

first direct

First Directory Travel Insurance Policy Wording

Policy Number FD070104M

Effective from 1 July 2023

Please take time to read this booklet as it contains important information.

To be covered, you and any insured persons need to be:

- under 70 when your trip starts.
- a UK* resident.
- registered with a doctor in the UK* in order to make any medical claims.

Dependent children must be under 23 years of age.

*UK includes Channel Islands and Isle of Man

To help you understand what you're covered for at a glance, we've highlighted some common questions such as:

- do I need to tell you that I'm travelling?
- do you need to know about any medical conditions?
- what is the maximum trip length?
- are holidays in the UK covered?
- are business trips and winter sports covered?
- can my partner travel independently?
- how do I make a claim?

Further details are on pages 3 and 4

Welcome to your First Directory Travel Insurance

Please take time to read this booklet as it contains important information including a Privacy Notice explaining how your data will be used. If you have a question and cannot find the answer either below or in the policy wording, please contact Customer Service.

COVID-19: What am I covered for?

Your First Directory Travel Insurance will provide cover for events relating to COVID-19, such as:

- emergency medical expenses abroad, cancelling or coming home early if you fall ill with COVID-19
- cancelling or coming home early if you have to self-isolate or quarantine before you travel or while on your trip due to COVID-19 (please be aware this doesn't include having to self-isolate or quarantine when you return from your trip)
- cancelling or coming home early due to an FCDO advisory notice being in place advising against all or all but essential travel to your destination, or the FCDO are advising British citizens to leave the area in which you're staying. Cover for cancellation is only available if the advice is in place during the 31 days before your departure date.

If you've suffered with COVID-19 and needed medical treatment, then as with other medical conditions, you may need to tell us about this. We'll then screen it and tell you if this affects your cover. Please refer to the Your health section.

Your First Directory Worldwide Travel Insurance will only cover you for unexpected and unforeseen events – please refer to the Known events section. We recommend you read your policy Terms and Conditions for full details of what is and isn't covered.

What costs can I claim back from my travel insurance?

Your travel policy provides cover for unrecoverable costs. If you need to make a claim for travel, accommodation or related costs which you or any insured person has paid, we'll consider claims for your costs which are unrecoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL or similar organisations. For example, if your trip is cancelled by your tour operator or booking agent you may have a right to a refund from them for some or all of the cost of your trip. For further information on what you would need during a claim, please see the Unrecoverable costs section.

Do I need to tell you that I'm travelling?

No. As long as you've told us about any relevant pre-existing medical conditions you don't need to register with us or tell us that you're travelling.

Do you need to know about any medical conditions?

Yes. If you or any insured person have any medical conditions, you should check to see if the condition is covered automatically on the Accepted conditions list. If the condition is not listed, and if in the 12 months prior to booking a trip you've been prescribed medication, have received or are awaiting medical treatment, tests or investigations, been referred to a specialist or admitted to hospital, you should call us before making the booking. Undiagnosed symptoms are not covered. Please see the Your health section for full details of when and what you must declare.

What is the policy excess?

Where a policy excess applies it's £50 per person, per trip.

What is the maximum trip length?

Trips should be no longer than 31 days and must start and end in the UK.

Can my partner travel independently?

Yes, partners who are not named account holders can travel without the account holder at any time provided they are eligible and the account holder is aged under 70.

Are holidays in the UK covered?

Yes. If the trip is solely within the UK, cover will only apply where the insured person is away from home for at least 2 consecutive nights. They must also have either pre-booked holiday accommodation in a commercially run premises or prepaid bookings on public transport including flights and ferries.

Are winter sports holidays covered?

Yes. Winter sports holidays are covered for up to a maximum of 31 days in any calendar year. Please see full details of what's covered on page 31.

Are business trips covered?

Yes, you'll be covered to travel outside the UK in connection with an insured person's job to carry out non-manual work such as administrative tasks, meetings and conferences. We don't cover any claim in connection with an insured person's job where the trip involves manual or physical work of any kind, working with children, providing healthcare, policing, security or military service or an insured person's role as a politician, religious leader, professional entertainer or sports person.

Can I claim for cancellation of my trip if I have a problem with my travel documents, eg my passport is out of date/has not arrived in time or my visa is invalid?

No. There's no cover under this policy for problems with your travel documents before you leave. If your passport is lost or stolen or damaged while you're abroad there is cover. Please see the Emergency travel documents section on page 23. Before you book a trip, check the entry requirements of the country you intend to visit with the local government embassy and/or the Foreign, Commonwealth and Development Office website gov.uk/foreign-travel-advice

How do I make a claim?

To make a claim please refer to the 'How to get help' section of these terms.

Introduction and contents

Worldwide Travel Insurance

These are the Terms and Conditions which apply to your worldwide travel insurance. Please take time to read this information about the cover that's provided to you and anyone else covered by this policy.

The contract of insurance consists of the following elements:

- your policy booklets
- changes to your policy in notices we give you.

The provision of insurance is conditional upon all insured persons complying with these Terms and Conditions. It's the account holder's responsibility to ensure that all insured persons are aware of and comply with the policy conditions, otherwise we may refuse your claim or reduce your cover in the event of a claim.

This insurance is underwritten by Aviva Insurance Limited ('we', 'us', 'our'). Registered in Scotland, no. 2116. Registered office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website **www.fca.org.uk**

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Key

To help you when you read your policy:

These boxes highlight what your policy does not cover.

These boxes highlight other information we want to draw your attention to.

1. How to get help

Claims	Contact	Opening Hours
24-hour Medical Emergency Assistance In case of medical emergency call this number.	08000 517 464 from the UK (0044) 1603 605 128 from abroad	24 hours a day, 365 days a year
Travel Claims Use this number to report any travel claims which are not as a result of a medical emergency. If you need to return home early you must call us before making any arrangements. You can also go online firstdirectTravel . myclaimshub.co.uk to report travel claims which are not as a result of a medical emergency.	08000 517 467 from the UK (0044) 01603 605 125 from abroad	Monday – Friday 08:00 to 18.00 Saturday 08:00 to 16:00
Complaints about a claim	08000 517 467	Monday to Friday 09:00 to 17:00
Legal Expenses Use this number to report any legal expenses claim or if you require advice for any personal legal problem that may lead to claim under this policy.	01603 208 530 from the UK (0044) 1603 208 530 from abroad	24 hours a day, 365 days a year

Customer Service	Contact	Opening Hours
Medical Risk Assessment You must tell us about any relevant pre-existing medical conditions. Please see the Your health section.	08000 517 463 from the UK	Monday – Friday: 0800 – 2000 Saturday: 0900 – 1800 Sunday 1000 – 1400 (except bank holidays, Christmas day, Boxing Day and New Year's Day)
Questions about travel insurance	03456 100 100 from the UK	24 hours a day, 365 days a year
Complaints not relating to a claim	03456 100 100 from the UK	
All documentation is also available in large print, audio and Braille. If you require any of these formats, please call this number	03456 100 100 from the UK	
Travel Assistant This helpline can assist you with a wide range of travel advice before you go or while you are away. Please do not call this number for policy queries, changes or claims.	0800 051 7496 from the UK	
	(0044) 1603 605 162 from abroad	
Calls to 0800 numbers from UK landlines and mobiles are free. and the cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.		

Confirmation of Cover:

If you require proof of your travel insurance for any trips you have booked or for a visa appointment, please visit www.aviva.co.uk/hsbctravelproof or scan here:



Copy of document availability

If you would like to receive copies of your policy documents on paper, please contact Customer Service. Copies will be provided free of charge.

Travel Assistant helpline

This service can help you sort out all kinds of travel problems before you go and while you are away, from providing information on the countries you are visiting to sorting out non-medical emergencies.

Advice before you travel:

- any visa and entry permits you might need
- any necessary vaccination and inoculation requirements, and where you can get them
- what you should take with you regarding first aid and health
- what currencies and travellers' cheques to take with you, and what the current exchange rates are
- the languages spoken, time zones, bank holidays and climate of countries you plan to visit
- import and export allowances for tourists.

While travelling:

- how to replace lost or stolen passports, driving licences, air tickets or other travel documents
- how to trace your baggage with the airline operator if it is delayed or lost
- why, how, where and when you should contact local embassies or consulates
- how to transfer money out to you if you need it
- cancellation of credit cards, if lost or stolen, and helping you to report the loss to your card provider
- provide information to close relatives, friends or employers if you have to go into hospital.

Other emergency services while travelling:

- a 'phone home' translation and interpretation service if you need it in an emergency.

Please note: There is no charge for the provision of the advice, guidance or other emergency service shown above. However, if you wish us to obtain goods or services on your behalf that are not covered by a claim under this policy, you will need to pay any fees that the provider charges and you will need to adhere to the provider's Terms and Conditions.

Air and Maritime Passenger Rights

For the latest advice and further details on your rights please visit the following websites:

caa.co.uk and search for 'travel problems'

dft.gov.uk and search for 'maritime passenger rights'

You should also refer to the terms and conditions of the carrier you are travelling with.

Please note – we are not responsible for the content of other websites.

2. Making a claim

What you need to do

If you have a medical emergency contact the 24 hour Medical Assistance number on 0044 1603 605 142

In life threatening situations seek medical attention immediately, don't delay getting help but do call our 24-hour medical assistance helpline as soon as you can. Our team will coordinate your treatment which may include moving you to another hospital or arranging to bring you home early. If necessary, we can arrange for a telephone consultation with our UK GPs.

In non-life threatening situations contact our 24-hour medical assistance helpline before making any arrangements for:

- admission to hospital
- treatment, tests or investigations as an outpatient
- repeat consultations with a doctor

For a minor illness or injury treated with medication from a pharmacy or one-off treatment at a clinic, keep any receipts for costs incurred and contact us when you get home. If you need assistance contact the 24 hour medical assistance number at any time.

Unrecoverable costs

Your travel policy provides cover for unrecoverable costs. If you need to make a claim for travel, accommodation or costs related to your trip which any insured person has paid (or legally has to pay), we will consider claims for your costs which are unrecoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).

For example, if your trip is cancelled by your tour operator or booking agent you may have a right to a refund from them for some or all of the cost of your trip.

If you can't recover all your costs and your circumstances are covered by the terms of your policy, we will consider costs which you've been unable to recover.

Information to support your claim

When you make a claim, we may ask you for:

- proof of booking and any costs paid
- details of any refund you have been able to obtain
- evidence that you're not able to recover your costs elsewhere

Please check these terms and conditions carefully to ensure you:

- understand what is and isn't covered
- contact the relevant helpline as soon as you can for assistance
- keep any documentation that we require. You'll need to provide this in order for us to validate and settle your claim - we may refuse to pay your costs where you cannot provide this

All our claims lines are open 24 hours a day, and for claims which aren't an emergency you can also make a claim online. See section 1. 'How to get help' for full information.

Type of claim	What must I do?	What will I need?
Cancelling your trip or coming home early	<ul style="list-style-type: none"> • Check that the reason you need to cancel or come home early is covered • Contact the Travel Claims helpline before returning home 	<ul style="list-style-type: none"> • For medical claims, you'll need to provide us the relevant medical reports and we'll send a medical certificate for completion by the patient's doctor to confirm the reason for your claim • Evidence of your booking and the cancellation
Emergency medical and associated expenses - Medical emergency	<ul style="list-style-type: none"> • Contact the Medical assistance helpline before any hospital admission or as soon as possible 	<ul style="list-style-type: none"> • All medical reports given to you by the treating facility
Emergency medical and associated expenses - Quarantine during a trip	<ul style="list-style-type: none"> • Contact the Medical assistance helpline when quarantine is imposed or as soon as possible 	<ul style="list-style-type: none"> • Evidence of the requirement to quarantine, and for how long. We'll let you know when you make your claim what kind of evidence we need so call us as soon as possible
Unexpected costs - Travel disruption	<ul style="list-style-type: none"> • Contact your airline/carrier and they will advise if you should travel to the airport/port to check in at your specified time 	<ul style="list-style-type: none"> • Written confirmation from the airline/carrier of the actual date and time of your return to the UK • Documentary evidence of costs incurred if you make your own way home
Unexpected costs - Missed transport	<ul style="list-style-type: none"> • Do all you can to get to your departure point on time • Contact your carrier or their handling agents to see if they can offer suitable alternative accommodation and/or travel arrangements 	<ul style="list-style-type: none"> • A repair or assistance report if the vehicle you were travelling in broke down or was involved in an accident
Unexpected costs - Delayed transport	<ul style="list-style-type: none"> • Check that your transport was delayed for more than 12 hours before submitting a claim 	<ul style="list-style-type: none"> • Written confirmation from the airline/carrier of the actual date and time of departure and the reason for the delay
Unexpected costs - Emergency travel documents	<ul style="list-style-type: none"> • Report incident details to the police as soon as reasonably possible 	<ul style="list-style-type: none"> • All receipts for any costs incurred
Your belongings	<ul style="list-style-type: none"> • Take all reasonable steps to recover lost or stolen property • Report incident details to the police as soon as reasonably possible • Report the loss or damage to the airline/carrier within the timescales stated in their terms and conditions • Do not dispose of damaged items 	<ul style="list-style-type: none"> • A 'Property Irregularity Report' from the airline/carrier and your baggage tag receipts • Proof of purchase of the lost, stolen or damaged item • Proof that you owned the money and its value • A written report from the police or any other relevant authority
Delayed baggage	<ul style="list-style-type: none"> • Report the loss to the airline/carrier within the timescales stated in their terms and conditions 	<ul style="list-style-type: none"> • Written confirmation from the airline/carrier of the number of hours delay
Legal expenses	<ul style="list-style-type: none"> • Contact the Legal Expenses helpline 	<ul style="list-style-type: none"> • We will tell you when you call if we need anything else to deal with your claim
Winter Sports	<ul style="list-style-type: none"> • Make a claim as soon as you can 	<ul style="list-style-type: none"> • evidence from your tour operator or resort management that all pistes were closed, and how long they were closed for

Limits and excesses

All limits in this policy are per person (apart from Personal liability, which is per incident, per policy). You'll need to pay the first £50 of any claim, per insured person, per incident, per trip (unless stated otherwise). This means that if the total value of your claim is less than £50 we won't make any payment to you.

If any one incident results in you claiming under more than one section of the policy you'll only pay one excess, and where two or more people claim for the same incident, the most you'll pay is twice the excess.

Claims conditions

Your duties

You must:

- contact us as soon as is reasonably possible and provide all the information, documents, evidence and help we need to settle your claim or pursue a recovery
- tell us if you're aware of any writ, summons or prosecution
- send us every communication relating to a claim as soon as possible.

You or any person acting for you, must not negotiate, admit or reject any claim without our permission in writing.

Our rights

If we want to, we can take over and conduct in the name of the person claiming under the policy the defence or settlement of any claim or issue proceedings for our own benefit to recover any payment we have made under this policy. We shall have full discretion in the conduct of any proceedings or the settlement of any claim.

Claims

You or your legal representative must pay for any certificates, information, or other evidence we may need, for example death or medical certificates, police reports or purchase receipts. These costs will not be covered by the policy.

We may also ask you for evidence that your main home is in the UK.

If your claim is for personal belongings (or winter sports equipment) it may affect your claim if you cannot prove the value of, and that you were responsible for the lost, stolen, or damaged items. For example, a receipt or credit card or bank statement showing evidence of the purchase, proof of withdrawal or a currency exchange receipt. If you're claiming for damage, we may ask you to send us the broken item.

If we make a payment before cover is confirmed and our claim investigation reveals that no cover exists, you must pay us back any amount we've paid, that you are not covered for. If you make a medical claim, you may be asked to provide consent for us to access your medical records in accordance with the Access to Medical Records Act 1998. Depending on the circumstances, you may also be asked for consent to access other medical or healthcare records. We'll use this information to deal with your claim, including assessing whether cover applies and assisting the treating doctor in providing you with the most appropriate treatment. Without this information, we may not be able to deal with your claim

We'll assess whether any proposed treatment is an emergency or whether it can wait until you have returned home. If appropriate, we'll arrange for your return to the UK.

In the event of a claim for injury or illness, we may request and pay for you to be medically examined on our behalf. We may request and pay for a post-mortem in the event of a claim for death.

3. Things you need to know about this travel insurance

Eligibility

Who's covered

This First Directory Travel policy provides cover for the following 'insured person(s)'

- 'You' – the account holder aged 69 or under when the trip starts
- 'Your partner' who lives at home with you, aged 69 or under when the trip starts
- 'Your children' - you and/or your partner's dependent children aged under 23 when the trip starts (including stepchildren and foster children).

To be covered all insured persons must be residents of the UK (have their main home address in the UK).

Additionally, to be covered for emergency medical claims or claims for cancellation or coming home early due to medical emergencies, insured persons must be registered with a doctor in the UK.

Children are only covered when:

- travelling with you or your partner
- travelling on their own to stay at the home of close relatives who live abroad.

Meeting your needs

This policy has been designed to meet the needs of people who wish to protect against costs that could arise in the course of their travels. It covers such things as cancellation, coming home early, emergency medical treatment, personal liability, legal expenses and the theft of your money.

Trip limits and restrictions

Trip duration limit

We'll provide the insured persons with the cover set out in these terms and conditions for trips up to a maximum of 31 days long (except winter sports which is covered for a maximum of 31 days per calendar year). We won't cover any incident which occurs after 31 days unless an upgrade has been purchased.

By 'trip' we mean a journey that begins and ends in England, Scotland, Wales, Northern Ireland, the Channel Islands or Isle of Man ('UK'), where the journey starts after the account was opened and the return journey has been booked before leaving the UK, for any combination of the following:

- Holidays, for example winter sports holidays, cruises and travel for other personal reasons unrelated to an insured person's employment
- Voluntary, charity or conservation work or fundraising for a registered charity or conservation organisation
- Travel outside the UK in connection with an insured person's job to carry out non-manual work such as administrative tasks, meetings and conferences.

Cover automatically applies for each trip booked. You only need to contact us if you need cover for pre-existing medical conditions, or if a trip is booked to last longer than 31 days.

If a trip or part of a trip is arranged for any reason other than those listed above, alternative travel insurance should be sought as we'll not pay any claim in these circumstances. If a trip is in connection with an insured person's job, they should check if the employer has travel insurance that would provide cover.

We'll provide insured persons with the cover set out in these terms and conditions for trips up to a maximum of 31 days. Cover automatically applies for each trip booked, so we don't need to be advised every time a trip is booked.

If the trip is solely within the UK, cover will only apply where the insured person is away from home for at least 2 consecutive nights. They must also have either pre-booked holiday accommodation in a commercially run premises or prepaid bookings on public transport including flights and ferries.

We won't cover

Any part of any trip arranged:

- that started before the account was opened
- in connection with an insured person's job where the trip involves manual or physical work of any kind, working with children, providing healthcare, policing, security or military service or an insured person's role as a politician, religious leader, professional entertainer or sports person
- to carry out charity or conservation work where this involves working in a healthcare environment or working at heights of more than 3 metres
- to seek medical treatment or advice
- to give birth or to collect newly adopted or surrogate children.

Known events

This policy covers insured persons for unexpected and unforeseen events and circumstances, for example, having an accident while on holiday and needing urgent medical treatment.

We won't cover

There is no cover in relation to any event, incident or circumstances if, at the time you opened your account, or a trip was booked (whichever is later), any insured person knew, or could reasonably be expected to have known that:

- the event or incident had already occurred or was going to occur; or
- the circumstances existed, or were going to exist, and the event, incident or circumstances could reasonably be expected to affect the insured person's travel plans.

For example:

- you'd reasonably be expected to know of any event, incident or circumstances (like an air traffic control strike) that had been widely reported in the media in the UK at the time you opened your account or a trip was booked (whichever is later)
- there's no cover for cancellation of your trip if your travel plans were disrupted because flights were cancelled or any government or authority closes their borders, and these cancellations or restrictions were in place or had been announced at the time you opened your account or a trip was booked (whichever is later)

Please refer to section 6 General exclusions.

Travel advice of the Foreign, Commonwealth and Development Office (FCDO)

FCDO - travel advice by country

Any travel restrictions or advisory notices for countries planned to visit may impact cover provided by this policy.

We'll provide cover should a trip be booked and then the insured person needs to cancel the trip or come home early as a result of the FCDO advising against all travel or all but essential travel to the destination, or where British nationals are advised to return home.

Before booking a trip and again before travelling, check the FCDO website gov.uk/foreign-travel-advice. It is packed with essential travel advice and tips, plus up to date information about different countries

We won't cover

- any claim that happens as a result of an insured person:
- travelling against the advice of the FCDO
- not complying with advice or measures which have been put in place by a government in the UK or overseas, for example quarantine rules or curfews
- not having the correct travel documents or not meeting the entry requirements to a country they are travelling to or through (for example visas or vaccination records).

Reciprocal health agreements

The UK has reciprocal healthcare agreements with a number of countries and territories worldwide. As a UK resident, these agreements mean that you may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. We strongly recommend checking if the country being travelled to has a reciprocal health agreement in place and what the requirements are before leaving the UK. More information can be found online at nhs.uk and search for healthcare abroad.

Period of insurance

Each trip taken whilst the cover is in force will be treated as a separate period of insurance, individually subject to all policy terms, conditions, limitations and exclusions. Cover for each separate trip applies as follows:

- cancellation cover begins from the date you open the account or the date of booking each separate trip (whichever is later) and ends when the insured person leaves home to start the trip
- cover under all other sections begins when the insured person leaves home to start the trip and ends upon returning home providing that the trip does not exceed the trip limit of 31 days. There's no cover for any incident that occurs after the trip duration has been reached.

Extension of cover

If the insured person cannot get back to the UK before the trip limit ends, this insurance will remain in force:

- for up to 14 days if any vehicle the insured person is travelling in breaks down or their pre-booked transport is cancelled or delayed.
- for as long as deemed medically necessary by us for the insured person to remain abroad (having consulted with their treating doctor), providing there's a valid claim for emergency medical treatment under this policy.
- for as long as necessary in the event the insured person is quarantined.

Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to questions you're asked in relation to your policy. For example, before you book a trip or travel, you may need to tell us if you, or anyone else the trip depends on, has a medical condition or if there's been a change to a medical condition, not shown on the Accepted conditions list, which you've not already told us about (please see the Your health section). You can do this by calling the Medical Risk Assessment helpline.

You also need to let us know if you're planning a trip that is longer than the trip duration covered under this policy.

When we are notified of a change, we will let you know if it affects your policy, for example whether we are able to accept the change and if so, whether the change will result in revised terms or an additional premium. If the information provided by you is not complete and accurate, depending upon the information that you've given us, we may:

- amend the underwriting decision(s) for pre-existing declared medical condition(s), which may result in accepted conditions being excluded
- refuse to pay any claim
- cancel this policy.

You need to tell **first direct**:

- if you move address - if this means that you're no longer a UK resident or your main address is no longer in the UK then all the cover under this policy will end
- if you change your name - (this affects our ability to maintain and service your policy).

If you're in any doubt, please contact **first direct**.

4. Your health

Pre-existing medical conditions – please read this section carefully.

Each and every time you're about to book a trip and again before you travel, it's important that you check this section to make sure you've told us everything we need to know about the health of each insured person.

If we don't have complete, up to date details we may not provide cover in the event of a claim.

This travel insurance is not a general health or private medical insurance policy and will only cover sudden and unexpected illness or accidents.

If you have a pre-existing medical condition, we may be able to provide cover for it. You should read below to find out what medical conditions you need to declare and when you need to declare them.

Before booking a trip

You need to tell us about any diagnosed illness, injury or disease where in the 12 months before opening your account or booking a trip (whichever is later) an insured person has:

- been prescribed medication, including newly prescribed or repeat medication
- received or is awaiting medical treatment, tests or investigations
- been referred to, or is under the care of, a specialist/consultant
- been admitted to hospital or had surgery.

You must also tell us if any of the above happen regarding conditions you have already declared, if there are any changes to prescribed medication or if any of the conditions deteriorate.

There are certain conditions you don't need to tell us about and you can find them in the Accepted conditions list below.

If an insured person has an undiagnosed symptom it won't be covered, you'll have to wait until they have a diagnosis before we can tell you if cover can be offered.

You don't need to tell us about contraceptive medication.

After booking a trip but before travelling

If, after a trip has been booked:

- an insured person is referred to a specialist/consultant or admitted to hospital because of a new condition/symptom, or a previously accepted condition, or
- there's been any deterioration or a change in prescribed medication to accepted conditions you have already told us about

cover for cancellation of the trip will apply and we'll pay for the unrecoverable travel costs you had paid before this happened.

If the insured person still wishes to travel you must call us and we'll tell you if we're able to cover the condition for this trip. If we're unable to provide cover, but they still wish to go on the trip, we'll not pay any claim arising directly or indirectly from that condition.

If you booked a trip before opening your account you should call us as soon as possible to find out if any medical conditions can be covered for the pre-booked trip.

It's easy to let us know about any medical conditions you, your partner or your children have - please call Medical Risk Assessment. We'll need to know the name of the medical conditions and we will ask you questions to screen them. We'll then let you know if they can be covered.

Accepted conditions

Below you'll find a list of accepted conditions. If the only medical conditions an insured person has are on the list and none of the restrictions or exclusions in the We won't cover section below apply, the conditions will be automatically covered by this policy and you don't need to tell us about them. However, if an insured person has a medical condition that is not on the list, or the restrictions/ exclusions apply, you must tell us about all the conditions they have, including those shown on the list below.

If you're in any doubt please call Medical Risk Assessment.

Allergy/Anaphylaxis (no hospital admissions in the last 2 years)	Hernia
Arthritis (no neck or back problems)	High/low blood pressure
Asthma (no nebulisers or oxygen at home and no hospital admissions in the last 12 months)	High cholesterol
Benign prostatic enlargement	Hypothyroidism (underactive thyroid)
Broken bone/fracture (not head or spine)	Impetigo
Cataracts	Irritable bowel syndrome (IBS)
Chicken pox	Joint replacement (no dislocation of replacement joint)
Constipation	Macular degeneration
Common cold/influenza	Migraine (confirmed diagnosis, no ongoing investigations)
Cystitis	Minor infections (treated with no more than one course of antibiotics)
Diabetes (no complications for example retinal, kidney or nerve damage)	Osteoporosis (no back or neck fractures)
Diarrhoea and/or vomiting	Peptic ulcer
Dislocated joint (not following knee/hip replacement)	Polymyalgia rheumatica
Eczema/dermatitis	Psoriasis
Essential tremor	Retinopathy (not linked to diabetes)
Fungal nail infection	Sinusitis
Gastric reflux	Soft tissue injury/tendon injury/sprain
Glaucoma	Tinnitus
Gout	Tonsillitis
Haemorrhoids	Vertigo
Hay fever	

We won't cover

There's no cover for any claim for any insured person arising directly or indirectly from the following:

- any declarable pre-existing medical conditions unless the insured person only has conditions included in the 'Accepted conditions' list, or you've told us about them and, we've agreed to provide cover in writing
- any symptoms where a diagnosis has been sought but not yet received, that you or the insured person were aware of before opening the account or booking a trip (whichever is later)
- prescribed medication not being taken as directed
- travelling against the advice of a doctor or purposely travelling without medical advice when it was reasonable to have consulted a doctor
- travelling with the intention of seeking medical advice or treatment, undergoing medical investigations and/or any complications or new conditions found as a result of that advice, treatment or investigation
- an insured person travelling when they have received a terminal prognosis.

5. Policy Cover

Table of Benefits

The table below explains the main benefits, features, exclusions and limitations for each section of your policy. Please refer to the relevant section for further information.

Section	Main benefits and features	Per person, per trip		Significant or unusual exclusions and limitations
		Limit	Excess	
Cancelling or coming home early	Unrecoverable unused pre-paid costs associated with the trip. Additional travel costs (if unable to use a return ticket), and/or accommodation costs necessary to come home early	£5,000	£50	<ul style="list-style-type: none"> Pre-existing medical conditions which have not been accepted by us as covered for the trip Any event, incident, or circumstance if, at the time you opened your account or booked a trip (whichever is later) it was known or could reasonably be expected to have been known that it could impact the insured person's travel plans
Emergency medical and associated expenses	Emergency medical treatment if the insured person falls ill or is injured on their trip	£10 million Lower limits apply for some associated expenses	£50	<ul style="list-style-type: none"> Pre-existing medical conditions unless these have been accepted by us as covered for the trip Costs for unused return travel where we've provided an alternative as part of your claim
	Costs if quarantined during a trip			
Unexpected costs	Travel disruption Unexpected additional travel and accommodation costs to allow continuation of the trip if pre-paid travel plans are disrupted	£5,000	£50	<ul style="list-style-type: none"> Any event, incident, or circumstance if, at the time you opened your account or booked a trip (whichever is later), it was known or could reasonably be expected to have been known it could impact the insured person's travel plans Any claim where the insured person hadn't allowed enough time, or done everything they reasonably could, to get to their departure point for the time shown on their itinerary Any costs for running out of medication because the insured person hadn't taken enough with them to cover their time away
	Missed transport Cover if pre-booked transport is missed because of an unexpected transport delay	£1,000	£50	
	Delayed transport Cover if pre-booked transport is delayed	£250	Nil	
	Emergency travel documents Cover to enable continuation of the trip or to come home if a return ticket can't be used because of a lost, stolen or accidentally damaged passport or visa	£750	Nil	
	Emergency medical supplies Cover for emergency medical supplies if an insured person has to stay past their scheduled return date	£5,000	Nil	

Personal liability	Cover if an insured person causes an accident on a trip which leads to death or injury to any person, or loss or damage to property	£2 million	£50 for incidents arising from the occupation of temporary holiday accommodation	<ul style="list-style-type: none">• Claims arising from an insured person's trade business or profession or involvement in manual or physical work of any kind.• Use or ownership of animals, firearms, watercraft, electrically or mechanically powered vehicles, drones, or any other aircraft
Legal expenses	Cover to pursue a civil claim if an insured person suffers personal injury or death during a trip	£50,000	Nil	<ul style="list-style-type: none">• Any costs incurred before your claim
Your Belongings	If belongings, are lost, stolen or accidentally damaged during a trip	£1,500 total Including £400 for valuables, an individual item, pair or set and £500 for money (£100 for under 16s)	£50	<ul style="list-style-type: none">• Belongings, valuables or money deliberately left somewhere that is not in the insured person's full view, with someone they know, or their travel provider• Valuables or money unless in the insured person's hand luggage while they're travelling
	If bags are delayed for more than 12 hours on the outward journey	£250	Nil	<ul style="list-style-type: none">• Theft from an unattended vehicle or caravan unless it was broken into and the valuables or money were left in an enclosed storage compartment• Theft of valuables or money from an unattended vehicle or caravan unless left in an enclosed storage compartment• Hired sports equipment
Winter sports	Cover for loss, theft or accidental damage to winter sports equipment	£500	£50	<ul style="list-style-type: none">• Equipment deliberately left somewhere that is not in an insured person's full view, with someone they know, or with their travel provider• Hired sports equipment• Loss or theft from motor vehicles
	Piste closure	£300	Nil	
	Winter sports holiday disruption	£200		
	Ski pack	£500		

A. Cancelling or coming home early

What we'll cover

We'll pay the costs shown below if an insured person unavoidably has to cancel their trip or come home early because:

1. they, a person they're going to stay with, a close relative or a business colleague who must be at work in order for them to go on their trip becomes ill, is injured, dies or is quarantined. You'll also be covered if the insured person's travelling companion has to cancel the trip or come home early because of one of these events.
2. they or their travelling companion are:
 - a. called as a witness or for jury service or to attend a tribunal in a court of law
 - b. formally notified of redundancy
 - c. needed at home following a burglary or severe damage to their home
 - d. unable to reach or use their pre-arranged accommodation due to a natural disaster, severe weather, fire, explosion or an outbreak of food poisoning
 - e. denied boarding because there are too many passengers and no alternative is available for more than 12 hours from the scheduled departure time
 - f. a member of HM Armed Forces, the Emergency Services, a government department or the NHS and leave is cancelled due to an unexpected posting or an emergency in the UK
3. the insured person or their travelling companion's:
 - a. travel or accommodation provider becomes insolvent
 - b. pre-booked travel arrangements on their outward journey from the UK are cancelled or delayed for more than 12 hours or diverted after departure, and the travel provider is unable to provide suitable alternative arrangements within 24 hours of the original departure
4. in the 31 days before the departure date, or while the insured person is away on their trip:
 - a. they or their travelling companion is the victim of a violent crime that has been dealt with by the police
 - b. the FCDO issues an advisory notice advising British nationals against all (or all but essential) travel to the insured person's destination, or to leave the area in which they are staying
 - c. a government closes the border or introduces a local lockdown which prevents the insured person from travelling or continuing their trip
 - d. a terrorist attack or natural disaster happens within a 50-mile radius of the insured person's pre-arranged accommodation and they don't wish to travel or they wish to return home early

We'll pay for:

- Unrecoverable costs that each insured person has paid or legally has to pay for their own unused personal travel and accommodation, as well as unused pre-paid costs associated with the trip (for example, pre-paid excursions or kennel or cattery fees);
- Additional travel and accommodation costs to allow the insured person to return home early if they can't use their return ticket.

The most we'll pay for cancelling or coming home early is £5,000 per person. This includes limits of £250 for excursions.

We'll consider claims for costs which are unrecoverable from the insured person's travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL or similar organisations.

We won't cover

- anything excluded under section 4 Your health
- any claim where, at the time of opening your account or booking a trip (whichever is later), the insured person knew that the illness, injury or quarantine of a travelling companion, person the insured person was going to stay with, close relative or business colleague could reasonably be expected to affect the insured person's travel plans
- any claim caused by severe/adverse weather where the insured person hasn't allowed sufficient time to reach the departure point, taking into account the weather forecast for the journey
- travel and accommodation costs relating to timeshare or holiday club agreements for example management fees, maintenance costs and exchange fees
- any costs paid for using Air Miles or loyalty, reward or points schemes
- Voluntary redundancy, resignation or dismissal
- costs for coming home early unless they have been authorised by us before arrangements are made
- any claim for additional travel and accommodation costs if a return ticket hadn't been purchased before the claim event occurred
- any claim where the travel or accommodation provider has offered suitable alternative arrangements and the insured person has refused them
- any claim for coming home early after the insured person has chosen to move to alternative accommodation
- the cost of the original return travel to the UK if we've paid for alternative transport for the insured person to return home
- Anything in section 6. General exclusions.

B. Emergency medical and associated expenses

If you have a medical emergency contact the 24 hour Medical Assistance number on 0044 1603 605 142

In life threatening situations seek medical attention immediately, don't delay getting help but call our 24-hour Medical Emergency Assistance helpline as soon as you can. Our team will coordinate your treatment which may include moving you to another hospital or arranging to bring you home early. If necessary, we can arrange for a telephone consultation with our UK GPs.

In non-life threatening situations please contact our 24-hour Medical assistance number before making any arrangements for any of the following:

- admission to hospital
- treatment, tests or investigations as an outpatient
- repeat consultations with a doctor.

For a minor illness or injury treated with medication from a pharmacy or one-off treatment at a clinic, keep any receipts for costs incurred and contact us when you get home.

What we'll cover

We'll provide the cover shown below if an insured person is suddenly and unexpectedly ill, is injured or dies or is quarantined during a trip. By 'quarantine' we mean mandatory isolation in line with rules imposed by local government, or as advised by the insured person's treating doctor.

Emergency medical

Emergency medical treatment (including rescue services to get to hospital following injury or illness) and emergency dental treatment required for immediate pain relief only.

Associated expenses

- The necessary travel and accommodation costs for a person who has to stay with and/or travel to be with the insured person, where we agree this is necessary
- accommodation costs (of similar standard to the accommodation which had been booked for the trip) if the insured person;
 - needs to stay beyond their planned return date because they're quarantined or medically unfit to travel home;
 - is quarantined and the accommodation which had been pre-booked for the trip does not meet legal quarantine requirements
- bringing the insured person home if it's medically necessary, when it will be arranged by us
- costs of returning the insured person's body home or burial or cremation outside of the UK
- Unrecoverable costs that the insured person has paid (or legally has to pay) for their own unused personal travel and accommodation, as well as unused pre-paid costs associated with the trip.

The most we'll pay for

- emergency medical and associated expenses outside of the UK is £10 million per person
- associated expenses within the UK is £10,000 per person
- emergency dental treatment is £350 per person
- personal travel and accommodation costs £5,000 which includes £250 for excursions hospital or accommodation confinement benefit is £1,000 per person (we'll pay £50 for every 24 hours they're confined).

If a valid claim is made under this section, we'll also pay a benefit of £50 for each full 24 hours the insured person is in hospital, confined to their accommodation or quarantined, up to maximum of £1,000 per person.

We won't cover

- anything excluded under section 4 Your health
- any form of treatment that our Medical assistance provider thinks can reasonably wait until you return home
- extra costs following the insured person's decision not to move hospital or return home, where having consulted with their treating doctor, was deemed safe for them to travel by us
- alternative medicine or medical treatment that is not mainstream or the usual method of treatment of the insured persons illness or injury in the UK
- extra costs because the insured person has requested a single or private room
- any quarantine costs after the insured person has returned to the UK
- costs relating to any medical treatment received in the UK unless this is;
 - on-board a cruise in UK waters;
 - during travel to or from the Channel Islands or Isle of Man and these costs are not covered by a reciprocal health care agreement
- medication which, at the time the trip started, the insured person knew they'd need while they were away
- Quarantine costs of remaining in holiday accommodation where the insured person is able to return home
- costs for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
- Anything in Section 6 General Exclusions.

C. Unexpected costs

What we'll cover

Travel disruption

We'll cover unexpected additional travel and accommodation costs to allow the insured person to continue their trip or to get home at the end of their trip, if their pre-paid travel plans are disrupted for the following reasons:

1. The insured person is unable to reach their departure point or their pre-arranged accommodation due to a natural disaster, severe weather, fire, or explosion
2. A natural disaster, severe weather, fire, explosion or an outbreak of food poisoning means the insured person is unable to use their pre-booked accommodation
3. The insured person's travel or accommodation provider becomes insolvent
4. The insured person's pre-booked travel arrangements are cancelled or delayed for more than 12 hours from the time shown on their ticket or diverted after departure and the travel provider is unable to provide suitable alternative arrangements within 24 hours of the original departure
5. The insured person is denied boarding because there are too many passengers and no alternative is available for more than 12 hours

We'll also pay a proportionate refund for any unrecoverable costs for unused pre-paid event tickets, green fees and excursion costs if:

1. The insured person arrives at their destination later than scheduled due to their travel plans being disrupted for one of the reasons listed above
2. The cruise ship the insured person is travelling on is unable to dock at the scheduled destination.

Missed transport

We'll pay for alternative travel and accommodation costs to enable the insured person to reach their destination if their pre-booked transport is missed because of an unexpected transport delay, such as the vehicle they're travelling in breaking down, or public transport being delayed or cancelled.

Delayed transport

We'll pay £50 for each full 12-hour period an insured person's pre-booked transport is delayed if they decide to continue the trip.

We'll work out the length of the delay from the date and time of the scheduled departure.

Emergency travel documents

If an insured person's passport or visa is lost, stolen or accidentally damaged while they're outside the UK, we'll pay for an emergency travel document and additional travel and accommodation costs to enable them to continue their trip or return home if they can't use their return ticket.

Emergency medical supplies

If an insured person is unable to return home on their pre-booked transport and their prescribed medication has run out as a result of having to make alternative travel arrangements, we'll pay for emergency medical supplies.

The most we'll pay for

- travel disruption is £5,000 per person
- missed transport is £1,000 per person
- delayed transport is £250 per person
- emergency travel documents is £750 per person
- emergency medical supplies is £5,000 per person

All costs for alternative transport or accommodation must be of a similar standard to that which was originally booked.

The Excess applies to claims for Travel disruption and Missed transport only.

We won't cover

- any costs where the travel or accommodation provider has offered alternative suitable arrangements and the insured person has refused them
- any costs under Travel disruption or Missed transport where we've paid a claim for cancelling or coming home early due to the same event
- any costs for running out of medication because the insured person hasn't taken enough with them to cover the time away
- any claim under emergency travel documents, for travel and accommodation expenses of any person who could travel without the insured person making the claim but decides to stay with them
- the costs of purchasing a replacement passport or visa
- Anything in Section 6 General exclusions.

D. Your belongings

Please read this section carefully to ensure both the cover and the limits provided meet your needs. If the cover or limits don't provide you with enough cover then you may need to seek insurance for your belongings elsewhere, for example through your home contents insurance.

Belongings – means the insured person's luggage and its contents, anything worn or carried whilst travelling (but excluding money and valuables).

Valuables – means jewellery, watches, items made of or containing precious metals or stones, binoculars, handheld games consoles and equipment, mobile phones, mp3 players, photographic or video equipment, e-readers, laptops, tablets and any accessories designed to be used with any of these including headphones.

Money – means personal cash, postal or money orders, pre-paid coupons or vouchers, non-refundable pre-paid event and entertainment tickets, passports, visas, driving licences and travel tickets that are owned by the insured person.

What we'll cover

We'll cover you if any insured person's belongings, valuables or money are lost, stolen or accidentally damaged during the trip. We'll also pay for;

- The replacement of essential items that the insured person needs on the trip if their bags are temporarily lost by their transport provider on the outward journey and the transport provider can confirm the insured person was without them for more than 12 hours.
- Hire of replacement equipment if an insured person's golf equipment is lost, stolen, accidentally damaged or delayed by their transport provider on the outward journey and the transport provider can confirm the insured person was without it for more than 12 hours.

We'll choose to settle any claim by payment or replacement and all claims will be settled based on their value at the time of loss. We won't pay the cost of replacing with new items and we also won't pay more than the original cost that the insured person paid for the items.

For golf equipment, we'll calculate the value of any item at the time of loss less a deduction for wear and tear and depreciation.

The most we'll pay for

your belongings is £1,500 per person. This includes limits of:

- £500 for money (£100 if under 16 years old)
- £400 for any valuables, individual items, pairs or sets
- £250 for the temporary loss of bags.

The excess doesn't apply to claims for temporary loss of bags.

We won't cover

- belongings, valuables or money that have been deliberately left somewhere that isn't in the insured person's full view, with someone they know, or with their travel provider
- valuables or money unless kept in the insured person's hand luggage while they're travelling
- theft from an unattended motor vehicle or caravan unless it was locked and there is evidence of a break in.
- theft of valuables or money from an unattended vehicle or caravan unless left in an enclosed storage compartment, boot or luggage space.
- theft from a hotel room/apartment unless there's evidence of a break in and any valuables and/or money were left in a locked safe
- damage to glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items
- belongings, valuables or money confiscated or detained by customs or other officials
- items used in connection with an insured person's job unless they belong to the insured person personally
- pedal cycles, fishing or scuba equipment, or drones
- winter sports equipment, for example (skis, snowboards, boots, helmets, bindings or poles) see section I. Winter sports' for details of the cover provided under this policy.
- parts and accessories of any motor vehicles, caravans, trailers, aircraft, boats, boards or craft designed to be used on or in water
- contact lenses, hearing aids, or medical or dental fittings
- bonds, securities or documents of any kind (other than those defined as money above)
- shortages due to a mistake or change in exchange rates
- wear and tear or loss of value
- hired sports equipment
- claims for delayed baggage on the insured person's return trip home
- Anything in section '6. General exclusions'.

E. Accidental death or permanent disability

What we'll cover

We'll pay a benefit if an insured person suffers an accidental bodily injury during their trip that requires urgent and immediate medical attention, and within 24 months of the accident the injury leads solely, directly and independently to one of the following:

1. Death (the benefit will be paid into the insured person's estate).
2. Total and permanent loss of use of an entire arm, leg, hand or foot.
3. Permanent loss of sight to the extent that the insured person is eligible to be registered as severely sight impaired.
4. Permanent disablement which entirely prevents the insured person following any occupation suited to their education, experience and capability.

We'll pay £50,000 per person for accidental death or permanent disability (other than death benefit if under 16 years old, where we'll pay £1,000).

Only one benefit will be paid under this section, regardless of the number of injuries sustained.

No excess applies to this section.

We won't cover

- accidental death or permanent disability claims where the insured person is taking part in any aerial activity
- any claim for accidental death or permanent disability caused by sickness, disease, nervous shock, or naturally occurring condition or degenerative process
- Anything excluded in section '6. General exclusions'.

F. Personal liability

What we'll cover

We'll cover compensation an insured person legally has to pay if they cause an accident during a trip that leads to:

1. Death or physical injury to any person.
2. Loss or damage to property or belongings, including temporary holiday accommodation not owned by any insured person or member of their family.

We'll also pay any legal costs or expenses incurred by the insured person in relation to the incident.

Our consent must be obtained in writing before the insured person incurs any expenses.

- the most we'll pay for personal liability is £2 million per incident, per policy

The £50 excess is only applicable for claims relating to temporary holiday accommodation.

We won't cover

- fines or damages to be paid as punishment rather than compensation
- loss of or damage to property which belongs to, or is under the control of any insured person, a member of their family or employee, other than temporary holiday accommodation
- death or bodily injury of an insured person, member of their household, or anyone employed by them
- liability arising from
 - anything in connection with an insured person's trade business or profession, voluntary, charity or conservation work, casual paid or unpaid work
 - involvement in manual or physical work of any kind
 - owning or using
 - any land or building, other than temporary holiday accommodation which is not owned by an insured person or a member of their family
 - animals
 - firearms, other than sporting guns used for clay-pigeon or small-bore shooting
 - watercraft (other than surfboards or craft propelled by oars or paddles)
 - electrically or mechanically powered vehicles, other than golf buggies or vehicles designed to assist disabled persons (as long as not registered for road use)
 - drones or aircraft of any description
- Anything excluded in section '6. General exclusions'.

G. Legal expenses

Legal expenses cover is underwritten by Aviva Insurance Limited. Claims handling is undertaken by Arc Legal Assistance Limited or such other company as we notify you of from time to time.

What we'll cover

If an incident causes the death of or injury to an insured person during the trip, which wasn't their fault we'll provide a lawyer and legal costs to pursue a claim.

- The most we'll pay for legal expenses is £50,000 per person
- No excess applies to this section.

Personal legal advice

We'll give you confidential advice over the phone on any personal legal problem that may lead to a claim under this section.

We'll tell you what your legal rights are, what course of action is available to you and whether these can be best implemented by you or whether you need to consult with a lawyer.

We won't cover

- claims that don't result from a specific incident that happened during the trip
- costs incurred prior to our written acceptance of your claim
- an application for judicial review
- claims made by anyone other than you or your family enforcing their rights under this cover
- claims which, in the lawyer's opinion, are more likely to fail than succeed
- claims where the costs of the claim are more than the potential compensation
- costs relating to a contingency fee arrangement. In some countries a lawyer will only work for you if they receive a percentage of the compensation that you are rewarded. You cannot recover that percentage from this insurance
- Anything excluded in section '6. General exclusions'.

Choice of lawyer

- if court proceedings are issued within the UK or there is a conflict of interest, you can choose your own lawyer
- for proceedings outside the UK, we'll choose the lawyer
- we'll appoint the lawyer subject to acceptance of our standard terms of appointment which are available on request.

Our rights and your obligations

- on request, your lawyer must provide us with the information or opinion about your claim
- you must fully co-operate with us and the lawyer
- you must notify us immediately if anyone offers to settle a claim. If you don't accept an offer which the lawyer advises is reasonable, we may refuse to pay further costs.
- if your claim is successful, you must instruct your lawyer to attempt to recover all costs relating to your case.
- this cover will end if you:
 - settle or withdraw a claim without our agreement
 - don't co-operate with us or the lawyer
 - dismiss a lawyer without our consent.

We'll not withhold consent without good reason.

If, due to the above, we incur costs that wouldn't otherwise be incurred, we reserve the right to recover these from you.

H. Sports activities

What we'll cover

We'll cover injury, illness or death that occurs whilst taking part in most sports activities. The activities that are not covered are in the Excluded activities list below.

You and all other insured persons must take all reasonable precautions to protect yourselves against illness and injury, including making use of any appropriate safety equipment, including helmets, following any instructions provided (if taking part in an organised activity) and only taking part if medically fit to do so.

Some activities are excluded under the Personal liability section, particularly those involving the use of aircraft, watercraft and mechanical or electrical vehicles. Please refer to 'F. Personal liability' for further information.

We won't cover

Any claim as a result of any insured person:

- training for, or taking part in any race or time trial, organised sports event or competition, or any display, performance or tournament
- participating in an activity as a professional or where being paid or receiving benefits of any kind, such as travel and/or accommodation expenses
- Anything excluded in section '6. General exclusions'.

Excluded activities

There's no cover for any claim that happens as a result of any insured person participating in the activities listed below or any financial loss as a result of an insured person being unable to participate in these activities.

Land

- adventure racing, endurance events, marathon, ultramarathon, multi-discipline events
- big game hunting, hunting
- boxing, martial arts
- caving, potholing
- charity or conservation work that is not organised through a registered organisation, is not voluntary or involves work at heights over 3 metres or work in a healthcare facility
- cycle racing
- expeditions
- free running, parkour
- horse riding involving jumping or hunting
- mountain biking – other than trails graded as easy or moderate
- mountaineering, rock climbing, bouldering (outdoors), or via ferrata
- track events involving the use of motor vehicles
- trekking that involves an ascent to more than 5,000 metres altitude.

Excluded activities...continued

Water

- canyoning, coasteering
- cliff diving or jumping
- free diving
- high diving
- ice diving
- kite surfing
- river sports involving rivers over grade 3
- sailing or yachting more than 12 miles from shore or where not following the sailing regulations and competency requirements for the destination
- scuba diving
 - where this is the main reason the trip was booked
 - where not accompanied by a qualified instructor or dive master
 - beyond the depth to which the insured person is qualified to a maximum of 40m
 - that is professional, commercial or technical diving in nature, including but not limited to enriched air, tutor, solo, wreck, cave or cavern diving
- Water ski jumping.

Aerial

- base jumping
- gliding
- hang gliding
- parachuting
- paragliding
- sky diving or parachuting (other than tandem skydiving through a licensed operator).

Winter sports activities

- bobsleigh, cresta, luge, skeleton
- freestyle skiing or snowboarding
- off-piste skiing (unless accompanied by a qualified guide at all times in areas the resort management consider to be safe)
- heli-skiing
- glacier skiing
- ski flying, jumping, stunting, or surfing
- ski mountaineering.

I. Winter sports

What we'll cover

Winter sports are covered up to 31 days per calendar year.

Winter sports equipment

We'll cover the insured person's skis, snowboards, boots, helmets, bindings and poles if lost, stolen or accidentally damaged, we'll also cover their lift pass if it is lost or stolen.

We'll pay for the hire of replacement equipment if the insured person's own winter sports equipment is lost, stolen, accidentally damaged or lost in transit for more than 24 hours.

Piste closure

This section does not apply to cross-country skiing.

If all pistes at the resort the insured person has booked are closed because of lack of snow, excessive snow or high winds we'll pay a daily benefit up to the limit shown below.

Winter sports holiday disruption

We'll pay a benefit for each day that an insured person is medically certified as being unable to ski or board, as well as a proportionate refund of their non-refundable ski pack (lessons from a ski school, ski hire and lift pass).

We'll pay a benefit for additional travel and accommodation expenses if an insured person is delayed for more than 5 hours by avalanche or landslide and this means they cannot reach their resort or delays their departure from the resort on their return home.

The most we'll pay for winter sports equipment is £500 per person. We'll calculate the value of any item at the time of loss less a deduction for wear and tear and depreciation.

Age of Winter sports equipment	What we'll pay
Less than 1 year old	90% of value
Less than 2 years old	70% of value
Less than 3 years old	50% of value
Less than 4 years old	30% of value
Over 4 years old	10% of value

The most we'll pay for

- £300 for piste closure, (£30 per day)
- £250 for loss or theft of lift pass
- £200 for winter sports holiday disruption (£50 per day), other than for a ski pack where we'll pay up to £500
- £250 for hire of replacement equipment

The £50 excess applies to claims for winter sports equipment only.

We won't cover

Any claim as a result of any insured person:

- winter sports equipment which has been deliberately left somewhere that is not in the insured person's full view, with someone they know, or with their travel provider
- wear and tear, loss of value, or any damage caused by cleaning, repairing or restoring
- hired sports equipment
- loss or theft from motor vehicles
- Anything in section '6. General exclusions'.

6. General Exclusions

These exclusions apply to all sections of this worldwide travel insurance.

- Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event:
 - war, invasion, act of a foreign enemy, hostilities or warlike operation or operations (whether war has been declared or not), civil war, revolution, rebellion or insurrection, civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising, military power (even if properly authorised by the duly elected government), usurped power
 - an attempt by hackers to damage or destroy a computer network or system (i.e. cyberattack)
 - any action taken to prevent, control or suppress, or which in any way relates to these exclusions.
- Claims directly or indirectly caused by
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
 - pressure waves caused by an aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Any claim for death, injury or illness resulting from the insured person's
 - suicide or deliberate self-inflicted injury
 - misuse of alcohol or drugs or consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol addiction) to an extent which causes immediate or long term physical or mental impairment, including impairment to the insured person's judgement causing them to take action they would not normally have taken
 - misuse of alcohol or drugs causing an exacerbation of an accepted medical condition
- Any claim that results from any insured person:
 - deliberately putting themselves at risk of death, injury or illness (unless their life was in danger, or they were trying to save human life)
 - standing or climbing on any balcony railing or jumping from or between balconies
 - flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)
 - being in control of a motor vehicle, unless fully licensed for such a vehicle in the UK (where applicable) and complying with all local laws applying to the use of the vehicle, for example, wearing a seatbelt where this is required by law (including if they're a passenger)
 - using a motorcycle, scooter, moped, or quad bike unless wearing a crash helmet
 - being in control of an electric or motor vehicle and
 - i. acting in a dangerous or careless manner.
 - ii. exceeding the legal speed limit.
 - iii. drink or drug driving.

- Any claim because an insured person doesn't feel like travelling or doesn't enjoy the trip
- Any claim if you travel against the advice of the FCDO
- Any claim that happens as a result of an insured person travelling against the advice of the FCDO.
 - not complying with advice or measures which have been put in place by a government in the UK or overseas, for example quarantine rules or curfews.
 - not having the correct travel documents or not meeting the entry requirements to a country you are travelling to or through (for example visas or vaccination records).
- Any claim as a result of an insured person having to quarantine on return to the UK
- Any claim for costs which are recoverable from your travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL or similar organisations
- Any claim in relation to any event, incident or circumstances if, at the time you opened your account or the insured person booked a trip (whichever is later), the insured person knew that, or could reasonably be expected to have known that
 - the event or incident had already occurred or was going to occur
 - the circumstances existed, or were going to exist,
 - the event, incident or circumstances could reasonably be expected to affect the insured person's travel plans
- Any claim for loss or theft unless reported to the police and a written report obtained (where it is not possible to obtain a police report we'll accept other independent proof of loss such as a letter from the transport company, accommodation provider or vehicle hire company)
- Any claim where the insured person hasn't allowed enough time, or done everything they reasonably can, to get to their departure point for the time shown on their itinerary
- Any loss that is not specifically described in this policy
- Any costs you or another insured person have paid on behalf of persons not insured under this policy
- Any claim for course or tuition fees, project costs, sponsorship fees or similar
- Any incident which occurs after 31 days
- Any claim resulting from a tropical disease where the insured person hasn't had the recommended inoculations and/or taken the recommended medication
- The cost of Air Passenger Duty (APD)
- Travelling against the advice of a doctor or purposely travelling without medical advice when it was reasonable to have consulted a doctor
- Travelling with the intention of seeking medical advice or treatment, undergoing medical investigations and/or any complications or new conditions found as a result of that advice, treatment or investigation.

7. General conditions

Your cancellation rights

You have a statutory 14-day period in which to cancel this policy. This period begins on the date you open your account or the date you receive your policy document, whichever is later.

You can cancel this policy at any time, in order to do so First Directory must be cancelled. If it is not cancelled, this policy will remain in force until any of the automatic termination events shown below occurs, or this policy is cancelled in accordance with the rights shown in the General conditions section.

To exercise your right to cancel, please contact **first direct**.

Our cancellation rights

first direct may cancel the Travel Insurance immediately on our behalf by sending at least 30 days' written notice to your last known postal and/or email address setting out the reason for cancellation. Valid reasons include but are not limited to the following:

- where we reasonably suspect fraud
- where you fail to co-operate with us or provide us with information or documentation we reasonably require and this affects our ability to process a claim or defend our interests
- where you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See section '4. Your health', and 'information and changes you need to tell us about' in section '3. Things you need to know about this insurance'.
- where we decide to offer this policy through an alternative provider

We may also cancel this policy in accordance with the First Directory Terms and Conditions. Please refer to that document for further details.

Automatic termination of cover

The policy will remain in force until the first of the following automatic termination events occur
The account holder:

- closes the 1st Account from which the fee is debited
- cancels First Directory
- reaches 70 years of age (sole accounts) or all account holders reach 70 years of age (joint accounts). An account holder will not be eligible for cover if they reach 70 before the policy terminates
- is no longer a UK resident
- we cancel First Directory under one of the reasons set out in the First Directory Terms and Conditions

As your circumstances may change over time, it's important you review the Terms and Conditions of your Worldwide Travel Insurance regularly to check you remain eligible and that the cover remains adequate for your needs.

If an insured person is on a trip at the time an automatic termination event occurs, all cover will cease when the trip ends.

When we can make changes to your cover

We can, at any time and after taking a fair and reasonable view, but no more than once in a 6 month period, make changes to your Travel Insurance Terms and Conditions, to reflect changes in our expectations of the future likely cost of providing cover. Policy cover may increase or decrease, but the changes will not be made for the sake of recouping past losses. When doing so we will only consider one or more of the following:

- our experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature
- information reasonably available to us on the actual and expected claims experience of insurers of similar products
- widely available economic information such as inflation rates and exchange rates.

Additionally, we can, at any time and after taking a fair and reasonable view, make changes to your Travel Insurance terms and conditions:

- to reflect changes (affecting us or your policy) in the law or regulation or the interpretation of law or regulation, or changes in taxation
- to reflect decisions or recommendations of an ombudsman, regulator or similar person, or any code of practice, with which we intend to comply
- in order to make your policy clearer and fairer to you or to rectify any mistakes that may be discovered in due course.

Changes (together with the reasons for such changes) will be notified to you in writing at least 30 days in advance.

Claims Fraud

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy and we may cancel your policy and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you to include recovery of any sums paid to you in respect of the fraudulent claim.

Contribution to claim

If, at the time of an incident which results in a claim under this policy, there is any other insurance or other source covering the same loss, damage, expense or liability, we are entitled to approach that insurer and/or other source for a contribution towards the claim and will only pay our share.

Your duty to prevent injury, loss, theft or damage

You and all other insured persons must take all reasonable precautions to protect yourselves, your property and the property of others.

Transfer of rights

You cannot transfer your rights under this policy. A person, partnership (whether limited or not) or company who is not insured under this policy has no rights under the Contracts (rights of third parties) Act 1999 to enforce any of its terms.

Payments made under compulsory insurance regulations and rights of recovery

If the law of a country in which this policy operates requires us to settle a claim which, if this law had not existed, we would not be obliged to pay, we shall be entitled to recover such payments from the relevant person insured or the person who incurred the liability.

Choice of Law

The law of England and Wales will apply to this contract, unless:

- you and we agree otherwise; or
- at the date of the contract you are a resident of Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Multiple accounts

Where an insured person holds more than one First Directory account, only one travel insurance policy will apply. As such we will only pay out once per insured person for the same event.

Complaints

What to do if you're unhappy

If you're unhappy with any aspect of the handling of your claim we would encourage you, in the first instance, to seek resolution by contacting the Travel Claims Helpline number; or if your complaint is regarding anything else please contact the Customer Services Helpline number.

What will happen if you complain?

We aim to resolve all complaints as quickly as possible. If we are unable to resolve your concerns quickly, we will:

- acknowledge your complaint promptly
- assign a dedicated complaint expert who will review your complaint
- carry out a thorough and impartial investigation
- keep you updated of the progress
- provide a written response within eight weeks of receiving your complaint, this will inform you of the results of our investigation or explain why this isn't possible.

Where we've been unable to resolve your concerns or have been unable to resolve your complaint within 8 weeks, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision, you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

Please be aware that the Financial Ombudsman Service will only be able to consider your complaint when we have had the opportunity to consider and resolve this.

Financial Services Compensation Scheme

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk

Privacy overview

first direct Privacy Overview

In this section when we say ‘we’, we mean **first direct**, a division of HSBC UK Bank plc.

first direct's Privacy Notice explains how we collect, disclose, transfer and store your information, and sets out your rights in relation to your information. You can find an overview in your First Directory terms and Conditions, or the full Privacy Notice at firstdirect.com/privacy or by asking for a copy by phone.

We'll inform you when we make any changes to our Privacy Notice.

Aviva Privacy Notice

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at aviva.co.uk/privacy-policy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Industrial Estate, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include **first direct**, who are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal
- to support legitimate interests that we have as a business. We need this to:
- manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud,
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example, we may need to use personal information to carry out anti-money laundering checks.

We may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so. You might find it helpful to show them this privacy notice.

The personal information we collect and use will include name, address, date of birth and financial information. If a claim is made we'll also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. We'll ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens, we will make this clear to you at the time. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the ‘Contacting us’ details below. Please note that if consent to use this information is withdrawn, we will not be able to continue to process the information you gave us for this/these purpose(s). This would not affect our use of the information where consent is not required.

Of course, you don’t have to provide us with any personal information, but if you don’t provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we use as part of this application may be provided to us by a third party. This may include information already held about you within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Reference Agency Searches

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

The identity of our Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at www.transunion.co.uk/crain

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we may use an automated underwriting engine to provide a quote for this product, using the information we have collected.

How we share your personal information with others

We may share your personal information:

with the Aviva group, our agents and third parties who provide services to us, **first direct** and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,

- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with our brokers who arrange and manage such reinsurance and insurance arrangements.

They will use your data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area (“EEA”). We’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy.

We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, including profiling and marketing, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the 'Contacting us' details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Pitheavlis, Perth PH2 ONH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

Fraud Prevention and Detection

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.

You should show this notice to anyone who has an interest in the insurance under the policy.

first direct

Contact us online or by phone

chat with us via our App or message us via Online Banking

03 456 100 100[†]

firstdirect.com

first direct 40 Wakefield Road, Leeds LS98 1FD.

If you'd like this document in another format eg large print, Braille or audio, please give us a call. For more information about how we make communicating with us accessible visit **firstdirect.com/accessibility**

[†]If calling from abroad **+44 113 234 5678**. For more information on contacting us via BSL video relay service or Next Generation Text Services (NGTS) visit **firstdirect.com/accessibility**. Because we want to make sure we're doing a good job calls may be monitored and/or recorded, we hope you don't mind.

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