

Insurance

Travel Insurance



Policy Document

Important telephone numbers

Customer Helplines

You will need to have your policy number available whenever you contact any helpline. You will find this on your Policy Schedule.

Customer Helpline for claims

0330 102 6416

Customer Helpline for amendments or general information

0330 102 6417

Medical Assistance Helpline

020 8763 3196

Or from abroad + 44 208 763 3196

Legal Advice

01455 254 170

Legal Expenses

020 8652 1313

European Health Insurance Card application line

0300 330 1350

Welcome to Barclays Travel Insurance

Your policy booklet includes everything you need to make full use of the services and benefits of Barclays Travel Insurance. Please read this Policy Booklet carefully together with the Policy Schedule to make sure that you have the cover that you need. You may not be covered by all sections and your Policy Schedule will detail the cover and limits applicable.

Details of each section of cover can be found from page 26 onwards.

It is important that you carry this document together with your Policy Schedule each time you travel. You will need to provide these documents as evidence of insurance if you need the services of a hospital or our assistance provider. You will also need to quote your policy number when you contact the Medical Assistance Helpline.

If you have any queries about your cover, you can call the Customer Helpline on **0330 102 6417** and tell them your policy number.

We want you to get the most from your policy and to do this you should:

- Read your Policy Booklet and make sure you are covered for the sort of losses/incidents you think might happen
- Make sure you have declared any pre-existing medical conditions
- Make sure that you understand the General Conditions and General Exclusions which apply to your policy because if you do not meet these conditions it may affect any claim you make.

If your circumstances change, or you need to change your cover, just let us know on **0330 102 6417**.

Need medical help abroad? Call us first on +44 (0) 208 763 3196

Medical Assistance – +44 (0) 208 763 3196 from abroad, or 0208 763 3196 from the UK

For emergencies: if you are taken by ambulance to hospital following an emergency call, you or a travelling companion should call us as soon as possible once you have been admitted to hospital.

For non-emergencies: if you need a GP, or need to go to A&E or a clinic, **Call Us First**, before you try to locate help, so we can guide you to the safest and most appropriate source of treatment.

If you are unfortunate enough to need medical help whilst abroad please **Call Us First** on **(+44) 208 763 3196**.

Our highly experienced multi-lingual team are available to talk 24 hours a day, to advise you or your travelling companion of what steps to take. Their aim will always be to establish the best treatment available to you in the country you are visiting.

Our first steps will always be to...

- Confirm that you're in a place of safety;
- Establish the best local treatment available to you; and
- Consider your health and best interests;
- Make sure that the necessary medical fees are guaranteed.

Important note: it may affect your claim if you, your travelling companion or a doctor/nurse does not contact us on the number above. We do not cover any costs over £500 where prior agreement regarding treatment has not been obtained from the Medical Assistance provider.

Our highly experienced multi-lingual team of in-house doctors, nurses and experienced case managers will advise you, your travelling companion, and/or your treating doctor, of what steps to take.

We understand how important it is to have someone who...

- You can contact at any time of the day or night
- You can trust has the medical expertise to guide you to the right course of treatment
- Has an in-depth understanding of how and when to transfer sick and injured patients back home
- Will speak to you in a language you can understand.

Our team is focused on trying to take some of the worry out of what can be an incredibly stressful situation so we'll keep your key contacts updated on your progress for you and if need be, we'll fly a doctor or nurse out, with specialist repatriation equipment, to accompany you home.

We actively monitor the capabilities of medical facilities throughout the world and use this knowledge to determine whether you need to be transferred to a different facility. Once we are satisfied that you are getting the appropriate treatment, we will agree a treatment plan with your treating doctor and you. If you cannot be discharged in time to continue your trip as planned, we will make arrangements to bring you home at the appropriate time.

Finding your way through your policy booklet

1	Important telephone numbers
2	Welcome to Barclays Travel Insurance
5	Helpful advice
7	Definitions
11	About our insurance services
12	Important information about your policy
14	General conditions and medical declaration
17	Leisure and sports activities
19	Period of insurance
20	How to make a claim
24	Summary of cover - limits and excesses
26	Section 1: Medical Emergency and Repatriation Expenses
29	Section 2: Cancellation/Cutting Short Your Trip
32	Section 3: Travel Delay/Missed Departure
34	Section 4: Loss of Important Documents
35	Section 5: Mugging Benefit
36	Section 6: Hijack
37	Section 7: Personal Baggage
39	Section 8: Delayed Baggage
40	Section 9: Personal Money
41	Section 10: Personal Accident
42	Section 11: Personal Liability
43	Section 12: Legal Advice and Expenses
46	Section 13: Independent Traveller Cover
50	Section 14: Winter Sports
53	Section 15: Golf Cover
55	Section 16: Wedding Cover
56	Section 17: Business Cover
59	General exclusions
61	Complaints procedure
62	Data Protection Act and using your information

Helpful advice

The following tips will help make sure that should anything happen, you are as well prepared as possible. These tips are for guidance and advice only. They do not form part of your policy.

The 'Know Before You Go' travellers' checklist



We are working with the Foreign & Commonwealth Office (FCO) to do all

that we can to help British travellers stay safe on holidays overseas. Follow these 7 simple travel tips before you go and you can go away knowing you're well prepared

1. Check the Foreign & Commonwealth Office (FCO) Travel Advice website for essential travel advice and tips plus up to date information about different countries.
2. Get travel insurance and check cover where appropriate.
3. Check what vaccinations you need at least 6 weeks before you go and consider whether you need to take extra health precautions.
4. Get a good guidebook and get to know your destination. Find out about local laws and customs.
5. Ensure you have a valid passport that is in good condition and the necessary visas.
6. Make copies of your passport (including any visa pages), insurance policy plus 24-hour emergency number and ticket details. Leave these copies, your itinerary and contact details with family and friends.

7. Take enough money for your trip and some back-up funds e.g. travellers cheques, sterling or US dollars.

For more travel advice, visit the Know Before You Go website at www.gov.uk/knowbeforeyoutogo

Reciprocal healthcare agreement

If you are travelling to countries in the European Union (except for the UK), Iceland, Lichtenstein, Norway or Switzerland, we strongly recommend that you take a valid European Health Insurance Card (EHIC).

You can apply for an EHIC card free of charge by calling 0300 330 1350 or online at www.ehic.org.uk

This will entitle you to free healthcare arrangements under a reciprocal agreement between these countries. You should take reasonable steps to use these arrangements where possible. Use of your EHIC will result in waiver of the policy excess under section 1: Medical Emergency and Repatriation Expenses. Please note that an EHIC is not a substitute for travel insurance.

If you require medical treatment in Australia or New Zealand you must enrol with a local Medicare office. You do not need to enrol on arrival but you should do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge.

Details of how to enrol and the free treatment available can be found online at www.dh.gov.uk/travellers.

Air passengers - Know Your Rights

Did you know the European Union (EU) has strengthened your rights to ensure air passengers are treated fairly? You may be entitled to compensation. Make sure you know what to expect as a minimum from your airline in the event of one of the following:

1. **Denied Boarding** – Have you been denied boarding because the airline did not have enough seats on the flight?
2. **Cancelled Flight** – Has your flight been cancelled?
3. **Long Delays** – Has your flight been delayed for two hours or more?
4. **Baggage** – Has your checked-in baggage been damaged, delayed or lost?
5. **Injury and Death by Accident(s)** – Have you been injured during your flight?
6. **Package Holidays** – Did you get what you booked? To make sure you are not left out of pocket visit http://ec.europa.eu/transport/air/rules/rights/index_en.htm for full details of your entitlements.

What to do first

If you experience any of the problems listed you should immediately ask the representative of the airline operating your flight to deal with your problem.

What to do next

If the operating airline does not fulfil their obligations contact the Europe Direct free phone on 00800 67891011 or e-mail mail@europe-direct.cec.eu.int for details of how to progress your claim.

Definitions

The words or meanings have the following meanings wherever they appear in this policy booklet:

Abandonment

To call off your trip.

Accident(s)/Accidental

A sudden, unexpected, specific, violent, external, visible event which occurs at a single identifiable time and place.

Associated Condition

A medical condition that has a higher likelihood of occurring if you have a particular existing medical condition than if you did not have that existing medical condition.

Any associated conditions will be shown on your policy schedule if you decline to cover your medical condition(s) or they are excluded from cover. If you do not disclose your medical condition (s) you will not be covered for any conditions associated with your existing medical condition (s), which would have been advised to you had you declared these as requested.

Business Money

Bank notes, currency notes and coins in current use and travellers and other cheques, which are the property of your employer.

Business Samples

A small amount of fabric or other commodity, owned by you or for which you are responsible, which is to be given or shown to a prospective client.

Cigna

Cigna Insurance Services (Europe) Limited.

Colleague

An associate in the same employment as you in

the UK, whose absence from work necessitates your stay in or return to the UK.

Costs and Expenses

Under Section 12 – Legal Advice and Expenses

- a) Legal costs – All reasonable and necessary costs incurred by the representative.
- b) Opponents' costs – Costs incurred by opponents in civil cases.

Europe

Albania, Algeria, Andorra, Austria, Azores, Balearic Islands, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Isle of Man, Israel, Italy, Kosovo, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Mediterranean Islands not otherwise specified, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (European), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Syria, Tunisia, Turkey, Ukraine, United Kingdom and the Vatican City.

Excess

The amount you pay when you make a claim. This applies to each incident for each insured person.

Family

You, your spouse, your civil partner (as defined in Section 1 of the Civil Partnership Act 2004) or the person (whether or not of the same sex)

with whom you are permanently cohabiting in a marriage like relationship together with your children, step-children, adopted children, foster children and grandchildren who are under the age of 16 or under the age of 23 and in full time education at the start of the insurance period.

Geographical Limit

The geographical limits specified on the Policy Schedule.

Golf Equipment

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and essential clothes which you own or hire.

Hijack

The unlawful seizure or wrongful exercise of control of the aircraft or ship (or the crew thereof) in which you are travelling as a fare paying passenger.

Home

Your usual permanent place of residence in the UK.

Independent Travel

A trip where you have booked your accommodation and travel separately and not as part of a package.

Insurance Period

The period during which you have cover under your policy. This is shown on your Policy Schedule.

Insured Couple

Under the Wedding Cover section this means the two individuals who are insured under this policy and are due to be married during the period of the trip.

Insured Person/You/Your

Any person named on your Policy Schedule.

Insurer

Cigna Europe Insurance Company S.A.-N.V.

Medical Practitioner

A registered practising member of the medical profession who is not related to you or any person with whom you are travelling.

Package

The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation
- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

As more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Pair or Set

Two or more items of baggage (Including valuables) which are complementary or used or worn together.

Permanent Total Disability

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of your life and as certified by a registered medical practitioner, to the reasonable satisfaction of our Chief Medical Officer, and which prevents you from engaging in any work or occupation for remuneration or profit.

Personal Baggage

Each of your suitcases (or containers of a similar nature) and their contents, articles you are wearing or carrying which are owned by any of your family, or for which they are legally responsible, including keys (excluding keys to a hire vehicle).

Personal Money

Cash, cheques, banker's drafts, electronic cash, pre-payment cards, postal and money orders, current postage stamps, phone cards, coupons or vouchers which have a monetary value.

Pre-booked accommodation

Accommodation where you have arranged to stay prior to the departure of your trip.

Pre-Existing Medical Condition

Anything which at the start of the insurance period you would answer yes to in the medical conditions declarations on page 14.

Public Transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable.

Redundant/Redundancy

Being made unemployed (provided employment has been on a continuous basis with the same employer for at least 24 months; and you qualify for payment under current UK redundancy payment legislation; and at the time of booking the trip or purchasing this policy, whichever is the later, there was no reason to believe anyone would be made redundant) of you or any person who are travelling or have arranged to travel with.

Relative

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, common law partner (defined as living together at the same address and including same sex relationships) or fiancé/fiancée.

Representative

The lawyer or other suitably qualified person who has been appointed by us to act for you in accordance with the terms of Section 12 – Legal Advice and Expenses.

Ski Pack

Ski school fees, lift passes and hired ski equipment.

Terrorist Action

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

- a) The apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
- c) The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

Trip(s)

The period of time (as defined under trip duration) spent away from your home on pre-booked business or leisure travel. A trip starts upon leaving your home.

Trip Duration

- For Annual Multi-Trip cover - the maximum trip duration of up to 31 days unless you have paid an additional premium to extend this as shown on your schedule (Travel and Travel Plus cover) or 21 days (Travel Essentials cover). Trips within the UK are covered when you have pre-booked accommodation for a minimum of 2 nights. The option to extend your trip duration is

only available to customers aged 65 and under who have selected Travel or Travel Plus cover.

- For Single Trip cover - the trip duration shown on your Policy Schedule.

Each trip under Annual Multi-Trip cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this policy

UK

England, Wales, Scotland and Northern Ireland.

Valuables

Cameras, photographic equipment, camcorders, DVD players, video, telephone telecommunications equipment, radios, cassette players, CD players, audio equipment, computers, computer games machine, MP3 players, electronic personal organisers, binoculars, telescopes, mobile telephones, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or compact discs, tablets, smart phones and sat navs.

Wedding Attire

Dress, suit, shirt, shoes, hat, tie bought specifically for the occasion, and makeup, hair styling and flowers paid for or bought for the occasion.

We/Us/Our

Cigna who administer the insurance on behalf of the insurer.

Winter Sports Equipment

Skis (including bindings), snow boards (including bindings), boots, ski poles, ice skates, and essential protective clothing including helmets which you own or hire.

About our insurance services

Your travel insurance policy is arranged by Barclays Insurance Services Company Limited through Cigna Insurance Services (Europe) Limited and underwritten by Cigna Europe Insurance Company S.A.-N.V.

The Insurer:

Your policy is underwritten by Cigna Europe Insurance Company S.A.-N.V., UK Branch, Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium.

Statutory status

Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority Financial Services register no 310671 Cigna Europe Insurance Company S.A.-N.V. is supervised in Belgium by the National Bank of Belgium and the Financial Services and Markets Authority, and subject to limited regulation by the Financial Conduct Authority.

Financial Services Register

You can check the above details on the Financial Services Register by visiting the FCA website www.fca.org.uk/register/ or by calling them on 0800 111 6768 or 0300 500 8082.

What will happen if you complain?

We hope that you are happy with the service we provide. However, if you are unhappy with it we would like to hear from you, please see the Complaints Procedure which sets out details of who you should contact.

If we cannot resolve your complaint you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS). Further information about FOS can be obtained from their website www.financial-ombudsman.org.uk or write to Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR or telephone 0800 0234 567/0300 123 9123 or email complaint.info@financial-ombudsman.org.uk.

Following the complaints procedure does not affect your right to take legal action. Details of our complaints procedures can be obtained by calling 0330 100 7701.

Financial Services Compensation Scheme:

Cigna Europe Insurance Company S.A.-N.V. is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Important information about your policy

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

- Pre-existing medical conditions (unless terms are agreed in writing by us)
- Children and infants for independent travel under a family or single parent family policy
- Losses not insured under this policy e.g. the cost of obtaining a Police report, loss of earnings due to being unable to return to work following injury or illness happening while on a trip or the cost of replacing locks in the event that keys are lost while on a trip.

The things which are not covered by your policy are stated:

- In the General Exclusions on pages 58 and 59
- Under 'What is not covered' in each section of cover.

Please remember that only those sections you have chosen apply to you. Please refer to your Policy Schedule and read it in conjunction with your Policy Booklet.

- Your policy is only available to persons resident in the UK
- Your policy is only valid on trips commencing from and returning to the UK (we do not cover any trip where you have already left the UK at the time of purchasing this insurance, except where you renew an existing annual multi trip policy which falls due for renewal during the trip)
- Your policy automatically extends to provide cover if you are unable to return home by the end of the insurance period due to the death, injury or illness of you or a public transport delay
- There are age limits which apply depending on the type of policy you take and the destination you travel to

- Single parent family cover applies to you, plus all your unmarried dependent children
- Infants 2 years of age and under at the time of travel are covered free of charge
- The maximum age for Winter Sports cover is 65 years.

The insurance contract

Your policy is a legal contract between you and us. The two parts – your Policy Booklet and your Policy Schedule – make one legal document and you must read them together.

In return for having accepted your premium we will provide insurance in accordance with the operative sections of your policy as referred to on your Policy Schedule.

Our part of the contract:

We provide the cover set out in your Policy Booklet. Your Policy Schedule shows which sections of your Policy Booklet you chose, the limits which apply and the total premium. This cover will only apply for people named on your Policy Schedule during the insurance period shown on your Policy Schedule and within the geographical limits shown on your Policy Schedule.

Your part of the contract:

You must pay the premium for each insurance period. You can pay the premium with a debit or credit card or alternatively on an annual direct debit. If you choose to pay by annual direct debit and you fail to pay when due, we will treat this as you cancelling the policy.

Choice of Law

It is possible to choose the law applicable to a contract of insurance in the United Kingdom. We have chosen Scottish law to apply if you live in Scotland and English law if you live elsewhere in the United Kingdom.

Use of Language

All communication between you and us will be in English.

Your Cancellation Rights

Please tell us immediately if your policy does not meet your requirements. If you cancel within 14 days of the receipt of your documentation and you have not made a trip or a claim we will give you a full refund.

Following this 14 day period, you continue to have the right to cancel your policy at any time by contacting us, but no refund of premium will be available.

Please note once your policy has been cancelled your cover will end and you will not be able to make a claim.

Future underwriter changes

Your Barclays Travel Insurance is arranged by Barclays Insurance Services Company Limited through Cigna Insurance Services (Europe) Limited and underwritten by Cigna Europe Insurance Company S.A.-N.V. If you have selected any additional cover options, these may be provided by different insurers. At some time in the future Barclays Insurance Services Company Limited may enter into an agreement with a new provider for all or part of your policy, in which case this new provider will offer you travel insurance to replace your current policy. If this is the case, Barclays Insurance Services Company Limited will write to you to confirm the details of the new provider and give you details of any changes to the Terms and Conditions of your policy. You hereby authorise Barclays Insurance Services Company Limited to transfer any personal data to a new provider, including health or other data defined as 'sensitive personal data' under the Data Protection Act, and consent to the new provider being able to offer cover to you. If at any time you wish to withdraw your agreement to this, please let us know by calling 0330 102 6417.

General conditions and medical declaration

Fraud:

The contract between you and us is based on mutual trust and we believe that our policyholders are honest.

However, if anyone named on your Policy Schedule or anyone acting for you:

- Provides false information or documentation or withholds important information to obtain cover under your policy for which you do not qualify, or cover at a reduced premium, then:
- Your policy may be void
- We may be entitled to recover from you the amount of any claim already paid under your policy
- We will not return any premium paid
- We will inform the Police and criminal proceedings may follow.

In the event that anyone named on your Policy Schedule or anyone acting for you:

1. Makes a claim under your policy knowing this to be false or fraudulently exaggerated in any respect or to any degree; or
2. Makes a statement in support of a claim knowing the statement to be false in any respect; or
3. Submits a document in support of a claim knowing the document to be forged, amended or false in any respect; or
4. Makes a claim in respect of any loss or damage caused by your/their wilful act, knowledge or connivance; or
5. Acts in any other manner in order to gain a financial advantage to which you would not otherwise be entitled; then we:
 - Will not pay any part of the claim
 - Will at our option cancel your policy

- Will not return any premium paid
- Will inform the Police and criminal proceedings may follow.

You must declare all medical conditions:

To make sure your policy fully covers you for your trip, it is important you tell us about any medical condition affecting the health of the people travelling. We will assess the condition and confirm whether your policy can be extended to cover claims for that particular condition.

Please call the Customer Helpline on 0330 102 6417 if you answer 'Yes' to any one of the following questions;

1. Have you or anyone to be covered under this insurance, during the last year;
 - a. stayed in hospital; had surgery; or seen a specialist or consultant?
 - b. been prescribed medication for the treatment of blood pressure and or Diabetes?
 - c. been diagnosed with, or prescribed medication for the treatment of epilepsy or fits?
 - d. been diagnosed with, or prescribed medication for the treatment of a kidney or bladder disorder?
 - e. been prescribed medication for the treatment of a breathing condition like Asthma or Pneumonia?
2. Have you or anyone to be covered under this insurance, EVER;

- a. had a heart attack or a heart related condition, including Angina?
 - b. been diagnosed with, or treated for any malignant condition or any type of cancer?
 - c. had any cerebrovascular problems, including stroke, transient ischaemic attack or brain haemorrhage?
3. Are you or anyone to be covered under this insurance, suffering symptoms; under investigation for any undiagnosed condition; awaiting tests, test results or changes to treatment?

If we extend the cover under your policy to include any pre-existing medical conditions, this will be shown on your policy schedule. This will confirm the new terms under which cover is provided and must be produced should you make a claim, so please keep it in a safe place.

We reserve the right not to extend the cover under your policy.

For a relative, colleague, travelling companion or a friend or relative with whom you had arranged to stay who is not insured but whose health may affect the trip

If, at the time of taking out your policy or booking a trip, whichever was the later, your relative, colleague, travelling companion or a friend or relative with whom you had arranged to stay had a medical condition for which he or she:

- was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)

- was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

We will not pay for any claim you (or any Insured Person) make, that has anything to do with the medical condition of that relative, colleague or travel companion.

Changes in health:

After you have taken out this policy, you must tell us if your health changes. We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for your medical conditions.

Single Trip Cover - If we cannot provide cover for the change in your health after you have taken out this policy and before you travel, or if you do not want to pay the extra premium, you can call us and make a cancellation claim or you can cancel your policy and we will send you a pro-rata refund.

Multi Trip Cover - If we cannot provide cover for the change in your health after you have taken out this policy, or if you do not want to pay the extra premium, you can call us and make a cancellation claim if you have booked and paid for a trip(s) that you have not yet made. In addition, you can cancel your policy and we will provide you with a pro rata refund.

If you do not contact us this may affect any future claim under the Medical Emergency and Repatriation Expenses section and may result in us declining your claim.

You must prevent loss, theft or damage:

All persons named on your Policy Schedule must take all reasonable steps to prevent loss, theft or damage to everything covered under your policy.

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment, or may result in your claim being declined in full.

Changes in circumstances:

You must tell us as soon as reasonably possible if:

- Your address has changed
- You or any person named on your Policy Schedule are no longer a resident in the UK
- You require any additional cover to be added to your policy
- Your trip destination changes and is outside the geographical limits covered by your policy
- You wish to add another traveller to your policy
- There are any changes in your health.

We may re-assess your cover and premiums when we are told about changes in your circumstances, such as your health. If you do not tell us about a change in your circumstances, the wrong terms may be quoted, a claim might be rejected or payment could be reduced. In some circumstances your policy might be invalid.

Leisure and sports activities

All of the following activities are covered by your policy if you do them during your trip. For all Leisure and Sports Activities, participation in competition is excluded, unless agreed by us.

- Aerobics
- Badminton
- Baseball
- Basketball
- Beach cricket, football and volleyball
- Boogie Boarding
- Bowls
- Cricket
- Croquet
- Curling
- Cycling (no racing)
- Fell Walking
- Fishing
- Golf
- Hiking / Trekking under 4,000m
- Ice Skating
- Jogging
- Manual Work at ground level involving no machinery*
- Marathon Running
- Mountain Biking on recognised routes
- Raquetball
- Rambling
- Rollerblading or skating
- Rounders
- Rowing
- Sailing (within territorial waters)*
- SCUBA Diving (down to 30m accompanied by a qualified diver or instructor)
- Snorkelling
- Softball
- Squash
- Surfing
- Swimming
- Table Tennis
- Tennis
- Ten Pin Bowling

- Volleyball
- Walking
- Water Polo
- Windsurfing (within territorial waters)*

The following activities are covered under this policy if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions

- Abseiling
- Archery
- Banana Boating
- Black Water Rafting
- Bungee Jumping
- Canoeing / Kayaking - no white water
- Clay Pigeon Shooting*
- Fencing
- Flotilla Sailing (with professional leader)
- Go Karting*
- Gymnastics
- Hiking / Trekking between 4,000m and 6,000m
- Horse Riding (no jumping)*
- Hot Air Ballooning
- Indoor Rock Climbing (with belays)
- Jet Biking*
- Jet Skiing*
- Paint Balling
- Parascending over water
- Pony Trekking*
- River Tubing (no white water)
- Safari (game watching)
- Segway Riding (organised tours only)*
- Shooting (not Big Game)*
- Sleigh riding as a passenger
- Swimming with Dolphins
- Trampolining

- Tug of war
- Water Skiing (no jumping)
- White Water Rafting
- Ziplining / Zipwiring
- Zorbing.

* No Personal Liability cover.

The following activities are NOT Covered under this policy

- Base Jumping
- Big Game Hunting
- BMX Stunt Riding
- Boulderling
- Boxing
- Canyoning
- Caving / Pot Holing
- Coastering
- Cycle Racing
- Dune Buggyng
- Flying except as a fare paying passenger
- Free / High Diving
- Gliding
- Hang Gliding
- Horse Jumping / Hunting
- Judo / Karate / Martial Arts
- Kite Surfing
- Lacrosse
- Micro Lighting
- Motor Cycling unless on machines of less than 125cc and where you have held a motorcycle licence for at least 3 years and are conviction free and are wearing a helmet
- Mountaineering
- Organised Team Sports
- Parachuting
- Paragliding
- Parascending over land
- Polo
- Professional / Semi Professional Sports
- Quad Biking
- Rock Climbing
- Sailing outside territorial waters
- Sand Buggyng
- Scuba Diving below 30m
- Shark Diving

- Street Hockey
- Tomb Stoning
- Track Days using motorised vehicles
- Water Ski Jumping
- Weightlifting
- Wrestling.

Winter Sports

Winter Sports (other than curling or ice skating) are excluded unless an additional premium has been paid and accepted. Winter Sports cover is only available to persons aged 65 years and under purchasing Travel or Travel Plus cover. Where Winter Sports cover has been purchased you are covered for up to 24 days on an Annual Multi-Trip policy or for the dates stated on your Single Trip winter sports schedule.

The following activities are covered:

- On piste skiing or snowboarding on piste
- Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor
- Cross country skiing on recognised routes and with a guide
- Ski racing arranged by ski schools for their pupils
- Sledging.

Examples of Winter Sports activities not covered are:

- Bobsleighing
- Heli Skiing
- Ice Hockey
- Lugging
- Use of Skeletons
- Ski Acrobatics
- Ski Jumping.

Please telephone the Barclays Customer Helpline on 0330 102 6417 if you are unsure as to whether your intended activity is covered by your policy.

Period of insurance

Single Trip Cover

- The maximum duration of any one trip on Travel or Travel Plus cover is 60 days
- Winter Sports or Golf Cover can be included for the trip duration provided the appropriate additional premium has been paid
- The maximum duration of any one trip on Travel Essentials cover is 32 days
- Winter Sports and Golf Cover cannot be purchased with Travel Essentials cover.

Cancellation cover under this policy begins from the date that the Policy Document and Policy Schedule are issued and ends at the beginning of your trip.

Cover under all other sections applies for the duration of your trip as shown in the Policy Schedule.

Annual Multi-Trip Cover

- The maximum duration of any one trip on Travel and Travel Plus cover is 31 days unless you have paid an additional premium to extend this as shown on your schedule. There is absolutely no cover offered by the policy whatsoever for trips which are longer than 31 days per trip or the duration shown on your schedule. The option to extend your trip duration is only available to customers aged 65 and under who have selected Travel or Travel Plus cover. If you require cover for a trip in excess of 31 days please contact us
- Winter Sports cover up to a maximum of 24 days in total can be included provided the appropriate additional premium has been paid
- The maximum duration of any one trip on Travel Essentials cover is 21 days. There is absolutely no cover offered by the policy whatsoever for trips which are longer than

21 days per trip.

- Winter Sports and Golf Cover cannot be purchased with Travel Essentials cover
- Annual Multi-Trip cover is not valid for trips taken within the UK, except when you have pre-booked accommodation for a minimum of 2 nights
- Your unmarried dependent children are only covered when travelling with an adult covered under your policy.

Renewing your Policy

We may automatically renew your policy after 12 months, for a further 12 months, using the payment details you have provided us with unless you tell us not to. If your card details change your card provider may supply us with updated details which we will use at subsequent renewals. In any event we will write to you around 28 days in advance of your renewal date to offer our renewal terms. If you do not wish to renew please call our Customer Services team on 0330 102 5942 at least 7 days prior to your renewal date.

If there has been any changes to your medical condition in the last twelve months, please contact us on 0330 102 5942 before renewing your policy.

Automatic Extension of the Period of Insurance

Your policy automatically extends to provide cover if you are unable to return home by the end of the insurance period due to the death, injury or illness of you or a public transport delay.

How to make a claim

How to make a claim for any of the following:

For all claims follow these simple steps:

1. Check your Policy Schedule to see whether you have the appropriate cover
2. Find the relevant section listed below and ensure that you have all the claims evidence we require. All claims evidence must be supplied at your own expense in its original form
3. Contact:
Barclays Travel insurance Claims
 PO Box 500
 1 Drake Circus
 Plymouth
 PL1 1QH
 Telephone: 0330 102 6416

Please remember to keep copies of all correspondence you send to us for your future reference.

Section 1: Medical Emergency and Repatriation Expenses Section 2: Cutting Short Your Trip

To make a claim under these sections of your policy you or anyone on your behalf must contact the Medical Assistance Helpline as soon as possible on 020 8763 3196 or from abroad +44 208 763 3196, but within 48 hours, to authorise any expenses. To make a claim under these sections of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and

- Copy of your European Health Insurance Card (EHIC), where appropriate.

Section 2: Cancellation/Cutting Short Your Trip

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Tour Operator's cancellation invoice or unused flight tickets; or
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation; and
- Confirmation from a medical practitioner that you or your travelling companion are not fit to travel; or
- Confirmation from the Clerk of the Courts office that you are required for Jury Service; or
- Confirmation from your employer/ your partner's employer/your travelling companion's employer of redundancy and period of employment or leave cancelled; or
- Confirmation from a relevant authority that you have been instructed to stay at/return home; or
- A copy of a death certificate, where appropriate.

Section 3: Travel Delay/Missed Departure

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Confirmation from the carrier of the reason and duration of your delay; or
- Confirmation from a garage/motoring organisation that breakdown assistance was provided; or

- Confirmation of the delay to public transport from the company involved; or
- Confirmation from the Police (if involved) of the circumstances giving rise to the claim.

Section 4: Loss of Important Documents

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Original Police report, obtained within 24 hours of the incident or as soon as reasonably possible after that; and
- Original receipts for obtaining temporary documents.

Section 5: Mugging Benefit

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Original Police report of the mugging; and
- Details of the length of your stay in hospital.

Section 6: Hijack

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Produce written evidence confirming your involvement in the incident.

Section 7: Personal Baggage

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Original Police report, obtained within 24 hours of the incident or as soon as reasonably possible after that; or
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately you are aware of an incident); and

- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- Household Contents Insurance policy details (please note this will NOT affect your Household Insurance premium or No Claims Discount).

Section 8: Delayed Baggage

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately you are aware of an incident).

Section 9: Personal Money

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Original Police report, obtained within 24 hours of the incident or as soon as reasonably possible after that; and
- Proof of the amount of your loss (e.g. cash withdrawal slips and credit/debit card statements etc.).

Section 10: Personal Accident

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
 - Detailed medical report from your consultant; or
 - A copy of a death certificate, where appropriate.
-

Section 11: Personal Liability

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Any claim form, summons, or other legal document as soon as you receive them; and
- Any reasonable information or help we need to deal with the case and your claim.

Please note you must not negotiate, pay, settle, admit or deny any claim without our written agreement.

Section 12: Legal Advice and Expenses

To make a claim under this section of your policy you must telephone the Legal Advice or Legal Expenses telephone numbers listed on page 1.

Section 13: Independent Traveller Cover

To make a claim under this section of your policy you must provide us with:

- Booking confirmation together with a cancellation invoice from your travel agent, Tour Operator or provider of transport/accommodation
- In the case of claims for cutting short your trip, written details from your travel agent, Tour Operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the trip
- Your unused travel tickets
- Written confirmation from your public transport operator (or their handling agents) of the cancellation, number of hours delay or denied boarding and the reason for these together with confirmation of your check in times and details of any alternative transport offered

- Written confirmation from the company providing the accommodation (or their administrators), the local police or relevant authority that you could not use your accommodation and the reason for this
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for
- Written confirmation from the provider of transport/accommodation that compensation, assistance or reimbursement of any costs, charges and expenses incurred by you will not be provided and the reason for this.

Section 14: Winter Sports

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Original Police report, obtained within 24 hours of the incident or as soon as reasonably possible after that; or
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately you are aware of an incident); and
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- Household Contents Insurance policy details (please note this will NOT affect your Household Insurance premium or No Claims Discount); and
- A report from the resort manager or Tour Operator confirming piste closure, where applicable; and

- Details of the length of your stay in hospital, where applicable.

Section 15: Golf Cover

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Original Police report, obtained within 24 hours of the incident or as soon as reasonably possible after that; and
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately you are aware of an incident); and
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- Household Contents Insurance policy details (please note this will NOT affect your Household Insurance premium or No Claims Discount).

Section 16: Wedding Cover

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Original Police report, obtained within 24 hours of the incident or as soon as reasonably possible after that; and
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately you are aware of an incident); and
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and

- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- Household Contents Insurance policy details (please note this will NOT affect your Household Insurance premium or No Claims Discount).

Section 17: Business Cover

To make a claim under this section of your policy you must provide us with:

- Tour Operator's booking invoice or other evidence of your trip; and
- Original Police report, obtained within 24 hours of the incident or as soon as reasonably possible after that; or
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately you are aware of an incident); and
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.); and
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- Details of the length of your stay in hospital, where applicable.

Further to the claims evidence listed, you may be asked to provide additional information to substantiate your claim.

Summary of cover - limits and excesses

Please use the table below as a summary only. The full details of your insurance cover are set out in your Policy Schedule.

	Travel Plus		Travel		Travel Essentials	
Section	Limit	Excess	Limit	Excess	Limit	Excess
Medical Emergency and Repatriation Expenses	£10,000,000	£50	£5,000,000	£100	£1,000,000	£150
Cancellation/Cutting Short Your Trip	£5,000	£50	£2,500	£100	£500	£150
Travel Delay	£250	Nil	£200	Nil	£120	Nil
Missed Departure	£1,000	Nil	£500	Nil	£500	Nil
Loss of Important Documents	£600	£50	n/a	n/a	n/a	n/a
Mugging Benefit	£1,000	Nil	£1,000	Nil	n/a	n/a
Hijack	£1,000	Nil	£1,000	Nil	n/a	n/a
Personal Baggage (Optional)	£1,500	£50	£1,250	£100	£500	£150
Delayed Baggage	£200	Nil	£100	Nil	£100	Nil
Personal Money (Optional)	£500	£50	£400	£100	£250	£150
Personal Accident	£25,000	Nil	£15,000	Nil	n/a	n/a
Personal Liability	£2,000,000	£50	£2,000,000	£100	£1,000,000	£150
Legal Advice and Expenses	£25,000	£250*	£15,000	£250*	£10,000	£250*
Independent Traveller Cover						
Cancellation/Cutting Short Your Trip	£5,000	£50	£2,500	£100	n/a	n/a
Substitute Accommodation	£5,000	£50	£2,500	£100	n/a	n/a
Replacement Flight	£1,500	Nil	£1,500	Nil	n/a	n/a
Enforced Stay	£1,500	Nil	£1,500	Nil	n/a	n/a

* £250 compulsory excess applies to this section of your policy for legal expenses only.

	Travel Plus		Travel		Travel Essentials	
Winter Sports (Optional)						
Ski Equipment	£500	£50	£500	£100	n/a	n/a
Ski Pack	£400	Nil	£400	Nil	n/a	n/a
Piste Closure	£300	Nil	£300	Nil	n/a	n/a
Golf Cover (Optional)						
Golf Equipment	£1,000	£50	£1,000	£100	n/a	n/a
Golf Equipment Hire	£400	£50	£400	£100	n/a	n/a
Green Fees	£200	Nil	£200	Nil	n/a	n/a
Wedding Cover (Optional)						
Wedding Rings	£600	£50	£600	£100	n/a	n/a
Wedding Gifts	£1,000	£50	£1,000	£100	n/a	n/a
Wedding Attire	£1,000	£50	£1,000	£100	n/a	n/a
Wedding Photographs	£750	£50	£750	£100	n/a	n/a
Business Cover (Optional)						
Business Equipment	£1,000	£50	£1,000	£100	n/a	n/a
Business Equipment Delay	£500	Nil	£500	Nil	n/a	n/a
Business Equipment Hire	£500	£50	£500	£100	n/a	n/a
Business Money	£1,000	£50	£1,000	£100	n/a	n/a
Replacement Staff	£1,000	£50	£1,000	£100	n/a	n/a

Your Cover

Section 1 - Medical Emergency and Repatriation Expenses

This section of your policy explains the cover we provide for medical emergency and repatriation expenses whilst on your trip.

What is covered

1. Reasonable and necessary medical and hospital expenses, including the cost of the rescue service to take you to hospital; and
2. Returning you to the UK provided this is authorised by us or the Medical Assistance Helpline; and
3. Reasonable travel and room only accommodation expenses for a travelling companion or resident in the UK to stay with you and travel home with you if this is authorised by us or the Medical Assistance Helpline; and
4. Funeral expenses abroad or the cost of transporting your body or ashes to your home.

For travel to the United States of America reasonable and necessary medical and hospital expenses means costs that are incurred for approved, eligible medical services or supplies. We will only cover costs of private care up to 150% of the published medical rates for the same or similar treatment as payable by the state under US Medicare.

If you are taken to hospital in an emergency, you or a travelling companion should call the Emergency Assistance Helpline as soon as possible once you have been admitted to hospital.

We will pay you up to the amount shown on your Policy Schedule:

- If you go into hospital or require any medical assistance; and/or
- If you have to return home early or extend your trip; or
- For reasonable and necessary funeral expenses abroad; or
- For transporting your body or ashes back to your home.

If you require emergency dental treatment for the immediate relief of pain **we will pay you up to:**

Travel Plus cover £500

Travel cover £200

Travel Essentials cover Nil

- As a benefit for every complete 24 hour period you are in hospital or confined to your trip accommodation **we will pay you**

Travel Plus cover £50 per day up to a maximum of £1,000

Travel cover £20 per day up to a maximum of £200

Travel Essentials cover £10 per day up to a maximum of £100

- Towards meal expenses for the nominated person who stays/travels with you **we will pay you up to £10, if you have selected Travel Plus cover, for each 24 hour period.**

If you are injured or become ill during your trip, our Medical Assistance Helpline may arrange:

- to move you from one hospital to another; and /or
- for you to return to the UK at any time.

They will do this if they and the treating doctor think that it is safe for you to be moved or returned to the UK. If you choose not to, our liability will end on the date it was deemed safe for you to be moved or returned to the UK.

Please note we may instruct you to return home if our medical advisers and the medical practitioner treating you decide that you are fit to travel.

What is not covered

- The excess shown on your Policy Schedule unless you have used your EHIC card to contribute towards the cost of treatment
 - Any costs arising from your pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the end of the trip
 - The cost of any medication or drugs which at the start of your trip you know you will need
 - The cost of any treatment or surgery (including exploratory tests) which is not directly related to the illness or injury for which you went into a hospital or clinic abroad
 - The cost of any treatment or surgery (including exploratory tests) which is as a result of your participation in a winter sports activity (unless you have paid the additional Winter Sports premium and this is shown on your Policy Schedule)
 - Any extra costs as a result of you arranging single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for your treatment and approved by the Medical Assistance Helpline in advance
 - Any provision of dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
 - Any in-patient, hospital, clinic or repatriation expenses in excess of £500 which have not been reported to and authorised by the Medical Assistance Helpline in advance
 - The cost of any treatment, surgery (including exploratory tests), cosmetic or elective surgery which, in the opinion of the medical practitioner treating you or the Medical Assistance Helpline can reasonably be delayed until you return home
 - Any taxi fare, other than those for your travel to and from hospital, relating to your admission, discharge or attendance for out-patient treatment or appointments; or for the collection of medication prescribed for you by the hospital forming part of this claim
 - Any costs incurred by you to visit another person in hospital
 - Any food, drinks, toiletries and faxes
 - The cost of any phone calls, other than:
 - calls to the Medical Assistance Helpline telling them about the problem and for which you can provide a receipt or other evidence to show the cost of the call and the number dialled; or
 - costs incurred by you when you receive calls on your mobile phone from our Medical Assistance Helpline for which you are able to provide receipts or other reasonable evidence to show the cost of the calls
 - Any expenses that arise after we have instructed you to return home if our medical advisers and the medical practitioner treating you decide you are fit to travel
 - Any expenses that arise after 12 months of treatment
-

- Any cost where you do not comply with the treatment agreed by the treating doctor and the Medical Assistance Helpline
 - Any costs which are covered under a reciprocal health agreement between the government of the UK and the country where you were treated including costs covered by the European Health Insurance Card (EHIC)
 - Anything specifically excluded under the General Exclusions section.
-

Section 2 - Cancellation/Cutting Short Your Trip

This section of your policy explains the cover we provide if you cancel or cut short your trip.

What is covered

1. Your share of unused non-refundable pre-booked travel and accommodation expenses which you have paid or are contracted to pay; and
2. Your share of unused non-refundable pre-booked excursions which you have paid or are contracted to pay; and
3. Reasonable additional travel and accommodation expenses which you incur returning to the UK which on medical advice is necessary and unavoidable as a result of bullet point 1 below.

Please note if you are cutting short your trip payments will be calculated on a pro-rata basis taking into consideration unused accommodation and excursions.

We will pay you up to the amount shown on your Policy Schedule for your share of the cost of your trip as a result of:

- The death, injury or illness, as certified by a medical practitioner, of you, your relative or colleague or travelling companion or a friend or relative with whom you had arranged to stay; or
 - Your attendance at a court of law as a witness (except as an expert witness) or for Jury Service where postponement of the Jury Service has been denied by the Clerk of the Courts Office; or
 - You or your travelling companion is a member of the Armed Forces, Police, Ambulance, Fire or Nursing Service and authorised leave is cancelled due to an unexpected emergency or a posting overseas at the time of your trip; or
 - You or your travelling companion are instructed to stay at home (within 14 days of your departure date) or return home by a relevant authority due to severe damage to your home or place of business in the UK caused by serious fire, explosion, storm, flood, subsidence or burglary; or
 - The Foreign & Commonwealth Office (FCO) advising against all but essential travel or all travel to your destination; or
 - Your redundancy or that of your travelling companion or your spouse (including a civil partner or co-habitee) notified to you after the purchase of this policy or after the date the trip was booked, whichever is the later; or
 - Your cancellation of the trip as a result of a travel delay under Section 3 - Travel Delay/Missed Departure where the delay is in excess of 24 hours from the first international departure time specified in your official itinerary.
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If you find it necessary to cancel your trip you must do so immediately by notifying the travel agent, tour operator or provider of transport/accommodation. Our liability will be restricted to the cancellation charges that apply on the date you first knew it was necessary to cancel your trip.

What is not covered

- The excess shown on your Policy Schedule
 - Any costs arising from your pregnancy or childbirth if the expected date of delivery is less than 12 weeks (16 weeks for a multiple birth) after the end of the trip
 - Any claim as a result of your decision to cancel/cut short your trip for reasons other than those listed within this section
 - Any additional expenses resulting from you not cancelling or cutting short your trip as soon as reasonably possible
 - Any claim as a result of your failure to have the required passport or visa
 - Any claim as a result of the failure in provision of any service connected with your trip including error, omission, financial failure, or default of, or by the provider of, any service, travel agent, Tour Operator or organiser through whom you booked the trip
 - Any claim as a result of death or illness of any pet or animals with exception of guide dogs
 - Any claim as a result of your disinclination to travel or personal or financial circumstances (other than you being made redundant)
 - Any loss in respect of Air Passenger Duty (this can be reclaimed by you through your travel agent or airline) or credit card charges
 - Any claim if at the time of taking out your policy or booking a trip, whichever was the later, your relative, colleague, travelling companion or a friend or relative with whom you had arranged to stay had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.
 - Any claim as a result of your late arrival at the airport, port or station after check-in or booking-in time
 - Any claim as a result of the operation of law or any unlawful or criminal proceedings of anyone on whom the trip depends, other than attendance as a witness at a Court of Law
 - Any claim as a result of strike, industrial action, delays or disruptions if the situation exists, or is publicly declared on or before the date your Policy Schedule is issued or on or before the date you booked your trip, whichever is later
 - Any additional travel and accommodation expenses incurred that are not considered necessary or authorised by the Medical Assistance Helpline in advance
 - Any loss of enjoyment of the trip however caused
 - Any claim as a result of your participation in a winter sports activity (unless you have paid the additional Winter Sports premium and this is shown on your Policy Schedule)
 - Any unused or refundable portion of your original travel ticket where repatriation has been made
 - Any claim as a result of your failure to have a pre-paid return ticket to the UK at the start of your trip unless otherwise agreed by us in writing
 - Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements
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TRAVEL INSURANCE POLICY DOCUMENT

- Any claim for promotional vouchers or reward points, without monetary value such as Air Miles or Avios Points.
- Any claim as a result of you being on a hospital waiting list and you accept an appointment that causes you to cancel or curtail your trip.
- Anything specifically excluded under the General Exclusions section.

Please note you cannot claim under both this section and Section 3 - Travel Delay/Missed Departure for the same event or series of events.

Section 3 - Travel Delay/Missed Departure

This section of your policy explains the cover we provide for travel delay or missed departure whilst on your trip.

The benefit provided under 1 below is intended to provide compensation if you are delayed at your point of departure and is only applicable if you have travelled there and checked-in. If you have not travelled to your departure point you will not be covered even if you have checked-in online.

What is covered

1. A delay resulting in you departing at least 12 hours after your original scheduled departure time; and
 2. Abandonment of your trip following a 24 hour delay at your first international departure point in the UK; and
 3. Arriving too late (as shown on your ticket) to board your booked transport at your last departure point from the UK or your last departure point for your return to the UK as a result of:
 - a) Public transport services failing to get you to your departure point due to strike, industrial action, adverse weather conditions, mechanical failure or direct involvement in an accident; or
 - b) The private motor vehicle in which you are travelling being directly involved in an accident or breaking down.
- As a benefit for the first complete 12 hours of your delay, we will pay you:
- Travel Plus cover £30

Travel cover £20

Travel Essentials cover £15

- As a benefit for every complete 12 hour delay after that, then we will pay you:

Travel Plus cover £20 up to a maximum of £250

Travel cover £10 up to a maximum of £200

Travel Essentials cover £10 up to a maximum of £120

As a result of point 2 above we will pay you up to the amount shown on your Policy Schedule to refund your share of the cost of your trip (under Section 2 - Cancellation/Cutting Short Your Trip); or

As a result of point 3 above we will pay for your reasonable and necessary extra travel and accommodation expenses (room only) to allow you to get to your trip destination or to return home up to:

Travel Plus cover £1,000

Travel cover £500

Travel Essentials cover £500

Please note for residents of Northern Ireland cover will also be provided for the cost of a flight or sea vessel journey interconnecting with the last flight or sea vessel journey from the international departure point from or to mainland UK or other European terminal.

What is not covered

- Any trips within the UK (except for trips to the Channel Islands)
- Any claim unless you have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time
- Any additional expenses incurred as a result of a delay to your original scheduled departure time
- Any claim where the carrier or their handling agents provide alternative transport which departs within 12 hours of the original scheduled departure time
- Any claim as a result of the airline over booking your flight
- Any claim as a result of strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on or before the date your Policy Schedule is issued or on or before the date you booked your trip, whichever is later
- Any claim as a result of your failure to check-in at your departure point by the time shown on your travel itinerary except in those circumstances outlined in point 3
- Any claim as a result of heavy traffic, road closures or an accident that you are not directly involved in
- Any claim as a result of your failure to allow sufficient time for the public transport to arrive on schedule and deliver you to your departure point
- Any claim as a result of your private motor vehicle in which you are travelling not having been properly serviced and maintained, in the event of vehicle breakdown
- Anything specifically excluded under the General Exclusions section.

Please note that you cannot claim under both part 3 of this section and part D Enforced Stay of section 13: Independent Traveller Cover.

Section 4 - Loss of Important Documents

This section only applies to Travel Plus cover.

This section of your policy explains the cover we provide for lost or stolen important documents whilst on your trip.

What is covered

1. Loss or theft of your passport; and
2. Loss or theft of your driving licence; and
3. Loss or theft of your travel documents.

We will pay you up to £600 for:

- A temporary travel permit whilst on your trip; and
- A replacement passport when you are back in the UK; and
- The replacement or restoration of your driving licence and travel documents listed above; and
- Your reasonable travel and accommodation expenses in obtaining replacement documents whilst on your trip.

- Any claim for the loss of your passport not reported to the Police and the Consular Representative of the relevant issuing country within 24 hours of discovery or as soon as reasonably possible after that and a written report is not obtained from them
- Any claim for the loss of your driving licence or travel documents not reported to the Police within 24 hours of discovery or as soon as reasonably possible after that and a written report is not obtained from them
- Any claim for loss or damage arising from confiscation or detention by Customs or other officials
- Anything specifically excluded under the General Exclusions section.

What is not covered

- The excess shown on your Policy Schedule
 - Any claim for the loss or theft of items that are not kept on your person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in your trip accommodation
 - Any claim for items packed in suitcases or other similar personal baggage or in containers, which are out of sight and out of personal control where you are not in a position to prevent unauthorised interference with your property
-

Section 5 - Mugging Benefit

This section only applies to Travel and Travel Plus cover.

This section of your policy explains the cover we provide if you are hospitalised as a result of a mugging whilst on your trip.

What is covered

1. Your hospital admittance as a result of mugging.

As a benefit for every complete 24 hour period you are in hospital we will pay you £50 up to £1,000.

What is not covered

- Any claim if you do not obtain a Police report of the mugging and confirmation of your injuries and period of in-patient treatment from the hospital
 - Anything specifically excluded under the General Exclusions section.
-

Section 6 - Hijack

This section only applies to Travel and Travel Plus cover.

This section of your policy explains the cover we provide if the aircraft or ship that you are on is hijacked whilst on your trip.

What is covered

We will pay a benefit of £50 per full 24 hours up to £1,000 for the duration of the hijack.

Special Conditions relating to claims

You must produce independent evidence in writing to support your claim.

What is not covered

- Anything specifically excluded under the General Exclusions section.
-

Section 7 - Personal Baggage

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This section of your policy explains the cover we provide for your personal baggage whilst on your trip.

What is covered

We will pay you up to the amounts shown in your Policy Schedule for the accidental loss of, theft of or damage to your personal baggage.

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation or we may at our discretion replace, reinstate or repair the lost or damaged baggage.

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and you are able to provide the original purchase receipt.

All other items will be subject to a suitable deduction for wear and tear and depreciation or we may at our option replace, reinstate or repair the lost, stolen or damaged personal baggage.

Please note we may not pay your claim if you are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required.

What is not covered

- The excess shown on your Policy Schedule
- Any claim for one article, pair or set of articles which are complementary or used or worn together over

Travel Plus cover £300

Travel cover £250

Travel Essentials cover £150

- Any claim for valuables totalling over

Travel Plus cover £500

Travel cover £250

Travel Essentials cover £250

- Any loss or theft of your personal baggage or valuables that you do not report to the Police within 24 hours of discovery or as soon as reasonably possible after that and for which you do not get a written report from them
 - Any loss or theft of or damage to your personal baggage whilst in the custody of an airline or other carrier unless you report it immediately on discovery to the carrier and get a written report. In the case of an airline you will need a Property Irregularity Report (PIR)
 - Any winter sports equipment (this is covered under the Winter Sports section, if the appropriate additional premium has been paid)
-

- Any golf equipment (this is covered under the Golf Cover section, if the appropriate additional premium has been paid)
 - Any loss or theft of or damage to fragile articles, contact or corneal lenses, bicycles or business goods or samples
 - Any loss or theft of or damage to sports equipment whilst in use
 - Any loss of or damage to your personal baggage or valuables caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
 - Any loss or theft of your personal baggage or valuables left out of sight and out of personal control in public places where you are not in a position to prevent unauthorised interference with your property e.g. station, airport, restaurant, beach, etc.
 - Any loss of valuables packed in a suitcase or similar container (other than normal hand luggage) unless they are they are at all times attended by you
 - Any loss of valuables unless they are at all times attended by you, or left in hotel security, safety deposit box, safe or similar locked fixed receptacle.
 - Any loss or theft of your personal baggage from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery or as soon as reasonably possible after that and a written report is obtained from them
 - Any loss of or damage to your valuables (other than wedding rings) while you are swimming
 - Any loss or theft of your personal baggage left in the custody of a person who does not have official responsibility for the safekeeping of the property
 - Any delayed baggage claim without a proof of purchase
 - Anything specifically excluded under the General Exclusions section.
-

Section 8 - Delayed Baggage

This section of your policy explains the cover we provide if your personal baggage is delayed whilst on your trip.

What is covered

If your personal baggage is mislaid on your outward journey for more than 12 hours from the time you arrive at your trip destination.

We will pay you up to:

Travel Plus cover £200

Travel cover £100

Travel Essentials cover £100

In order for you to purchase essential toiletries, medication and clothing.

If we pay your claim under this section we will deduct the amount from the final settlement of any claim you make under Section 7 - Personal Baggage, if your personal baggage is found to be permanently lost.

What is not covered

- Any delay to your personal baggage whilst in the custody of an airline or other carrier unless you report it immediately on discovery to the carrier and get a written report. In the case of an airline you will need a Property Irregularity Report (PIR)
 - Any delayed baggage claim without a proof of purchase
 - Anything specifically excluded under the General Exclusions section.
-

Section 9 - Personal Money

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This section of your policy explains the cover we provide for your personal money whilst on your trip.

What is covered

1. Loss or theft of your personal money

We will pay you up to the amount shown on your Policy Schedule to:

- Reimburse your personal money

We agree to provide the cover in this section as long as:

- You have taken reasonable care in protecting your personal money and documents against loss, theft or damage; and
- You have notified the Police within 24 hours of discovery or as soon as reasonably possible after that and obtained a written report from them and enclose this with your claim form.

- Any loss or theft of your personal money that is not on your person or not deposited in a safe or safety deposit box, or similar locked fixed receptacle in your trip accommodation
- Any personal money packed in a suitcase or other similar personal baggage or in containers which are out of sight and out of personal control where you are not in a position to prevent unauthorised interference with your property
- Any loss or damage arising from confiscation or detention by Customs or other officials
- Any depreciation in value, currency changes or shortage caused by any error or omission
- Anything specifically excluded under the General Exclusions section.

What is not covered

- The excess shown on your Policy Schedule
- Any claim for cash over the value of:

Travel Plus cover £300

Travel cover £200

Travel Essentials cover £100

In respect of children under the age of 16 years £50 for cash

Section 10 - Personal Accident

This section only applies if you have selected Travel and Travel Plus cover.

This section of your policy explains the cover we provide for a personal accident whilst on your trip.

What is covered

1. Permanent total disablement as a result of an accident; or
2. Permanent loss of or loss of use of one or more limbs as a result of an accident; or
3. Permanent and complete loss of all sight in one or both eyes as a result of an accident; or
4. Death as a result of an accident.

We will pay you the amount shown on your Policy Schedule (limited to £2,500 if you are under the age of 16 years or over the age of 64 years at the time of the accident) if you suffer:

- Permanent total disablement as a result of an accident; or
- Permanent loss of or loss of use of one or more limbs as a result of an accident; or
- Permanent and complete loss of all sight in one or both eyes as a result of an accident.

We will pay your legal personal representative(s) £10,000 (Travel Plus cover) or £5,000 (Travel cover) (limited to £2,500 if you are under the age of 16 years or over the age of 64 years at the time of the accident) for your:

- Death as a result of an accident.

Please note the maximum amount of all benefits we will pay under this section for one or more accidents sustained by you shall not exceed the amount shown on your Policy Schedule.

What is not covered

- Any claim which does not occur within 12 months of the accident
 - Any claim as a result of a business trip within the UK unless you are travelling as a fare paying passenger on public transport
 - Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
 - Anything specifically excluded under the General Exclusions section.
-

Section 11 - Personal Liability

This section of your policy explains the cover we provide for personal liability whilst on your trip.

What is covered

1. Injury, illness, death or disease to another person that you cause; and
2. Loss of or damage to another person's property that you cause.

We will pay you up to the amount shown on your Policy Schedule for:

- Legal costs and expenses you become legally liable to pay as compensation for any incident or series of incidents; and
- Your costs and expenses that we have agreed in writing.

Please note our total liability under this section for any one incident or series of incidents shall not exceed the amount shown on your Policy Schedule.

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

What is not covered

- The excess shown on your Policy Schedule
- Any claim as a result of a business trip within the UK unless you are travelling as a fare paying passenger on public transport
- Any claim arising directly or indirectly for any liability for injury, illness, death or disease to another person or loss of or damage to another person's property:

- a) Where cover is provided under any other insurance.
 - b) Which is suffered by anyone who is under a contract of service with you or any member of your family and is caused by the work you employ them to do.
 - c) Which is caused by any deliberate, unlawful, malicious or wilful act or omission by you.
 - d) Which is made against you by a relative.
 - e) Which is caused by your ownership, care, custody or control of any animal.
 - f) Which falls on you by agreement and would not have done if such agreement did not exist.
 - g) Which is caused by your employment, profession or business or that of any member of your family.
 - h) Which is subject to any criminal proceedings.
 - i) Which is due to your ownership, possession or use of vehicles, aircraft, watercraft, firearms or explosive devices.
 - j) Which is caused by your ownership or occupation of land or buildings (other than occupation only of any temporary residence, with the exception of time-share).
 - k) Anything specifically excluded under the General Exclusions section.
-

Section 12 - Legal Advice and Expenses

This section of your policy explains the cover we provide for legal advice and expenses whilst on your trip.

What is covered

1. Reasonable and necessary costs and expenses to claim against a third party who causes the death of or injury to you; and
2. Confidential free legal advice over the phone on any personal legal problem, if the incident occurs in or under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Norway and Switzerland on telephone number 01455 254170.

We will pay you up to the amount shown on your Policy Schedule for:

- Reasonable and necessary costs and expenses.

We agree to provide the cover in this section as long as:

- Any legal proceedings will be dealt with by the court or other body which we agree to in the territorial limit; and
- For civil claims it is always more likely than not that you will recover damages (or other legal remedy which we have agreed to) or make a successful defence.

What is not covered

- The excess shown on your Policy Schedule
- Any claim as a result of death or injury which develops gradually or is not caused by an accident
- Defending your legal rights (however defending a counterclaim is covered)

- Any claim reported to us more than 180 days after you should have known about the insured incident
 - Any fines, penalties, compensation or damages which you are ordered to pay by a court or other authority
 - Any claim as a result of an incident intentionally brought about by you
 - Any claim as a result of your alleged dishonesty or alleged violent behaviour
 - Any costs and expenses that are incurred where we agree a contingency fee arrangement with the representative
 - Any claim as a result of you driving a motor vehicle for which you do not have valid motor insurance
 - Any claim against Barclays Insurance Services Company Limited, us, the insurer or our agents
 - Any cost and expenses incurred before our written acceptance of the claim
 - Any claim as a result of written or verbal remarks which damage your reputation
 - Any application for Judicial Review
 - Any legal action that you take which we or the representative have not agreed to or where you do anything that hinders us or the representative
 - Any claim against a relative
 - Any claim where the General conditions applying to Section 12 - Legal Advice and Expenses have not been followed
 - Anything specifically excluded under the General Exclusions section.
-

General conditions applying to Section 12 - Legal Advice and Expenses:

1. You must:

- a) Take reasonable steps to keep any amount we have to pay as low as possible; and
- b) Send everything we ask for in writing; and
- c) Give us full details in writing of any claim as soon as possible and give us any information we need.

2. a) We can take over and conduct in your name any claim or legal proceedings at any time; and

- b) We can negotiate any claim on your behalf; and
- c) You are free to choose a representative (by sending us a suitably qualified person's name and address) if:
 - i) We agree to start court proceedings and it becomes necessary for a lawyer to represent your interests in those proceedings; or
 - ii) There is a conflict of interest.

We will consider your choice of representative and will approve your choice if you can satisfy us that your nominated representative has the appropriate skills and experience to handle your claim. If we cannot agree with your choice of representative we will explain why and you may choose another suitably qualified person. If we and you cannot reach agreement then General Condition 7 will apply

- d) In all circumstances except those in 2 c) above, we are free to choose a representative
- e) Any representative will be appointed by us to represent you according to our standard terms of appointment. The representative must co-operate fully with us at all times
- f) We will have direct contact with the representative

- g) You must co-operate fully with us and the representative and must keep us up to date with the progress of the claim
- h) You must give the representative any instructions that we require.

- 3. a) You must tell us if anyone offers to settle a claim
 - b) If you do not accept a reasonable offer to settle a claim, we may refuse to pay further costs and expenses
 - c) We may decide to pay you the amount of damages that you are claiming, or which is being claimed against you, instead of starting or continuing legal proceedings.

- 4. a) You must tell the representative to have costs and expenses taxed, assessed or audited, if we ask for this
 - b) You must take every step to recover costs and expenses that we have to pay, and must pay us any costs and expenses that are recovered.

- 5. If the representative refuses to continue acting for you with good reason or if you dismiss the representative without good reason, the cover we provide will end at once, unless we agree to appoint another representative.

- 6. If you settle a claim or withdraw it without our agreement, or do not give suitable instructions to a representative, the cover we provide will end at once and we will be entitled to reclaim any costs and expenses we have paid.

- 7. If we and you disagree about the choice of representative, or about the handling of a claim, we and you can choose another suitably qualified person to decide the matter. We must both agree to the choice of this person in writing. Failing this, we will ask the president of a relevant national law society to choose a suitably qualified person.

All costs of resolving the disagreement must be paid by the party whose argument is rejected.

8. We may, at our discretion, require you to obtain, at your expense, an opinion from a lawyer or other suitably qualified person chosen by you and us, as to the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence, we will pay the cost of obtaining the opinion.
 9. We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.
 - 10 All Acts of Parliament mentioned in your policy include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as the case may be.
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Section 13 - Independent Traveller Cover

This section is only available on Travel and Travel Plus Cover.

This section only applies if you are an independent traveller and have booked your accommodation and travel separately and not as part of a package.

Please note: You may claim only under Part A or B of this Section for the same event but not both.

A. Cancellation/Cutting Short Your Trip section is extended to include the following cover.

What is covered

- a) if you were not able to travel and use your booked accommodation; or
- b) if the trip was cut short before completion as a result of
 - i) the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) or similar body issuing a directive:
 - 1. prohibiting all travel or all but essential travel to; or
 - 2. recommending evacuation from the country or specific area or event to which you were travelling providing such directive came into force after you purchased this insurance or booked the trip (whichever is the later), or in the case of cutting short your trip after you had left the UK to commence the trip
 - or
 - ii) the insolvency of your scheduled airline
 - or
 - iii) the insolvency of the providers of your

- accommodation
- or
- iv) fire, flood, earthquake, explosion hurricane, tsunami, landslide, avalanche, volcanic eruption or storm making your accommodation uninhabitable
- or
- v) an outbreak of food poisoning or an infectious disease at your accommodation resulting in its closure during your trip
- or
- vi) strike leading to the cancellation of your international transport from the UK
- or
- vii) the Channel Tunnel being closed for 24 hours from the date and time of your scheduled departure as shown on your ticket/itinerary
- or
- viii) an airport or port you were due to travel from or through being closed for 24 hours from the date and time of your scheduled departure as shown on your ticket/itinerary
- or
- ix) air space being closed for 24 hours from the date and time of your scheduled departure, as shown on your ticket/itinerary.

We will pay you for any irrecoverable unused travel and accommodation costs (including unused kennel or cattery fees) and other pre-paid charges including airport parking, car hire, excursions up to

Travel Plus cover £5,000

Travel cover £2,500

and up to a maximum of £250 in respect of green fees where the appropriate Golf Cover premium has been paid which you have paid or are contracted to pay together with any reasonable additional travel expenses incurred.

What is not covered

- The excess shown on your Policy Schedule
- Any costs incurred by you which are recoverable from the transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance
- Any costs incurred by you which are recoverable from the company providing the accommodation or for which you receive or are expected to receive compensation or reimbursement
- Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements
- Any costs which you would have expected to pay during your trip
- Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip (whichever is the later) which could reasonably have been expected to give rise to cancellation or cutting short the trip
- Claims arising directly or indirectly from strike or industrial action existing or declared

publicly by the date this insurance is purchased by you

- Scheduled flights not booked in the UK
- Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline
- The financial failure of
 - o Any scheduled airline which is insolvent at the date this insurance is purchased by you or at the time of booking any trip (whichever is the earlier)
 - o Any scheduled airline which is bonded or insured elsewhere (even if the bond is insufficient to meet the claims)
 - o Any travel agent, tour organiser, booking agent or consolidator with whom you have booked a scheduled flight
- Costs which you can recover from elsewhere. For example, payments recoverable from your credit or debit card issuer
- Anything specifically excluded under the General Exclusions section.

B. Substitute Accommodation Cover

What is covered

If you need to move to alternative accommodation on arrival or at any other time during the trip because you cannot use your booked accommodation as a result of the following events:

1. insolvency of the providers of your accommodation.
 2. fire, flood, earthquake, explosion hurricane, tsunami, landslide, avalanche, volcanic eruption or storm making your accommodation uninhabitable.
 3. an outbreak of food poisoning or an infectious disease.
-

We will pay you for reasonable additional accommodation and transport costs incurred, up to the standard of your original booking up to

Travel Plus cover £5,000

Travel cover £2,500

Special conditions

1. You must obtain written confirmation from the company providing the service or the local Police that you could not use your accommodation and the reason for this.

What is not covered

- The excess shown on your Policy Schedule
- Any costs incurred by you which are recoverable from the transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance
- Any costs incurred by you which are recoverable from the company providing the accommodation or for which you receive or are expected to receive compensation or reimbursement
- Any accommodation costs, charges and expenses where the transport operator has offered reasonable alternative travel arrangements
- Any costs which you would have expected to pay during your trip
- Any claims arising directly or indirectly from circumstances known to you prior to the date this insurance is purchased by you or the time of booking any trip (whichever is the later) which could reasonably have been expected to give rise to cancellation or cutting short the trip
- Claims arising directly or indirectly from strike or industrial action existing or declared publicly by the date this insurance is purchased by you

- Anything specifically excluded under the General Exclusions section.

C. Replacement Flight

What is covered

In the event of insolvency of your scheduled airline after departure, we will pay up to **£1,500** for;

- a) additional pro rata costs incurred by you in replacing that part of the flight arrangements to a similar standard to that originally booked; or
- b) the cost of return flights to the UK to a similar standard to that originally booked, if abandonment of the trip is unavoidable.

What is not covered

- Scheduled flights not booked in the UK.
- Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
- The financial failure of
 - o Any scheduled airline which is insolvent at the date this insurance is purchased by you or at the time of booking any trip (whichever is the earlier).
 - o Any scheduled airline which is bonded or insured elsewhere (even if the bond is insufficient to meet the claims).
 - o Any travel agent, tour organiser, booking agent or consolidator with whom you have booked a scheduled flight.
- Costs which you can recover from elsewhere. For example, payments recoverable from your credit or debit card issuer.

D. Enforced Stay

What is covered

If you are unable to return home to the UK on your scheduled return date due to;

- a) the airspace being closed; or
- b) the airport or port that you are scheduled to travel from or through is closed (and you purchased your ticket before it was announced the airport/port was closed); or
- c) the Channel Tunnel is closed (and you purchased your ticket before it was announced the tunnel was closed),

we will pay you

- i) £100 for every complete 24 hour period that you are unable to return home, up to a maximum of £1,500;

or

- ii) Up to £1,000 for any necessary and reasonable additional travel expenses where after a period of 24 hours or more, you unavoidably have to make immediate alternative arrangements to return home and your travel provider cannot provide alternative travel arrangements.

We will also pay up to £200 for emergency replenishment of prescription medication that you require to prevent a deterioration or exacerbation of a pre-existing medical condition, in the event that your existing supplies run out after the date that you were scheduled to return home.

What is not covered

- In respect to part (b) only, the refunded amount of any unused return travel costs recoverable from your originally booked travel provider or any other source.
- The cost of prescription medication where you have not declared a pre-existing medical condition(s) or declined to accept the terms of our medical pre-screening which apply to your pre-existing medical condition(s).
- The cost of prescription medicine where you have not taken sufficient supplies with you to last the period of your trip.
- Anything specifically excluded under the General Exclusions section.

Please note that you cannot claim under both part D Enforced Stay of this section and part 3 of section 3: Travel Delay/Missed Departure.

Section 14 - Winter Sports

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This section is only available on Travel and Travel Plus cover.

This section of your policy explains the cover we provide for winter sports whilst on your trip.

Cover is provided under this section (up to a maximum of 24 days in total during the insurance period if you have Annual Multi-Trip insurance or for the trip duration if you have Single Trip insurance).

What is covered

1. Loss or theft of or damage to your winter sports equipment; and
2. Your hire of winter sports equipment if required as a result of point 1 above; and
3. Your hire of winter sports equipment if required as a result of the misdirection or delay on your outward journey of your winter sports equipment for more than 2 hours; and
4. Reimbursement of any unused ski pack, ski hire or tuition fees as a result of your accident or sickness; and
5. Loss or theft of your ski pass; and
6. The closure of all pistes in your resort, if you are unable to ski for a continuous period in excess of 12 hours as a result of:
 - Lack of snowfall
 - Excessive snowfall
 - Bad weather.

We will pay you up to £500 (£100 if winter sports equipment is hired) to:

- Replace, reinstate or repair your winter sports equipment.

We will pay you £20 per day (up to a maximum of £300) for:

- Your hire of winter sports equipment in relation to points 2 and 3.

We will pay you up to £200 per 7 day period (up to a maximum of £400) to:

- Reimburse you the proportionate value of any unused ski pack in relation to points 4 and 5.

We will pay you £30 per day (up to a maximum of £300):

- As a benefit in relation to point 6; or
- Towards transportation costs to travel to an alternative site in relation to point 6.

Claims will be considered on a new for old basis for items owned by you provided the item is less than 2 years old at the date of the incident and you are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or we may at our option replace, reinstate or repair the lost, stolen or damaged winter sports equipment.

Please note we may not pay your claim if you are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). You must retain all damaged items for inspection, if required.

What is not covered

- The excess shown on your Policy Schedule under point 1
 - Any claim as a result of participation in off-piste skiing whereby you are not accompanied by a qualified ski, snow board instructor or mountain guide who holds the appropriate liability insurance
 - Any claim as a result of participation in winter sports activities when avalanche warnings are current
 - Any claim as a result of participation in winter sports activities undertaken in the Northern Hemisphere outside the period from 15th December to 15th April or in the Southern Hemisphere outside the period 1st October to 31st May in relation to point 6
 - Any loss or theft of or damage to your winter sports equipment whilst in use
 - Any loss of or damage to your winter sports equipment arising from confiscation or detention by Customs or other officials
 - Any loss of or damage to your winter sports equipment caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
 - Any loss or theft of or damage to your winter sports equipment whilst in the custody of an airline or other carrier unless you report it immediately on discovery to the carrier and get a written report. In the case of an airline you will need a Property Irregularity Report (PIR)
 - Any loss or theft of your winter sports equipment or ski pass that you do not report to the Police within 24 hours of discovery or as soon as reasonably possible after that and for which you do not get a written report from them
 - Any loss or theft of your winter sports equipment or ski pass left out of sight and out of personal control in public places where you are not in a position to prevent unauthorised interference with your property e.g. station, airport, restaurant etc unless your skis or snowboard has been chained to something that cannot be moved and is immobilised by a security device
 - Any loss or theft of your winter sports equipment or ski pass from an unattended vehicle unless between the hours of 09:00 and 21:00 whereby your winter sports equipment was secured within a purpose built and locked container fastened to the exterior of the vehicle or locked in the boot, covered luggage area or locked glove compartment and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery or as soon as reasonably possible after that and a written report is obtained from them
 - Any loss or theft of your winter sports equipment or ski pass left in the custody of a person who does not have official responsibility for the safekeeping of the property
 - Any claim that is not confirmed as medically necessary by the Medical Assistance Helpline and where a medical certificate has not been obtained from the attending medical practitioner confirming that you are unable to ski and unable to use the ski pack facilities
 - Any claim as a result of piste closure which is not substantiated by a report from the resort management or your Tour Operator
-

- Any claim as a result of piste closure which was known to you on or before the date your Policy Schedule is issued or on or before the date you booked your trip, whichever is earlier
 - Anything specifically excluded under the General Exclusions section.
-

Section 15 - Golf Cover

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This cover is only available on Travel and Travel Plus cover.

This section of your policy explains the cover we provide for golf trips.

What is covered

1. Loss or theft of or damage to your golf equipment; and
2. The cost of hiring golf equipment; and
3. The loss of pre-booked and non-refundable green fees.

We will pay you up to £1,000 to:

- Replace, reinstate or repair your golf equipment which is lost, stolen or damaged.

You must retain all damaged items for inspection, if required.

We will pay you up to £50 per day (up to a maximum of £400) to:

- Cover the cost of hiring golf equipment in the event your golf equipment is lost, stolen or delayed on your outward journey for over 2 hours from the time you arrived at your trip destination.

You must keep all receipts for the hire of golf equipment and enclose them with your claim form.

We will pay you up to £40 per day (up to a maximum of £200) for:

- The loss of pre-booked and non-refundable green fees if the pre-booked course at your trip destination becomes unplayable due to adverse weather conditions.

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and you are able to provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or we may at our option replace, reinstate or repair the lost, stolen or damaged golf equipment. Please note we may not pay your claim if you are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage).

What is not covered

- The excess shown on your Policy Schedule
 - Any claim over £300 for any one article or club
 - Any claim as a result of your disinclination to play
 - Any loss or theft of or damage to your golf equipment whilst in use
 - Any loss or theft of your golf equipment that you do not report to the Police within 24 hours of discovery or as soon as reasonably possible after that and for which you do not get a written report from them
 - Any loss or theft of or damage to your golf equipment whilst in the custody of an airline or other carrier unless you report it immediately on discovery to the carrier and get a written report. In the case of an airline you will need a Property Irregularity Report (PIR)
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- Any loss of or damage to your golf equipment caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions
 - Any loss or theft of your golf equipment left out of sight and out of personal control in public places where you are not in a position to prevent unauthorised interference with your property e.g. station, airport, clubhouse etc
 - Any loss or theft of your golf equipment from an unattended vehicle unless between the hours of 09:00 and 21:00 and locked in the boot or covered luggage area and following physical evidence of forcible entry and reported to the Police within 24 hours of discovery or as soon as reasonably possible after that and a written report is obtained from them
 - Any loss or theft of your golf equipment left in the custody of a person who does not have official responsibility for the safekeeping of the property
 - Anything specifically excluded under the General Exclusions section.
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Section 16 - Wedding Cover

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This cover is only available on Travel and Travel Plus cover.

This section of your policy explains the cover we provide for weddings.

The following section of cover will not apply to trips within the United Kingdom.

Important Note

All conditions and exclusions included within the Personal Baggage section also apply to this section.

What is covered

1. The cost of repair if economical, or otherwise the cost of a replacement wedding ring as new, less deductions for wear, tear or depreciation, if your wedding ring is lost, damaged or stolen during the period of the trip up to a maximum of £600 in respect of each insured person.
2. The cost of repair if economical, or otherwise the cost of replacement wedding gifts as new, less deductions for wear, tear or depreciation, if your wedding gifts taken or acquired during your trip are lost, damaged or stolen during the period of the trip up to a maximum of £1,000 in respect of each insured couple.
3. The cost of repair if economical, the hire if available or otherwise the cost of similar replacement wedding attire as new, less deductions for wear, tear or depreciation, if your wedding attire that is to be worn specifically by you on your wedding day is lost, damaged or stolen during the period of the trip up to a maximum of £1,000 in respect of each insured couple.

4. Reasonable additional costs you incur to reprint the photographs or retake the photographs or video recordings, if the professional photographer who was pre-booked to take the photographs or video recordings on your wedding day, is unable to fulfil such obligations due to illness, injury or unavoidable and unforeseen transport problems or if the photographs or video recordings of the wedding day taken by a professional photographer are lost, damaged or stolen during the period of the trip up to a maximum of £750 in respect of each insured couple.

What is not covered

- Anything specifically excluded under Section 7 - Personal Baggage
 - Anything specifically excluded under the General Exclusions section.
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Section 17 - Business Cover

This section only applies if you have chosen to include this cover and this is shown on your Policy Schedule.

This cover is only available on Travel and Travel Plus policies with Annual Multi-Trip cover and is limited to 5 business trips per period of insurance.

A. Business Equipment

What is covered

In addition to the cover provided under Section 7 - Personal Baggage:

1. accidental loss of, theft of or damage to business equipment and business samples
2. emergency courier expenses necessarily incurred in replacing business equipment or business samples essential to your intended business itinerary.

We will pay you up to £1,000 to

- replace, repair or reinstate your business equipment

We will pay up to £500 to

- replace, repair or reinstate your business samples

We will pay up to £150

- for emergency courier expenses

The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation or we may at our discretion replace, reinstate or repair the lost or damaged items.

The maximum we will pay for any one article, pair or set of articles is £500.

3. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim.

What is not covered

- The excess shown on your Policy Schedule
- Anything specifically excluded under Section 7 - Personal Baggage
- Business equipment or business samples left unattended at any time (including in the custody of a carrier) unless deposited in a hotel safe, safety deposit box, left in your locked accommodation or in the locked boot or covered luggage area of a motor vehicle in which you are travelling and evidence of forcible and violent entry to the vehicle is available
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions, by moth, by vermin, by any process of cleaning, repairing or restoring mechanical or electrical breakdown
- Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when we will pay up to the maker's latest list price
- Anything specifically excluded under the General Exclusions section.

B. Business Equipment Delay

What is covered

In addition to Section 8 - Delayed Baggage:

We will pay you up to £500 for the cost of buying essential items if your business equipment or business samples are misplaced by your carrier for more than 12 hours during the outward part of your business trip.

You must keep all receipts for essential purchases made and any amount paid will be deducted from the final claim settlement under this section if the items are permanently lost.

What is not covered

- Any delay to your personal baggage whilst in the custody of an airline or other carrier unless you report it immediately on discovery to the carrier and get a written report. In the case of an airline you will need a Property Irregularity Report (PIR)
- Any delayed baggage claim without a proof of purchase
- Anything specifically excluded under the General Exclusions section.

C. Business Equipment Hire

What is covered

Emergency hire of replacement business equipment if your business equipment or business samples are:

- a) accidentally lost, stolen or damaged
- b) misplaced by your carrier for more than 12 hours during the outward part of your business trip.

We will pay you up to £500 for emergency equipment hire

What is not covered

- The excess shown on your Policy Schedule
- Anything specifically excluded under Section 7 - Personal Baggage
- Business equipment or business samples left unattended at any time (including in the custody of a carrier) unless deposited in a hotel safe, safety deposit box, left in your locked accommodation or in the locked boot or covered luggage area of a motor vehicle in which you are travelling and evidence of forcible and violent entry to the vehicle is available
- Loss or damage due to delay, confiscation or detention by customs or other authority
- Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions, by moth, by vermin, by any process of cleaning, repairing or restoring mechanical or electrical breakdown
- Loss of, theft of or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused materials unless purchased pre-recorded when we will pay up to the maker's latest list price
- Any delay to your personal baggage whilst in the custody of an airline or other carrier unless you report it immediately on discovery to the carrier and get a written report. In the case of an airline you will need a Property Irregularity Report (PIR)
- Any delayed baggage claim without a proof of purchase
- Anything specifically excluded under the General Exclusions section.

D. Business Money

What is covered

1. Accidental loss, theft or damage to business money.

We will pay you up to £1,000 to:

- Reimburse your business money.

The maximum we will pay in respect of cash is £500.

We agree to provide the cover in this section as long as:

- You have taken reasonable care in protecting your personal money and documents against loss, theft or damage; and
- You have notified the Police within 24 hours of discovery or as soon as reasonably possible after that and obtained a written report from them and enclose this with your claim form.

What is not covered

- The excess shown on your Policy Schedule
- Loss, theft of or damage to business money unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation
- Loss, theft of or damage to travellers' cheques if you have not complied with the issuer's conditions or where the issuer provides a replacement service
- Loss or damage due to delay, confiscation or detention by customs or other authority
- Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission
- Anything specifically excluded under the General Exclusions section.

E. Replacement Staff

What is covered

1. Reasonable additional accommodation and travelling expenses incurred in arranging for a colleague or business associate to take your place on a pre-arranged business trip in the event that:
 - a) you die.
 - b) you are unable to make the business trip due to you being hospitalised or totally disabled as confirmed in writing by a medical practitioner.
 - c) your close relative or close business associate in the United Kingdom dies, is seriously injured or falls seriously ill.

We will pay up to £1,000:

- For reasonable additional accommodation and travelling expenses.

Special Conditions relating to claims

1. All losses must be supported by a report from a medical practitioner.
2. Receipts for costs being claimed must be retained as these will help you to substantiate your claim.

What is not covered

- Additional costs under b) above if you were totally disabled, hospitalised or you were on a waiting list to go into hospital at the time of arranging the business trip
- Additional costs under b) and c) above if you were aware of circumstances at the time of arranging the business trip which could reasonably have been expected to give rise to cancellation of the business trip
- Any loss or damage arising out of you engaging in manual work
- Interruption of your business or any other non-insured loss
- Anything specifically excluded under the General Exclusions section.

General exclusions

Your policy does not cover you for any claim directly or indirectly resulting from any of the following:

1. Any pre-existing medical condition that exists either at the time your policy starts or at the time of booking your trip (unless terms were agreed in writing by us) or any associated condition.
 2. Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip.
 3. You travelling against the advice of a medical practitioner or for the purpose of having medical treatment on the trip.
 4. You or your travelling companion having received a terminal prognosis, unless in respect of cancellation under Section 2 - Cancellation/Cutting Short Your Trip the terminal prognosis was received after the date of booking the trip.
 5. War, terrorist action (except under Section 1 - Medical Emergency and Repatriation Expenses, Section 10 - Personal Accident and Section 13 - Independent Traveller Cover), invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion, or if you have deliberately put yourself in danger.
 6. Any travel undertaken against Foreign & Commonwealth Office (FCO) advice or where it is deemed unsafe for you to travel. If you are unsure please contact them on 0845 850 2829 or www.fco.gov.uk/travel.
 7. Ionising radiations or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear machinery or parts.
 8. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
 9. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
 10. Engaging in leisure and sports activities which are not accepted in writing by us
 11. Wilfully self-inflicted injury or illness or solvent abuse.
 12. The misuse of alcohol including alcohol withdrawal or you being under the influence of drugs (except those prescribed by your registered medical practitioner, but not when prescribed for the treatment of drug addiction).
 13. Your suicide or attempted suicide or putting yourself at risk unless you are attempting to save a human life.
 14. Any dishonest, malicious or criminal act committed by you or any person with whom you are in collusion, or insurance arranged in circumstances where a claim might reasonably be anticipated.
 15. You electing to travel on a trip which exceeds your permitted trip duration.
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16. Claims, other than under Section 1 - Medical Emergency and Repatriation Expenses, Section 10 - Personal Accident and Section 13 - Independent Traveller Cover for any actual or anticipated failure of any computer or electronic device, or component or system or embedded programming or software (whether or not belonging to you or in your possession).
 17. Psychiatric disorders, depression, anxiety, stress or phobias.
 18. Your participation in winter sports unless the appropriate additional premium has been paid and is shown on your Policy Schedule.
 19. Any losses that are not directly associated with the incident that caused you to claim for example, loss of earnings due to being unable to return to work following injury or illness happening while on a trip or the cost of replacing locks in the event that keys are lost while on a trip.
 20. Any amount recoverable from any other source.
 21. Any trip where you have already left the UK at the time of purchasing this insurance, except where you renew an existing annual multi-trip policy which falls due for renewal during the trip.
 22. Claims where there is another insurance policy covering the same risk.
 23. Your own unlawful action or any criminal proceedings against you.
 24. You drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of your faculties and/or judgement resulting in a claim. We do not expect you to avoid alcohol on your trip but we will not cover any claim arising because you have drunk so much alcohol that your judgement is seriously affected and you need to make a claim as a result.
 25. Any claim arising from the unauthorised use of a swimming pool outside the specified times of opening.
 26. Any claim arising from you climbing on top of, or jumping from a vehicle; or jumping from a building or balcony; or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless your life is in danger or you are attempting to save human life.
 27. Any claim where you are not wearing a helmet whilst on a motorcycle.
 28. Any claim where you are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
 29. Any claims where you were not fit to undertake your trip when booking your trip or purchasing this policy whichever is the later.
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Complaints procedure

You have the right to expect the best possible service and support. If we have not delivered the service that you expected or you are concerned with the service provided, we would like the opportunity to put things right. If you feel we have fallen short of our standards, please contact the Customer Relations Team.

Post: Customer Relations Department
Barclays Travel Insurance
1 Drake Circus
Plymouth, PL1 1QH

Telephone: 0330 100 7701. For your protection calls may be recorded and may be monitored.

E.mail: customerrelations.plymouth@cignainsurance.co.uk

What to do if you are still not satisfied.

If you are still not satisfied then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of our final response to your complaint. We will remind you of the time limits in the final response.

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

Telephone 0800 0 234 567, free for people phoning from a “fixed line” (for example, a landline at home) or 0300 123 9 123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman’s final decision, but you are not bound by it and may take further action if you wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Data Protection Act and using your information

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us. If you apply for our products and/or services it is highly likely that we will need both personal and sensitive data about yourself and anyone else who is covered by the application form in order to administer the insurance policy and any claims which may arise. You should show this notice to any other person covered under your insurance policy. If your application includes other individuals we will assume that they have given their consent to you for you to give their information to us.

The Data Controllers

The Data Controllers will be Cigna Insurance Services (Europe) Limited, Barclays Bank UK PLC and Barclays Insurance Services Company Limited.

Protection of your personal data

We, Barclays Bank UK PLC and other members of the Barclays Group will collect, use, share and store your information for research and analysis, and to develop and improve our services to you and other customers, and to protect our interests. We will also use your information to manage your policy(ies), provide our services, to prevent and detect fraud, money laundering and other crime, and to meet our obligations to any regulatory authorities.

By “your information” we mean personal (including information you provide us which may include sensitive personal data such as health and conviction details) and financial information we obtain from you or from third parties, such as, joint account holders, credit reference agencies (who may use the Electoral

Register or other public or private databases to check your information), fraud prevention agencies or other organisations when you apply for an account or any other product or service or which you or they give to us at any other time.

If you provide personal and financial information relating to others (e.g. family members or travelling companions) for the purpose of taking out this policy or administering your policy or handling a claim, you confirm that you have their consent or are entitled to provide this information to us.

We, Barclays Bank UK PLC and other members of the Barclays Group will use your information to inform you by letter, telephone, text (or similar messages), digital television, e-mail and other electronic methods, about products and services (including those of others) which may be of interest to you. You may tell us if you do not wish to receive marketing communications from us, Barclays Bank UK PLC and other members of the Barclays Group by writing to us or by visiting your local branch and providing your full name, address and account details and the types of communication that you no longer wish to receive (e.g. mail, telephone or email).

We, Barclays Bank UK PLC and other members of the Barclays Group may give information about you and how you use your products and services to the following:

- People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential

TRAVEL INSURANCE POLICY DOCUMENT

- Anyone to whom we transfer or may transfer our rights and duties under this agreement
- We may also give out information about you if we have a duty to do so or if the law allows us to do so.

We, Barclays Bank UK PLC and other members of the Barclays Group will also share your information with insurers, and their agents, on an ongoing basis and in the normal course of servicing and administering your insurance.

Otherwise we will keep information about you confidential.

If we transfer your information to a service provider or agent in another country, we will ensure that the same levels of protection are applied as we are required to apply to information held in the UK, and that they use your information only for the purpose of providing the service to us.

Inaccurate data

If you believe that we are holding inaccurate information about you, please contact the team responsible for administering your policy and they will be happy to correct any errors.

Telephone calls

Please note that for our mutual protection telephone calls to FirstAssist may be monitored and/or recorded.

Fraud prevention, detection & claims history

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We and other organisations may also search these agencies and databases to;

- o Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- o Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- o Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity
- o Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

Accessing your personal data

You can ask for a copy of the information held about you by contacting us, a fee may be charged for this service.

For more details on accessing information held about you by Barclays Bank UK PLC, write to:

The Data Protection Team
Radbroke Hall
Cheshire
WA16 9EU

Or for information held by FirstAssist contact:

Customer Services
PO Box 500
1 Drake Circus
Plymouth
PL1 1XB
Tel. 0845 026 7199.

You can get this in Braille, large print or audio by calling
0800 400 100* (via Text Relay if appropriate) or by ordering
online from **barclays.co.uk/accessibleservices/**

***Call monitoring and charges information**

Calls may be recorded for security and training purposes. Calls to 03 telephone numbers cost no more than calls to geographic numbers (01 or 02) from both landlines and mobiles & calls to 0800 telephone numbers, from landlines and mobiles, are free.

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BTRVPD (09-15)