



WRIGHTSURE

insurance group

2019 Master Policy Number ITZWS40060-01



**LOCHS
&
GLENS**
HOLIDAYS

Client Holiday Travel Insurance Policy Wording 2018/19 Season

Valid For policies issued 01.09.2018 to 31.08.2019
in respect of trips departing on or before
31st August 2020.

DEMANDS AND NEEDS

This travel insurance policy will suit the Demands and Needs of an individual or group (where applicable) who have no excluded pre-existing medical conditions, are travelling in countries included within the policy terms and who wish to insure themselves against unforeseen events detailed in the cover section below. Subject to the terms, conditions and maximum specified claim limits.

IMPORTANT

This insurance policy will have been sold to **you** on a non-advised basis and it is therefore for **you** to read this insurance policy (paying particular attention to the terms, conditions, and exclusions) and ensure that it meets all of **your** requirements. If upon reading this policy **you** find that it does not meet all of **your** requirements, please refer to the relevant Option to Cancel section.

This policy is underwritten by Travel Insurance Facilities plc and insured by Union Reiseversicherung AG, UK Branch. Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised in Germany by BaFin and regulated in the **United Kingdom** by the Financial Conduct Authority and in The Republic of Ireland by the Insurance Regulator.

YOUR POLICY

In return for having accepted **your** premium **we** will in the event of bodily injury, death, illness, disease, loss, theft, damage, legal liability or other events happening within the period shown above, provide insurance in accordance with the operative sections of **your** Policy. **Your** policy is evidence of the contract of insurance. Under **your** policy, Cancellation cover applies as soon as the premium has been paid and the Policy is issued until the commencement of the travel date. The remaining cover applies for the duration of the booked trip up to a maximum of 70 consecutive days (or earlier upon your return home) and also includes the period of travel from home directly to the departure point and back home afterwards, not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

USEFUL TELEPHONE NUMBERS

Emergency Assistance Tel: 0203 829 6745

General Claims Tel: 0203 829 6761

SUMMARY OF COVER

Cover limits and applicable excesses per person

Section and Cover	Benefit	Excess
1. Cancellation	£1,500	Loss of Deposit Nil Cancellation £45
2. Travel Delay - Delay - Abandonment after 12 hours	£20 per 12hrs (max £60) £1,500	Nil As Per Cancellation
3. Missed Departure	£100 (£300 Northern Ireland{	Nil
4. Personal Accident - Death (aged over18) - Death (under 18) - Death (aged 70 or over) - Permanent total disablement - Loss of limb(s) or total and irrecoverable loss of sight	£15,000 £1,000 £7,500 £15,000 £15,000	Nil
5. Medical Expenses	£2,500	£45
6. Medical Inconvenience Benefit	£10 per 24hrs (max £100)	Nil
7. Personal Property - Single Item Limit - Valuables Limit - Personal Money - Cash - Delayed Baggage	£1,500 £200 £200 £200 £200 (£50 under 18) £200	£45 £45 £45 Nil
8. Personal Liability	£2,000,000	Nil
9. Legal Costs and Expenses	£25,000	Nil

HEALTH CONDITIONS

We shall not be liable for claims WHERE AT THE TIME OF TAKING OUT THIS POLICY AND BETWEEN THAT TIME AND YOUR DEPARTURE:

- a. **You** are aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim (for example the state of health of a Close Relative, Business Associate or any person on whom **Your** travel plans depend).
- b. The **Insured Person** whose medical condition gives rise to a claim:
 - ii. Is receiving, or on a waiting list for, surgery, in-patient treatment or investigations in a hospital, clinic or nursing home.
 - iii. Is travelling against any health requirements stipulated by the carrier, their handling agents or other public transport provider.
 - iv. Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment.
 - v. Has been given a terminal prognosis.

Please note: If **You** are on medication at the time of travel, **Your** medical condition(s) must be stable and well controlled.

IMPORTANT NOTES

- 1) Travel must take place within 1 year of the start date of **your** policy
- 2) The cover under this policy is only available to UK residents and repatriation will be to within the **United Kingdom** only.
- 3) Cover is only available for the whole duration of a booked trip to a maximum of 70 consecutive days, and cannot be effected once a journey has commenced.
- 4) The amount deductible from a claim applies to each insured person involved in a claim, on each section of this policy, as do the sums insured under each section, this is referred to within this wording as **excess**.
- 5) If **your money, valuables**, or any items of **baggage** are lost or stolen, **you** must notify the local police within 24 hours of discovery. Please make sure that **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.
- 6) Stolen Property: **You** are not covered for **baggage** or personal property stolen from:
 - a) an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
 - b) the passenger compartment of any unattended vehicle.

SECTION 1 – CANCELLATION

YOU ARE COVERED

For up to £1,500 for the unused proportion of any travel and accommodation costs or pre-paid non-refundable expenses which **you** have paid or legally have to pay if cancellation of **your** trip is:

- (a) unavoidable and
- (b) due to an event which is beyond **your** control.

EXCESS – The first £45 (other than deposit only claims where £20 will be deducted) for each and every incident per insured person involved in the incident:

SPECIAL CONDITION

If **you** fail to notify the travel agent, tour operator, or provider of accommodation and/or transport as soon as **you** find it necessary to cancel the trip, our liability will be restricted to the cancellation charges that would have applied if a delay had not occurred.

YOU ARE NOT COVERED

- 1) For any claims on medical grounds where **you** fail to provide a medical certificate or other suitable evidence from a **medical practitioner** of the need to cancel the trip.
- 2) For anything arising directly or indirectly from:
 - (a) **your** disinclination to travel or financial reasons other than involuntary redundancy
 - (b) bankruptcy or liquidation of any travel agent, tour operator, or transportation company
 - (c) the tour operator or anyone **you** have made travel or accommodation arrangements with failing to provide such arrangements
 - (d) being called as an expert witness or where normal employment would require **your** attendance at a court of law
 - (e) **your** failure to obtain the required passport or visa
 - (f) regulations set by the government of any country.
- 3) For anything mentioned in the General Exclusions on page 11/12. **You** should also refer to the Health Conditions on page 4.

SECTION 2 – TRAVEL DELAY

This section only applies to trips originating from **Northern Ireland**.

YOU ARE COVERED

- 1) For a benefit of £20 for the first full 12 hours **you** are delayed and £10 for each full 12 hours delay thereafter up to a total payment of £60;
or
- 2) For up to £1,500 if **you** abandon the trip after the first full 12 hours;

If **your** outward or return flights, sea crossing or coach/bus departure to or from the **United Kingdom** are delayed for more than 12 hours beyond the intended departure time as specified on the travel ticket, as a result of:

- (a) strike or industrial action. Provided the strike or industrial action had not been announced prior to purchase.
- (b) adverse weather conditions.
- (c) mechanical breakdown or technical fault of the aircraft, coach/bus or sea vessel.

EXCESS – The first £45 will be deducted for each and every incident per insured person involved in the incident under benefit 2) of this section.

YOU ARE NOT COVERED

- 1) If **you** do not check in for the flights, sea crossing or coach/bus departure according to the itinerary supplied;
- 2) If **you** do not obtain written confirmation from the airline, shipping or coach/bus company stating the period and the reason for the delay;
- 3) For any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach/bus or sea vessel on the orders or recommendation of the Civil Aviation Authority or similar body in any country;
- 4) For anything mentioned in the General Exclusions shown on page 11/12.

SECTION 3 – MISSED DEPARTURE

YOU ARE COVERED

For up to £100 in respect of trips to **England, Scotland, Wales** (£300 in respect of **Northern Ireland**).

YOU ARE NOT COVERED

- 1) If sufficient time has not been allowed for **your** journey.
- 2) If **you** are not proceeding directly to the departure point.
- 3) the failure of **public transport** services that is due to a strike or industrial action that started or that had been announced before the date of **your** departure from home.
- 4) For anything mentioned in the General Exclusions shown on page 11/12.

SECTION 4 – ACCIDENTAL DEATH AND DISABILITY BENEFIT

YOU ARE COVERED

For the following benefits, which will be paid to **you** or **your** legal personal representative, if **you** have a **personal accident** during **your** trip which, at the end of 12 months of that accident, is the sole cause of **your** consequent death or disablement.

- 1) **Accidental death** – £15,000 (Reduced to £7,500 for persons aged 66 and over at the time of travel);
- 2) **Loss of One or More Limbs**, total and irrecoverable loss of sight in one or both eyes, or **permanent total disablement** – £15,000

NOTE – if **you** are aged under 18 at the time of the accident the death benefit will be limited to £1,000 and the permanent total disablement benefit will not apply.

The total amount payable under this section is £15,000 per insured person.

YOU ARE NOT COVERED

- 1) For any claims for accidental death, loss, or disablement caused directly or indirectly by an injury which existed prior to the start date of the trip;
- 2) For anything mentioned in the General Exclusions shown on page 11/12.

SECTION 5 – MEDICAL EXPENSES, MEDICAL EMERGENCY ASSISTANCE, AND OTHER EXPENSES INCLUDING CURTAILMENT

This section includes assistance by Emergency Assistance Facilities, who must be contacted immediately in the event of a serious injury, illness or if hospitalisation occurs, or if repatriation has to be considered.

YOU ARE COVERED

- 1) For necessary additional accommodation and travelling/repatriation expenses (Economy Class), including those of one relative or friend if **you** have to be accompanied on medical advice.
- 2) In the event of death for conveyance of the body or ashes to **your home**.
- 3) For the cost of taxi fares and telephone calls necessarily incurred up to a maximum of £100.
- 4) For the value of either the portion of **your** pre-booked travel and/or accommodation costs which have not been used and which were paid for before **your** trip commenced or in the event of curtailment the cost of **your** curtailment travel costs, whichever is the greater, if **you** are hospitalised as an inpatient during the trip or if **you** have to return to **your home** earlier than planned because of the death, serious illness, or injury of **you**, an **immediate relative**, **person you are intending to stay with** or a **close business associate** resident in the **United Kingdom**. Such proportionate value costs to be calculated for the dates of hospitalisation during the trip and/or from the date of your return home.
- 5) For reasonable additional travelling expenses if **you** have to return home earlier than planned due to death, severe injury, or serious illness of an **immediate relative** or a **close business associate** resident in the **United Kingdom**.

EXCESS

The first £45 will be deducted for each and every incident per insured person involved in the incident under paragraphs 1), 2), 4) and 5) of this section.

NOTES

- 1) **Your** curtailment travel costs must be to the same standard as that of **your** pre-booked return travel costs booked as part of **your** original trip.
- 2) Where our Emergency Assistance Facilities colleagues are arranging the booking it will be the same standard of that originally booked.
- 3) All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.
- 4) If **you** become ill or are injured, **we** can send **you** home if medically necessary any time during the trip. **We** will do this if the **Medical Practitioner** treating **you** and Emergency Assistance Facilities agree that **you** can safely travel home to continue treatment.

YOU ARE NOT COVERED

- 1) For any claims that are not confirmed as medically necessary by the attending **Medical Practitioner** or Emergency Assistance Facilities and any additional travelling expenses not authorised by **us** or Emergency Assistance Facilities if **you** have to return home earlier than planned or be repatriated.
- 2) If **you** have not obtained a written certificate of fitness and ability to travel and endure the trip where **you** are undergoing medical treatment as a hospital outpatient at the time of paying the final balance of **your** trip.
- 3) For the cost of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital.

- 4) For any hospital costs arising from single or private room accommodation unless medically and agreed with Emergency Assistance Facilities.
- 5) For any resumption of **your** trip once it has been curtailed. There is no further cover once **you** have returned to **your** home country.
- 6) For treatment or services provided by a health spa, convalescent home, or any rehabilitation centre.
- 7) For anything mentioned in the General Exclusions shown on page 11/12.

SECTION 6 – MEDICAL INCONVENIENCE BENEFIT

YOU ARE COVERED

For a payment of £10 per 24 hours up to a maximum of £100, in addition to any additional accommodation and travelling/repatriation expenses incurred under Section 5 of this Policy if **you** are admitted as an inpatient to a Public/State hospital and **we** pay a claim under Section 5 on page 7.

NOTE – Documentation must be submitted to confirm the date and time of admission and discharge.

YOU ARE NOT COVERED

For anything mentioned in the General Exclusions shown on page 11/12.

SECTION 7 – PERSONAL PROPERTY

YOU ARE COVERED

1) PERSONAL BAGGAGE

For up to £1,500 after making proper allowance for wear and tear and depreciation. You can find full details of our wear and tear scale published on our website at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. For the value or repair of **your** own **baggage** (not hired, loaned, or entrusted to **you**), which is lost, stolen, damaged, or destroyed: limited to £200 in respect of all **valuables**, limited to £200 in respect of a single article, or a pair or set of articles (e.g. golf equipment).

NOTE – In the event of a claim in respect of a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged, or destroyed. Please then return the damaged items to:

The Recoveries Department at Travel Insurance Facilities
1 Tower View, Kings Hill
West Malling, Kent, ME19 4UY

2) DELAYED BAGGAGE

For up to £200 towards the cost of buying replacement necessities if **your** own **baggage** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the The Coach Company, Coach Driver or Courier. Receipts will be necessary in the event of a claim.

NOTE – Any amount **we** pay **you** under 2. (Delayed **Baggage**) will be deducted from **your** **baggage** claim if **your** **baggage** proves to be permanently lost.

3) PERSONAL MONEY

For up to £200 if **your** own **money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

NOTE – If **you** are aged under 18, claims under Personal **Money** are limited to £50 overall.

EXCESS

The first £45 of each and every incident per insured person involved in the incident (not applicable to 2. in section 7 on this page).

YOU ARE NOT COVERED

- 1) If **you** do not exercise reasonable care for the safety and supervision of **your** property.
- 2) If **you** do not obtain a written police report within 24 hours of the discovery in the event of a loss, burglary, or theft of **baggage, valuables, or money**.
- 3) If **you** do not obtain a written carriers report if **your baggage** is lost or damaged in transit (or a Property Irregularity report in the case of an airline).
- 4) For loss, destruction, damage, or theft:
 - (a) due to confiscation or detention by customs or other officials or authorities;
 - (b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind (other than as defined in the **money** definition), vehicles or accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, portable telephones, computers and/or accessories, televisions, sports gear whilst in use (other than ski equipment in respect of winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china;
 - (c) due to wear and tear, denting or scratching, moth or vermin;
 - (d) of **valuables** left as "check in" **baggage**.
- 5) For mechanical breakdown or derangement; for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft, or vehicle they are being carried in.
- 6) For **baggage** or personal property stolen from:
 - (a) an unattended coach/bus unless it was in the locked luggage compartment of the coach/bus and evidence of force and violent entry to the vehicle is available;
 - (b) the passenger compartment of any unattended vehicle.
- 7) For any shortages due to error, omission, or depreciation in value.
- 8) For any property more specifically insured or recoverable under any other source.
- 9) For anything mentioned in the General Exclusions shown on page 11/12.

SECTION 8 – PERSONAL LIABILITY

YOU ARE COVERED

For up to a maximum of £2,000,000 for **your** legal expenses and legal liability for damages, arising from an accident that happened during the trip leading to claims made against **you** for:

- 1) Accidental bodily injury to a person who is not a member of **your** family or household or employed by **you**.
- 2) Loss or damage to any property which does not belong to, is not in the charge of and is not in the control of **you**, any member of **your** family or household or anyone employed by **you**.
- 3) Damage to **your** temporary holiday accommodation that does not belong to **you** or any member of **your** family or household or an employee.

YOU ARE NOT COVERED

- 1) For fines imposed by a court of law or other relevant bodies.
- 2) For anything caused directly or indirectly by:
 - (a) liability which **you** are responsible for because of an agreement (such as hire agreement) that was made;
 - (b) injury loss, or damage arising from:
 - (i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts, or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
 - (ii) the occupation (except temporarily for the purposes of the trip) or ownership of any kind of land or buildings;
 - (iii) the carrying out of any trade or profession;
 - (iv) racing of any kind;
 - (v) any deliberate act.
- 3) For anything mentioned in the General Exclusions shown on page 11/12.

NOTE – If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party cover as **you** are not covered under this insurance.

SECTION 9 – LEGAL COSTS AND EXPENSES

YOU ARE COVERED

For up to £25,000 for legal costs and expenses incurred in pursuing claims for compensation and damages due to **your** death or personal injury whilst on the trip, provided **we** always have complete control over the legal proceedings and the selection, appointment, and control of lawyers, and where a claim occurs **you** will supply any reports or information and proof to **us** and the claims office as may be required.

YOU ARE NOT COVERED

- 1) For any costs to pursue a claim against a carrier, travel agent, tour operator, tour organiser, the Insurers or their agents, or the claims office.
- 2) For any legal action where the estimated amount that will be recovered is less than £500.
- 3) For any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- 4) For any costs that can be considered under an arbitration scheme or complaints procedure.
- 5) For any legal expenses incurred without our prior authorisation or that of the claims office.
- 6) For any claim made by **you** against another insured person who is a member of **your** family, business associate, a friend or travelling companion.
- 7) For any claim for damage to a motor vehicle.

NOTE –

- 1) We will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- 2) If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

- 3) For any legal expenses where **we** consider **you** are unlikely to obtain a reasonable settlement.
- 4) For any costs that can be considered under an arbitration scheme or complaints procedure.
- 5) For any legal expenses incurred without our prior authorisation or that of the claims office.
- 6) For any claim made by **you** against another insured person or member of **your** family.
- 7) For any claim for damage to a motor vehicle.

NOTE –

- 1) We will not pay legal expenses to bring proceedings in more than one country in respect of the same event.
- 2) If **you** are awarded compensation and receive payment then all sums paid out by **us** shall be paid out of that compensation.

What you need to do if you wish to make a claim under this section of the policy

If **you** have an accident abroad and require legal advice **you** should contact:

Slater & Gordon LLP, 58 Moseley Street, Manchester, M2 3HZ

They will arrange for up to thirty minutes of advice to be given to **you** by a lawyer. To obtain this service, **you** should telephone 0161 228 3851 or fax 0161 909 4444

GENERAL EXCLUSIONS

YOU ARE NOT COVERED

For anything caused directly or indirectly by:

- 1) **You** suicide, deliberately injuring **yourself**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, wilful exposure to exceptional risk (unless **you** are trying to save someone's life).
- 2) **You** travel against any health requirements stipulated by the carrier, their handling agents, or any other **public transport** provider.
- 3) **You** participating in professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests, dangerous pursuits.
- 4) Air travel other than as a fare paying passenger on a regular scheduled airline or licensed charter aircraft.
- 5) Bankruptcy/liquidation of any tour operator, travel agent, or transportation company.
- 6) Unless **we** provide cover under this insurance, any other loss, damage, or additional expense following on from the event for which **you** are claiming. Examples of such loss, damage, or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, or loss of earnings following bodily injury or illness.
- 7) War, hostilities (whether war be declared or not), terrorist activity, revolution, military or usurped power, civil commotion, or any similar event.

- 8) Loss or damage to any property or expense or legal liability caused by, contributed to, or arising from:
 - (a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning nuclear fuel;
 - (b) the radioactive, toxic, explosive, or other dangerous properties of nuclear machinery or any part of it;
 - (c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- 9) **You** mountaineering or rock climbing using picks, ropes or guides, or potholing.
- 10) **Your** manual work or hazardous occupation of any kind.
- 11) **You** taking part in dangerous expeditions or the crewing of a vessel outside European waters.
- 12) Any payment which **you** would normally have made during **your** travels, if nothing had gone wrong.
- 13) **Your** participation in off-piste skiing except whilst under the supervision of a qualified guide/instructor.
- 14) **Your** participation in ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events.
- 15) **Your** participation in any illegal act.
- 16) The cost of private treatment unless our 24 hour medical helpline has agreed and adequate public facilities are not available.

GENERAL CONDITIONS

You must comply with the following Conditions to have the full protection of **your** Policy. If **you** do not comply with them, **we** may at our option cancel the Policy or refuse to deal with **your** Claim.

- 1) No payment will be made under Section 1, 4, 5, or 6 without appropriate medical certification.
- 2) If **we** require medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
- 3) In the event of a claim, if **we** require a medical examination **you** must agree to this, and in the event of death **we** are entitled to a post mortem examination, both at **your** expense.
- 4) **You** must take all reasonable steps to recover any lost or stolen articles.
- 5) **You** must not act in a fraudulent manner. If **you** or anyone acting for **you**
 - (a) make a claim under the Policy knowing the claim to be false or fraudulently exaggerated in any respect; or
 - (b) make a statement in support of a claim knowing the statement to be false in any respect; or
 - (c) submit a document in support of a claim knowing the document to be forged or false in any respect; or
 - (d) make a claim in respect of any loss or damage caused by **your** wilful act or with **your** connivance

then

- (a) **we** shall not pay the claim;

- (b) **we** shall not pay any other claim which has been or will be made under the Policy;
 - (c) **we** may at our option declare the Policy void;
 - (d) **we** shall be entitled to recover from **you** the amount of any claim already paid under the policy since the last renewal date;
 - (e) **we** shall not make any return of premium;
 - (f) **we** may inform the police of the circumstances.
- 6) We accept as evidence of cover the confirmation of booking issued to **you** by the tour operator showing that the premium has been paid.
 - 7) **You** must not make any payment, admit liability, or offer or promise to make any payment without written consent from us.
 - 8) We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for our benefit against any other party.
 - 9) We may at any time pay to **you** our full liability under the Policy after which no further payments will be made in any respect.
 - 10) If at the time of making a claim there is any other Policy covering the same risk, **we** are entitled to contact that insurer for a contribution.
 - 11) **You** and **we** are free to choose the laws applicable to this policy. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to this.
 - 12) **We** can only make claims payments by electronic BACS transfer, unless otherwise agreed by **us**.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The Insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet our obligations, **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at www.fscs.org.uk

EMERGENCY ASSISTANCE AND REPATRIATION

In the event of death or in the event of injury or illness resulting in any of the following, immediate contact must be made with the Medical Assistance Service:

- 1) Hospitalisation
- 2) Repatriation
- 3) Alteration in Travel Plans

EMERGENCY ASSISTANCE FACILITIES

Telephone: +44 (0) 203 829 6745

When calling, state **your** identity, this document number, and the identity and telephone number of the treating doctor.

DATA PROTECTION ACT – PERSONAL INFORMATION

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

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

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

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

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

COMPLAINTS PROCEDURE

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly, and promptly. There are, however, times when misunderstanding occur on both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction, or **you** have some new evidence which **we** have not seen, please contact **us** in writing, explaining why **you** do not think our decision is correct.

If **your** complaint is regarding the selling of **your** policies, the outcome of a claim, or assistance provided, please forward details of **your** complaint in the first instance as follows:

Quality and Improvements Manager,
1 Tower View,
Kings Hill,
West Malling,
Kent,
ME19 4UY

Or call on 0203 829 6604 or email complaints@tifgroup.co.uk who will review the claims office decision.

If **we** are unable to do this to **your** satisfaction, disputes may then be referred to the Financial Ombudsman Service for review:

Exchange Tower,
Harbour Exchange Square,
London,
E14 9SR

Their telephone advice line is 0300 123 9123 or 0207 964 1000

You are also able to use the EC On-line Dispute Resolution (ODR) platform at www.ec.europa.eu/consumers/odr/ who will notify FOS on your behalf.

CLAIMS

We have appointed **Travel Claims Facilities** to look after **your** claim. If **you** require a claim form please obtain a form from the internet at:

www.policyholderclaims.co.uk

Alternatively please advise the section of the insurance on which **you** want to claim and scheme reference to:

Travel Claims Facilities,
PO Box 395,
Monks Green Farm,
Mangrove Lane,
Hertford,
SG13 9JW

Telephone: 0203 829 6761
Fax: 0870 620 5001

Opening hours:
8am-8pm Monday - Friday
9am-1pm Saturday

