

UNITED KINGDOM PERSONAL TRAVEL INSURANCE

Policy document Your travel insurance

All insurance policies contain restrictions and exclusions which you should be aware of. It is important that you read this policy carefully because it is the basis upon which Ageas settles any claim. Please make sure that the cover meets your needs. Cover is only provided for the sections shown.

If you need more advice, please contact your booking agent who will contact us for you.

Policy No. 2011/CBHV

UIA Insurance have arranged a special holiday insurance scheme with Ageas Insurance Limited

Registered Address

Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA

Registered Number 354568 England

Personal accident £10,000	Personal belongings £1,000	Money and documents £250	Personal liability £1 Million
Additional expenses £1,000	Legal expenses £10,000	Cancellation £1,000	Curtailement £1,000

IMPORTANT INFORMATION

Please read this policy carefully and remember the following:

- Limit of cover** - Each section of the policy shows the most you can claim, but other limits may apply. For example, in the 'Personal belongings' section, the overall limit is £1,000 but there is a limit of £200 for any single item. We will work out how much we will pay you for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them.
- Looking after your belongings** - Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings, it can be upsetting and inconvenient for you and we may not pay your claim.
- Cancelling your policy** - If you are not satisfied with this policy and have not taken a trip protected by the cover provided and; have not made a claim against the policy and; there has been no incident likely to give rise to a claim (such as the cancellation of a booked trip), you can cancel this policy within 14 days from the date you receive the policy wording and policy schedule. We will then refund your premium in full. We will not refund your premium after the 14-day period. We will only refund your premium if the period from the date we issued the policy until your scheduled return date home is greater than 28 days. No refund of premium will be available after the 14 days. If you want to cancel your policy, please contact your booking agent. We or anyone we authorise can cancel this policy at any time by sending you 14 days' notice in writing. We will send this notice to the last known address we have for you. We will refund your premium for the time that was left on your policy as long as you have not made a claim.
- Excesses** - We will take off an excess from each claim you make under certain sections of this insurance policy. The amount you will not be paid when you claim is shown under each section.
- Making a claim** - To help us deal with your claim quickly and efficiently, please read the claims procedure of the general conditions. This explains what documents you will need to support a claim. You must collect some of the proof you need, for example a police report, while you are on holiday. The general conditions explain when you will need this kind of proof.
- Dangerous Activities** - For example under section 5 (Additional Expenses) you are not covered for the following dangerous activities: winter sports, mountaineering, pot holing, riding or driving in any kind of race, scuba diving to more than 30 metres, or flying (except as a passenger in a fully licensed passenger carrying aircraft).

If you are going to take part in any activity which may be considered dangerous please contact your booking agent who will contact us to see if we can provide cover.

What to do if you have a complaint

If you have experienced a problem with any part of our service, we will sort this out as quickly and fairly as possible.

What you should do first

If your complaint is about the way your policy was sold to you, contact your tour operator to report your complaint.

If you have a complaint about a claim, call your claims handler first. You will find the claims handler's name and phone number on any letters they have sent you.

If your problem has still not been sorted out

Step 1

Contact our Customer Service Advisor who will make sure that your complaint is dealt with at a senior level. You can write to us at the address below or e-mail us through our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate).

Customer Services Advisor, Ageas Insurance Limited,
Ageas House, Tollgate, Eastleigh, Hampshire, SO53 3YA

If your complaint is concerning DAS Legal Expenses Insurance Company Limited, please contact them direct at:

Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

Telephone: 0117 934 0066 Fax: 0117 934 2095

e-mail: customerrelations@das.co.uk

Step 2

If this matter has still not been sorted out, you can write to Mark Cliff, Managing Director at the Ageas House address, unless your complaint relates to Legal Expenses Insurance in which case please contact DAS Chief Executive Officer at DAS House, Quayside, Temple Back, Bristol, BS1 6NH.

Step 3

If you are not satisfied with our final decision or if we have not responded to you within 8 weeks, you can write to the Financial Ombudsman Service at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

By using this complaints procedure, it will not affect your rights to take legal proceedings.

Service standards

We will reply to any letter you send us within two working days of receiving it. In our letter we will tell you who will be dealing with your complaint and when you should expect a reply.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. The scheme covers at least 90% of any claim with no upper limit.

For further information see www.fscs.org.uk or telephone 020 7892 7300

CONTRACT OF TRAVEL INSURANCE
Cover and conditions for each insured person

CONTRACT OF TRAVEL INSURANCE

This policy is only valid if you also provide a booking invoice/receipt. The policy describes the cover provided for you and the conditions which your cover depends on. You must keep the policy and booking invoice/receipt and send them both to us if you make a claim.

In return for the correct premium, we will pay you or your personal representative if you make a valid claim. You must keep to the terms and conditions of this insurance.

Period of insurance - Cancellation cover starts when you pay the premium. Cover under all other sections begins when you leave home to go on holiday and lasts until you return home, as long as that is within the period of insurance paid for.

We will extend the period of insurance by up to 30 days at no extra cost if you have to stay on holiday longer because of events which you have no control over.

Definitions

Wherever the following words and phrases appear in this policy they will always have the meanings shown below.

- We, our, us - Ageas Insurance Limited and the other insurers as shown
- You/your - Each insured person named on the booking invoice for which the correct premium has been paid.
- Home - The address where you live in the British Isles.
- Valuables - Audio, visual, video, photographic and computer equipment. Jewellery, furs, gold and silver items, watches, binoculars, and electronic games.
- Accidental injury - Injury to you resulting directly from an accident involving something violent and visible. This does not include sickness or disease or any natural condition or as the result of anything that happens gradually.
- Acts of terrorism - an act, including but not limited to the use or threat of force or violence, by any person or group, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons, including the intention to influence any government and/or to cause fear to the public or any section of the public.

Cover and conditions for each insured person

Section 1 - Personal accident: Up to £10,000

If during the period of insurance you are accidentally injured and lose your sight, lose a limb, become completely disabled or die, within 12 months, only as a result of the accident, you can claim one of the following amounts:

- | | |
|---|---------|
| a. death | £10,000 |
| b. loss of one or more limbs at or above the wrist or ankle, or permanent loss of all sight in one or both eyes | £10,000 |
| c. permanent and complete disability which means that you cannot do any kind of paid work | £10,000 |

Note : For children under the age of 16 the death benefit is limited to £1,000. For people over 64, cover is limited to a and b only.

As well as the general conditions, the following exclusions and condition apply.

What you are not covered for.

1. The Insurers shall not be liable for claims arising directly or indirectly from:
 - a. winter sports, mountaineering, pot-holing, riding or driving in any kind of race, underwater activities, flying (except as a passenger in a fully-licensed passenger-carrying aircraft), or any other hazardous pursuit;
 - b. wilful exposure to risk (other than in an attempt to save human life);
 - c. manual work in connection with profession, business or trade;
 - d. suicide or attempted suicide, intentional self-injury, solvent abuse, the effect of intoxicating liquors or drugs;
 - e. motor cycling, as either driver or passenger;
2. You are not covered under this section for any claim if:
 - a. it was caused by medical or surgical treatment, unless it was necessary after the accident; or
 - b. at the time of the accident, you were under the influence of alcohol or drugs, unless the drugs were prescribed by and taken on the instructions of a doctor, except to treat drug addiction.

3. You are not covered if the accident was caused by a medical condition that existed before your holiday.

Condition

1. If you make a claim, you must allow our medical advisers to examine you as often as they need. (We will pay any costs and your expenses for these examinations if we accept your claim.)

Section 2 - Personal belongings: Up to £1,000.

What you are covered for.

1. If you accidentally lose your personal belongings, or if they are stolen or damaged, you can claim up to £1,000 to replace or repair them (we will take an amount off for wear and tear and loss of value). You can claim up to £200 for one item, pair or set. The overall limit for valuables, golf and sports equipment, compact discs and pre-recorded audio tapes is £300.

As well as the general conditions, the following exclusions and conditions apply.

What you are not covered for.

1. You are not covered for the following.
 - a. Loss, theft or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If you cannot report the loss or damage to the airline straight away, you must do so in writing within seven days.
 - b. Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them.
 - c. Breakage of or damage to fragile articles, audio, video or computer equipment (unless the breakage or damage is caused by a malicious or criminal act) and any other loss or damage caused by the breakage.
 - d. Loss or damage caused by delay, wear and tear, moth, vermin, weather and atmospheric conditions or mechanical failure.
 - e. Loss or theft of or damage to contact or corneal lenses, mobile phones, unset precious stones, securities, deeds, documents or property held for business purposes.
 - f. Loss or theft of or damage to valuables if you leave them in baggage which is checked in to the carrier.
 - g. Loss or theft of or damage to valuables you are not carrying with you unless you have kept them in locked holiday accommodation, hotel security, a safe, or a safety deposit box.
 - h. There is no cover for personal belongings left in a vehicle overnight.
2. The first £25 of every claim made for each of you will not be paid.

Conditions

1. You must take proper care of your belongings and act as if you did not have this insurance policy.
2. If your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.
3. You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.

Section 3 - Money and documents: up to £250

What you are covered for.

We will repay you if you lose any of the following or they are stolen: bank and currency notes, coins, travel tickets, admission tickets, and meal vouchers, all held for private purposes.

This cover starts from the time you get the money or documents or 72 hours before you leave home to go on holiday, whichever is the later.

As well as the general conditions, the following exclusions and conditions apply.

What you are not covered for.

1. You are not covered for the following:
 - a. loss or theft if you have not reported it to the police within 24 hours of discovering the loss or theft and you have not got a police report;
 - b. loss of value or shortages caused by a mistake; or
 - c. money left in baggage which you have checked in to the carrier or which you do not keep with you, unless it is in locked holiday accommodation, a safety deposit box or a safe.
2. The first £25 of every claim made for each of you will not be paid.

CONTRACT OF TRAVEL INSURANCE
Cover and conditions for each insured person

Section 3 - continued

Condition

1. You must take proper care of your belongings and act as if you did not have insurance.

Section 4 - Personal liability: up to £1 million

What you are covered for.

If you accidentally injure someone or damage someone else's property during the period of insurance, you will be covered for your legal liability:

- a. to people who do not work for you and who are not your travelling companions or members of your family; and
- b. for accidental damage to property which is not owned by you or being looked after by you or a member of your family.

For accidental damage to rented holiday accommodation, we will pay up to £100,000 for a single incident which you are legally responsible for.

This cover includes legal expenses which you have paid with our permission. As well as the general conditions, the following exclusions and condition apply.

What you are not covered for.

1. This section does not cover liability caused directly or indirectly by your owning or using any aircraft, motorised vehicle, boat or any form of motorised leisure equipment.
2. This section does not cover employer's liability or liability caused by your carrying out contracts, supplying goods and services, or doing your job.
3. You will not be covered for damage, injury, illness or disease caused directly or indirectly by an infectious disease.
4. The first £250 of every claim to do with rented holiday accommodation will not be paid.

Condition

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

Section 5 - Additional expenses: up to £1,000

What you are covered for.

You will be covered for the following expenses caused by your becoming ill or being injured during the period of insurance, as long as the expenses are necessary and the costs reasonable:

- a. the extra cost of returning to your home;
- b. extra accommodation expenses;
- c. extra travel and accommodation expenses for someone who either has to stay with you or has to travel from within the British Isles to escort you home if you are seriously ill or injured;
- d. the extra cost of bringing your body home;

As well as the general conditions the following exclusions and conditions apply.

What you are not covered for.

1. You are not covered for claims caused directly or indirectly by:
 - a. your taking part in winter sports, mountaineering, pot holing, riding or driving in any kind of race, scuba diving to more than 30 metres, flying (except as a passenger in a fully licensed passenger carrying aircraft), or any other dangerous activity;
 - b. deliberately putting yourself at risk unless you are trying to save someone's life;
 - c. your taking part in manual work in connection with a profession, business or trade;
 - d. your suicide or attempted suicide, deliberately injuring yourself, solvent abuse, the effect of alcohol or drugs;
 - e. your motorcycling, as either the driver or a passenger, of a motorcycle which is more than 125cc unless the driver holds a current licence which allows the riding of a motorcycle of more than 125cc; or

Conditions

1. Before you have to return home early for medical reasons, you must get a Doctors certificate to confirm that this is necessary and that you are fit to travel.
2. You must not arrange in-flight medical care for your return journey without our permission. Our medical advisers will consult the Doctors treating you to decide whether it is necessary.

3. We may instruct you to return if our medical advisers and the Doctors treating you decide that you are fit to travel.
4. If you make a claim for a medical condition that you had when you bought this insurance, we may ask for a letter from your doctor. We will need confirmation that, when you went on holiday, you were fit to travel and there was no sign that your condition would get worse before the end of the holiday.

Section 6 - Legal expenses: up to £10,000

The following definitions which only apply to this section.

- We, us, our - DAS Legal Expenses Insurance Company Limited.
- Representative - The lawyer, or other suitably qualified person, who we have appointed to act for you in line with the conditions of this section.
- Legal costs - All reasonable and necessary costs charged by the representative on a standard basis, or in accordance with the predictable costs scheme, if this is appropriate. It also includes the opponent's costs in civil cases if you have to pay them or if you pay them with our agreement.
- Date of the occurrence - The date of occurrence is the date of the event that leads to a claim. If there is more than one event arising at different times but from the same originating cause, the date of occurrence is the date of the first of these events.
- Insured incident - An event that leads to a claim being made under this section of your policy.

What you are covered for.

Up to £10,000 for all necessary legal costs incurred by the representative following an event which causes the death of, or bodily injury to, you.

This is the most we will pay for all claims resulting from one or more events arising at the same time or from the same originating cause.

We agree to provide legal expenses cover, keeping to the conditions and exclusions, as long as:

- It is always more likely than not that you will recover damages (or obtain any other legal remedy which we have agreed to) or make a successful defence. Before we pay legal costs for appeals, we must agree that it is always more likely than not that an appeal will be successful;
- If you use a representative, we will pay the legal costs for this;
- any legal proceedings will be dealt with by a court or other body which we agree to; and
- the date of occurrence of the insured incident must be during the period of insurance.

What you are not covered for

1. The failure to notify us of the insured incident within a reasonable time of it happening, and where this failure adversely affects the prospect of successfully recovering damages (or getting any other legal remedy that we have agreed to) or of making a successful defence.
2. Any legal costs incurred before we agree to pay them.
3. Any claim relating to the following:
 - Any illness which develops gradually or is not caused by a specific or sudden accident
 - You driving a motor vehicle for which you do not have valid motor insurance
 - Judicial review, coroner's inquest or fatal accident inquiry
4. Defending your legal rights (but defending a counter claim is covered.)
5. Any disagreement with us that is not in condition 17 of this section.
6. Any legal action you take which we or the representative have not agreed to or where you do anything that has a negative effect on us or the representative.
7. Any legal action against the travel agent, tour operator, carrier or any of the insurers listed in this policy.
8. Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority.
9. Any legal costs that you have to pay under a contingency fee arrangement (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee).

CONTRACT OF TRAVEL INSURANCE
Cover and conditions for each insured person

Section 6 - continued

10. Any insured incident intentionally brought about by you.
11. Any claim relating to your alleged dishonesty or alleged violent behaviour. Also, any claim that is fraudulent or exaggerated.
12. Any claim relating to written or spoken comments which damage your reputation.
13. An incident or matter arising before the start of cover under this section.

Conditions

You must do the following.

1. You must give us full and truthful details by phone or in writing of any claim as soon as possible and give us any information we need.
2. We can take over and conduct, in your name, any claim or legal proceedings at any time. We can negotiate any claim on your behalf.
3. You are free to choose a representative (by sending us a suitably qualified person's name and address) if:
 - a. we agree to start legal proceedings and it becomes necessary for a lawyer to represent your interests in those proceedings; or
 - b. there is a conflict of interest.
4. In all circumstances (except those in 3 above), we are free to choose a representative.
5. Any representative will be appointed by us to represent you according to our standard terms of appointment, which may include a 'no win, no fee' agreement. The representative must co-operate fully with us at all times.
6. We will have direct contact with the representative.
7. You must co-operate fully with us and the representative, and must keep us up to date with the progress of the claim.
8. You must give the representative any instructions that we ask for.
9. You must tell us if anyone offers to settle the claim.
10. If you do not accept a reasonable offer to settle a claim, we may refuse to pay further legal costs.
11. You must not negotiate or agree to settle a claim without our written approval.
12. We may decide to pay you the amount of damages that you are claiming or that is being claimed against you instead of starting or continuing legal proceedings.
13. If we ask, you must tell the representative to have legal costs taxed, assessed or audited.
14. You must take every step to recover any legal costs that we have to pay and must pay us any legal costs that you recover.
15. If your representative refuses to continue acting for you with good reason or if you dismiss your representative without good reason, the cover we provide will end immediately, unless we agree to appoint another representative.
16. If you settle a claim or withdraw it without our agreement, or do not give suitable instructions to your representative, the cover we provide will end immediately and we will be entitled to reclaim any legal costs we have paid.
17. If there is a disagreement about the way we handle a claim that is not resolved through our internal complaints procedure, you can contact the Financial Ombudsman Service for help.
18. We may ask you to get (at your own expense) an opinion from a lawyer, or other suitably qualified person chosen by you and us about whether a claim or proceedings will be successful. If the chosen person believes that it is more likely than not you will recover damages (or reach a solution that we have agreed to) or make a successful defence, we will pay the cost of getting the opinion.
19. We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.
20. You must keep to the terms and conditions of this section.
21. You must try to prevent anything happening that may cause a claim.
22. You must take reasonable steps to keep any amount we have to pay as low as possible.

Section 7 - If your holiday is cancelled: up to £1,000

What you are covered for.

We will repay you for expenses you have paid or legally have to pay for your unused travel and accommodation which you do not use if you have no choice but to cancel the trip as a result of one of the following commencing during the period of insurance:

- a. Your death, injury or illness or that of your travelling companion (not including a tour leader or someone you have paid to provide any part of your trip), the person you are going to stay with, a close relative or business associate.
- b. You or your travelling companion being required by the police to stay at home as a result of burglary, or serious damage by fire, explosion, subsidence, storm flooding, vandalism, fallen tree or impact by aircraft or vehicle to your or their home or usual place of business in the United Kingdom.
- c. You or your travelling companion being required for jury service or as a witness in a court of law in the United Kingdom as long as you became aware of the commitment after taking out this policy or booking the trip (whichever is later).
- d. You being made involuntarily redundant if you are under 65 and have 2 years' continuous employment with the same employer.
- e. You or your travelling companion having agreed leave subsequently cancelled by the emergency services or armed forces, for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, acts of terrorism, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event.

Note - Cancellation insurance starts on the date the premium has been paid. As well as the general conditions, the following exclusions and conditions apply.

What you are not covered for.

1. You are not covered for claims caused directly or indirectly by:
 - a. your deciding you no longer want to travel;
 - b. labour disputes;
 - c. government regulations, acts of parliament or currency restrictions;
 - d. your financial circumstances or unemployment other than redundancy (if you are under 65 and have 2 years' continuous employment with the same employer);
 - e. the tour operator or anyone you have made travel or accommodation arrangements with failing to provide the arrangements;
 - f. You travelling against medical advice or to get medical treatment
 - g. If you fail to get a valid passport or other travel documents you need.
2. Amounts you can get back from someone or somewhere else.
3. The first £25 of every claim made for each of you will not be paid (£10 for deposit only claims).

Conditions

1. You must do all that you can to get to the airport, port or station you are leaving from on time.
2. If you do not tell the booking agent as soon as you need to cancel your holiday, the amount we pay will be limited to the cancellation charges that would have applied at that time.
3. If you make a claim for a medical condition that you had when you bought this insurance, we may ask for a letter from your doctor. We will need confirmation that, when you booked, you were fit to travel and there was no sign that the condition would get worse before the end of the holiday.

Section 8 - If your holiday is cut short: up to £1,000

What you are covered for.

You will be covered for expenses you have paid or legally have to pay for travel and accommodation which you do not use if you have no choice but to cut short the holiday and you return home for one of the reasons given below.

1. One of the following people is injured, falls ill or dies:
 - a. you or the person you had arranged to travel or stay with;
 - b. a close relative; or
 - c. a business associate.
2. Your home is damaged and not fit to live in, or the police ask you to return because your home has been burgled.

As well as the general conditions, the following exclusions and conditions apply.

CONTRACT OF TRAVEL INSURANCE
Cover and conditions for each insured person

Section 8 - continued

What you are not covered for.

1. You are not covered for claims caused directly or indirectly by:
 - a. your taking part in winter sports, mountaineering, pot holing, riding or driving in any kind of race, scuba diving to more than 30 metres, flying (except if you are travelling as a passenger in a fully-licensed passenger-carrying aircraft), or any other dangerous activity;
 - b. deliberately putting yourself at risk unless you are trying to save someone's life;
 - c. your taking part in manual work in connection with a profession, business or trade;
 - d. your suicide or attempted suicide, deliberately injuring yourself, solvent abuse, or the effect of alcohol or drugs;
 - e. your motorcycling, as either the driver or a passenger of a motorcycle which is more than 125cc, unless the driver holds a current licence which allows them to ride a motorcycle of more than 125cc; or
2. The first £25 of every claim made for each of you will not be paid.

Conditions

1. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary.
2. If you return home early because of illness or injury to a close relative or business associate, you must get a doctor's certificate confirming that this was necessary.
3. If you make a claim for a medical condition that you had when you bought this insurance, we may ask for a letter from your doctor. We will need confirmation that, when you went on holiday, you were fit to travel and there was no sign that your condition would get worse before the end of the holiday.

Claims procedure

If you or your personal representative need to make a claim, please ring and ask for a claim form as soon as possible after an event, which you may want to claim for.

The telephone number is 0845 122 3280

The phone line is open 24 hours a day, 365 days a year, if you have to make a claim.

We may record or monitor calls for training purposes or to improve the quality of our service.

The completed claim form should be forwarded together with the documentation requested below.

All certificates, accounts, receipts, information and evidence required by the Insurers shall be provided in such form as the Insurers may require, and at the Insured Person's expense.

Important: Do not forward any documents until submitting the completed claim form.

Forward the completed claim form, this Policy and your booking invoice/receipt. Always quote Policy Number 2011/CBHV and give, the date of booking and departure date in all correspondence.

Personal Accident: - Forward full details of accident and injury

Personal belongings: - Forward full particulars of property lost, stolen or damaged supported by bills in evidence of values or accounts for cost of repairs. For loss or theft claims a Police Report should also be forwarded. A Property Irregularity Report will be required for articles lost, stolen or damaged whilst in the custody of an airline.

Money & Documents: - Forward full details together with Police Report.

Personal Liability: - In the event of a claim under this Section the Insured Person shall send to the Insurers immediately any notification, writ, summons or other legal process and shall give all necessary information and assistance to enable the Insurers to negotiate the claim or to institute proceedings and the Insured Person shall not negotiate, pay, settle, admit or repudiate any claim without the written consent of the Insurers.

Additional expenses: - Please send details of the illness or injury and original receipts and bills for any expenses you have paid.

Legal expenses: - Please send full details of the accident and your injury.

If you cancel the holiday

Please give the reason for cancelling the holiday and send us your booking invoice or receipt and your cancellation invoice. We will need written proof of the reason for cancellation. If cancellation is due to illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured.

Cutting the holiday short

Please give the reason you cut short your holiday, confirming that you had to come home early. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary. You must then send this with your claim form.

General Conditions applying to all sections

1. You will not be covered for the following:
 - a. any claims arising from routine treatment or care which could reasonably be expected to arise during your period of insurance.
 - b. any claim related to an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
 - c. any claim that results from the tour operator, airline, or any other company, firm, or person not being able or not being willing to carry out any part of their obligation to you.
 - d. you travelling contrary to the regulations of your transport provider.
 - e. indirect losses, which result from the incident that caused you to claim. For example replacing locks if you lose your keys.
 - f. if you receive payment from someone or somewhere else, we will take this off your claim. This does not apply to Section 1 - Personal accident.
 - g. travel to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised the public not to.
 - h. any claim caused directly or indirectly by the following:
 - i) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from a nuclear device or nuclear equipment.
 - ii) Your property being held, taken, destroyed or damaged under the order of any government or other authority.
 - iii) War, invasion, acts of terrorism, hostilities (whether war is declared or not), civil unrest, rebellion, revolution, act of foreign enemy or any similar event.
 - iv) Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound.
 - v) The failure, or fear of failure of equipment or computer program, whether or not you own it, to recognise or correctly interpret or process any date as the true or correct date, or to continue to work correctly after that date.
 - vi) The use, release or threat of any nuclear weapon or device or chemical or biological agent.
2. You must follow any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
3. You must do all that you can to keep your claims as low as possible and to prevent theft, loss and damage.
4. If we pay any expenses which you are not covered for, you must pay these back within a month of the end of the period of insurance.
5. If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims.
6. We may take action in your name to get compensation security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action but any amount or security handed over will belong to us.
7. All sums insured and limits stated in this Policy are inclusive of V.A.T.
8. All claims arising under this insurance shall be governed by the English law. Any legal disputes will be heard in an English court.
9. We will provide the terms and conditions of this policy and any communications between us in English.
10. The premium for this insurance includes insurance premium tax where necessary.
11. If we pay a claim because your trip is cancelled, we will not pay a claim under any other section of the policy for the same trip.

Signed on behalf of the Insurers



Mark Cliff

Managing Director Ageas Insurance Limited

Data Protection Notice

Please read this notice carefully as it contains important information about our use of your personal information. In this notice, we and us and our means the Ageas Group which includes Ageas Insurance Limited and any holding companies, subsidiaries and other linked companies. Your personal information means any information we hold about you or anyone else in connection with any product or service we are providing to you.

By taking out this insurance policy, you confirm that we may use your personal information for the purposes explained below. You should show this notice to anyone else whose name you give to us in connection with your insurance policy as it will also apply to them.

How we use your personal information

We will use your personal information to manage your insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to your insurance advisor.

We also may use your personal information and information about your use of our products and services to carry out research and analysis.

We may have to share your personal information with other insurers, regulatory authorities or agents providing services on our behalf.

We will only release your personal information to others if:

- we need to do this to manage your policy with us;
- you have given permission to receive promotional material
- we need to prevent fraud;
- we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); or
- there are any other circumstances where you have given your permission.

If we change the way that we use your personal information, we will write to you to let you know. If you do not agree to that change in use, you must let us know as soon as possible.

Sharing information to prevent fraud

We may share your personal information with operators of registers used by the insurance industry to check information that is given to us and prevent fraudulent claims. These include the Claims and Underwriting Exchange register, run by Insurance Database Services Limited. We may pass information relating to your insurance policy and any incident (such as an accident or theft), to these registers.

Dealing with others on your behalf

To help you manage your insurance policy, subject to passing relevant security questions, we will deal with you or your husband, wife or partner or any other person whom we reasonably believe to be acting for you if they call us on your behalf in connection with your policy.

Sensitive information

Some of the personal information that we ask you to provide is known as sensitive personal data. This will include information relating to your health, race, religion and any criminal convictions that you have. We will only use sensitive personal data about you to manage your policy and to provide the services described in your policy documents.

Monitoring and recording calls

We may monitor and record telephone calls to monitor and improve our service and to prevent or detect fraud. We may also use CCTV recording equipment in and around our premises.

Further information

You are entitled to receive a copy of the information we hold about you. Please contact our Data Protection Officer, giving our name, address and insurance policy number. We are entitled to charge you a small administrative fee for this.

The insurers are: Ageas Insurance Limited and, for section 6 - Legal Expenses, DAS Legal Expenses Insurance Company Ltd. Ageas Insurance Limited and DAS Legal Expenses Insurance Company Ltd are regulated and authorised by the Financial Services Authority.

Ageas Insurance Limited

Office address

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Hampshire SO53 3YA

Registered address

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Hampshire SO53 3YA

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Website: www.ageas.co.uk

Registered number 354568

Ageas Insurance Limited is authorised
and regulated by the Financial Services
Authority

T331 Dec 2010

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