



**WRIGHTSURE**  
insurance group



## Client Holiday Travel Insurance 2023 Season

Valid for policies issued on or before 31st December 2023  
for trips departing on or before 31st December 2024.

LGH/2023

**Cover is only available if you are a resident of the UK, for travel within and from the UK and repatriation will be from within or to the UK only.**

The following is only a summary of the main cover limits. **You** should read the rest of the policy for the full terms and conditions.

SUMMARY OF COVER		
Cover limits and applicable excesses per person		
Section and Cover	Benefit (up to)	Excess
1. Cancellation/Loss of Deposit	£1,500	£50*
2. Travel Delay - delayed departure  - abandonment	£60 (£20 first full 12 hours, £10 each extra 12 hours) £1,500 (after 12 hours)	Nil  £50
3. Missed Departure	£100 in England, Scotland & Wales £300 for Northern Ireland, Isles of Scilly, Channel Islands, Isle of Man & Europe	Nil
4. Personal accident	£10,000 (subject to age limits)	Nil
5. Medical & Other Expenses (including Curtailment and Repatriation)  - Funeral expenses abroad - Taxi fares & telephone calls	£1,000,000 - outside the UK medical (emergency dental treatment limited to £350), additional travel, accommodation & repatriation expenses if you are hospitalised or have to stay beyond your return date (trips solely within the UK are limited to £1,500 and to £300 for additional travelling expenses)  £1,000 £100	£60
6. Hospital Benefit - Trips solely within the UK	£15 each 24-hour period, max £450 £10 each 24-hour period, max £100	Nil Nil
7. Personal Property - Single item, pair or set - Valuables limit Delayed Baggage Personal Money - Children aged under 16	£1,500 £200 £200 £100 £200 £50	£60  Nil £60
8. Loss of Passport Expenses	£200 including loss or theft of visa	Nil
9. Personal Liability	£1,000,000	Nil
10. Legal Costs & Expenses	£25,000	Nil

\* **Excess** only applies for cancellation of a **journey** over 3 days duration (Nil **excess** for loss of deposit).

**Inner limits** - some sections of cover also have extra sub-limits, for example the personal accident section has a benefit limit depending on the age of the **person insured**.

**Please read this policy and carry it with you during your journey**

IMPORTANT TELEPHONE NUMBERS	
24-hr Emergency Medical Assistance	020 8666 9232
Claims	020 8666 9233

## IMPORTANT INFORMATION

Thank you for taking out Lochs & Glens Client Holiday Travel Insurance.

Your policy schedule shows the people who are covered and any special terms or conditions that may apply. Please note that this does not apply to group bookings.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

### Insurer

Lochs & Glens Client Holiday Travel Insurance is underwritten by AWP P&C SA and is administered in the **United Kingdom** by Allianz Assistance.

### How your policy works

Your policy and policy schedule is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**. Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

### Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

**You** must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy Lochs & Glens Client Holiday Travel Insurance.

If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

### Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy schedule and return all **your** documents for a refund of **your** premium.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

### Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each incident. The amount **you** have to pay is the **excess**.

### Data protection notice

**We** and Wrightsure Services (Hampshire) Limited care about **your** personal data.

This summary below and **our** full privacy notice explain how **we** protect **your** privacy and use **your** personal data. **Our** full Privacy Notice is available at [www.allianz-assistance.co.uk/privacy-notice/](http://www.allianz-assistance.co.uk/privacy-notice/)

If a printed version is required, please write to Customer Support (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD.

For Wrightsure Services (Hampshire) Limited's full privacy notice, please visit:

[www.wrightsure.com/files/wrightsure-privacyNotice.pdf](http://www.wrightsure.com/files/wrightsure-privacyNotice.pdf)

#### • How will we obtain and use your personal data?

**We** will collect **your** personal data from a variety of sources including:

- Data that **you** provide to us; and
- Data that may be provided about **you** from certain third parties, such as **your** insurance broker, doctors in the event of a medical emergency or airline companies in the event of repatriation.

**We** will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including: **your** insurance broker, doctors in the event of a medical emergency or airline companies in the event of repatriation

**We** will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

- **Who will have access to your personal data?**

**We** may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on our behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as in the event of a medical emergency;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

**We** will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us** **your** consent to do so.

- **How long do we keep your personal data?**

**We** will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

- **Where will your personal data be processed?**

**Your** personal data may be processed both inside and outside the **United Kingdom (UK)** or the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the UK or the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the UK or the EEA receive an adequate level of protection.

- **What are your rights in respect of your personal data?**

**You** have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

- **Automated decision making, including profiling**

**We** carry out automated decision making and/or profiling when necessary.

- **How can you contact us?**

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

**For Allianz Assistance**

- By post: Customer Support (Data Protection), AWP Assistance UK Ltd  
102 George Street, Croydon CR9 6HD
- By telephone: **020 8603 9853**
- By email: **AzPUKDP@allianz.com**

**For Lochs & Glens Holidays**

- By post: M F Wells Hotels Limited t/as Lochs & Glens Holidays, School Road, Gartocharn, Alexandria, Dunbartonshire, G83 8RW
- By telephone: **01389 713714**
- By email: **enquiries@lochsandglens.com**

**Financial Services Compensation Scheme (FSCS)**

For **your** added protection, the insurer is covered by the FSCS. **You** may be entitled to compensation from the

scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at **www.fscs.org.uk**

### **Governing law**

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

### **Contracts (Rights of Third Parties) Act 1999**

**We**, the insurer and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

### **DEFINITION OF WORDS**

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

**Accident** - An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

**Appointed adviser** - The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

**Area of cover** - **You** will not be covered if **you** travel outside the area **you** have chosen as shown on **your** policy schedule.

- **UK** (England, Scotland, Wales, Northern Ireland and the Isle of Man).
- Europe includes **The Channel Islands**, Republic of Ireland, Commonwealth of Independent States (west of the Ural Mountains), islands of the Mediterranean, Morocco, Algeria, Tunisia, Turkey, the Canary Islands, Madeira and the Azores.

Note: **You** will not be covered if **you** do not follow any advice or recommendation made by any of the following: the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or official authority at any destination **you** are travelling from through or to. For further details on FCDO travel advice visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)

**Baggage** - Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your** valuables).

**Business associate** - Any person in **your** home country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your** journey.

**Channel Islands** - Jersey, Guernsey, Alderney, Sark and Herm.

**Computer system** - Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

### **Cyber risk**

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any computer system;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

**Doctor** - A legally qualified **doctor** holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

**Economic sanction(s)** - Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freeze the assets of a government, the corporate entities and residents of a sanctioned country, or freeze the assets of specific individuals or corporate entities.

**Epidemic** - A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home** country or **your journey** destination.

**Excess** - The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. For example a couple that both have **baggage** stolen from their bag and both incur a medical expense during the same **journey**, will have a total of four **excesses** deducted. Two of these will be for the two claims under section 7 (personal property) and two of these will be for the two claims under section 5 (medical).

**Home** - **your** usual place of residence in the **United Kingdom**.

**Insurer** - AWP P&C SA.

**Journey** - A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing **home** in **your home** country, whichever is earlier.

- any other trip which begins after **you** get back is not covered.
- a trip which is booked to last longer than 70 days is not covered.

**Legal action** - Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

**Legal costs** - Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

**Pair or set** - A number of items of **baggage** that belong together or can be used together.

**Pandemic** - An **epidemic** that is recognised as being a pandemic by the World Health Organization (WHO) or an official government authority in **your home** country or **your journey** destination.

**Period of insurance**

- Cancellation cover begins from the issue date shown on **your** policy schedule and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.
- All cover ends on the expiry date shown on **your** policy schedule, unless **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the **public transport** system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

**Personal money** - Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

**Public transport** - any publicly licensed aircraft, sea vessel, train, coach, taxi, bus or tram on which **you** are booked or had planned to travel.

**Quarantine** - Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a **travelling companion** has been exposed.

**Redundancy** - Loss of permanent paid employment (except voluntary **redundancy**), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

**Relative** - **your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

**Resident** - A person who is staying in or has lived in the **UK** for more than 12 months, or if studying or working in the **UK** for more than 6 months, before the policy was issued.

**Sports or leisure activity** - The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parasailing over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

**Travelling companion** - Any person that has booked to travel with **you** on **your journey**.

**United Kingdom (UK)** - England, Scotland, Wales, Northern Ireland and the Isle of Man.

**Valuables** - Jewellery, watches, items made of or containing precious metals, precious stones or semi-precious stones, furs, binoculars, telescopes, computer/video games, PCs, laptops tablets and other computerised equipment, any kind of photographic, audio, video, television, satellite navigation and phone equipment (including mobile phone accessories), multimedia players, recorded media (including CDs and DVDs) and drones.

**We, our, us** - Allianz Assistance which administers the insurance on behalf of the **insurer**.

**You, your, person insured** - Each person shown on the policy schedule, for whom the appropriate insurance premium has been paid. Please note that this does not apply to group bookings.

## **24-HOUR EMERGENCY MEDICAL ASSISTANCE**

Please tell **us** immediately about any serious illness or **accident** abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£500**. If **you** are claiming for a minor illness or **accident** **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

Phone **020 8666 9232** or Fax **020 8603 0204**

Email **medical@allianz-assistance.co.uk**

Please give **us** **your** age and **your** policy number.

Say that **you** are insured with Lochs & Glens Client Holiday Travel Insurance.

Below are some of the ways the 24-hour emergency medical assistance service can help.

### **Confirmation of payment**

**We** will contact hospitals or doctors abroad and guarantee to pay their fees, providing **you** have a valid claim.

### **Repatriation**

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing **home** in **your home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel.

Without this the airline can refuse to carry any sick or injured person.

**You** can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

## **RECIPROCAL HEALTH ARRANGEMENTS**

### **European/Global Health Insurance Card (EHIC and GHIC)**

- If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC
- If **you** do not have a valid EHIC or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union (EU) country.
- These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the UK. **You** may have to make a contribution to the cost of **your** care.
- **You** may apply for an GHIC online at [www.ghic.org.uk](http://www.ghic.org.uk) or by calling **0300 330 1350**.

Note: The EHIC /GHIC do not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home** country or for a **relative** to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to and the closest hospital may be private.

## HEALTH DECLARATION AND HEALTH EXCLUSIONS

It is very important that **you** read the following:-

### For UK travel only

If **you** are only travelling within the UK, **Channel Islands** or Isle of Man during **your journey**, it is a condition of this policy that **you** can comply with the following:

1. **You** are fit to travel and undertake your planned **journey**.
2. Following any claim investigation, **your doctor** confirms they would have agreed with or recommended **your** travel plans when **you** took out this insurance, booked your **journey** or at the time **you** travelled (whichever is later).
3. **You** are not travelling with the purpose of having medical treatment or a consultation.
4. **You** are not awaiting the outcome of any medical tests or an appointment at a medical facility for any medical investigations.

### For travel outside of the UK & All Air & Cruise Holidays

**You** will not be covered for any claims arising as a direct or indirect result of an existing medical condition if, in the 12 months before taking out this insurance or booking **your journey** (whichever is later), **you**:

- a) Were referred for tests, investigations, treatment or surgery, or were awaiting the results of any referral
- b) Attended or were due to attend a hospital or clinic as an outpatient or inpatient;
- c) Received treatment or saw a medical practitioner for a medical condition; or
- d) Were prescribed medication.

Unless the condition(s) has (have) been declared to and accepted by **us** in writing. **You** should contact the Medical Screening Team by calling **02392 419063** if:

- i) **You** need to declare a medical condition
- ii) **You** are unsure whether a medical condition needs to be declared or not.

The confidential helpline will be able to confirm if cover can be provided for **your** medical condition(s). If **you** need to make a claim arising from a medical condition that has not been declared and accepted by **us**, it is unlikely that **your** claim will be paid. Each **person insured** by **us** would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

**You** will not be covered if:

- Following any claim investigation, **your doctor** confirms they would not have agreed with or recommended **you** travel as planned either when **you** took out this insurance, booked **your journey** or at the time **you** travelled (whichever is later).
- **You** know **you** will need medical treatment or a consultation at a medical facility during your **journey**.
- **You** are travelling specifically for the purpose of having surgery, procedures or hospital treatment, whether medically necessary or not.
- **You** had been diagnosed with a terminal illness prior to the date **you** took out this insurance or booked **your** trip (whichever is later).

If **we** are unable to cover a medical condition, this will mean that any other **person insured** by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

### Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey:

**You** will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time your policy was issued:

- **you** were aware they had undiagnosed medical condition(s) for which they were awaiting tests, investigations or the results of these;



- **you** were aware that their medical condition(s) were unstable, were likely to get worse in the next 12 months or they had been diagnosed as having a terminal condition.

Note: Only claims relating to a medical condition where any of the above apply will be affected. This includes indirectly related claims. For example, if someone breaks a bone and a **doctor** confirms it is related to an existing diagnosis of osteoporosis (brittle bone disease), this would not be covered if **we** have not agreed in writing to cover the osteoporosis.

### Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of **accident** or unexpected illness occurring during **your journey**.

### GENERAL EXCLUSIONS

The following exclusions apply to the whole of **your** policy:

**We** will not cover **you** for any claim arising from, or relating to, the following:

1. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism (this does not apply to claims made under Personal Accident - section 4 and Medical & other expenses - section 5) or weapons of mass destruction.
2. An **epidemic** or **pandemic**, except as expressly covered under Section 1 - Cancellation and Section 5 - Medical & Other Expenses.
3. **You** not following any advice or recommendation made by the Foreign, Commonwealth and Development Office (FCDO), World Health Organization (WHO) or any government or other official authority. This includes where:
  - Certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
  - The FCDO has advised against:
    - all travel; or
    - all but essential travel (unless the purpose of **your journey** is necessary, urgent and cannot be postponed - evidence of this will be required see Making a claim);
  - **You** have travelled against the advice of a local authority at any destination **you** are travelling from, through or to.

For further details on FCDO travel advice, visit: [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)

4. Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
5. **Cyber risks** of any kind.
6. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
7. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
8. Any currency exchange rate changes.
9. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Medical and other expenses and Personal Accident sections).
10. **You** acting in an illegal or malicious way.
11. The effect of **your** alcohol, solvent or drug dependency or long term abuse.
12. **You** being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
13. **You** not enjoying **your journey** or not wanting to travel.
14. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
15. **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.

16. Something that happened before **your** policy or travel tickets for **your journey** were bought (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless **we** agreed to it in writing.
17. **You** taking part in any **sports or leisure activity** unless:
  - It is listed as covered (see page 6); or
  - It is not listed, but **we** have confirmed in writing that it is covered.

## CONDITIONS

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

1. **You** are a **resident** of the **UK**.
2. **You** take reasonable care to protect yourself and **your** property against **accident**, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
3. **You** have a valid policy schedule.
4. **You** accept that **we** will not extend the **period of insurance** if the original policy plus any extensions have either ended, been in force for longer than 70 days or **you** know **you** will be making a claim.
5. **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' on page 11 for more information.
6. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.

### **We have the right to do the following**

1. Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
2. Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
3. Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
4. Take over and deal with, in **your** name, any claim **you** make under this policy.
5. Take **legal action** in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
6. With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
7. Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
8. Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctor** and **our** medical advisers.
9. Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
10. Not to pay any claim on this policy (except under the Personal Accident section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, **home** contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
11. If **you** cancel or cut short **your journey** for any reason other than those specified in section 1 and section 5 of this policy, all cover provided on **your** policy will be cancelled without refunding **your** premium.
12. Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

## MAKING A CLAIM

To claim, please visit the website [www.allianz-protection.com/login-path](http://www.allianz-protection.com/login-path). This will lead **you** to **our** online claims notification service where **you** can complete an online claim form.

Alternatively, please phone **020 8666 9233** and ask for a claim form or write to:

Allianz Assistance travel insurance claims department, PO Box 451, Feltham TW13 9EE or email [travel.claims@allianz-assistance.co.uk](mailto:travel.claims@allianz-assistance.co.uk)

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**. **You** will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

### For all claims:

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.
- If **you** have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential.

Examples of what **we** consider to be essential travel are if:

- A **relative** is in intensive care in hospital or has unexpectedly been given a terminal prognosis with short life expectancy;
- A **relative** has died and **you** need to attend the funeral;
- **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
- **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
- **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact **your** issuing company.

### Cancellation/Loss of Deposit

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**.  
A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

### Travel Delay and Abandonment

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

### Missed Departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident/breakdown authority attending the private vehicle **you** were travelling in.

### Personal Accident

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission/discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

### **Medical & Other Expenses including Curtailment or Repatriation or Hospital Benefit**

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

### **Personal Property and Personal Money**

- Block lost or stolen cellular mobile devices (including mobile phones) with **your** network provider and provide written confirmation from them.
- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel/apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged **baggage**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.
- Block lost or stolen mobile phones with **your** network provider and obtain written confirmation from them.

### **Delayed Baggage**

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay/loss/damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

### **Loss of Passport Expenses**

- A receipt from the Consulate confirming the cost of the replacement passport and a written report from the police if **your** passport is stolen.

### **Personal Liability**

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without our written consent.
- Full details of any witnesses, providing written statements where available.

### **Legal Cost and Expenses**

- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

## **MAKING A COMPLAINT**

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

### **All complaints (other than relating to the sale of the policy)**

Write to:

Customer Service, Allianz Assistance, 102 George Street, Croydon CR9 6HD. Telephone: **020 8603 9853**

or Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

## Complaints regarding the sale of your policy

Write to:

Paul Rudd, Managing Director, Wrightsure Services (Hampshire) Limited, Unit D2, Fareham Heights, Standard Way, Fareham, Hampshire, PO16 8XT. Email: [paulr@wrightsure.com](mailto:paulr@wrightsure.com)

## Financial Ombudsman Service

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration. Visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk), write to Financial Ombudsman Service, Exchange Tower, London E14 9SR, call **0345 080 1800** or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Online sales only: if **you** purchased **your** policy online, **you** are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on **your** behalf.

## CANCELLATION – SECTION 1

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### What you are covered for:

**We** will pay up to **£1,500** in total for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else. **We** will provide this cover if **you** cancel **your** journey before it begins and the cancellation is unavoidable and due to an event which is beyond **your** control.

**You** will also be covered for the following if they arise as a result of an **epidemic** or **pandemic** (such as COVID-19):

- The death, serious injury or serious illness of **you**, a **travelling companion** or a **relative** of **you** or a **travelling companion**;
- **You** or a **travelling companion** being held in **quarantine** by order or other requirement of a government or public authority, based on their suspicion that **you** or a **travelling companion**, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through.

### What you are not covered for:

An **excess** of **£50** (Nil for deposit only claims) for a **journey** over 3 days duration. Any condition stated under 'Health declaration and health exclusions' on pages 8 and 9.

Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Anything caused by:

- **you** not having the correct passport or visa;
- **your** carriers' refusal to allow **you** to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your** journey;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger- carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- the death of any pet or animal;
- the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation,

their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

**Refer to General exclusions, Conditions and Making a claim, that also apply.**

## **TRAVEL DELAY – SECTION 2**

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This section does not apply to a **journey** within the **UK** (unless **you** are travelling to or from Northern Ireland or the Isles of Scilly).

### **What you are covered for:**

Compensation if the **public transport** on which **you** are booked to travel from or to the **UK** (including for residents of Northern Ireland any departure point in the Republic of Ireland) is cancelled and/or unavoidably delayed for more than 12 hours beyond the scheduled time of departure, as a result of failure or disruption of the public transport.

**We will pay:**

**Delay** – **£20** after the first full 12 hours of delay and **£10** after each extra delay of 12 hours up to **£60** in total, provided **you** eventually travel; or

**Abandonment** – up to **£1,500** in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 12 hours and no alternative form of transport is offered within this period, **you** decide to abandon the **journey** before **you** leave the **UK**.

### **What you are not covered for:**

#### **Under Delay and Abandonment**

Anything which is caused by **you** not checking in at the departure point when **you** should have done.

Missed connections.

Compensation unless **you** get a letter from the **public transport** provider giving the reason for the delay and showing the scheduled departure time and the actual departure time of the public transport.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

The withdrawal from service of the **public transport** (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

#### **Under Abandonment**

An **excess** of **£60** for a **journey** over 3 days duration.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

**Refer to General exclusions, Conditions and Making a claim, that also apply.**

## **MISSED DEPARTURE – SECTION 3**

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### **What you are covered for:**

**We will pay you** up to **£100** in England (other than the Isles of Scilly), Scotland and Wales or **£300** for Northern Ireland, Isles of Scilly, **Channel Islands**, Isle of Man and Europe in total, for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination (or in the case of a cruise joining **your** ship at the next possible port of call) if:

- the vehicle **you** are travelling in is involved in an accident or breaks down, is delayed by strike, industrial action or adverse weather, or
- an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling, or
- the **public transport** **you** are using is delayed, resulting in **you** arriving too late to board the **public transport** on which **you** are booked to travel from or to the **UK** (including for residents of Northern Ireland any departure point in the Republic of Ireland).

### What you are not covered for:

Any claim unless **you**:

- get a letter from the **public transport** provider (if this applies) confirming that the service did not run on time;
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in;
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of **public transport** caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

The withdrawal from service of any **public transport** (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

**Refer to General exclusions, Conditions and Making a claim, that also apply.**

## PERSONAL ACCIDENT – SECTION 4

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### What you are covered for:

**We** will pay **you** or **your** personal representative one of the following amounts for an **accident** during **your journey**.

**Death** – **£5,000** for death (**we** will not pay more than **£1,000** if **you** are aged 17 or under or aged 66 or over, at the time of the **accident**).

**Permanent loss** – **£5,000** for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

**Physical disablement** – **£10,000** for a permanent physical disability as a result of which there is no paid work which **you** are able to do.

Note: Death benefit payments will be made to **your** Personal Representatives.

### What you are not covered for:

Any condition stated under 'Health declaration and health exclusions' on pages 8 and 9.

Any claim arising more than one year after the original **accident**.

Anything caused by:

- **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on **your** policy schedule;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger- carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** travelling on a motorcycle, unless the rider holds a valid **UK, Channel Islands** or Isle of Man motorcycle licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your** policy schedule.
- **We** will not pay more than one of the benefits resulting from the same injury.

**Refer to General exclusions, Conditions and Making a claim, that also apply.**

## MEDICAL & OTHER EXPENSES – SECTION 5

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If **you** are taken into hospital or **you** think **you** may have to cut **your journey** short (curtail), come **home** early or extend **your journey** because of illness, injury or **accident**, or if **your** medical expenses are over **£500** **we** must be told immediately – see under the heading '24-hour emergency medical assistance' on page 7 for more information.

### What you are covered for:

**We** will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses

if **you** die, are injured, have an **accident** or are taken ill during **your journey** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19 as well as being subject to compulsory quarantine on the orders of a treating **doctor**).

Up to **£1,000,000** in total for reasonable fees or charges **you** incur for:

1. **Treatment outside the United Kingdom** - medical, surgical, medication costs, hospital, nursing home or nursing services (limited to **£350** for emergency dental treatment to relieve sudden pain).
2. **Accommodation and travel/repatriation** - reasonable extra accommodation and transport/repatriation costs, if medically necessary, for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice (limited to **£1,500** in total for any **journey** solely within the **UK**).
3. **Curtailment**
  - a) unused personal accommodation and other travel expenses if **you**:
    - cut **your journey** short (curtail) after it has begun because of **your** death, serious injury or serious illness;
    - **you** are injured or ill and are in hospital for the rest of **your journey**.
  - b) reasonable extra transport costs if **you** have to cut **your journey** short (curtail) after it has begun and return to **your home** earlier than planned due to:
    - the death, serious injury or serious illness of a **relative** (including as a result of an **epidemic** or **pandemic** disease, such as COVID-19) or **business associate** resident in **your home** country;
    - the police needing **you** following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home**.
    - **You** or a **travelling companion** being held in **quarantine** by order or other requirement of a government or public authority, based on their suspicion that **you** or a **travelling companion**, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through.
    - **You** or a **travelling companion** being refused boarding of the public transport on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a **travelling companion**, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19).

For a **journey** solely within the **United Kingdom** extra transport costs are limited to **£300** per **person insured**.

Note: **we** will calculate curtailment claims from the date it is necessary for **you** to return to **your home** country or the date **you** are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

4. In the event of death the reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to **£1,000** for **your** funeral expenses, in the place where **you** die outside **your home** country.
5. The cost of taxi fares and telephone calls necessarily incurred by **you** up to a maximum of **£100**.

#### **What you are not covered for:**

An **excess** of **£60**, this does not apply if **your** claim is for curtailment involving a **journey** of up to and including 3 days duration.

The cost of replacing any medication **you** were using when **you** began **your journey**.

Any condition stated under 'Health declaration and health exclusions' on pages 8 and 9.

Extra transport and accommodation costs which are of a higher standard than those already used on **your journey**, unless **we** agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger- carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;



- **you** travelling on a motorcycle, unless the rider holds a valid **UK, Channel Islands** or Isle of Man motorcycle licence and all **persons insured** are wearing crash helmets;
- **you** taking part in any **hazardous activity** unless shown on **your** policy schedule.

Any costs incurred 12 months after the date of **your** death, injury or illness.

Services or treatments **you** receive within **your home** country.

Services or treatments **you** receive which the **doctor** in attendance and **we** think can wait until **you** get back to **your home** country.

Medical costs over **£500**, in-patient treatment or repatriation which **we** have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Dental work involving the use of precious metals.

**Your** burial or cremation within **your home** country.

### **Under Curtailment**

Cutting short **your journey** unless **we** have agreed.

Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

The cost of any of **your** remaining pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return to **your home** country earlier than planned.

**Refer to General exclusions, Conditions and Making a claim, that also apply.**

## **HOSPITAL BENEFIT – SECTION 6**

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### **What you are covered for:**

**We** will pay:

1. **£15** for each 24-hour period up to **£450** in total during a **journey** outside the **United Kingdom**, or
2. **£10** for each 24-hour period up to **£100** in total during a **journey** within the **United Kingdom**,

if **you** are in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **doctor** (or the ship's **doctor** in the case of a cruise) and **you** have a valid claim for injury, **accident** or illness under Section 5 - Medical & other expenses.

### **What you are not covered for:**

**Refer to General exclusions, Conditions and Making a claim, that also apply.**

## **PERSONAL PROPERTY – SECTION 7**

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### **What you are covered for:**

1. up to **£1,500** in total for **your baggage** damaged, stolen, lost or destroyed on **your journey**. The most **we** will pay for **valuables** is **£200** in total whether jointly owned or not. There is also a single article, **pair** or **set** limit of **£200**.

Note: it will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

2. Up to **£100** in total for essential replacement items, if **your baggage** (this does not include **valuables**) is temporarily lost or stolen on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination.

Note: **you** must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid from the final **baggage** claim settlement.

3. up to **£200** for loss or theft of **your personal money** (**£50** for children aged under 16) while on **your journey**.

**What you are not covered for:**

An **excess** of **£60** (not applicable to subsection 2. Delayed Baggage).

**Under Baggage**

More than the part of the **pair or set** that is stolen, lost or destroyed.

Breakage of or damage to sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment (including mobile phones).

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to, the following:

- Items for which **you** are unable to provide a receipt or other proof of purchase.
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- **Baggage** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- Passport or visa (see section 8).

**Under Personal money**

Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

**Refer to General exclusions, Conditions and Making a claim, that also apply.**

**LOSS OF PASSPORT EXPENSES – SECTION 8**

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**What you are covered for:**

**We** will pay up to **£200** in total for the cost of extra transport, accommodation and administration costs **you** will have to pay to get a temporary passport or visa to enable **you** to return to **your home** country if **your** passport or visa is lost, stolen or destroyed on **your journey**.

**What you are not covered for:**

**Refer to General exclusions, Conditions and Making a claim, that also apply.**

**PERSONAL LIABILITY – SECTION 9**

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If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your journey** **you** must make sure that **you** get the necessary insurance from the hire company or owner. **We** do not cover this under **our** policy.

**What you are covered for:**

**We** will pay up to **£1,000,000** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.

- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note: inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section. Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.

#### **What you are not covered for:**

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
- something which is caused by something **you** deliberately did or did not do;
- something which is caused by **your** employment or employment of a **relative**;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Compensation or other costs caused by **accidents** arising from **your** ownership or possession of any of the following:

- the use of any land or building except for the accommodation **you** are using on **your journey**;
- motorised or mechanical vehicles and any trailers attached to them;
- aircraft, motorised watercraft or sailing vessels.

**Refer to General exclusions, Conditions and Making a claim, that also apply.**

## **LEGAL COSTS & EXPENSES – SECTION 10**

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**You** can call **our** 24-hour legal helpline for advice on a travel related legal problem to do with **your journey**. Phone: from within **your home** country **020 8603 9804** or outside **your home** country **+44 20 8603 9804**.

#### **What you are covered for:**

If **you** die, are ill, or injured during **your journey** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

- nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- pay up to **£25,000 legal costs** for **legal action** for **you** (but not more than **£50,000** in total for all **persons insured** on this policy) for each event giving rise to a claim.

Note:

- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

#### **What you are not covered for:**

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between **you** and members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;

- against a travel agent, tour operator or carrier, **us**, the insurer, another **person insured** under this policy or **our** agent.

**Legal costs:**

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- if **we**, **you** or **your appointed adviser** are unable to recover **legal costs** incurred following a successful claim for compensation. **We** will be entitled to receive such costs from the compensation **you** receive. Any repayment to **us** is limited to the actual costs incurred and will not be more than half of **your** compensation amount;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

**Refer to General exclusions, Conditions and Making a claim, that also apply.**

This insurance is arranged by Wrightsure Services (Hampshire) Limited whose registered address is Rutland House, 90 - 92 Baxter Avenue, Southend on Sea, Essex, SS2 6HZ and is underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance.

Allianz Assistance is a trading name of AWP Assistance UK Ltd. AWP Assistance UK Ltd is registered in England No. 1710361. Registered Office PO Box 74005, 60 Gracechurch Street, London EC3P 3DS. AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority (FCA).

The issuing company is an Appointed Representative of ITC Compliance Limited who are authorised and regulated by the Financial Conduct Authority (FCA).

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. 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 FCA's website.

Allianz Assistance acts as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds.

The issuing company acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.

LGH/AIS/2023

