General Conditions

Generali Advanced Travel Plan



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# Contact information

### FOR ASSISTANCE

In case of emergency, You can contact Us by phone at the following number:

**+44 203 7888 656**

### FOR A CLAIM

If You wish to submit a claim to Us, please do so through Your Airbnb reservation on the online platform.

This is the quickest way to contact Us!

You can also write Us at the following address:

**Europ Assistance Service Indemnisations GCC  
P.O. Box 36347 - 28020 Madrid – SPAIN  
Email: claimsairbnb@roleurop.com**

### FOR A COMPLAINT

We strive to offer You the highest level of service.

However, in case of dissatisfaction You must first send Your complaint by mail to the following address:

**INTERNATIONAL COMPLAINTS  
P. O. BOX 36009 - 28020 Madrid, Spain**

Or by e-mail: **[complaints\_eaib\_uk@roleurop.com](mailto:complaints_eaib_uk@roleurop.com)**

### FOR ANY QUESTIONS ABOUT YOUR INSURANCE POLICY

If You have any questions about Your Policy, You can contact Us by phone at the following number:

**+44 203 7888 656**

**from 9am to 6pm (Spanish time)**

Or by email : **infoairbnb@roleurop.com**

### FOR A WITHDRAWAL

The Policyholder is entitled to withdraw from the Policy if the Policy has been taken out remotely, with immediate effect from the notification of withdrawal. In this case, you can withdraw within a period of 14 days from the start date of the Policy by following the link provided below to the Travel Organizer’s platform:

[https://www.airbnb.com/guest/inbox/](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.airbnb.com%2Fguest%2Finbox%2F&data=05%7C01%7Cwfzangre%40europ-assistance.com%7C159658d353dc426dc61508da281de5f7%7C9f9d6315bfeb44e0a99839eae439fbc8%7C1%7C0%7C637866406120095852%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=NPApxJZK97nxjSOrwvgW63FI%2BzSSsXFcPeLLiBIEjsM%3D&reserved=0)

You can use the following template:

“I hereby, (Mr./Mrs., name, full name, address) notify my withdraw from the Policy to which I adhered on (date), proven by Insurance Certificate no. XXXXX. Date and Signature.”

### FOR ANY QUESTIONS CONCERNING YOUR PERSONAL DATA

If You have any questions concerning the processing of Your Personal Data or if You want to exercise a right in respect to Your Personal Data, please contact the DPO at the following contact details:

**Europ Assistance S.A Irish branch,  
Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland**

Or by e-mail: [EAGlobalDPO@europ-assistance.com](mailto:EAGlobalDPO@europ-assistance.com)

**Dear Policyholder,**

Thank You for Your trust!

We are grateful for the faith You have placed in Europ Assistance S.A.

Please read this Policy carefully. In case of any doubt or for any clarification please call or write to Us and we shall be pleased to assist You.

# Introduction

This insurance contract is concluded by the Policyholder who has purchased Travel through AIRBNB website.

The coverage applies to the Travel arrangements booked through the company from which You purchased the coverage.

This insurance contract is not mandatory.

## Status Disclosure Information

The Financial Conduct Authority (FCA) is the independent regulator of financial services. Use this information to decide if our services are right for You.

Europ Assistance SA is an insurance company authorised and regulated by the French supervision authority (ACPR), 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France (https://acpr.banque-france.fr/autoriser/registre-des-organismes-dassurance). For the purposes of this insurance contract Europ Assistance SA is acting through its Irish branch, which operates in accordance with the Code of Conduct for Insurance Undertakings (code of ethics for insurance companies) released by the Central Bank of Ireland, it is Registered in the Republic of Ireland under number 907089. Europ Assistance SA is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.

This insurance cover is provided from outside of the UK. As a result, in the event of any failure of the Insurer to meet its obligations, You will not have the benefit of protections available under the UK regulatory regime such as the UK compensation scheme and the UK Financial Ombudsman scheme. Access to the UK Financial Ombudsman scheme may be available whilst the Europ Assistance SA Irish branch is covered by the UK Temporary Permissions Regime.

**You WILL NOT receive advice or a recommendation from Us for insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make Your own choice about how to proceed.**

We always aim to provide a first class service, however if You have any cause for complaint any enquiry can be raised by either in writing or email INTERNATIONAL COMPLAINTS, P. O. BOX 36009 - 28020 Madrid, Spain, complaints\_eaib\_uk@roleurop.com. Should You remain dissatisfied You have the right to ask the Financial Ombudsman Service to review Your case by either writing, email or by telephoning Financial Ombudsman Service, Exchange Tower, London, E149SR, 0800 023 4567, [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

## Demands and Needs Statement

In accordance with policy terms and conditions, this insurance will provide You in the following coverage: Travel Insurance

This insurance does not cover everything. You should read this Policy carefully. One reason for reading the Policy carefully is that it contains important exclusions.

This travel insurance policy will suit the Demands and Needs of an individual, or group (where applicable) who have no undisclosed pre-existing medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in your Insurance Product Information Document (IPID) and or policy schedule/booklet.

# Definitions

ABROAD

Any country other than Your Home Country and the Sanctioned Countries specified below.

ACCIDENT

A sudden and unforeseen external event which causes non-intentional bodily injury to any natural person.

ACCOMMODATION

Any establishment used for the purpose of temporary overnight lodging for which a fee is paid and reservations are required.

ACTUAL CASH VALUE

Purchase price less depreciation.

BREAKDOWN

Damage to or affecting the Insured Vehicle by virtue of normal accidental causes, therefore unavoidable and unforeseen, preventing its movement or causing its immobilisation.

BUSINESS EQUIPMENT

Physical property owned by You used in trade, business, or for the production of income, taken by You for use on Your Travel, excluding software, data, and any items defined as Luggage or Sporting Equipment within this Policy.

CIVIL PARTNER

The live-in partner of the Insured living under the same roof and having with the Insured a relationship recognized by the law of the Home Country.

DEPARTURE DATE

The date on which You are originally scheduled to leave on Your Travel from Your Home.

EA Network Repair Shop / Service CentRE

A professional automotive Repair Shop / Service Centre approved and contracted by Europ Assistance to service their customers.

END DATE

The date on which You are originally scheduled to return to the point where the Travel started or to a different final destination.

EPIDEMICS

An Epidemic shall be understood to be any sudden and unexpected large-scale manifestation of an infectious disease in a country that spreads rapidly and violently through said country, provided that the World Health Organisation (WHO) has recommended cancelling any international trips that are not essential from or to the affected area and, in cases of influenza viruses, provided that the WHO declares at least a Stage 5 Pandemic Alert, according to its World Plan for Pandemic Influenza. The Quarantine for the affected persons must be declared by the relevant department of health or the competent authorities of the affected country.

EXCESS

Amount that will remain at Your expense

FAMILY MEMBER

Husband, wife or Civil Partner, parents, parents-in-law, children, sons-in-law and daughters-in-law, brothers and sisters, brothers-in-law and sisters-in-law, grandparents and grandchildren of the Insured.

HOME

Your respective legal place of residency in Your Home Country where the Policy has been made.

HOME COUNTRY

The Country where Your Home is.

HOST

The person with whom You are scheduled to share pre-arranged overnight Accommodations in his/her principal place of residence.

ILLNESS

Alteration of Your health condition, for reasons other than a bodily injury.

INSURANCE CERTIFICATE

Written confirmation written or electronic document provided to the Policyholder in order to confirm the Policy.

INSURED / YOU / YOUR

The person named on the application form, for whom the required premium payment is received and Travel is scheduled and any eligible Travel Companions who share the same Accommodation with the person enrolled and for whom the required premium payment is received.

The main residence of the Insured must be in the UK.

INSURED VEHICLE

Any vehicle registered to the Insured and used while on Travel, weighing less than 3,500 kg (GVM), whether they are cars, motorbikes over 75 cc or caravans.

**Vehicles intended for hire, public transport and goods transport are excluded.**

The insured vehicle must meet the regulatory requirements of the ministry of transport's of the insured's home country for roadworthiness and be covered by third party liability insurance arising from the use and movement of motor vehicles, details of which will be provided to us on request.

INSURER / WE / US / OUR

EUROP ASSISTANCE S.A., a French limited company governed by the French Insurance Code, headquartered at 2 rue Pillet-Will, 75009 Paris, France, with a share capital of EUR 48 123 637 registered at the register of trade and companies of Nanterre under the number 451 366 405, underwriting this Policy through its Irish branch EUROP ASSISTANCE S.A. IRISH BRANCH, whose principal place of business is Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland, and registered with the Irish Companies Registration Office under number 907089

Europ Assistance S.A. is regulated by the French supervision authority (ACPR), 4 Place de Budapest, CS 92459, 75436 Paris Cedex 09, France. The Irish branch operates in accordance with the Code of Conduct for Insurance Undertakings (code of ethics for insurance companies) released by the Central Bank of Ireland, it is Registered in the Republic of Ireland under number 907089

Europ Assistance SA is deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority’s website.

LOSS OF LIMB

Total loss of use by physical severance at or above the wrist or ankle.

LOSS OF SIGHT

Total and permanent loss of sight without expectation of improvement in both eyes or in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

luggage

Luggage, personal possessions and travel documents taken by You on Your Travel, excluding items defined as Business Equipment or Sporting Equipment.

MONEY

Bank notes, coins, postal, money orders or signed travellers’ cheques You are carrying during the Travel.

OUR MEDICAL OFFICER

The doctor or physician appointed by the Insurer in order to ascertain health conditions of the Insured.

PERMANENT TOTAL DISABILITY

Definitive loss of the ability for the Insured to work in their usual occupation, as a consequence of a bodily injury.

POLICY

This insurance contract.

The insurance contract is composed of the present General Terms and Conditions completed by the Particular Terms and Conditions and Your Insurance Certificate. In case of contradiction, Particular Terms and Conditions supersede General Terms and Conditions, and the Insurance Certificate supersedes both General Terms and Conditions and the Particular Terms and Conditions.

POLICYHOLDER

The individual who entered into the Policy.

POLICY START DATE

Has the meaning given in Article 2 of General Terms and Conditions.

PRE-EXISTING MEDICAL CONDITION

An Illness that had been diagnosed to the Insured before the Policyholder entered into the Policy.

PROFESSIONAL PREMISES

Property owned or rented by the Insured or a company owned by the Insured for the purposes of his/her professional activity.

PROFESSIONAL SUBSTITUTE

The person that replaces the Insured at work, during the Travel.

Quarantine

Temporary isolation of people to prevent an infectious disease from spreading.

SERIOUS ILLNESS

The Illness or death of You, Your Family Member, Your Trave Companion or Your Service Animal.

The Illness must first commence while Your coverage is in effect under the Policy, must require the in-person treatment by a physician, and must be so disabling in the written opinion of a physician as to prevent You from taking Your Travel (either because Your condition prevents Your Travel, or because Your Family Member, Travel Companion or Your Service Animal requires Your care).

COVID-19 is considered as a Serious Illness, if diagnosed by a licensed doctor.

SERIOUS INJURY

The Injury or death of You, Your Family Member, Your Travel Companion or Your Service Animal.

The Injury must first commence while Your coverage is in effect under the Policy, must require the in-person treatment by a physician, and must be so disabling in the written opinion of a physician as to prevent You from taking Your Travel (either because Your condition prevents Your Travel, or because Your Family Member, Travel Companion or tour Service Animal requires Your care).

SERVICE ANIMAL

Any guide dog, signal dog, or other animal individually trained to work or perform tasks for the benefit of an individual with a disability, including, but not limited to, guiding persons with impaired vision, alerting persons with impaired hearing to intruders or sounds, providing animal protection or rescue work, pulling a wheelchair, or fetching dropped items.

SPORTING EQUIPMENT

Equipment and devices needed to participate in a particular sport, taken by You for use on Your Travel, excluding any items defined as Luggage or Business Equipment within this Policy.

STRIKE

The collective ceasing of work or refusal to work by a body of employees as a form of protest.

TERRORISM

An act including, but not limited to, the use of force or violence and/or the threat thereof, carried out by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or governments, committed for political, religious, ideological or similar purposes including with the intention of influencing any government or putting the public, or any section of the public, in fear. Any act of terrorism must be officially regarded as such by a public authority of the place where it occurred.

THIRD DEGREE FAMILY MEMBER

Uncles and aunts of the Insured.

THIRD-PARTY

Anyone who is not an Insured, a Family Member, a Third-Degree Family Member or a Travel Companion.

TRAVEL

The service booked with AIRBNB which includes following travel services sold: Accommodation. The Travel means:

* period of round-trip Travel at least 1 mile away from Home to Your designated vacation destination associated with the purchase of this insurance, excluding regular commuting and local travel; the purpose of the Travel is business or pleasure and is not to obtain health care or treatment of any kind; the Travel has defined departure and return dates specified when You purchase the coverage; the Travel does not exceed 180 days in length;
* or a period of one-way travel that starts in the Home Country; the purpose of the Travel is business or pleasure and is not to obtain health care or treatment of any kind; the Travel has defined departure and arrival dates and defined departure and arrival places specified when You apply; and the Travel does not exceed 31 days in length.

TRAVEL CARRIER

A company licensed to commercially transport passengers between cities or counties for a fee by land, air or water for use on Your Travel by You and your Travel Companions. It includes also: (a) rental car vehicle companies for rental car agreements for the use of automobile or other vehicles designed for use on public roads that You or your eligible Travel Companions have rented for a period of time shown in a rental car agreement for use on Your Travel; (b) private, chartered, or non-commercial transportation carriers used for Your Travel by You and your Travel Companions; (c) local, commuter, or other urban transit system carriers (such as commuter rail, city bus, subway, ferry, taxi, for-hire driver or other such carriers) that transport You or your eligible Travel Companion to Your Travel; (d) any ride sharing services used to transport You or your Travel Companions to your Travel.

TRAVEL COMPANION

Any person other than an Insured that has booked to travel with the Insured on Your Travel.

TRAVEL ORGANIZER

AIRBNB  
25/28 North Wall Quay  
Dublin 1  
Ireland

VIOLENT ROBBERY

Threat or use of physical violence against the Insured.

WINTER SPORT

Snowboarding, skiing, ice skating, sledding, snowmobiling, ice hockey and more in general every sport done over snow.



# General Terms and Conditions - Generali Advanced Travel Plan

International sanctions

The Insurer will not provide cover nor pay a claim nor provide any benefit or a service described in the policy if this would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, France, United Kingdom and United States of America. For further details please visit: <https://www.europ-assistance.com/who-we-are-international-regulatory-information/>

POINT OF ATTENTION

You will be covered under this Policy only if You have respected the official recommendations regarding travel issued by a governmental authority of Your Home Country at the Departure Date. Recommendations include the “advice against travel or all but essential travel”.

1. Conclusion of the contract

Consent of the Policyholder to adhere to the Policy may be given electronically (through an internet website or e-mail).

In order to be eligible for the Policy, each of the following conditions must be met:

1. the Policyholder must have purchased Travel from AIRBNB;
2. Travel purchased by the Policyholder shall last no more than 180 consecutive days;

The Policy is subject to the payment of the premium by the Policyholder.

2. Duration

##### Duration of the Policy

Subject to the payment of the premium by the Policyholder, the Policy start date is the date on which the Policyholder receives confirmation by email that the Policy has been entered into.

The Policy ends at the date mentioned in the Insurance Certificate or by default the day of the end of the cover as explained below. This Policy is not tacitly renewable.

##### Duration of the covers

Concerning Cancellation cover, You are covered from the start date of the Policy until Travel starts.

Concerning Luggage, Travel Curtailment, Medical Assistance and Non-Medical Assistance, Sporting Equipment, Roadside Assistance, Concierges Services or Delayed Departure covers, You are covered from the Departure Date until the End Date.

Concerning Travel Documents and Personal Accident covers, You are covered for an event occurred during the Travel.

3. Geographical scope

**The insurance provides a cover in the countries included in the Travel booked with the Travel Organizer except the following countries and territories: Afghanistan, Belarus, Burma/Myanmar, Crimea and the Donetsk and Luhansk regions, Cuba, Iran, North Korea, Russia, Syria, and Venezuela.**

4. Withdrawal right

The Policyholder is entitled to withdraw from the Policy if the Policy has been taken out remotely, with immediate effect from the notification of withdrawal. In this case, you can withdraw within a period of 14 days from the start date of the Policy by following the link provided below to the Travel Organizer’s platform:

[https://www.airbnb.com/guest/inbox/](https://eur03.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.airbnb.com%2Fguest%2Finbox%2F&data=05%7C01%7Cwfzangre%40europ-assistance.com%7C159658d353dc426dc61508da281de5f7%7C9f9d6315bfeb44e0a99839eae439fbc8%7C1%7C0%7C637866406120095852%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=NPApxJZK97nxjSOrwvgW63FI%2BzSSsXFcPeLLiBIEjsM%3D&reserved=0)

You can use the following template:

I hereby, (Mr./Mrs., name, full name, address) notify my withdraw from the Policy to which I adhered on (date), proven by Insurance Certificate no. XXXXX. Date and Signature. »

We will refund full amounts paid within a maximum of thirty (30) calendar days from the receipt of Your request provided that no claim for compensation has been made or claim report requested or is in the process of being reported, and that no incident likely to give rise to such claim occurred.

5. Premium

The premium is disclosed to the Policyholder prior to the Policy being entered into and it includes taxes and fees.

The premium is considered paid to the Insurer at the date of purchase of the Policy, upon collection of the premium by the broker.

This insurance is in excess of all other valid and collectible insurance or indemnity other than private passenger auto no-fault benefits or third party liability insurance. If at the time of the occurrence there is other valid and collectible insurance or indemnity in place, We shall be liable only for the excess of the amount of loss, over the amount of such.

6. Settlement of claim

The amount of loss for which we may be liable shall be payable within 30 days after suitable proof of loss is received, or a settlement agreement on the claim has been agreed by Us.

The payment of any indemnity owed to the Insured shall be made in the same currency mentioned in the Table of Guarantees of the Policy.

7. Misrepresentation or non-disclosure

False or incorrect statements or failure by the Insured party to provide information may totally or partially prejudice the right to be covered for the claim, including as a consequence of the voidance of the Policy to the extent provided by the applicable law.

8. Increase or reduction of the risk

The Policyholder shall notify in writing to the Insurer any increase of the risk covered by Policy, where and to the extent required to do so under the applicable law.

9. Obligation to minimize loss

The Insured shall do everything in his/her power to avoid or minimize the harm caused by a covered event.

10. Subrogation

After incurring costs, the Insurer shall take over all rights and claims that the Insured may have against any Third Parties liable for the incident to the Insured.

Our right of recovery is limited to the total cost incurred by Us in performance of this Policy.

You will reasonably cooperate with Us for the exercise of Our subrogation rights.

11. OTHER INSURANCE

The Policyholder shall notify in writing to the Insurer whether she/he has entered into another insurance contract which cover the same risk(s). In case of claim the Insured shall notify the claim to all insurers, indicating to each the name of the others.

Each Insurer is liable for the payment of the indemnity only in portion to his respective share of risk.

12. Applicable law and jurisdiction

The Policy its interpretation, or any issue relating to its construction, validity or operation and performance shall be subject to the laws of England and Wales.

Any dispute or claim arising out of or in connection with the Policy, or their subject matter or formation (including non-contractual disputes or claims) shall be subject to the exclusive jurisdiction of the English courts of the part of the United Kingdom in which the Policyholder resides at the Policy Start Date.

13. Assignment

You may not assign the Policy without Our prior written consent.

14. To contact us for a claim

If You wish to submit a claim to Us, please do so through Your Airbnb reservation on the online platform.

This is the quickest way to contact Us.

You can also write us at the following address:

**Europ Assistance Service Indemnisations GCC**  
**P.O. Box 36347 - 28020 Madrid – SPAIN**

**Email: claimsairbnb@roleurop.com**

15. Complaints procedure

We strive to offer You the highest level of service. However, in case of dissatisfaction You must first send Your complaint by mail to the following address:

We will acknowledge receipt of Your complaint within 3 working days unless We can directly provide an answer. We commit to provide a final answer within 8 weeks.

**INTERNATIONAL COMPLAINTS**  
**P.O. Box 36009  
28020 Madrid – SPAIN**  
**E-mail : complaints\_eaib\_uk@roleurop.com**

If for any reason there is a delay in completing Our investigations, We will explain why and tell You when We hope to reach a decision.

If You are not satisfied with Our response, or fail to receive a final answer within 8 weeks, You may be able to refer Your complaint to the Financial Ombudsman Service. Please note that if You wish to refer this matter to the Financial Ombudsman Service You must do so within 6 months of Our final decision. The address of the UK Ombudsman is:



**Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR**

**Phone: 0800 023 4567 or +44 207 964 0500**

**Email: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)**

**Website:   
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

# Particular terms and conditions - Generali Advanced Travel Plan

## TRAVEL CANCELLATION COVER

### WHAT YOU ARE COVERED FOR:

The object of the cover is to reimburse You for the pre-paid expenses You incurred directly due to the cancellation of the covered Travel in case one of the following insured events occurs before the Travel starts, subject to the application of an exclusion and the limits mentioned in the Table of Guarantees.

The insured events are:

1. Serious Illness, Serious Injury or death of:
   1. An Insured.
   2. A Family Member.
   3. Service Animal.
2. Death of a Third-Degree Family Member.
3. Your Home made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster.
4. Your involuntary termination of employment or layoff (or the involuntary termination or layoff of your parent or guardian if you are a minor traveling alone), after continuous employment with the same employer for 1 year or more, provided the termination or layoff occurs 14 days or more after your coverage has taken effect. This benefit is not available to temporary employees, independent contractors, or self-employed persons.
5. Being required to serve on a jury, or required by a court order to appear as a witness in a legal action provided you, a Family Member or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer.
6. Theft of documentation which prevents an Insured from commencing or continuing the Travel.
7. Being unable to undergo a vaccination or inoculation, due to a medical reason, that is announced and published as required for entry into a country of destination after the effective date of your coverage. The vaccination or inoculation must be unannounced and unpublished to the public at the time your coverage is purchased.
8. Being assigned a child on adoption by an Insured.
9. Receiving notice that Your adoption proceeding or adoption arrangements have been cancelled or terminated, provided Your Travel was for the purpose of executing the adoption and provided the adoption proceeding or adoption arrangement was confirmed prior to Your effective date.
10. Common Carrier delays and/or cancellations resulting from bad weather, mechanical breakdown of the aircraft, ship, boat or motor coach that You were scheduled to travel on that affect public transportation.
11. Being directly involved in a documented traffic accident while en route to Your destination.
12. Being hijacked.
13. Your Host being unable to provide Accommodations due to a life-threatening Illness or Accident, or due to death. Official documentation of the event will be required.
14. Your Accommodations at Your destination made inaccessible due to fire, flood, volcano, earthquake, hurricane or other natural disaster. We will only pay benefits for losses occurring within 15 calendar days after the event renders the destination inaccessible. For the purpose of this coverage, inaccessible means your Accommodations can not be reached by Your original mode of transportation. In order to cancel Your Travel, You must have 4 days or 50% of Your total Travel length or less remaining at the time the destination is accessible. Benefits are not payable if the event occurs or if a hurricane is named prior to or on Your Travel cancellation coverage effective date.
15. Your Accommodations at Your destination made Uninhabitable due to fire, flood, volcano, earthquake, hurricane or other natural disaster. We will only pay benefits for losses occurring within 15 calendar days after the event renders the destination Uninhabitable.

For the purpose of this coverage, Uninhabitable means: (i) the building itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; or (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines. In order to cancel Your Travel, You must have 4 days or 50% of Your total Travel length or less remaining at the time the destination is restored for use. Benefits are not payable if the event occurs or if a hurricane is named prior to or on Your Travel Cancellation coverage effective date.

1. A mandatory evacuation (or public official evacuation advisement in geographic areas where no mandatory evacuation orders are issued by government authorities) at Your destination due to adverse weather or natural disasters. We will only pay benefits for losses occurring within 30 calendar days after the evacuation order is issued. In order to cancel Your Travel, You must have 4 days or 50% of Your total Travel length or less remaining at the time the mandatory evacuation ends.
2. Being called into active military service to provide aid or relief in the event of a natural disaster.
3. Your previously granted military leave being revoked. The leave must be approved prior to Your coverage becoming effective, and official written revocation notice from your commanding officer will be required.
4. An act of Terrorism which occurs in Your scheduled Travel departure city or in a city to which You are scheduled to travel while on Your Travel, and which occurs within 30 days of Your scheduled Departure Date, provided the city has not experienced an act of Terrorism in the past 30 days prior to the effective date of Your coverage.
5. The school where You attend must extend its operating session beyond its predefined school year due to unforeseeable events commencing during the coverage effective period. The school year extension dates must fall in Your Travel dates in order for this coverage to be available. **Extensions due to extra-curricular or athletic events are not covered.**
6. Being required to take an academic examination on a date that has been fixed after Your coverage was purchased, and the examination date falls within Your Travel dates.
7. The interruption of water, electric, sewage or gas service(s) at Your destination, for more than 24 hours due to adverse weather or natural disaster. In order to cancel Your Travel, You must have 4 days or 50% of Your total Travel length or less remaining at the time service is restored. We will only pay benefits for losses occurring within 15 calendar days following the onset of the service interruption.
8. The interruption of road service for 6 hours or more due to adverse weather or natural disaster so as to prohibit You from reaching Your destination. In order to cancel Your Travel, You must have 4 days or 50% of Your total Travel length or less remaining at the time the destination is accessible. We will only pay benefits for losses occurring within 15 calendar days following the event which causes the interruption of road service.
9. Receiving official notification of an organ match available for immediate transplant, provided the transplant is considered medically necessary, the notification is received while coverage is in effect, and in the written opinion of the doctor the transplant surgery and/or recovery is so disabling as to prevent You from taking the Travel.

The liability of the Insurer is limited to the amounts stated in the Table of Guarantee.

If the event only applies to one Insured, the other Insureds are entitled to be covered for the same cancellation event.

WHAT YOU ARE NOT COVERED FOR:

You are only covered for the pre-paid expenses for the cancellation of the covered Travel in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. You are not covered for the Travel Carrier pre-paid expenses You incurred directly due to the cancellation of the covered Travel. In addition, You are not covered for the consequences of any of the following events, which are excluded from this coverage:

* Those intentionally caused by an Insured, a Family Member or a Travel Companion;
* Illnesses or injuries derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or the Travel Companion;
* Consumption by an Insured or a Travel Companion of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
* Suicide, attempted suicide or self-harm on the part of an Insured, a Family Member or Travel Companion;
* Epidemics or infectious diseases which appear suddenly caused by pollution and/or contamination of the atmosphere;
* The consequences of an outbreak, Epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of your Home Country or any country planned to be visited or crossed during the Travel.

This exclusion does not apply if the Insured as well as the following persons are tested positive to Covid-19 (as Serious Illness) and consequently the Insured cannot undertake the Travel: a Family Member, the person in charge of looking after minors or disabled adults for whom You are the legal representative or legal guardian, or the Professional Substitute.

* The consequences of Quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his/their Travel;
* Wars, demonstrations, insurrections, sabotage, and Strikes;
* Lack or impossibility of vaccination or to follow the necessary medical treatment in order to travel to certain countries;
* Any claims arising directly or indirectly as a result of any Pre-Existing Medical Conditions;
* The consequences of an Accident occurring before the conclusion of the Policy;
* The consequences of psychosis, neurosis, disorder of the personality, disorder, psychosomatic disorder or depressive state of the Insured;
* The participation of the Insured in bets, challenges or fighting;
* The practice of sports competition or motorised competitions (racing or rally);
* The practice of one of the following dangerous sports and activities, boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing;
* Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
* The consequences resulting from the use or possession of explosives or firearms;
* The consequences of alcoholic cirrhosis.

### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM:

It may be necessary to provide the following documents to allow the management of a claim:

1. Documents that evidence the facts constituting an insured event under this coverage (medical report, death certificate, hospital documents, police report, complaints filed at police stations…).
2. The form provided by Us to be completed by the registered medical practitioner attending the Insured or other person receiving medical treatment related to the cancellation. This document shall only be necessary in cases where insufficient information on the person’s medical condition has been provided.
3. A copy of confirmation email and/or receipts for the Travel product that was purchased.
4. A copy of documents showing the costs caused by cancelling the Travel product, issued by the Travel Organizer or distributor and which give a breakdown of the amounts and items involved, as well as a copy of the general conditions of the sale of the Travel.
5. A copy of document that confirms cancellation of the Travel, issued by the Travel Organizer or distributor, showing the expenses suffered as a consequence of the cancellation of the Travel product.
6. If the cancellation is due to one of the above insured event involving a Family Member or a Third Degree Family Member, a document that evidences the relationship between the Insured and the Family Member or Third Degree Family Member must be presented (for example a certificate of birth/family affiliation for each of the parties involved), if such documents exist in the country in which the Insured booked the Travel product.

If You are unable to provide the above documentation, You can provide another document having the same legal value and including the relevant information.

We commit to respect confidentiality of information provided in the course of the insurance or a claim. If You provide the required documents by post, all medical information should be sent in an envelope marked “confidential / medical secrecy” in order that document to be read only by Our Medical Officer of the Insurer.

## TRAVEL CURTAILMENT COVER

### WHAT YOU ARE COVERED FOR:

The object of the cover is to reimburse You for the pecuniary loss You incurred directly due to the curtailment of the covered Travel in case one of the insured events listed below occurs and subject to the application of an exclusion.

You are covered from the Departure Date until the End Date.

Please note: If You need to return Home earlier than planned, You must contact Us as soon as possible.

The Insurer covers the expenses corresponding to the Accommodation costs for the days of the Travel not used and the costs incurred by the Insured to return to Your Respective Home up to a maximum amount stated in the Table of Guarantees and after the application of the excess stated in the Table of Guarantees.

**The following items will be excluded from the reimbursed amount: insurance premium, service fees and booked activities during the Travel.**

We will provide this cover if the cutting short of Your Travel is necessary and unavoidable as a result of one of the following insured events:

1. Serious Illness, or Serious Injury or death of:
   1. An Insured.
   2. A Family Member.
   3. Service Animal.
2. Death of a Third-Degree Family Member.
3. Your Home made uninhabitable by fire, flood, volcano, earthquake, hurricane or other natural disaster.
4. Being required to serve on a jury, or required by a court order to appear as a witness in a legal action provided you, a Family Member or a Traveling Companion is not a party to the legal action or appearing as a law enforcement officer;
5. Your involuntary termination of employment or layoff (or the involuntary termination or layoff of your parent or guardian if you are a minor traveling alone), after continuous employment with the same employer for 1 year or more, provided the termination or layoff occurs 14 days or more after your coverage has taken effect. This benefit is not available to temporary employees, independent contractors, or self-employed persons.
6. Theft of documentation which prevents an Insured continuing the Travel.
7. Being unable to undergo a vaccination or inoculation, due to a medical reason, that is announced and published as required for entry into a country of destination after the effective date of your coverage. The vaccination or inoculation must be unannounced and unpublished to the public at the time your coverage is purchased.
8. Being assigned a child on adoption by an Insured.
9. Receiving notice that Your adoption proceeding or adoption arrangements have been cancelled or terminated, provided Your Travel was for the purpose of executing the adoption and provided the adoption proceeding or adoption arrangement was confirmed prior to Your effective date.
10. Common Carrier delays and/or cancellations resulting from mechanical breakdown of the aircraft, ship, boat or motor coach that you were scheduled to travel on that affect public transportation.
11. Being hijacked.
12. Your Host being unable to provide Accommodations due to a life-threatening Illness or Accident, or due to death. Official documentation of the event will be required.
13. Your Accommodations at Your destination made inaccessible due to fire, flood, volcano, earthquake, hurricane or other natural disaster. We will only pay benefits for losses occurring within 15 calendar days after the event renders the destination inaccessible. For the purpose of this coverage, inaccessible means your Accommodations can not be reached by Your original mode of transportation.
14. Your Accommodations at Your destination made Uninhabitable due to fire, flood, volcano, earthquake, hurricane or other natural disaster. We will only pay benefits for losses occurring within 15 calendar days after the event renders the destination Uninhabitable.

For the purpose of this coverage, Uninhabitable means: (i) the building itself is unstable and there is a risk of collapse in whole or in part; (ii) there is exterior or structural damage allowing elemental intrusion, such as rain, wind, hail or flood; or (iii) immediate safety hazards have yet to be cleared, such as debris on roofs or downed electrical lines. In order to cancel Your Travel, You must have 4 days or 50% of Your total Travel length or less remaining at the time the destination is restored for use. Benefits are not payable if the event occurs or if a hurricane is named prior to or on Your Travel Cancellation coverage effective date.

1. A mandatory evacuation (or public official evacuation advisement in geographic areas where no mandatory evacuation orders are issued by government authorities) at Your destination due to adverse weather or natural disasters. We will only pay benefits for losses occurring within 30 calendar days after the evacuation order is issued. In order to cancel Your Travel, You must have 4 days or 50% of Your total Travel length or less remaining at the time the mandatory evacuation ends.
2. Being called into active military service to provide aid or relief in the event of a natural disaster.
3. Your previously granted military leave being revoked. The leave must be approved prior to Your coverage becoming effective, and official written revocation notice from your commanding officer will be required.
4. The school where You attend must extend its operating session beyond its predefined school year due to unforeseeable events commencing during the coverage effective period. The school year extension dates must fall in Your Travel dates in order for this coverage to be available. **Extensions due to extra-curricular or athletic events are not covered**.
5. Being required to take an academic examination on a date that has been fixed after Your coverage was purchased, and the examination date falls within Your Travel dates.
6. The interruption of water, electric, sewage or gas service(s) at Your destination, for more than 24 hours due to adverse weather or natural disaster. In order to cancel Your Travel, You must have 4 days or 50% of Your total Travel length or less remaining at the time service is restored. We will only pay benefits for losses occurring within 15 calendar days following the onset of the service interruption.
7. The interruption of road service for 6 hours or more due to adverse weather or natural disaster so as to prohibit You from reaching Your destination. In order to cancel Your Travel, You must have 4 days or 50% of Your total Travel length or less remaining at the time the destination is accessible. We will only pay benefits for losses occurring within 15 calendar days following the event which causes the interruption of road service.
8. Receiving official notification of an organ match available for immediate transplant, provided the transplant is considered medically necessary, the notification is received while coverage is in effect, and in the written opinion of the doctor the transplant surgery and/or recovery is so disabling as to prevent You from taking the Travel.

Specificities of this cover:

You must contact Us first to authorise Your early return back to Your respective Home

We will calculate claims for cutting short Your Travel from the day when You return to Your Home or the day You go into hospital as an inpatient. Your claim will be based solely on the number of complete nights You have not used, including the night when You checked-out to return Home.

If You must cut short Your Travel and You do not return to Your Home, We will only be liable for the equivalent costs which You would have incurred had returned to Your Home.

**The costs of Your originally planned return travel to Your Home are not covered where We have paid additional travel costs for You to cut short Your Travel**.

WHAT YOU ARE NOT COVERED FOR:

You are only covered for the pecuniary loss You incurred directly due to the curtailment of the covered Travel in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. You are not covered for the pecuniary loss of the Travel Carrier pre-paid expenses You incurred directly due to the curtailment of the covered Travel. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

* Any claims arising directly or indirectly as a result of any Pre-Existing Medical Conditions;
* The consequences of an Accident occurring before the start date of the Policy;
* Those intentionally caused by an Insured, a Family Members or Travel Companion;
* Illnesses or injuries derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or the Travel Companion;
* Consumption by the Insured or a Travel Companion of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
* Suicide, attempted suicide or self-harm on the part of an Insured, a Family Member or Travel Companion;
* Epidemics or infectious diseases which appear suddenly caused by pollution and/or contamination of the atmosphere;
* The consequences of an outbreak, Epidemic or pandemic of any contagious infectious disease or new strains, recognized by the World Health Organization (WHO) or any competent authority of your Home Country or any country planned to be visited or crossed during the Travel.

This exclusion does not apply if the Insured as well as the following persons are tested positive to Covid-19 (as Serious Illness) and consequently the Insured cannot undertake the Travel: a Family Member, the person in charge of looking after minors or disabled adults for whom You are the legal representative or legal guardian, or the Professional Substitute.

* The consequences of Quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his/their Travel;
* Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;
* The participation of the Insured in bets, challenges or fighting;
* The practice of sports competition or motorised competitions (racing or rally);
* The practice of one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing;
* Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
* The consequences resulting from the use or possession of explosives or firearms;
* The consequences of alcoholic cirrhosis;
* The consequences of psychosis, neurosis, disorder of the personality, disorder, psychosomatic disorder or depressive state of the Insured.

### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM:

It may be necessary to provide the following documents to

allow the management of a claim:

1. Documents that evidence the facts constituting an insured event under this coverage (medical report, death certificate, hospital documents, police report, complaints filed at police stations…).
2. A form provided by Us to be completed by the registered medical practitioner attending the Insured or other person receiving medical treatment related to the curtailment of the Travel. This document shall only be necessary in cases where insufficient information on the person’s medical condition has been provided.
3. A copy of confirmation email and/or receipts for the Travel product that was purchased.
4. A copy of documents of the costs caused by curtailing the Travel which gives a breakdown of the amounts and items involved, as well as a copy of the general conditions of the sale.
5. If the curtailment is due to one of the above insured event involving a Family Member or a Third-Degree Family Member, a document that evidences the relationship between the Insured and the Family Member or Third-Degree Family Member must be presented (for example a certificate of birth/family affiliation for each of the parties involved).

If You are unable to provide the above documentation, You can provide another document having the same legal value and including the relevant information.

The Insurer commits to respect confidentiality of information provided in the course of the insurance or a claim. All medical information should be sent in an envelope mentioning “confidential / medical secrecy” in order that document to be read only by the Our Medical Officer.

## MEDICAL ASSISTANCE COVER

**In case of emergency, You can contact Us by phone at the following number: +44 203 7888 656**

The cover mentioned in this section is organized by the Insurer and the support is limited to benefits it has organized or, under specific circumstances, authorized.

You are covered from the Departure Date until the End Date.

In case of an emergency, the Insurer cannot be a substitute for the local public services. In some circumstances, the use of the local public services is mandatory under local and/or international regulations.

All of the insurance covers are provided under the condition that the intervention of the Insurer is authorized by local emergency services or the laws and regulations applicable in the country where You require assistance. Moreover, it is reminded that the Insurer and its agents are submitted to the restrictions to circulation of people and goods issued by World Health Organization or the relevant State. Finally, the carriers of passengers (in particular airlines) may impose special terms in the case of passengers with certain conditions which may be varied without notice (thus airlines may require medical examinations, a medical certificate etc.). As a result, all the covers under this section are conditioned by the acceptance by and availability of the carriers of passengers.

### WHAT YOU ARE COVERED FOR:

##### Medical expenses Abroad incurred during the Travel

**Which medical expenses do We pay?**

In the event that You become ill unexpectedly or suffer an Accident during Travel away from the country of Your Usual Place of Residence, We shall pay:

* The necessary medical expenses and diagnostic tests authorised by Our medical team
* hospitalisation costs
* the medication prescribed by a doctor during the first medical assistance organised by Us. We shall not pay the expenditure for those medications necessary for treatments that extend over time or are acquired to treat a chronic condition.
* expenses for local ambulance journeys ordered by a doctor.

**What amount do We pay?**

Up to the limit corresponding to the policy type purchased for each Insured Person and period contracted, during the effective term of the insurance.

The financial limits indicated for the various territorial scopes are not cumulative.

In the event that You are a beneficiary of Social Security or any other insurance, We shall be entitled to request that these pay the medical expenses that arise.

**What happens in the event that We do not intervene directly?**

You are required to contact us, except in the event of vital emergency. Subsequently, and in order that We are able to pay the expenses, You are required to submit:

* Copy of the invoices along with proof of payment. We reserve the right to require originals in order to process your claim.
* A full medical report issued by the intervening doctor, including previous history, symptoms, tests performed, diagnosis, treatment.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

##### Specific conditions of this cover:

If – for reasons of urgency - We have not intervened in the process directly, for such expenses to be reimbursable, You will need to provide the copy of the corresponding invoices as well as a full medical report specifying the circumstances, diagnosis and prescribed treatment, thus allowing the Illness or Accident that was suffered to be identified and the refund notice from Your social security and private health plan (if applicable).

If Our Medical Officer advises a date when it is feasible and practical to repatriate You, but You choose instead to remain Abroad, Our liability to pay any further costs under this Section of the Policy after that date will be limited to what We would have paid if Your repatriation had taken place when advised by Our Medical Officer.

##### Transfer to a hospital near to Your Home or Your place of vacation

If You suffer an Illness or have an Accident during Your Travel Abroad and provided that this event prevents You from continuing Your Travel and requires immediate medical advice, We shall organise and assume the costs of the transfer fees to the nearest hospital or clinic and return - either to Your Home or to Your place of vacation (decision to be made by our Medical Officer).

We will organise the necessary contacts between Our Medical Officer and doctors who are treating You. If Our Medical Officer authorizes Your transfer to a better-equipped or specialized hospital close to Your home, We, at our discretion shall organize and pay such transfer to be carried out:

* in accordance with the degree of severity of Your condition, and
* using the most appropriate means of transport.

The decision of the mean of transport, the choice of hospital, of the time of the transfer and its conditions are exclusively the decision of Our Medical Officer. The decision is made by Our Medical Officer based on the information that was provided by You or the claimant.

If You refuse to be transferred at the time and under the conditions specified by Our Medical Officer, all the benefits and assistance resulting from such decision shall be automatically suspended.

##### Care of a disabled person or Your children under 16 years old travelling with You

If You are traveling with a disabled person or children under the age of 16 years who are also Insured and, while the Policy is in force, it becomes impossible for You to take care of them due to an Illness or Accident and to the extent there is no other else on Travel who can take care of him/her, We will arrange and take care of the travel of a person designated by You or by one of Your Family Member who is resident in Your Home Country, or those of one chaperone designated by Us so that the said individual can accompany children under 16 or disabled person to Home in the briefest period of time possible.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

##### Early return of a Travel Companion

In the event of a death of an Insured or if We organized a transport or repatriation of an Insured to his Home, and the rest of the Travel Companions are prevented from returning to their Home by the initially scheduled means, We shall arrange and bear the expenses related to taking said Travel Companions to (a) their Home or (b) to the place where the transferred Insured has been hospitalized during the Travel, by an airplane ticket on a regular air route (economy class) or by a train ticket (first class).

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the Excess stated in the Table of Guarantee.

##### Repatriation and funeral costs in case of death of an Insured person during the Travel

If the Insured dies during the Travel, We shall organise and assume the costs of transporting the mortal remains to the place of funeral in the Home Country, as well as any expenses related to embalming, the minimum compulsory casket and administrative formalities.

If We organised the transport, We shall also cover reimbursement of the costs incurred in rendering funeral services in the case of death of the Insured, including therein the organisation of a funeral service and the burial or cremation.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

##### Medical Referral

If an emergency occurs during Your Travel that requires You to visit a doctor, You should call Us to obtain the names of local qualified doctors who speak Your language. If additional medical services are required, the assistance provider is prepared to consult with the attending physician and provide such assistance, as they believe to be in Your best interest.

##### Replacement of medication and eyeglasses

We will arrange to fill a prescription that has been lost, stolen or requires a refill, subject to local law, whenever possible. We will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are Your responsibility. The refill may require a visit to a local physician. You should be prepared to furnish the assistance provider with a copy of Your original prescription and/or the name and phone number of Your regular attending physician.

##### Interpretation / Translation

We will assist with telephone interpretation in all major languages or will refer You to an interpretation or translation service for written documents.

##### Emergency Message Relay

Emergency messages can be relayed to and from friends, relatives, personal physicians and employers.

##### Telemedicine

We offer 24/7 access to Our proprietary nationwide cross-coverage network of physicians for telephone and secure e-mail medical consultations. Physicians provide specific answers to medical questions and advice regarding non-emergency, routine medical conditions. Physicians discuss symptoms, recommend treatment options, diagnose many common conditions, and prescribe medication when appropriate and legally permitted. Our services may not be available in all countries, and international services may be limited.

##### No out-of-pocket medical expenses

If You develop an acute Illness while on Your Travel that requires treatment by a physician, You should first call Us to obtain the name of a local qualified physician in Our network. If an in-network physician is available, We will schedule the medical visit and guarantee payment to the physician for a medical visit up to the amount indicated in the Table of Guarantee. This service is only available provided there is coverage for the acute Illness under the Medical Assistance coverage and is subject to all restrictions, limitations and exclusions provided in the Policy. **This service is not applicable to expenses for emergency dental treatment.**

WHAT YOU ARE NOT COVERED FOR:

You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the following costs or situations:

* The following dental care:
  + The costs of any permanent or routine dental treatment;
  + Any pre-planned or pre-known dental treatment or diagnostic procedure;
  + Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to Your Home Country;
  + Any dental treatment or diagnostic procedure which is not solely for the immediate relief of pain or discomfort, or to alleviate distress in eating;
  + Normal wear and tear of teeth or denture;
  + Any damage to dentures;
  + Dental treatment involving the provision of dentures or the use of precious metals;
* Any costs incurred when engaging in one of the following dangerous sports and activities: boxing, weightlifting, wrestling, martial arts, mountaineering, bobsleigh, immersion with respiratory equipment, caving, ski jumps, skydiving, paragliding, flights in ULM or glider, springboard diving, scuba diving, hang-gliding, mountain-climbing, horse riding, hot-air ballooning, parachuting, fencing, defensive sports, adventure sports such as rafting, bungee, white-water (hydrospeed), canoeing;
* Any costs incurred by You when You are engaging in Winter Sports with the exception of skiing on slope and snowboarding;
* Any claims arising directly or indirectly as a result of any Pre-Existing Medical Conditions;
* Any pre-planned or pre-known medical treatment or diagnostic procedure;
* Treatment which, in the opinion of Our Medical Officer, can reasonably be delayed until Your return to the Home Country;
* Treatment for cosmetic purposes unless Our Medical Officer agrees that such treatment is necessary as the result of an Accident covered under this Policy;
* Consequence of acts intentionally caused by an Insured, a Family Member or a Travel Companion;
* Consequences of Accidents derived from the consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or the Travel Companion;
* Consumption by the Insured or a Travel Companion of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
* Consequences of suicide, attempted suicide or self-harm on the part of an Insured, a Family Members or a Travelling Companion;
* Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;
* Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
* The consequences of psychosis, neurosis, disorder of the personality, psychosomatic disorder or depressive state of the Insured;
* The consequences of the participation of the Insured in bets, challenges or fighting;
* The consequences of the practice of sports competition or motorised competitions (racing or rally);
* The telluric movements, floods, eruptions volcanic and, generally, any phenomenon triggered by the forces of nature;
* The consequences resulting from the use or possession of explosives or firearms;
* Epidemics or infectious diseases which appear suddenly and spread rapidly through the population, as well those caused by pollution and/or contamination of the atmosphere;
* The consequences of Quarantine and/or measures restricting freedom of movement decided by a competent authority that could affect the Insured or a Travel Companion before or during his/their Travel.
* Expenses related to glasses and contact lenses, or to the acquisition, implantation-substitution, extraction and/or repair of prosthesis, or anatomic and orthopaedic parts of any type, such as neck braces.

## LUGGAGE COVER

### WHAT YOU ARE COVERED FOR:

You are covered from the Departure Date until the End Date.

##### Expenses incurred because of the delayed delivery of Luggage

If there is a delay of more than 24 hours in the delivery of Your Luggage that was checked-in with the Travel Carrier, the costs of any necessary purchases (clothes, food and toiletries) will be refunded to You by the Insurer if they are made, either:

* At a destination of Your covered Travel or
* At a location where Your covered Travel involves a stop-over between connecting flights

the maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee. In both cases purchases are therefore only covered when they are occurring outside the Home Country.

##### Loss and damage of Luggage

If during the Travel, Your Luggage:

* is lost definitively or if it suffers damages for causes attributable to the carrier included in the Travel, the maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

If a benefit is paid pursuant to the guarantee “EXPENSES INCURRED BECAUSE OF THE DELAYED DELIVERY OF LUGGAGE” it will be deducted from the indemnity payable in respect of this section “LOSS AND DAMAGE OF LUGGAGE”.

WHAT YOU ARE NOT COVERED FOR:

You are only covered for the expenses incurred because of the delayed delivery of Luggage or loss and damage of Luggage checked-in with your Travel Carrier in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, you are not covered for the consequences of any of the following events which are excluded from this coverage:

* Delay occurring in the Home Country;
* Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
* Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;
* Intentional acts of the Insured or Travel Companion;
* The theft of personal Luggage, effects and objects which were left unattended in a public place or stored in an area which is made available to several individuals;
* Artificial limbs or other prosthetic devices, artificial teeth, dental bridges, dentures, dental braces, retainers or other orthodontic devices, hearing aids, any type of eyeglasses, sunglasses or contact lenses;
* Any delay caused by the breaking down of an electrical system or an IT system, including the one of a public transport provider.

### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM:

It may be necessary to provide the following documents to allow the management of a claim:

* Your name and contact information;
* The copy of the Property Irregularity Report (loss report) issued by the air carrier or an equivalent document in the case of other kind of transportation;
* The declaration of loss to the competent authorities (police or equivalent in the applicable countries);
* A list of the items subject to theft or total loss, and their financial value (plus documentation necessary to prove their value, like receipts or invoices);
* A copy of the e-mail confirmation and all the receipts related to the Travel product that was purchased

## SPORTING EQUIPMENT COVER

### WHAT YOU ARE COVERED FOR:

##### Loss, theft or damage of Sporting Equipment

We will reimburse You, up to the amount shown in the Table of Guarantee, for direct loss, theft, damage or destruction of Your Sporting Equipment during Your Travel, provided You have taken reasonable steps to protect Your Sporting Equipment against loss, theft, damage and destruction.

##### Valuation and payment of loss:

Payment of loss under the Sporting Equipment benefit will be calculated based upon an Actual Cash Value basis. For items without receipts, payment of loss will be calculated based upon 75% of the Actual Cash Value at the time of loss. At Our option, We may elect to repair or replace Your Sporting Equipment.

We may take all or part of damaged Sporting Equipment as a condition for payment of loss. In the event of a loss to a pair or set of items, We will:

1. repair or replace any part to restore the pair or set to its value before the loss; or
2. pay the difference between the value of the property before and after the loss.

##### Continuation of Coverage;

If the covered Sporting Equipment is in the custody of a carrier, and delivery is delayed, this coverage will continue until the property is delivered to You. This continuation of coverage does not include loss caused by or resulting from the delay.

##### Expenses incurred because of the delayed delivery of Sporting Equipment

We will reimburse You, up to the amount shown in the Table of Guarantee for the cost of Sporting Equipment rentals if Your Sporting Equipment is delayed for 24 hours or more during Your Travel. We will reimburse You up to the amount shown in the Table of Guarantee for expenses incurred during Your Travel to locate/track Your delayed Sporting Equipment, and to retrieve Your delayed Sporting Equipment or to have Your delayed Luggage delivered to You.

##### Limitations:

This coverage terminates when Your Sporting Equipment is retrieved or returned to You, or upon Your arrival at the return destination of Your Travel, whichever occurs first.

WHAT YOU ARE NOT COVERED FOR:

You are only covered for the loss, theft or damage of Sporting Equipment in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the items and consequences of any of the following events which are excluded from this coverage:

* Boats, motorcycles, motor vehicles, aircraft, and other conveyances or equipment, or parts for such conveyances;
* Illegal items and contraband;
* Defective materials or craftsmanship;
* Normal wear and tear, gradual deterioration, inherent vice;
* Electrical current, including electric arcing that damages or destroys electrical devices or appliances.

## TRAVEL DOCUMENTS COVER

You are covered for an event occurred during the Travel.

### WHAT YOU ARE COVERED FOR:

##### Passport and Travel Documents

If Your passport or Your replacement or temporary passport or identity document, or visa is lost or stolen outside the Home Country during Your Travel, the Insurer will assume additional travel and Accommodation expenses You incur Abroad in order to obtain a replacement passport or a temporary passport.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the excess stated in the Table of Guarantee.

##### Special conditions relating to claims:

Within 48 hours of the incident You must report loss of Your passport to the local Police or authority (embassy, consulate…). You must produce to Us written documentation confirming that the loss or theft occurred during the Travel.

WHAT YOU ARE NOT COVERED FOR:

You are only covered for the lost or stolen passport or Your replacement or temporary passport or identity document in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

* Shortages or loss due to error, omission, depreciation in value, or confiscation or detention by Customs or other lawful officials and authorities;
* Consequences of consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or Travel Companion;
* Consumption by the Insured or a Travel Companion of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
* Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
* Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;
* Intentional acts of the Insured or the Travel Companion;
* The theft of personal Luggage, effects and objects which were left unattended in a public place or stored in an area which is made available to several individuals;
* The theft of a debit or credit card, any electronic tool valid for payment, token ID, mobile phone or other electronic tool enabling payments.

## PERSONAL ACCIDENT COVER

### What You are covered for

You are covered for an event occurred during the Travel.

If You suffer an Accident during the Travel, which within 12 months is the direct cause of:

* Death;
* Loss of Limb;
* Loss of Sight; or
* Permanent Total Disability,

the Insurer will pay to the Insured (or to the Your estate in case of death) the insured sum shown in the Table of Guarantee.

WHAT YOU ARE NOT COVERED FOR:

You are only covered for an Accident in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

* You are travelling in an aircraft (except as a passenger in a fully licensed, passenger-carrying aircraft);
* Your suicide or attempt of suicide;
* You are travelling on or driving a motorcycle, unless the rider holds a valid motorcycle licence and You were wearing crash helmets;
* Any claim arising from an Accident occurred when performing Your professional activity;
* Consequences of consumption of alcoholic beverages (with an alcohol level superior or equal to 0.5 Gram after litre of blood or 0.25 milligrams per litre of air expires, in case of a vehicle incident) by the Insured or Travel Companion;
* Consumption of narcotics, drugs or medicine, other than those which have been prescribed by a doctor;
* Consequences of the transmutation of the atomic nucleus, as well as radiation caused by the artificial acceleration of atomic particles or any irradiation from a source of energy of a radioactive nature;
* Wars, demonstrations, insurrections, Acts of Terrorism, sabotage, and Strikes;
* The participation of the Insured in bets, challenges or fighting;
* The consequences resulting from the use or possession of explosives or firearms;
* Practicing one of the following sports and activities: boxing, bobsleighing, tobogganing, motor sports, horse riding, mountain-climbing, hang-gliding, hot-air ballooning, parachuting, fencing, defensive sports, white-water canoeing, caving, springboard diving, scuba diving and gliding;
* Illness.

### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM:

It may be necessary to provide the following documents to allow the management of a claim:

* Documents which prove consequences of the bodily injury (medical reports, death certificate, hospital documents),
* A copy of confirmation email and/or receipts for the Travel that was purchased.

## DELAYED DEPARTURE COVER

### WHAT YOU ARE COVERED FOR:

You are covered from the Departure Date until the End Date.

If You are delayed on Your Travel for 12 hours or more, We will reimburse You, up to the amount shown in the Table of Guarantees for reasonable additional expenses incurred by You for lodging Accommodations, meals, telephone calls, local transportation, and additional vehicle parking charges and additional pet kennel fees incurred due to the delay. We will not pay benefits for expenses incurred after Travel becomes possible.

We will provide this cover as a result of one of the following covered events:

* a serious fire, storm or flood damage to the departure point;
* mechanical breakdown of Your vehicle;
* being directly involved in a documented traffic accident while You are en route to departure;
* delay of the Travel Carrier;
* bad weather;
* mechanical breakdown of the international train or sea vessel;
* the grounding of the aircraft due to a mechanical or a structural defect;
* loss of Your passport, Travel documents or Money;
* hijacking;
* Illness or Accident of You or a Travel Companion;
* death of a Travel Companion.

The amount paid by the Insurer shall be the one stated in the Table of Guarantee.

WHAT YOU ARE NOT COVERED FOR:

You are only covered in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

* Anything which is caused by You (e.g. You have not checking in at the departure point when You should have done);
* Missed connections;
* Any delay caused by a riot, civil commotion;
* Any delay caused by a Strike;
* The withdrawal from service of an aircraft, 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.

### DOCUMENTS AND INFORMATION REQUIRED FOR MAKING A CLAIM:

A letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

## ROADSIDE ASSISTANCE COVER

### WHAT YOU ARE COVERED FOR:

Should the Insured Vehicle be immobilized due to an accident or a Breakdown, You shall contact Us through the dedicated phone number.

We will evaluate the cause of the claim. If the Insured Vehicle cannot be fixed on the place where it is located’, We shall provide the towing service with a towing truck, so that the Insured Vehicle can be transported to the closest EA Network Repair Shop/Service Centre present in the nearest available suitable location within a 50km radius from the claim location. If the towing service cannot be provided within 50km radius from the claim location, You will have to organize and pay the towing service of the Insured Vehicle by yourself.

You will have to pay for any non-covered expenses or covered costs in excess of Your per occurrence maximum. Service must be a covered benefit under the terms and conditions of this contract and is available only for the specific Insured Vehicle.

All of the services provided are described herein and are applicable throughout Europe.

**24-Hour Roadside Assistance includes:**

* Towing Service
* Battery Jump/Minor Roadside Adjustments
* Flat Tire Change: A flat tire will be changed with the Insured’s spare tire
* Fuel Delivery
* Vehicle Winching/Extraction: Your vehicle will be winched if it is stuck in a ditch, mud or snow as long as it is accessible from a normally traveled roadway.
* Locksmith Services.

You must be with Your vehicle when the service provider arrives. There is a limit of two claims per Travel.

In some areas there may not be an available service provider. In this case, once We have issued You an authorization number, You may contact a facility on Your own for emergency service and You will be reimbursed up to the amount indicated in the Table of Guarantee.

The maximum liability of the Insurer cannot exceed the amounts stated in the Table of Guarantee after the application of the Excess stated in the Table of Guarantee.

WHAT YOU ARE NOT COVERED FOR:

You are only covered for Roadside Assistance in relation to the insured events enlisted in the section “What You are covered for” and to the extent therein described. You are not covered for Travel Carrier expenses incurred as a consequence of your Insured Vehicle requiring Roadside Assistance in relation to the insured events enlisted in the section “What You are covered for”. In addition, You are not covered for the consequences of any of the following events which are excluded from this coverage:

* Your transportation to the vehicle for service or from the vehicle to another destination after service has been rendered;
* Service will not be rendered in areas not regularly traveled, such as vacant lots, beaches, open fields, or other places where it would be hazardous for service vehicles to reach.
* We will not tow a vehicle off a boat dock or marina.
* We will not hoist, winch or shovel vehicles from unplowed areas, snow banks, snowbound driveways or curbside parking.
* Delivery or repair of tires, installation or removal of snow tires and chains, dismounting, repairing, or rotating tires;
* Vehicle’s storage charges, cost of parts, installation, products, materials, impounding and additional labor relating to towing;
* Service of any kind for vehicles used for commercial purposes or using dealer tags;
* Service for taxicabs, tractors, boats, trailers, dune buggies, or vehicles used for competition; service for stolen or unlicensed vehicles;
* Service for vehicles with expired safety inspection sticker, license plate sticker, and/or emission sticker(s) where required by law;
* Service for vehicles illegally parked or impounded;
* Repeated service calls for a car in need of routine maintenance;
* Loss and replacement of car keys;
* Luxury vehicles such as those of the following brands: Aston Martin, Ferrari, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce, Bentley, Cadillac, Limousine, Daimler;
* Vintage cars older than 20 years or those whose production has been stopped for more than 10 years by the manufacturer;
* Any breakdown occurring within 50km from Your Home.

## CONCIERGE SERVICES COVER

### WHAT YOU ARE COVERED FOR:

##### City Profiles

We provide travelers access to information on over 10,000 destinations worldwide, including a complete report on local entertainment, social customs, and health advisories.

##### Epicurean needs

We arrange the delivery of specialized foods and beverages to Your Home or office, including gourmet meats and fine wine.

The cover is limited to arranging the delivery of specialized foods and beverages, the cost of the delivery and specialized foods and beverages remains fully Your responsibility.

##### Event ticketing

We provide tickets to virtually any sporting, theater or concert event worldwide.

The cover is limited to providing tickets, the cost of the delivery and tickets remains fully Your responsibility.

##### Flowers and gift baskets

It includes the purchase and shipment of flowers and gift baskets to friends, family members, and business associates.

The cover is limited to arranging the delivery of flowers and gift baskets, the cost of the delivery and flowers and gift baskets remains fully Your responsibility.

##### Golf outings and tee times

We provide referrals and tee times at golf courses around the world.

##### Hotel Accommodations

We offer research and recommendations on hotels worldwide and book reservations if requested by You.

##### Meet-and-greet services

It includes the pick-ups of friends, Family Members or business associates at airports or other common carrier destinations by limousine personnel.

The cover is limited to arranging the pick-ups, the cost of the pick-ups remains Your responsibility.

##### Personalized retail shopping assistance

It includes purchasing selected retail items at Your request.

The cover is limited to arranging the purchase of selected retail items, the cost of the delivery and selected retail items remains fully Your responsibility.

##### Pre-trip assistance

We provide information on travel destinations, city profiles, weather, special events, ATM locations, currency exchange rates, immunization and passport requirements, and related services.

##### Procurement of hard-to-find items

We will use every means possible to obtain an obscure or exotic item at Your request.

The cover is limited to finding the obscure or exotic item and arranging the purchase, the cost of the delivery and the obscure or exotic item remains fully Your responsibility.

##### Restaurant reviews and reservations

We provide You with information on restaurants worldwide and the ability to book reservations from anywhere, anytime.

##### Rental car reservations

We provide worldwide reservations through most major rental car agencies.

The cover is limited to arranging the reservations of rental cars, the cost of the rental remains fully Your responsibility.

##### Airline reservations

We provide full-service air travel Accommodations to destinations worldwide.

The cover is limited to finding the air travel Accommodations, the cost of the air travel Accommodations remains fully Your responsibility.

##### Pet Services Locator

We help travelers find pet-related services such as veterinarians and pet sitters.

# Table of Guarantees

The amounts given below are subject to the application of any exclusion and to the conditions described in the General and Particular Conditions.

|  |  |  |  |
| --- | --- | --- | --- |
| GUARANTEE | LIMITS PER INSURED | LIMITS PER TRAVEL | EXCESS |
| **TRAVEL CANCELLATION COVER** | Up to 100% of the prepaid expenses for accommodation only | Up to 100% of the prepaid expenses for accommodation only | Nil |
| **TRAVEL CURTAILMENT COVER** | 125% of the cost of the insured Travel | 125% of the cost of the insured Travel | Nil |
| **MEDICAL ASSISTANCE COVER** |  |  |  |
| **Medical expenses Abroad incurred during the Travel** | Up to £2,000,000  Emergency dental costs:  £150 | Up to £2,000,000 for reservations of 10 or fewer Travel Companions  Up to £ 5,000,000 for reservations of greater than 10 Travel Companions  Emergency dental costs:  £3,150 | Nil |
| **Transfer to a hospital near to Your Home or Your place of vacation** | Costs incurred by the Insurer | Costs incurred by the Insurer | Nil |
| **Care of a disabled person or Your children under 16 years old travelling with You** | Costs of the airplane (economy class) or train ticket (1st class) | Costs of the airplane (economy class) or train ticket (1st class) | Nil |
| **Early return of a Travel Companion** | Costs of the airplane (economy class) or train ticket (1st class) | Costs of the airplane (economy class) or train ticket (1st class) | Nil |
| **Repatriation and funeral costs in case of death of an Insured during the Travel** | Repatriation of remains: actual costs | Repatriation of remains: actual costs | Nil |
| **Medical referral** | Service only | Service only | Nil |
| **Replacement of medication and eyeglasses** | Service only | Service only | Nil |
| **Interpretation/Translation** | Service only | Service only | Nil |
| **Emergency Message Relay** | Service only | Service only | Nil |
| **Telemedicine** | Service only | Service only | Nil |
| **No out-of-pocket medical expenses** | Service provided | Service provided | Nil |
| **LUGGAGE COVER** |  |  |  |
| **Expenses incurred because of the delayed delivery of Luggage** | Up to £250 | Up to £5,250 | Nil |
| **Loss and damage of Luggage** | Up to £1,000 | Up to £21,000 | Nil |
| **SPORTING EQUIPMENT COVER** |  |  |  |
| **Loss, theft or damage of Sporting Equipment** | Up to £1,000 | Up to £21,000 | Nil |
| **Expenses incurred because of the delayed delivery of Sporting Equipment** | Up to £1,000 | Up to £21,000 | Nil |
| **TRAVEL DOCUMENTS COVER** |  |  |  |
| **Passport and Travel documents** | Up to 10 days at £80/night | Up to 10 days at £80/night | Nil |
| **PERSONAL ACCIDENT COVER** | Maximum benefit of £100,000 | Maximum benefit of £2,100,000 | Nil |
| **DELAYED DEPARTURE COVER** | £250/day up to a maximum of £750 | Up to £15,750 | Nil |
| **ROADSIDE ASSISTANCE COVER** | 2 claims per Travel | 2 claims per Travel |  |
| **Towing Service** | Costs incurred by the Insurer | Costs incurred by the Insurer | 50km mileage allowance from the Home |
| **Battery Jump/Minor Roadside Adjustments** | Costs incurred by the Insurer | Costs incurred by the Insurer | 50km mileage allowance from the Home |
| **Flat Tire Change** | Costs incurred by the Insurer | Costs incurred by the Insurer | 50km mileage allowance from the Home |
| **Fuel Delivery** | Costs incurred by the Insurer | Costs incurred by the Insurer | 50km mileage allowance from the Home |
| **Vehicle Winching/Extraction** | Costs incurred by the Insurer | Costs incurred by the Insurer | 50km mileage allowance from the Home |
| **Locksmith Services** | £120 per claim | £120 per claim | 50km mileage allowance from the Home |
| **CONCIERGE SERVICES COVER** | Service only | Service only | Nil |

# Privacy Notice

The purpose of this privacy notice is to explain how, and for what purposes, We use Your Personal Data. Please read this privacy notice carefully.

##### Which legal entity will use Your Personal Data ?

The Data Controller is Your Insurer: Europ Assistance S.A Irish branch., whose primary place of business is located on the Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland, the branch being registered with the Irish Companies Registration Office under number 907089. Europ Assistance S.A. is a company regulated under the French Insurance Code whose registered head office is 2 rue Pillet-Will, 75009 Paris, France, a société anonyme registered in the Nanterre Commercial and Companies Registry under number 450 366 405.

If You have any questions concerning the processing of Your Personal Data or if You want to exercise a right in respect to Your Personal Data, please contact the DPO at the following contact details:

Europ Assistance S.A Irish branch., Ground Floor, Central Quay, Block B, Riverside IV, SJRQ, Dublin 2, DO2 RR77, Ireland EAGlobalDPO@europ-assistance.com

##### How We use Your Personal Data ?

The Insurer will use Your Personal Data to:

* insurance underwriting and risk management;
* policy underwriting and administration; and
* claims and complaints.
* Such processing activities are based on Your contract.
* Additionnaly, the Insurer will use Your Personal Data based on its legitimate interest to:
* perform fraud prevention;
* conduct customer satisfaction surveys.

The Insurer is entitled to process Your Personal Data on contractual requirement basis.

##### Which Personal Data We use ?

Only Personal Data strictly necessary for the above mentioned purposes will be processed. In particular, the Insurer will process:

* Name, address and identification documents
* Bank details

##### With whom We share Your Personal Data ?

We may share such Personal Data with other EA and / or Generali Group subsidiaries and external organisations such as Our auditors, reinsurers, co-insurers, claims handlers, agents, distributors that from time to time will need to provide the service covered by Your insurance policy and all other entities that carry out any technical, organizational and operational activity supporting the insurance. Such organizations or entities may ask You a separate consent to process Your Personal Data for their own purposes.

##### Why the provision of Your Personal Data is required ?

The provision of Your Personal Data is a contractual requirement and is necessary to enter into the Policy. If You do not provide Your Personal Data, it will not be possible for Us to provide the services under the Policy.

##### Where We transfer Your Personal Data ?

We may transfer such Personal Data to countries, territories, or organisations that are located outside the European Economic Area (EEA) and are not recognised as ensuring an adequate level of protection by the European Commission such as, USA. In such case, the transfer of Your personal data to non-EU entities will take place in compliance with appropriate and suitable safeguards in accordance with the applicable law. You have the right to obtain information and, where relevant, a copy of the safeguards adopted for the transfer of Your Personal Data outside EEA by contacting the DPO.

##### Your rights in respect to Your Personal Data ?

You can exercise the following rights in respect to Your Personal Data:

* **Access** – You may request access to Your Personal Data;
* **Rectify** – You may ask the Insurer to correct Personal Data that is inaccurate or incomplete;
* **Erase** – You may ask the Insurer to erase Personal Data where one of the following grounds applies;
  1. Where the Personal Data are no longer necessary in relation to the purposes for which they were collected or otherwise processed;
  2. You withdraw consent on which the processing is based and where there is no other legal ground for the processing;
  3. You object to automated decision-making and there are no overriding legitimate grounds for the processing, or You object to the processing for direct marketing;
  4. The Personal Data have been unlawfully processed;
  5. The Personal Data have to be erased for compliance with legal obligation in Union or Member State law to which the Insurer is subject;
* **Restrict** – You may ask the Insurer to restrict how it processes Your Personal Data where one of the following applies;
  1. You contest the accuracy of Your Personal Data, for a period enabling the Insurer to verify the accuracy of Your Personal Data; The processing is unlawful and You oppose the erasure of the Personal Data and request the restriction of their use instead;
  2. The Insurer no longer needs the Personal Data for the purposes of the processing, but they are required by You for the establishment, exercise or defence of legal claims;
  3. You have objected to processing pursuant to the right to object and automated decision-making, pending the verification whether the legitimate grounds for the Insurer override those of You.
* **Portability** – You may ask the Insurer to transfer the Personal Data You have provided Us to another organisation or / and ask to receive Your Personal Data in a structured, commonly used and machine readable format.

Your rights, including the right to object, can be exercised by contacting the data protection officer of the Insurer under:

EAGlobalDPO@europ-assistance.com

The request of exercise of rights is free of charge, unless the request is manifestly unfounded or excessive.

##### Your right to object to the Processing of Your Personal Data

When the Processing of Your Personal Data is based on the legitimate interest, including for direct marketing purposes, You have the right to object to the processing of Your Personal Data and, thus, request the stop of the processing operations.

##### How You can lodge a complaint?

You have the right to complain to a Supervisory Authority; the contact information for that supervisory authority is provided below:

**Irish authority:  
Office of the Data Protection Commissioner.   
Canal House, Station Road, Portarlington, Co.   
Laois, R32 AP23, Ireland.   
info@dataprotection.ie**

**UK authority:   
Customer Contact  
Information Commissioner's Office  
Wycliffe House  
WaterLane Wilmslow SK9 5AF  
casework@ico.org.uk**

##### How long We retain Your Personal Data?

We will retain Your Personal Data for as long as is necessary for the purposes set out above, or for as long as is required by law.

