has to be moved to a kennel or cattery during the period in which **Your** return **Home** is delayed, **You** will be eligible to claim for additional costs, subject to the other terms and conditions of this section.

3. **You** will be required to provide **Us** with receipts or bills for any kennel or cattery costs incurred.
Section 17: Gadget

**You** are automatically covered for Gadget cover. The increased limits under the Enhanced Gadget cover extension in the “Table of Benefits” only apply if the appropriate additional premium has been paid and Enhanced Gadget cover is shown on Your Policy Schedule.

**Words with special meanings specific to this section**

The words and phrases defined below are specific to this cover and have the same meaning wherever they appear in Gadget cover section.

**Accidental Damage**
Means the sudden unforeseen and unintentional damage to Your Gadget. This includes damage to screens and damage resulting from sudden and unforeseen liquid damage.

**Business**
Means a company where **You** are an owner, director or employee of that company.

**Claims Administrator**
Taurus Insurance Services Limited. Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.

**Computer virus**
Means a self-replicating program that spreads by inserting copies of itself into other executable code or document, that is loaded onto Your gadget without **Your** knowledge and runs against **Your** wishes.

**Custom Built**
Means a complete computer or laptop made from components supplied and assembled by qualified engineers at a United Kingdom VAT registered company, or the equivalent tax registration if purchased overseas.

**Gadget(s)**
The item(s), excluding accessories which belong to:

1. **You**; or
2. A **Business** where **You** have the relevant authority and responsibility to use and insure the Gadget(s) owned by the **Business**. Confirmation of this will be required in the event of a claim.

For the purpose of this Policy a gadget can be any of the following items:
Mobile Phones, Tablets, Laptops and PC’s (including Custom Built), Digital Cameras, PC Monitors, MP3 Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Earphones, Portable Health Monitoring Devices (such as a blood glucose or blood pressure testing kit), Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker).

**Criteria:** We can only insure Gadget(s) that are:

1. Purchased new or refurbished from a United Kingdom VAT registered company, or the equivalent tax registration if purchased overseas, and supplied with a Proof of Purchase (original purchase receipt or phone contract showing IMEI No).
2. Purchased second hand or gifted to **You**, provided that **You** have the original Proof of Purchase (which corresponds to notes 1 above) and a signed letter from the original owner confirming that **You** own the Gadget(s). The letter must include the following details of **Your Gadget(s)**:
   a. Either the IMEI or serial number (whichever is applicable);
   b. The make and model;
   c. The sale price (**Your Purchase Price**);
   d. Confirmation that the Gadget(s) were in full working order at the time of sale.

**Please note:** The Gadget must be in good condition and in full working order at the time **You** commence Your Trip.
Immediate Family
Your spouse, partner or parents or Your children, brothers or sisters who are residents of the United Kingdom and travelling with You on Your Trip.

Loss
Means that the Gadget has been accidentally left by You in a location and You are permanently deprived of its use.

Please note: Loss needs to be reported to the appropriate local Police authorities and Your network provider (if applicable) within 24 hours of discovering the incident.

Malicious Damage
The intentional or deliberate actions of another party, not including You or Immediate Family, which causes damage to Your Gadget.

Proof of Purchase
Means the original printed receipt or a similar electronic record that can be sent to Us or displayed in its original format, not handwritten, provided at the original point of sale that gives details of the Gadget(s) purchased and helps support proof that You are the legal owner of the Gadget(s) and enables the age of the Gadget(s) to be reasonably identified.
The document should include confirmation of the IMEI or serial number of the Gadget(s), the purchase date, the Purchase Price, and detail the United Kingdom VAT registration number of the company (or the equivalent tax if purchased overseas).

For Gadget(s) that are Gifted to You - We will require a signed letter from the original owner confirming that You own the Gadget(s).

For the purchase of Second-Hand Gadget(s) - A printed receipt or electronic record provided by a retailer or person selling the second-hand Gadget(s) is not acceptable as Proof of Purchase.

Delivery notes are not an acceptable form of Proof of Purchase.

Proof of Usage
Means evidence that shows Your Gadget has been in use before the event giving rise to the claim. Where the Gadget is a mobile phone, or other SIM enabled device, this evidence can be obtained from Your network provider. For other Gadgets, such as laptops, in the event of an Accidental Damage claim this may be determined through inspection by Our repairers.

Purchase Price
Means the sale price detailed on the original Proof of Purchase.

Theft
Means the taking of the Gadget by a third party with the intention of permanently depriving You of it, using force, threat of violence or by pickpocket.

Please note: Theft and Loss needs to be reported to the appropriate local Police authorities and Your network provider (if applicable) within 24 hours of discovering the incident. Theft claims must also be accompanied by a valid Police crime reference report. Loss property reports and reference numbers on their own will not be accepted in support of a Theft claim.

Trip
Travel during the Policy Period.

Unauthorised Usage
The cost of unauthorised calls, messages and downloads made from Your Gadget after it was stolen. Cover will only apply within 24 hours of discovery of the Theft of Your Gadget. Itemised bills must be provided to support Your claim.

Please note: This cover will only apply if there is no protection from such losses from Your network provider.

Unattended
Means that the Gadget(s) are neither on Your person or within Your sight and/or reach.

Warranty
Means the period where the Claims Administrator will resolve any defects in materials and workmanship when they repair or replace Your Gadget in the event of a claim, when Your Gadget is used normally in accordance with manufactures guidelines. For repairs the Warranty provided is 3 months and for a replacement the Warranty provided is 12 months. This Warranty will also include the costs associated with transporting the
device to and from the **Claims Administrators** selected repair centre.

The **Warranty** does not cover wear and tear, damage by **computer viruses**, normal maintenance, **Accidental Damage** or any indirect loss.

A. **Accidental Damage.**

What is covered

1. **We** will repair or replace **Your Gadget** if it is damaged as the result of **Accidental Damage**, providing the **Gadget** is returned to the **Claims Administrator**.

B. **Loss.**

What is covered

1. If **You** accidentally lose **Your Gadget**, **We** will replace it (in respect of a valid **Loss** claim).

C. **Malicious Damage.**

What is covered

1. If **Your Gadget** suffers **Malicious Damage**, **We** will repair or replace it. Where only part or parts of **Your Gadget** have been damaged, **We** will only replace that part or parts.

D. **Theft.**

What is covered

1. If **You** suffer **Theft** of **Your Gadget**, **We** will replace it (in respect of a valid **Theft** claim).

E. **Unauthorised Usage.**

What is covered

1. If **Your Gadget** is stolen, **We** will refund the cost of **Unauthorised Usage** up to the limit as shown on **Your Policy Schedule**.

Please note: This cover will only apply if there is no protection from such losses from **Your** network provider.

What is not covered applying to all sub-sections

**We** will not pay for:

1. **Your Excess** which applies as shown in the “Table of Benefits”.
2. Any claim that occurs whilst not on a **Trip**.
3. Any claim for a **Gadget** that does not meet the “Criteria” as listed within the definition of **Gadget**.
4. Any claim where **You** cannot provide a printed or similar electronic record that can be sent to **Us** in its original format, **Proof of Purchase** (along with a signed transfer of ownership letter where the **Gadget** has been purchased second hand or gifted to **You**).
5. Any claim where the **Policy** was purchased whilst **You** or **Your Gadget(s)** were not in the **United Kingdom**.
6. Any claim where **Proof of Usage** cannot be provided or evidenced (applicable where the **Gadget** is a SIM enabled device or in respect of a laptop/tablet where user history is available).
7. Where the **Gadget** has been stolen from any motor vehicle or building, unless all protections are in operation (including those to prevent unauthorised keyless entry to vehicles) and the **Gadget(s)** is concealed out of sight so that forced and violent entry causing damage is required. Evidence of the thief’s damage must be provided with **Your** claim.
8. Any **Loss**, **Theft** or **Accidental Damage** of the **Gadget** left as checked-in baggage.
9. Any **Loss**, **Theft** or **Accidental Damage** to the **Gadget** as a result of confiscation of detention by customs, other officials or authorities.
10. Any claim where **You** knowingly leave **Your Gadget** somewhere **Unattended** and it is at risk of being lost, stolen or damaged. For example - where **Your Gadget** is left at the side of a sports pitch whilst **You** are participating in the sport.
11. Any claim where the **Gadget** was not in good condition and in full working order at the time **You** commence **Your Trip**.
12. Any claim where **You** have failed to take reasonable precautions to prevent **Damage**, **Theft** or **Loss**. This will include, but not limited to:
   a. Not using **Your Gadget** in accordance
with the manufacturer’s instructions;
b. Not handing Your Gadget to a person who is not known to You or a third party, other than Your Immediate Family.
13. Any claim where the IMEI/Serial number cannot be determined from Your Gadget.
14. Any kind of damage whatsoever unless the damaged Gadget is provided for repair.
15. Any Unauthorised Usage unless associated with a valid Theft or Loss claim.
16. Loss, Theft of or Accidental Damage to any accessories.
17. Any claim solely for components of Your Gadget that would be considered a consumable e.g. batteries.
18. Any repairs or other costs for repairs carried out by anyone not authorised by Us.
19. Any claim where there is evidence that the Damage, Theft or Loss occurred prior to the commencement of Your trip.
20. Loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any Computer Virus or similar mechanism or as a result of any failure of the Internet, or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting there from, regardless of any other cause or event contributing concurrently or in any other sequence to the Loss.
21. Any claim for Malicious Damage which was caused by You or Your Immediate Family.
22. The VAT element of any claim if You are registered for VAT.
23. Any claim resulting from an unlawful act. This will include, but not limited to:
   a. Any unlawful act deliberately or intentionally committed by an Insured Person; or
   b. The operation of law or the order of any court; or
   c. Civil or criminal proceedings against anyone on whom Your Insured Journey depends.
24. Any Damage, Theft or Loss to SIM or memory cards in isolation (unless it accompanies a valid claim for Your Gadget).
25. Cosmetic damage to the Gadget that has no effect on the functionality of the Gadget, to include marring, scratching and denting.
26. Any modifications that have been made from the original specifications of the Gadget. This would include things like adding gems, precious metals or unlocking Your Gadget from a network.
27. Loss of any software or firmware failures.
28. Any expense incurred as a result of not being able to use the Gadget, or any Loss other than the repair or replacement costs of the Gadget.
29. Any claim for Damage, Theft or Loss caused by deception.

Additional conditions applying to this section

Claims Procedure

How to make a claim
To enable Us to process Your claim as quickly as possible, please read Our claims guide and complete Our claim form, found at https://tiga.taurus.claims, and send Us the requested documentation as soon as reasonably possible of discovering the incident (or in the event of an incident occurring outside of the United Kingdom, as soon as reasonably possible of returning to the United Kingdom). Exceptional circumstances causing Your delay in reporting Your claim and where there is no additional loss to Us may be considered.

You can contact the Claims Administrator on 0330 175 7850 or virgin.tiga@taurus.gi.

You must: (Failure to observe these may invalidate Your claim)

a. Report the Theft or Loss of Your Gadget to Your network provider within 24 hours of discovery so they can blacklist Your handset/item (where this is applicable).

b. Report the Theft or Loss of Your Gadget to the Police, local to where the incident occurred, within 24 hours of discovery and obtain a crime reference number in support of a Theft claim and a copy of the police report.

c. Provide the Proof of Purchase of the Gadget for which You are claiming. Such Proof of Purchase must evidence that You own that particular Gadget, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.

d. Provide the Proof of Usage (in respect of
SIM enabled devices) from Your network that confirms the mobile phone has been in use since the start of Your trip and up to the event giving rise to the claim.

e. Complete and return any claim form or documents as required by the Claims Administrator within a reasonable time frame of the incident date with any other requested documentation.

f. Not attempt to repair the item yourself or use an unauthorised repairer or this will invalidate the cover.

g. Not format Your Gadget(s) in such a way that makes obtaining the last usage date impossible.

h. Pay the Excess as requested by the Claims Administrator.

i. Provide details of any other contract, guarantee, warranty or insurance that may apply to the Gadget including, but not limited to, household insurance (where appropriate a rateable proportion of the claim may be recovered direct from these insurers).

Repair and Replacement Equipment

a. All repairs to Gadgets are issued with a 3-month Warranty (the Gadget must be returned to the Claims Administrator in the event of a claim under that warranty).

b. In the event that Your claim is authorised, and Your Gadget is deemed beyond economical repair and will therefore have to be replaced, the Claims Administrator will endeavour to replace it with a Gadget of an identical specification or the equivalent value taking into account the age and condition of the Gadget. Where the Claims Administrator replace the Gadget(s), the replacements may be pre-owned, refurbished or remanufactured (not brand new). This is not a new for old insurance Policy. (Gift cards or vouchers may be used as an alternative method of claims settlement at the Claims Administrators full discretion).

c. Where the Claims Administrator sends You a replacement or repaired Gadget, this will only be sent to an address in the United Kingdom.

d. Please note: it may not always be possible to replace Your Gadget with the same colour or finish, where this is not possible an alternative colour will be provided.

e. Where replacement equipment has been issued and the original Gadget is recovered, the original Gadget becomes Our property and must be returned to the Claims Administrator immediately. Please call the Claims Administrator on 0330 175 7850 (local call rate) and they will provide details for its return.

f. All replacement items are issued with a 12-month Warranty (the item must be returned to the Claims Administrator in the event of a claim under the Warranty).

g. If Your existing accessories are not compatible with the replacement item that the Claims Administrator have provided, We will cover the cost of replacing the accessories, on production of Your Proof of Purchase for these.

h. Warranty claims for Gadget(s) damaged in transit will only be accepted where they are reported to the Claims Administrator on 0330 175 7850 (local rate call) within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

Limit of Liability

Our liability, in respect of any one claim, will be limited to the replacement cost of each Gadget being claimed for and, in any event, shall not exceed the maximum liability for each Gadget as shown on Your Policy Schedule, the original Purchase Price or the current market value of each Gadget, whichever is the lesser amount, but not exceeding the cost to replace the Gadget with an identical or equivalent model.

Average Clause

Where the sum insured by You, as detailed on Your Policy Schedule, is less than the Purchase Price of the Gadget(s) the amount You are able to claim may be calculated as follows:

Amount of Claim = Actual Loss × (sum insured / Purchase Price).

Fraud

The contract between You and Us is based on mutual trust. However, if anyone named on Your Policy Schedule or anyone acting for You provides false information or documentation or withholds important information to obtain cover under Your Policy for which You do not qualify, or to obtain cover at a reduced premium, then:

- Your Policy may be void; and
• We may be entitled to recover from You the amount of any claim already paid under Your Policy; and
• We will not return any premium paid; and
• We will inform the Police and criminal proceedings may follow.

In addition, in the event that anyone named on Your Policy Schedule or anyone acting for You:
1. Makes a claim knowing this to be false or fraudulently exaggerated in any respect or to any degree; or
2. Makes a statement in support of a claim knowing the statement to be false in any respect; or
3. Submits a document in support of a claim knowing the document to be forged, amended or false in any respect; or
4. Makes a claim in respect of any loss or damage caused by Your/their wilful act, knowledge or connivance; or
5. Acts in any other manner in order to gain a financial advantage to which You would not otherwise be entitled;

Then We
• Will not pay any part of the claim; and
• Will, at Our option, cancel Your Policy; and
• Will not return any premium paid; and
• Will inform the Police and criminal proceedings may follow.

Law
The laws of the United Kingdom allow both parties to choose the law which will apply to this contract. However, the law which applies to this contract is the law which applies to the part of the United Kingdom where Your Home is, unless otherwise agreed by Us in writing. The only exception is if Your Home is in the Channel Islands or the Isle of Man, then the law of England and Wales will apply to this contract.
Section 18: Winter sports (optional)

Important notes

You will only be covered under this section and elsewhere under this Policy while participating in Winter Sports if You are aged 64 or under at the start of the Policy Period.

This Policy will only cover You if You are an Amateur.

For Annual Multi-Trip policies this section provides cover up to a maximum of 17 days in total during the Policy Period.

This section only applies if the appropriate additional premium has been paid and Winter Sports cover is shown on Your Policy Schedule.

The Policy will NOT automatically cover You when You take part in all Winter Sports. See “Appendix 1” for a list of covered Winter Sports.

Words with special meanings specific to this section

Amateur
We will consider You to be an Amateur if:

You are:

• Under 16 years of age; or
• 16 years of age or above and in full-time education; or
• 16 years of age or above and in full-time employment outside of the Winter Sports industry; or
• 16 years of age or above and employed in the Winter Sports industry as an instructor, guide or similar (but not as a competitive athlete) and, on average, work for a minimum of 25 hours per week during the Winter Sports season; and

You do not:

• Receive funding or support to participate in Winter Sports, in cash, goods, equipment, travel and accommodation expenses or similar, from any sports association, council, governing body or commercial organisation (sponsorship), the value of which exceeds £1,000 in the previous or current calendar year; and

You have not:

• Received prizes as a result of taking part in Winter Sports competitions, in cash or non-cash items, the value of which exceeds £1,000 in the previous or current calendar year.

On-piste
Any designated and prepared marked piste, trail or run within the area of a ski-resort but excluding any Terrain-park.

Off-piste
Any area outside of a designated and prepared marked piste, trail or run. This includes unmarked areas between runs which are inside the resort boundary and areas located outside of the resort boundaries in the backcountry.

Ski-pack
Your non-refundable hired Winter Sports Equipment, ski-pass, ski-school instruction or ski-guide services which You have paid or are liable to pay.

Terrain-park
A designated and prepared area within a resort containing jibs (rails, boxes, table-tops, trees, park benches, picnic tables, mail boxes, wall rides, barrels, rainbows, kinks, jams and other types of rideable fixture), jumps (table-tops, step-downs, step-ups, gaps, channel gaps, hips and spines) and verticals (quarter-pipes, half-pipes and super-pipes) and any other feature designed or designated for the performance of tricks, jumps or aerials.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sums insured shown in the “Table of Benefits” as a result of:

A. The loss or theft of, or damage to Your Winter Sports Equipment.

What is covered

1. The cost of the replacement, reinstatement or repair of Your Winter Sports Equipment
subject to wear and tear and depreciation; and

2. The daily cost of hiring replacement Winter Sports Equipment for the remainder of Your Insured Journey in resort.

B. The delay on Your outward journey of Your Winter Sports Equipment by more than 12 hours after Your actual arrival time in resort.

What is covered


C. The loss or theft of Your ski-pass.

What is covered

1. The cost of a replacement ski-pass for the number of days that Your lost or stolen ski-pass remained valid during the remainder of Your Insured Journey in resort.

What is not covered applying to sub-sections A., B. and C.

1. The Excess as shown in the “Table of Benefits”, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Any loss or theft of Your ski-pass or Winter Sports Equipment which is subsequently recovered.
3. Any claim if Your ski-pass or Winter Sports Equipment is confiscated or detained by Customs, the Police, the resort or other authorities.
4. Any damage to Your Winter Sports Equipment due to:
   a. Scratching or denting unless the item has become unusable as a result of this; or
   b. Leaking powder or fluid carried within Your baggage; or
   c. Normal wear and tear, gradual deterioration, depreciation, decay, moth, vermin, atmospheric or climatic conditions; or
   d. Any process of cleaning, dyeing repairing or restoring.
5. Any loss or theft of, or damage to, Your ski-pass or Winter Sports Equipment:
   a. That You do not report to the Police within 24 hours of discovery or as soon as possible after that and for which You do not get a written Police report (loss, theft or malicious damage only);
   b. Whilst in the custody of an airline or other carrier unless You report it immediately on discovery to the carrier and get a written report. In the case of an airline You will need a Property Irregularity Report (PIR); or
   c. Whilst being shipped as freight or under a bill of lading; or
   d. Left out of sight or out of Your personal control in a public place where You are not in a position to prevent unauthorised interference with Your property e.g. station, airport, restaurant; or
   e. From an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered baggage area or locked glove compartment and following physical evidence of forcible entry; or
   f. From a roof or boot luggage rack at any time; or
   g. Left in the custody of a person who does not have official responsibility for the safekeeping of the property.
6. Any damage to Winter Sports Equipment whilst in use.
7. Any claim for items which are borrowed, rented or otherwise not owned by You.
8. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to sub-sections A., B. and C.

1. Claims for Winter Sports Equipment will be considered on a new for old basis provided the item is less than 1 year old at the date of the incident. All other items will be subject to a suitable deduction for wear and tear and depreciation or We may at Our option replace, reinstate or repair the lost, stolen or damaged item(s).
2. We may not pay Your claim if You are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required by Us.
3. You must obtain a written estimate for the repair of damaged items or a report confirming that they are beyond economic repair from an appropriate official repairer.
4. If an airline fails to return Your checked-in Winter Sports Equipment, We will wait for the 60 days required by them to declare Your Winter Sports Equipment permanently lost, before considering a claim for loss under this section.
5. If We pay a claim for loss or theft under this section and Your Winter Sports Equipment is
subsequently recovered, **You** will repay to **Us** any compensation **You** received from **Us** within 14 days of the recovery.

D. **You** being prevented from taking part in Winter Sports as a result of **Your** Bodily Injury or Illness sustained during **Your** Insured Journey.

**What is covered**

1. The cost of the proportion of **Your** Ski-pack, for which **You** have paid or are contracted to pay, corresponding to the period in which **You** are prevented from taking part in Winter Sports during **Your** Insured Journey in resort.

**What is not covered**

1. Anything mentioned in the “General Policy Exclusions”.

**Additional conditions applying to sub-section D.**

1. **Your** claim will be based on the number of complete days of **Your** trip in resort that **You** are unable to participate in Winter Sports.

2. **You** must get written confirmation from the treating Medical Practitioner in the resort of the nature of **Your** Illness or Bodily Injury and the period in which **You** were unable to participate in Winter Sports.

3. **You** must provide **Us** with documentary evidence showing the nature, dates and costs of **Your** pre-paid Ski-pack.

E. **You** being prevented from taking part in Winter Sports at **Your** resort for a period in excess of 12 hours as a result of:

1. Not enough snow; or
2. Too much snow; or
3. Adverse weather; or
4. Avalanche or landslide.

**What is covered**

1. A daily amount to cover the cost of transporting **You** to an alternative resort where there are adequate snow conditions; or

2. The cost of the proportion of **Your** Ski-pack, for which **You** have paid or are contracted to pay, corresponding to the period in which **You** are prevented from taking part in Winter Sports during the scheduled period of **Your** Insured Journey in resort.

**What is not covered**

1. Any claim as a result of **You** being prevented from taking part in Winter Sports at a resort:
   a. Less than 1,000m above sea level; or
   b. In the Northern Hemisphere, outside of the period starting on 15th December and ending on 15th April; or
   c. In the Southern Hemisphere, outside of the period starting on 15th June and ending on 15th October.

2. Anything mentioned in the “General Policy Exclusions”.

**Additional conditions applying to sub-section E.**

1. **You** must obtain and provide **Us** with written evidence from the resort authorities showing the reason for and dates of the closure.

2. If **You** claim for **Your** unused Ski-pack, **You** must provide **Us** with documentary evidence showing the nature, dates and costs of **Your** pre-paid Ski-pack.

F. **You** being prevented from arriving at, or departing from, **Your** pre-booked resort for a period in excess of 12 hours later than scheduled as a result of an avalanche or landslide.

**What is covered**

1. **Your** reasonable and necessary additional travel and accommodation expenses (room only) of a similar standard to the original booking, to allow **You** to reach **Your** resort on the outward journey or to catch up on **Your** scheduled itinerary or to return Home on **Your** homeward journey.

**What is not covered**

1. Anything mentioned in the “General Policy Exclusions”.

**Additional conditions applying to sub-section F.**

1. **You** will be required to provide **Us** with documentary evidence of:
   a. The reason for and length of the delay; and
   b. **Your** additional travel and accommodation expenses.
Section 19: Cruise (optional)

Only available on Single-Trip policies

This section only applies if the appropriate additional premium has been paid and Cruise cover is shown on Your Policy Schedule. In addition to the covers shown as standard under the level of cover You have selected as shown on Your Policy Schedule, You will also be covered for the additional Cruise specific benefits listed below. This optional section is only available for Single-Trip policies.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sums insured shown in the “Table of Benefits” as a result of:

A. Missed Port.

Your cruise ship being unable to make a scheduled port stop due to:
1. Bad weather; or
2. Time-table restrictions.

What is covered
1. A missed port benefit for each scheduled port at which Your cruise ship failed to stop.

What is not covered
1. Any claim if Your cruise ship stopped at an alternative unscheduled port or if You were offered financial compensation, including onboard credit.
2. Any claim if Your cruise ship’s scheduled tender service was unable to transport You ashore.
3. Anything mentioned in the “General Policy Exclusions”.

B. Cabin confinement.

You being confined to Your cabin by the ship’s medical officer due to Your Bodily Injury or Illness.

What is covered
1. A cabin confinement benefit for each 24 hours that You are confined to Your cabin.

What is not covered
1. Cabin confinement benefit if You also claim for Hospital confinement benefit within the “Emergency medical and repatriation expenses” section of this Policy.
2. Anything mentioned in the “General Policy Exclusions”.

C. Missed excursion.

You being unable to participate in any pre-booked, pre-paid excursions as a result of Your confinement to Your cabin by the ship’s medical officer due to Your Bodily Injury or Illness.

What is covered
1. The cost of the excursion(s) in which You were unable to participate.

What is not covered
1. The Excess as shown in the “Table of Benefits”, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Anything mentioned in the “General Policy Exclusions”.

D. Increased sums insured for Personal Possessions.

Personal Possessions claims under the “Personal Possessions” section of this Policy.

What is covered
1. An increase in the sums insured for Personal
Possessions claims up to the amounts shown for Cruise cover in the “Table of Benefits”. (Note that these amounts are not in addition to the amounts shown under the “Personal Possessions” section but are the new higher limits for the cover provided under that section.)

What is not covered

1. The Excess as shown in the “Table of Benefits”, unless the additional premium for Excess Waiver has been paid and is shown on Your Policy Schedule.
2. Anything mentioned under the heading “What is not covered” within the “Personal Possessions” section of this Policy.
3. Anything mentioned in the “General Policy Exclusions”.

E. Evening Wear.

The loss or theft of, or damage to, Your formal evening wear during Your Insured Journey.

What is covered

The reasonable additional costs of
1. Hiring replacement formal evening wear; or
2. Cleaning and/or repairing Your own formal evening wear.

What is not covered

1. Any claim if the loss, theft or damage is not covered under the “Personal Possessions” section of this Policy.
2. Any claim if You are in possession of alternative undamaged formal evening wear.
3. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to sub-section E.

1. You must provide Us with receipts for the replacement hire, repair or cleaning costs.
Section 20: Enhanced COVID-19 cover (optional)

This section only applies if the appropriate additional premium has been paid and Enhanced COVID-19 cover is shown on Your Policy Schedule. By taking out this optional extension the cover provided under the “COVID-19 cover” section will also be extended for the following:

A. Foreign, Commonwealth & Development Office (FCDO)

Your Policy will cover You if You travel against the advice of the Foreign, Commonwealth & Development Office (FCDO) as long as the advice is against all but essential travel solely as a result of COVID-19. This only applies when travelling to countries in Europe.

B. Cancellation

We provide to each Insured Person in total per Insured Journey, up to the sum insured shown in the “Table of Benefits”, following necessary and unavoidable cancellation of an Insured Journey as a result of:

1. You are contacted by a representative of the UK Government’s Test and Trace service due to the probability of You having contracted COVID-19, and are instructed to self-isolate for a period of time which prevents You from starting Your Insured Journey using Your pre-booked outward travel.
2. You experience an adverse reaction to the COVID-19 vaccine within 14 days of Your scheduled departure date and are advised that You are no longer fit to travel by a Medical Practitioner.
3. You, or Your travelling companion are unable to complete Your COVID-19 vaccination course before Your scheduled departure date due to unforeseen illness of You or Your travelling companion.

What is not covered applying to sub-sections A. and B.

Applicable in addition to any exclusion listed under the “Emergency medical and repatriation expenses”, “Cancellation”, “Curtailment and loss of holiday” or “COVID-19 cover” sections of this Policy including anything mentioned in the “General Policy Exclusions”:

1. Any claim where You contract COVID-19 and You have not had the recommended vaccination(s) (consideration will be given where You were medically unable to have the vaccination, and this is shown in Your medical records).
2. Travel or accommodation costs where a credit or voucher has been provided in lieu of a cash refund.
3. Claims arising directly or indirectly from COVID-19 that results in a local or national lockdown or any restrictions of movement affecting the area where Your Home is located, the country or specific area or event to which You were travelling to or through.
4. Any claim where You are experiencing symptoms of COVID-19, or have been told to self-isolate at the time You purchased, renewed or extended this insurance, or at the time of booking any Insured Journey, whichever is later.
5. Your quarantine when it has been imposed on a community, geographic location, vessel, or travellers returning from a specified location, imposed by a government or public authority.
6. Any claim where You have not returned to the United Kingdom when advised to do so by the UK Government including the Foreign, Commonwealth & Development Office (FCDO).
7. Any claim arising as a result of You, or Your travel companion being unable to complete the full COVID-19 vaccination course before Your scheduled departure date due to delays in supply, or changes in Government policy.
8. Any claim where You have travelled during a Government imposed lockdown.
9. Any claim where You do not hold the required confirmation of vaccination documentation, for example a vaccination passport.
10. Any claim made under the “Enhanced COVID-19 cover” section in addition to a claim under either “Emergency medical and repatriation expenses”, “Cancellation”, “Curtailment and loss of holiday” or “COVID-19 cover” sections of this Policy including anything mentioned in the “General Policy Exclusions”:
“Curtailment and loss of holiday” or “COVID-19 cover” sections of this Policy.

11. Any costs incurred by You which You are eligible to recover from Your tour operator, airline, credit/debit card provider or any other source.


13. Anything mentioned in the “General Policy Exclusions”.

Additional conditions applying to sub-sections A. and B.

In addition to the additional conditions applying to the “Emergency medical and repatriation expenses”, “Cancellation”, “Curtailment and loss of holiday” or “COVID-19 cover” sections of this Policy the following will apply:

1. A copy of the positive test result for COVID-19 You received from a registered Medical Practitioner.

2. Written confirmation from the scheduled public transport operator (or their handling agents) confirming the exact reason for which You were denied boarding, together with details of any alternative transport offered.

3. Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

4. Any other official document or medical report confirming Your diagnosis for COVID-19 which leads to Your self-isolation, or need to cancel Your Insured Journey.

5. A copy of any official document, email, or itemised telephone bill showing that You were contacted by the UK Government’s Test and Trace service and instructed to self-isolate.
Section 21: Rental vehicle excess waiver (optional)

This section only applies if the appropriate additional premium has been paid and Rental vehicle excess waiver cover is shown on Your Policy Schedule.

Note:
This section only covers reimbursement of the Excess/Deposit for which You are responsible under the terms of Your Rental Agreement (within the limits of this Policy) and not the actual cost of damage to the insured vehicle.

Words with special meanings specific to this section

**Damage**
External damage to Your insured rental vehicle caused by fire, vandalism, accident or attempted theft, occurring during Your rental period.

**Excess/Deposit**
The amount stated in the Rental Agreement for which You are responsible in the event of Damage.

**Rental Agreement**
The contract between You and Your vehicle rental company in providing You with the insured rental vehicle, which is signed by You and which states the Excess/Deposit.

This section of the Policy sets out the cover We provide to each Insured Person in total per Insured Journey, up to the sums insured shown in the “Table of Benefits” as a result of:

A. Your insured rental vehicle suffering Damage.

What is covered

1. The Excess/Deposit, subject to the sub-limits specified in the “Table of Benefits” for Damage to:
   a. The roof; or
   b. The windscreen, windows or sunroof glass; or
   c. The undercarriage; or
   d. Each tyre that needs replacing; or
   e. Each tyre that can be repaired.

What is not covered

1. Any claim where You have not followed the terms of the Rental Agreement.
2. The actual cost of the Damage.
3. Any claim relating to damage to the interior of the insured rental vehicle.
4. Mechanical failure of the insured rental vehicle.
5. Mis-fuelling of the insured rental vehicle.
6. General wear and tear.
7. Anything mentioned in the “General Policy Exclusions”.

Appendix 1: Hazardous Activities and Sports

Below are lists of activities that can or cannot be covered by this *Policy*. Please telephone *Our* Customer Helpline on 0330 175 8283 if *You* are unsure whether *Your* intended activity is covered by *Your Policy*. For all Hazardous Activities and Sports, participation in competition is excluded.

<table>
<thead>
<tr>
<th>The following activities are covered under this Policy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aerobics</td>
</tr>
<tr>
<td>Athletics (amateur)</td>
</tr>
<tr>
<td>Badminton</td>
</tr>
<tr>
<td>Banana Boating</td>
</tr>
<tr>
<td>Bar Work</td>
</tr>
<tr>
<td>Baseball</td>
</tr>
<tr>
<td>Basketball</td>
</tr>
<tr>
<td>Board Sailing (Windsurfing)</td>
</tr>
<tr>
<td>Body Boarding</td>
</tr>
<tr>
<td>Boogie Boarding</td>
</tr>
<tr>
<td>Bridge Walking e.g. Sydney Harbour Bridge</td>
</tr>
<tr>
<td>Canoeing/Kayaking - up to Grade 2 rivers only</td>
</tr>
<tr>
<td>Canopy Walking</td>
</tr>
<tr>
<td>Cricket</td>
</tr>
<tr>
<td>Curling</td>
</tr>
<tr>
<td>Cycling (not main purpose of trip – recreational only, no racing or competitions)</td>
</tr>
<tr>
<td>Fell Running/Walking</td>
</tr>
<tr>
<td>Fishing</td>
</tr>
<tr>
<td>Football/Soccer (non competitive)</td>
</tr>
<tr>
<td>Golf</td>
</tr>
<tr>
<td>Gymnastics (no competitions)</td>
</tr>
<tr>
<td>Hiking/Trekking/Walking under 2,500m</td>
</tr>
<tr>
<td>Ice Skating</td>
</tr>
<tr>
<td>Marathon Running</td>
</tr>
<tr>
<td>Mountain Biking (recreational including general cross country and off road cycling)</td>
</tr>
<tr>
<td>Paddle Boarding</td>
</tr>
<tr>
<td>Rambling</td>
</tr>
<tr>
<td>Restaurant Work</td>
</tr>
<tr>
<td>River Tubing (up to grade 2 rivers and not through caves)</td>
</tr>
<tr>
<td>Roller Skating/Blading (wearing pads and helmets)</td>
</tr>
<tr>
<td>Safari (professionally organised tour)</td>
</tr>
</tbody>
</table>
Sailing (inland waters or coastal waters within 12 miles of land)
SCUBA Diving (down to 30m accompanied by a qualified diver or instructor)
Sleigh rides pulled by a horse or reindeer, as a passenger with a professional driver
Snorkelling
Softball
Squash
Surfing
Swimming
Swimming with dolphins
Tennis
Trampolining
Volleyball
Water Polo
Water Skiing (no jumping)
Windsurfing
Zip lining/wiring

The following activities are covered under this Policy. However, no cover is provided for Personal accident or for Personal liability.

Abseiling (within organiser's guidelines)
Archery
Black Water Rafting (within organiser's guidelines)
Bungee Jumping (within organiser's guidelines)
Canoeing/Kayaking (up to grade 3 rivers only)
Fencing
Flotilla Sailing (with professional leader)
Go Karting
Hot Air Ballooning (organised pleasure rides only)
Indoor Climbing (sport climbing with belays)
Jet Boating (as a passenger only and no racing)
Motorcycling as a rider or passenger on a machine 125cc or under (You must wear a crash helmet and, as a rider, have held a motorcycle licence for at least 3 years and be conviction free)
Paint Balling (eye protection must be worn)
Parasailing over water
Rap Jumping/Running (within organiser's guidelines)
Rowing (no racing)
Safari Trekking on foot (professionally organised tour)
Segway riding (organised tours only and a safety helmet must be worn)
White Water Rafting (up to grade 3 within organiser's guidelines)
Zorbing
**Winter Sports activities**

The following Winter Sports activities are only covered if **You** have paid the appropriate additional premium and Winter Sports cover is shown on **Your Policy Schedule**.

All other Winter Sports are excluded unless **We** agree, in writing, to cover them.

NOTE: in the table below, **We** use the generic terms "ski/skiing" to refer to skiing, snow-boarding, split-boarding and mono-skiing.

<table>
<thead>
<tr>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Langlauf / cross country / Nordic walking</td>
</tr>
<tr>
<td>Sit-skiing, skiing with outriggers and use of other (non-mechanised) equipment for the disabled</td>
</tr>
<tr>
<td>Skiing <strong>Off-piste</strong> within the resort boundaries but excluding <strong>Terrain Parks</strong></td>
</tr>
<tr>
<td>Skiing <strong>On-piste</strong></td>
</tr>
<tr>
<td>Telemark skiing</td>
</tr>
</tbody>
</table>

**Excluded Hazardous Activities and Sports**

- Base Jumping
- Big Game Hunting
- BMX Stunt Riding
- Bouldering
- Boxing
- Camel/Elephant riding
- Canyoning
- Caving / Pot Holing
- Coasteering
- Cycle Racing
- Flying except as a fare paying passenger in a licenced passenger carrying aircraft
- Free / High Diving
- Gliding
- Hang Gliding
- Judo / Karate / Martial Arts
- Kite Surfing
- Lacrosse
- Land Skiing (not on snow)

**Manual Work**

- Micro Lighting
- Motorcycling as a rider or passenger on a machine over 125cc
- Mountaineering
- Parachuting
- Paragliding
<table>
<thead>
<tr>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parascending over land</td>
</tr>
<tr>
<td>Polo</td>
</tr>
<tr>
<td>Professional / Semi Professional Sports</td>
</tr>
<tr>
<td>Quad Biking</td>
</tr>
<tr>
<td>Rock Climbing</td>
</tr>
<tr>
<td>Sailing outside territorial waters</td>
</tr>
<tr>
<td>Scuba Diving below 30m</td>
</tr>
<tr>
<td>Shark Cage Diving</td>
</tr>
<tr>
<td>Shark Diving</td>
</tr>
<tr>
<td>Tombstoning</td>
</tr>
<tr>
<td>Track days using motorised vehicles</td>
</tr>
<tr>
<td>Water Ski Jumping</td>
</tr>
<tr>
<td>Weightlifting</td>
</tr>
<tr>
<td>White Water Rafting (grade 4 and above)</td>
</tr>
<tr>
<td>Wrestling</td>
</tr>
</tbody>
</table>

If an activity is NOT listed above it is NOT covered unless You contact Us and We agree, in writing, to cover the activity. Please telephone Our Customer Helpline if You are unsure as to whether Your intended activity is covered by Your Policy.
General policy exclusions

These exclusions apply to all sections of Your Policy. In addition, individual sections of cover may have specific exclusions which apply only to those sections.

A. This Policy does not provide cover:

1. Unless You are:
   a. In the United Kingdom when the Policy is purchased (except when You renew an existing Annual Multi-Trip policy); and
   b. Aged 80 or under at the start of the Policy Period for Annual Multi-Trip policies; and
   c. Resident in the United Kingdom, meaning that You:
      • Have an address in the United Kingdom; and
      • Have lived in the United Kingdom for at least 6 of the last 12 months; and
      • Are registered with a General Practitioner in the United Kingdom.

2. For Single-Trip policies, the maximum trip duration is 90 days unless agreed by Us in writing.

3. For Annual Multi-Trip policies, the maximum duration of cover available, unless otherwise shown on Your Policy Schedule, is:
   • Red - 31 days
   • Silver - 45 days
   • Gold - 94 days

B. We will not pay for any losses that are not directly associated with the Insurance Event causing the claim, for example loss of earnings if You are unable to work or the cost of replacing locks if You lose keys.

C. We will not pay for any losses recoverable from any other source. Where another insurance policy covers the same risk, We will only pay Our proportionate share of a valid claim.

D. We will not pay for any loss, damage, cost or expense directly or indirectly caused by:

1. Active Participation:
   a. The act of an Insured Person, whether a combatant or non-combatant, supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons, or other materials intended for use in War and Civil Unrest or Terrorism; or
   b. The act of an Insured Person voluntarily entering an area known at the time to be subject to War and Civil Unrest or against the advice of the Foreign, Commonwealth & Development Office (FCDO). See: https://www.gov.uk/foreign-travel-advice

2. Aviation
   Flying or aerial activity of any kind other than as a fare-paying passenger in a fully licensed commercial passenger-carrying aircraft, unless otherwise shown as covered in “Appendix 1: Hazardous Activities and Sports”.

3. Business travel
   Any Business Trip.

4. Civil authorities
   The confiscation, retention, impounding or destruction of property by any Customs authority, Government or other civil authority.

5. Climbing and jumping
   You climbing on top of, or jumping from a vehicle, or jumping from a building or balcony; or climbing or moving from any external part of any building to another (apart from on an external fire-escape or stairs) regardless of the height, unless Your life is in danger or You are attempting to save human life.

6. Coronavirus
   Any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to COVID-19 claims under the “COVID-19 cover” or “Enhanced COVID-19 cover” sections of this Policy.

7. Cruises
   Any trip on sea-going Cruise-ships unless the appropriate additional premium has been paid and Cruise cover is shown on Your Policy Schedule.
8. Cyber-attack
Cyber-attack including but not limited to the delay or cancellation of flights due to the failure of critical systems.

9. Decompression
Any medical consequences of flying less than 24 hours after a scuba dive.

10. Default
The negligence, error or omission of:
   a. An Insured Person; or
   b. Any provider of transport or accommodation; or
   c. Any agent or online booking service through which travel arrangements were made; or
   d. Any Colleague; or
   e. Any Relative.

11. Depreciation
Depreciation, wear and tear and currency exchange losses.

12. Disinclination
Your unwillingness or refusal to travel.

13. Epidemic/Pandemic
Any epidemic or pandemic as declared by the World Health Organisation. This exclusion does not apply to COVID-19 claims under the “COVID-19 cover” or “Enhanced COVID-19 cover” sections of this Policy.

14. Excluded Hazardous Activities and Sports
Your participation in Hazardous Activities and Sports which are excluded or not shown as covered in “Appendix 1”.

15. Foreseeable circumstances
Any circumstances, such as Strike or Industrial Action, that were known or could reasonably have been anticipated at the time an Insured Journey was booked or the Policy or cover was purchased, whichever is later.

16. Manual work
Manual work involving the operation of plant or machinery, the use of power tools or any work above or below ground level (except for work at floor level in a fully-constructed multi-storey building).

17. Failure to take medical precautions, advice and treatment
Your failure to:
   a. Obtain any recommended vaccinations, inoculations or preventative medications in a timely manner before an Insured Journey; or
   b. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a General Practitioner or Consultant, prior to or during an Insured Journey; or
   c. Follow the medical advice, accept the treatment or take the prescribed medication recommended by a treating Medical Practitioner abroad.

18. Mental Illness
Your psychological or psychiatric disorder or You suffering from any condition of anxiety, stress or depression diagnosed before the start of an Insured Journey unless accepted by Us in writing.

19. Failure to wear a motorcycle helmet
Bodily Injury or death occurring as a consequence of You not wearing a recognised motorcycle helmet while on a motorcycle, moped, motor-scooter, quadbike or similar.

20. Nuclear, biological and chemical hazards
   a. Ionising radiation or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any nuclear machinery or parts; or
   b. The use of nuclear, biological or chemical weapons, or contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.

21. Pre-existing Medical Condition(s)
Any Pre-existing Medical Condition(s) unless the appropriate additional premium has been paid and they have been accepted by Us in writing.

22. Pressure waves
The transmission of an energy pulse through the atmosphere caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

23. Safety equipment and instructions
Bodily Injury or death occurring as a consequence of You participating in Hazardous Activities and Sports arising from Your failure
to:

a. Correctly wear or use any safety equipment customarily worn, such as a helmet, harness, safety line or lifejacket; or
b. Follow the safety instructions and guidance provided by activity organisers, instructors and guides, where applicable.

24. **Search and rescue**
   Any search and rescue (however, We will cover medical evacuation when this is medically necessary and agreed in advance by Our Assistance Company).

25. **Failure to wear a seatbelt**
   Bodily Injury or death occurring as a consequence of You not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.

26. **Self-Injury**
   a. Your wilfully, self-inflicted Bodily Injury or Illness, suicide or attempted suicide; or
   b. Your self-exposure to needless peril, except in an attempt to save human life; or
   c. Any form of alcohol abuse including alcohol withdrawal or You drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of Your faculties and/or judgement resulting in a claim. (We do not expect You to avoid alcohol on Your trip but We will not cover any claim arising because You have drunk so much alcohol that Your judgement is seriously affected); or
   d. Your use of any drugs, including solvents and so-called legal highs, other than drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner but not for the treatment of drug or alcohol addiction.

27. **Swimming pool**
   Your unauthorised use of a swimming pool outside of the specified opening times.

28. **Terrorism/Terrorist Act** (see “Words with special meanings”)
   This exclusion will not apply to the following sections of cover:
   a. Emergency medical and repatriation expenses; and
   b. Personal accident; and
   c. Hijack.

29. **Unlawful acts**
   a. Any unlawful act deliberately or intentionally committed by an Insured Person; or
   b. The operation of law or the order of any court; or
   c. Civil or criminal proceedings against anyone on whom Your Insured Journey depends.

30. **Volcanic Ash**
   The delay or cancellation of flights on the order or recommendation of any civil authority, or at the initiative of the airline, due to atmospheric volcanic ash.

31. **War and Civil Unrest** (see “Words with special meanings”)
   Your presence in an area which is subject to War and Civil Unrest unless Your presence in such an area is due to:
   a. The unscheduled transit or stopover of the aircraft or sea vessel in which You were travelling; or
   b. Your involuntary diversion, transit or stopover as a result of Hijack, Kidnap or other occurrence beyond Your control; or
   c. The sudden, unexpected occurrence of War and Civil Unrest in an area previously in a state of peace at the time You entered the area;

   and in such cases You will be covered for a maximum period of 72 hours from Your involuntary arrival in such an area or, where You are already present in an area previously in a state of peace, from the time when War and Civil Unrest first occurs, provided that:

   a. You make all reasonable efforts to leave the affected area at the first opportunity; and
   b. You are not involved in Active Participation.

32. **Winter sports**
   Your participation in Winter sports unless:
   a. You were 64 years of age or under at the start of the Policy Period; and
   b. The appropriate additional premium has been paid and Winter sports cover is shown on Your Policy Schedule.

33. **Wild animals**
   Any claim arising from You deliberately entering or reaching into a cage or enclosure containing animals normally found in the wild, including juveniles and hand-reared orphans, even if You are advised that such contact is safe.
General policy conditions

These are the general conditions applying to all of Your Policy. Certain sections of cover have additional conditions specific to the section.

1. We promise to act in good faith in all Our dealings with You.
2. We may not pay Your claim if You do not:
   a. Take all possible care to safeguard against accident, injury, loss, damage or theft; and
   b. Avoid any action or inaction which may increase the loss or liability that might arise from such a claim or which may result in any unreasonable or unnecessary expense; and
   c. Give Us full details of any incident which may result in a claim under Your Policy as soon as is reasonably possible; and
   d. Pass on to Us every claim form, summons, legal process, legal document or other communication in connection with the claim; and
   e. Provide all information and assistance that We may reasonably require at Your expense (including, where necessary, medical certification and details of Your household insurance).
3. You must not admit liability for any event, or offer to make any payment, without Our prior written consent.
4. The terms of Your Policy can only be changed if We agree. We may require You to pay an additional premium before making a change to Your Policy.
5. You must start each Insured Journey from Your Home in the United Kingdom and return to Your Home in the United Kingdom at the end of each trip, within the permitted trip duration, unless otherwise agreed by Us.
6. You agree that We can:
   a. Make Your Policy void where any claim is found to be fraudulent; and
   b. Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information You supply on a claim, together with information You supplied when You bought Your Policy and other information relating to a claim, may be provided to the register participants; and
   c. Take over and act in Your name in the defence or settlement of any claim made under Your Policy; and
   d. Take proceedings in Your name but at Our expense to recover for Our benefit the amount of any payment made under Your Policy; and
   e. Obtain information from Your medical records (with Your permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without Your prior approval.
7. We will not pay You more than the amounts shown in the “Table of Benefits”.
8. You agree that We only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. You must give Us details of such other insurance. This condition will not apply to valid Personal accident claims, which We will pay in full.
9. We shall not be liable to pay damages to You for the late payment of a claim under this insurance contract, unless We fail deliberately or recklessly to pay the claim within a reasonable time.
10. When booking Your trip or purchasing this Policy, whichever is later, You and Your travelling companion(s) must be fit to travel and participate in any activities and excursions that You have planned during Your trip.
11. We will only provide cover for domestic travel (within the United Kingdom) which includes a flight or pre-booked overnight accommodation away from Your normal place of residence.
12. Family members are only insured under this Policy if they are eligible to be covered, are named on the Policy Schedule and the appropriate premium has been paid. Unmarried, dependent children including adopted, foster and step-children (aged 17 or under living in the same household or living away while attending full-time education) are only covered when travelling with You or Your spouse or partner.
13. A person or company who is not a party to this Policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Policy but this does not affect any right or remedy of a third party which exists or is available from that Act.
14. You cannot transfer Your interest in this Policy to anyone else.

72
We strongly recommend that You keep a record of all information given to Us, including telephone calls, copies of all letters, emails and the application and claim forms You completed whether in hard copy or on-line. A copy of the Policy is available on request.

Your declaration and changes
It is essential that all the information given to Us is accurate and that You have answered Our questions fully and accurately. Please see “Your declaration: important questions relating to health, activities and the acceptance of Your insurance”. You must tell Us immediately if there are any relevant changes in Your circumstances or to the information already given. Accurate information about Pre-Existing Medical Conditions relating to the health of the people travelling and others upon whose health Your trip may depend is particularly important as the Policy contains specific conditions and exclusions. If You are not sure whether something is important, please tell Us anyway as failure to do so may invalidate Your insurance.

Data protection notice
For information on how Your personal data is used, please refer to the following website to read Our Privacy Policy: https://travel-insurance.virginmoney.com/privacypolicy

Further Information
Any queries relating to how We process Your personal data or requests relating to Your Personal Data Rights should be directed to:

Data Protection Officer, ETI, Afon House, Worthing Road, Horsham, RH12 1TL, United Kingdom

Email: dataprotectionofficer@ergo-travel.co.uk
Tel: +44 (0) 1403 788 510

Those in relation to data held by Taurus should be directed to:

Taurus Support Services Ltd
29a Crown Street, Brentwood, Essex, England. CM14 4BA

Email: uk.dp.representative@taurussupport.com
Complaints Procedure

We aim to provide the highest service standards at all times. However, We recognise that We do sometimes get things wrong. Accordingly, We have set up a complaints procedure to allow You to tell Us about any aspect of Our service that You are dissatisfied with and to allow Us to review Our processes and any decisions We might have made. Our objectives are to ensure that Your concerns are dealt with promptly and fairly.

Please quote Your name, as shown on Your Policy Schedule, Your Policy number and if Your complaint is about a claim, the claim number, in all correspondence and telephone calls. In the first instance, We would encourage You to write to Us and ask for Your complaint to be investigated:

For complaints relating to the sale and administration of Your Policy
Virgin Money Travel Insurance Complaints Team, Hood Travel Limited, 52/54 Alexandra Street, Southend-on-Sea, Essex, SS1 1BJ.
Email: service@travel-insurance.virginmoney.com
Tel: 0330 175 8283

For complaints relating to claims under the Legal Costs and Expenses section
The Legal costs and expenses section of Your Policy is insured by DAS Legal Expenses Insurance Company Limited. If You wish to complain in relation to this particular section, please forward details of Your complaint to:
Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH
Email: customerrelations@das.co.uk
Tel: 0344 893 9013

For complaints relating to claims under the Financial failure section
If You have a complaint, We really want to hear from You. We welcome Your comments as they give Us the opportunity to put things right and improve Our service to You.

Please telephone Us on: +44 (0) 20 3758 0840
Email: complaints@libertyglobalgroup.com

Or write to: Compliance Officer, Liberty Mutual Insurance Europe SE, 20 Fenchurch Street, London EC3M 3AW

For complaints relating to claims under the Gadget section
In the first instance, please contact:
Customer Relations Officer, Taurus Insurance Services Limited, Suite 2209-2217 Eurotowers, Europort Road, Gibraltar.
Email: gadget.complaints@taurus.gi
Tel: 0330 880 1753

For complaints relating to claims under all other sections
Virgin Money Travel Insurance Claims, 308–314 London Road, Hadleigh, Benfleet, Essex SS7 2DD.
Email: info@csal.co.uk
Tel: 01403 289 151

If We (or DAS, IPP or Taurus) cannot resolve Your complaint to Your satisfaction You should contact:

The Financial Ombudsman Service
If You are not happy with the response or Your complaint has not been resolved within eight weeks You may have the right to ask the Financial Ombudsman Service to review Your complaint. You have six months in which to do so. Their contact details are:
Email: complaint.info@financial-ombudsman.org.uk
Tel: 0800 023 4567

Full details of their impartial complaints procedure can be found on their website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service can only deal with Your complaint after You have followed Our full complaints procedure. If You use Our complaints procedure or complain to the Financial Services Ombudsman, Your right to take legal action against Us is not affected.
Any questions?
We are here to help.

Customer Helpline
Monday to Friday, 9am-5pm
Tel: 0330 175 8283
Email: service@travel-insurance.virginmoney.com

Claims Service (non-emergency claims)
Monday to Friday, 9am-5pm
For all claims except under the "Gadget" or "Financial failure" section please contact:
Tel: +44 (0) 1403 788 701
Email: info@csal.co.uk
For claims under the "Financial failure" section please contact:
Tel: +44 (0) 345 266 1872 (local rate call)
Email: insolvency-claims@ipplondon.co.uk
For Red and Silver policyholders, please quote reference SAFI V1.21. For Gold policyholders, please quote reference ESFI V1.21.
For claims under the "Gadget" section please contact:
Tel: 0330 175 7850
Email: virgin.tiga@taurus.gi

ETI Emergency Assistance
24 hours, 7 days a week
Tel: +44 (0) 1403 788 702 (from anywhere except the USA, Canada or Mexico)
   +1-877-311-3720 (from the USA or Canada)
   +1-786-206-9921 (from Mexico)
Virgin Money Travel Insurance is promoted by CYB Intermediaries Ltd, registered at Jubilee House, Gosforth, NE1 4PL (Company No: 04056283) who is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 305065 and administered by Hood Travel Limited, registered in England No. 08318836 at 52/54 Alexandra Street, Southend-on-Sea, Essex, SS1 1BJ. Hood Travel Limited is authorised and regulated by the Financial Conduct Authority under Financial Services Register no. 697211.

The core elements of Virgin Money Travel Insurance are underwritten by ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance SE (GLISE).

The Underwriter is Great Lakes Insurance SE (GLISE). GLISE is a German insurance company with its headquarters at Königstrasse 107, 80802 Munich, UK Branch office: 10 Fenchurch Avenue, London, EC3M 5BN, company number SE000083. GLISE UK Branch, is authorised and regulated by Bundesanstalt für Finanzdienstleistungsaufsicht. Deemed authorised by the Prudential Regulation Authority. Firm Reference Number: 769884. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.