



 BARCLAYS

Your Travel Welcome Pack

If you opened your pack before 19th January 2021 and we have written to you to tell you your terms are changing then these are your new terms.

Welcome to your Travel Pack

Enjoy more comfort and reassurance while you're away with Worldwide Travel Insurance¹, and Comprehensive Breakdown UK and European RAC Cover. All for £14.50 a month.

Don't forget to save the phone numbers below in your mobile phone so they're always to hand when you need them.

Features you enjoy now

Worldwide Family Travel Insurance

Whether you're skiing on the slopes at Chamonix or exploring the Great Barrier Reef, you and your family¹ are covered. Includes a 24-hour medical emergency support line.

If you or your family have a pre-existing medical condition:

You can use the **Barclays app** or **Online Banking** to let us know securely online about any medical conditions that you, your partner or your children have. You can also call us on **0800 046 2768** to check whether conditions can be covered².



RAC Comprehensive Breakdown Cover

You can relax when you drive as you now have RAC Roadside, Recovery At Home and Onward Travel in the UK – and breakdown cover in Europe.

For assistance 24/7, 365 days a year:

From the UK, call **0330 159 0234**

When travelling in Europe, call
+44 161 452 3205*.



¹ Each Pack holder and his/her domestic partner must be under 80 years of age at the start of any trip to qualify for travel insurance. Covers children under 23 when the trip starts (including stepchildren and foster children) when travelling with you or your partner, or travelling on their own to visit and stay with close relatives who live abroad. All trips must start and end in the UK and last no longer than 31 days.

² Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by our Medical Risk Assessment team.

You'll find terms, conditions and exclusions for the features included in your Travel Pack on the following pages (please read them carefully so you'll know what's covered – and what's not).

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Barclays Pack terms and conditions

In these terms and conditions:

- '**we', 'us'** and '**our**' refers to Barclays Bank UK PLC, unless stated.
- '**Pack holder**' is the person who made the application to purchase the Pack.
- '**Partner**' is the person nominated by the Pack holder, who lives at the same address.
- '**UK resident**' means a person who spends at least 183 days a year within England, Wales, Scotland or Northern Ireland.

If you have a Barclays current account

You can apply for a Pack through Online Banking, the Barclays app or visiting a branch.

These terms cover your Pack. If there's inconsistency between these and the Retail Customer Agreement, these terms take priority in relation to the Packs.

Each of the benefits and services in the Pack are provided to you under a separate agreement with the provider of the relevant benefits or services and the provider is responsible for providing the relevant benefits and services to you. The provider may be a company within the Barclays group of companies or by a company outside that group.

A Pack is a set of services (such as insurance) available to any eligible person aged 18+ for a monthly fee. You can only purchase a Pack and claim the benefits included in it if you are a UK resident.

Eligibility for Pack benefits

Before choosing a Pack, you should check that you are eligible for the benefits under each policy or feature. We will provide information and ask you questions to help you do this. For instance, you may not be eligible to claim for certain benefits because of your age or you have a pre-existing medical condition.

What you pay

You pay a monthly fee in advance for each Pack purchased, as set out in the 'Statement of Price' within the About Our Insurance Services section. The Pack fee includes Insurance Premium Tax at the current rate. The monthly fee is the cost of the Pack as a whole. No part of any Pack fee is attributable to any particular benefit or service in your Pack. You will not be entitled to a refund or reduction in the Pack fee if you choose not to use a benefit or service, you're not eligible for a benefit or service, or it's not otherwise available to you. You must have a Pack for a minimum term of six months from the date you purchase the Pack (unless we say otherwise in these terms) after which you can close the Pack at any time.

You may be able to add additional features to the services included in a Pack and we'll tell you what these cost before you choose to add them.

By agreeing to these terms and conditions you provide Barclays authority to:

- (i) debit a part payment of the monthly Pack fee to cover the period from the date on which you purchase the Pack, up to the last day of that month; and thereafter
- (ii) debit the monthly Pack fee
- (iii) apply a change to the monthly Pack fee subject to the appropriate notice period

All payments will be taken in advance from your Barclays current account on the first working day of the month on an ongoing basis until your Pack is cancelled. You must ensure you have sufficient credit funds in your Barclays current account to cover the monthly Pack fee, otherwise you may incur borrowing charges in line with any arrangement you have with us.

Keeping each other informed

We need you to tell us about changes to your situation or personal details, and we'll keep you informed about certain things that affect you. Information will only be sent to you, the Pack holder.

How we contact you

We'll contact you, the Pack holder, using the details you have given to us. This may include using your landline phone, mobile, email or home address. If you have a Barclays current account, we may also contact you through Online Banking or the Barclays app if you use these.

You can tell us how you want us to contact you, for example by post or your available digital channel. Where we can, we'll contact you using your preferred method. We may not always be able to do this – for example, sometimes the law may require us to send you something by post. If we send information to you at the most recent postal address you have given us and it's returned to us as undelivered, we'll stop using that address unless we are required by law or regulation to send you information.

If you have not told us how you'd prefer us to communicate, then we'll normally contact you by email. If we send you information through Barclays Online Banking, we'll text you or send you an email or other electronic message reminding you to view any new message we've posted. Where we do this, we won't normally send documents to your home address as well (unless we have to or you have asked us to).

Once we've sent a message to you, we'll assume you have received it. So it's important to look out for notifications like emails or texts from us.

We are always working to make our services more convenient and flexible so we may introduce new ways of communicating with you in the future.

Help us to keep your information private

It's your responsibility to control who reads your information. When you choose how you would like us to contact you, you should choose a method that will be most secure for you. If you use a method that other people can access or read (such as a shared email address or shared mobile number), please be aware that these people will also be able to access the information we send you.

Keeping your details up to date

When we send information to you, we'll send it to the most recent contact details we have for you. If these details change and you don't tell us straight away, you may not receive information that could be important – or it could fall into the wrong hands. If you have given us contact details (even if you think we don't use some of them, such as your mobile phone number), you must let us know if they change. This will include your:

- home address
- email address
- landline phone number
- mobile phone number

It's very important that you also keep us informed if there are any changes to your situation, personal details or any other important changes that are relevant to us – for example, if you:

- change your name
- move to another country and are no longer a UK resident

If you don't keep all your details up to date, this might affect your eligibility for Pack(s), or how they work. This is also so we can continue to manage your Pack(s), and communicate with you including notifying you of changes. We also respect your privacy and we don't want to send you unwanted information.

If you wish to remove or change the Partner named on the Pack(s), we'll close your Pack(s) to do this before opening a new Pack(s). The minimum term will re-start upon the purchase of a new Pack(s).

Contacting us

You can always contact us through your available digital channel, or other electronic methods we tell you about. You can also contact us by telephone using the details we give you, by visiting a branch or by post. We'll let you know if our details change.

You can contact us by any of the following methods:

- Log into the Barclays app and select the 'call us' feature
- By telephone on **0800 158 3199**
- Visit your local branch
- In writing to **Barclays, Leicester LE87 2BB**

Closing your Pack or leaving Barclays

Whilst we'd be very sorry to lose you, you can close your Pack within the 14-day cooling off period, which starts the day your Pack is purchased or you receive your Welcome Pack, whichever is later. If you close your Pack within this period and have paid your first monthly Pack fee, it will be refunded. You can also cancel or close your Pack at any time after the minimum term explained below has ended. If we need to close your Pack, we'll follow the process set out below.

Duration and Minimum Term

You must have a Pack for a minimum term of six months from the date you open the Pack, after which the Pack will automatically renew on a monthly basis and after which you can close the Pack at any time. There are some exceptions to this minimum term requirement. You may close your Pack:

- within the 14-day cooling-off period as set out above
- if you experience financial hardship due to a significant change in personal circumstances, for example, you're declared bankrupt
- if you're no longer resident in the UK
- after we have notified you of an unfavourable change to the terms of the Pack you hold, such as an increase in price or a change in what the Pack provides (provided that you do so before the change takes effect)
- if you have Travel Pack or Travel Plus Pack and are no longer eligible for the travel insurance benefit as you are 80 years of age

- if you have Travel Pack or Travel Plus Pack and serious ill health, injury or mental incapacity prevents you from travelling or death of the Pack holder, spouse/partner

If you tell us you want to close your Pack, closure will take effect on the day that we receive notice from you (so the insurance and your right to receive any of the other services within the Pack will end on the date we receive your notice). You will receive a part refund for the remaining number of days in that month, including the day we receive your notice. You won't be able to use any benefits or services linked to it any more although you can still make a claim for an event which occurred whilst you were insured.

We will not let you re-select the same Pack for 12 months if you cancel it within the minimum term, or your Barclays current account is closed by Barclays Financial Assistance or if you do not comply with these terms and conditions.

You are unable to cancel individual insurance Pack products, only the whole Pack.

You can cancel your Pack within the Barclays app, Online Banking, by calling us, visiting a branch or by writing to Barclays, Leicester LE87 2BB.

When we can close a Pack

We can close a Pack by giving you at least 30 calendar days' notice. This also applies during the minimum term. However, we may close your Pack immediately or on less notice if we reasonably believe you have seriously or persistently broken any terms of the agreement or we reasonably believe any of the following applies:

- you put us in a position where we might break a law, regulation, code or other duty that applies to us if we maintain your Pack
- you give us any false or inaccurate information at any time
- you commit (or attempt) fraud against us or someone else
- you behave in a threatening or abusive manner to our staff
- you become bankrupt
- your Barclays current account is closed by Barclays Financial Assistance

The insurer may also cancel the insurance policies within Travel Pack as set out in the terms and conditions of the policy document.

Using the Current Account Switch Service

If you decide to switch your current account from us by using the Current Account Switch Service, your Pack will be closed on the same day that your Current Account is closed.

Changes we can make to this agreement

Sometimes we'll want or need to change things, such as charges or terms of our agreement. For most changes, we'll tell you in advance, but we don't always need to do this.

We review the Packs from time to time and may make changes to them, including the benefits and services included in a Pack or the providers of these or the monthly Pack fee. We may also make changes to the terms on which each benefit is provided (such as changes to the terms of an individual policy). We'll give you 30 calendar days' notice before any changes apply.

If we make changes to a Pack, we will provide information about you to any new provider to make sure there is no interruption in the benefit or service you receive. The new provider will use your information to provide you with the benefits and services.

Changes we need to tell you about in advance

We may make changes to your agreement with us because:

- we're changing a service we already offer, or introducing a new service that needs a change to the terms of this agreement, such as introducing a new charge
- we're changing the agreement to be in line with the banking industry and our competitors
- we're withdrawing a service or type of Pack
- we're moving you from one type of Pack to another for a good reason – examples of this include where we're withdrawing a Pack
- we need to make changes to take account of developments (or changes we reasonably expect to help) in technology (including the systems we use to run our business), or in the banking system generally

- our agreement or the Pack is affected by a change in the law or regulation (including industry codes we follow) or decisions of the Financial Ombudsman, a regulator or court
- changes in our costs (including changes we reasonably expect to happen) mean we need to change or introduce charges

Because you may have your Pack with us for many years, we need the flexibility to manage our business long term, including providing a sufficient financial return for us to operate our business in a prudent and sustainable manner. We can't predict everything that may affect our business, so there may be other reasons we have not set out above when we need to make a change. But please be assured we'll only make changes we think are fair and will give you 30 calendar days' notice of the change unless we are prevented from doing so by law or regulation, or the change is in your favour.

If we give you notice as set out above and you don't tell us you want to close your Pack, then we'll treat you as having accepted the change. If you don't want to accept the change and want to end this agreement and close the Pack, you must tell us before the proposed change applies.

Changes we don't need to tell you about in advance

We don't have to tell you about changes to these terms and conditions (or changes in the insurer terms and conditions) in advance when any of the following happen:

- if the change is in your favour
- we make a change because a change in law or regulation says that we have to by a particular date, and there isn't time to give you notice.

Instructions for your Pack(s)

We will only accept instructions from the Pack holder about the Pack (including to change your contact preferences and to apply for new Packs, products and services).

Your partner will be able to register a product, if required, or make a claim for the Pack benefits or services. They cannot provide any other instructions in relation to the Pack.

If you think your security has been compromised

If you think someone (except someone you have asked to provide Pack information) has used or is able to use any of the means of access to your Pack, you must tell us as soon as you can by using the contact details shown in the 'Unauthorised access to your Pack?' section.

If you have a Barclays current account, we can arrange to temporarily suspend access to a service (such as Telephone Banking) to prevent anyone misusing your Pack(s).

You must give us any information we ask for about what has happened. We'll pass this to the police if we have to, or if we think that will be useful.

Unauthorised access to your Pack?

If you think someone could have got unauthorised access to your Pack, call us right away:

- **0800 400 100*** – 24 hours
- **+44 2476 842 099*** – if calling from outside the UK

Complaints and the protection you have

If you have a complaint

We want to hear if you feel unhappy with the level of service you have received from us. If this relates to your claim, we recommend you contact the insurer to avoid any delay. Details of how to contact the insurer are set out in your policy documents.

Your feedback gives us the opportunity to put matters right and improve our service to all our customers. A leaflet detailing how we deal with complaints is available on request in our branches, from the Barclays Information Line on **0800 400 100*** or at barclays.co.uk.

You can contact us to complain by any of the following methods:

- Log in with your Online Banking details and select 'contact us' from the top menu
- Log into the Barclays app and select the 'call us' feature
- By telephone on **0800 282 390**
- In writing to Freepost Barclays Customer Relations

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service (FOS):

- In writing to Exchange Tower, London E14 9SR
- Online on financial-ombudsman.org.uk
- By email to complaint.info@financial-ombudsman.org.uk
- By telephone on **0800 023 4567**.

The FOS is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms.

You can get details of those who are eligible complainants from the FOS.

Nothing in these terms, including referral to the Financial Ombudsman Service, affects your statutory rights.

Using information about you

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your Pack(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted third parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to barclays.co.uk/control-your-data or you can request a copy from us.

Credit Reference Agencies and Fraud Prevention Agencies

In order to process your application, we will supply your personal information to credit reference agencies and fraud prevention agencies and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and record debts and prevent criminal activity. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance or employment.

Once you open a Pack with us, we will share pack data with the credit reference agencies on an ongoing basis.

If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies' websites:

- transunion.co.uk/crain
- equifax.co.uk/crain
- experian.co.uk/crain

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to **barclays.co.uk/control-your-data** or you can request a copy from us.

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 is provided to you and anyone else covered by this policy. The contract of insurance consists of the following elements:

This welcome booklet

Any endorsements to your policy (as provided to you on any upgrade schedule)

Any changes to your policy in notices we provide you

The provision of insurance is conditional upon all insured persons complying with these terms and conditions. It's the Pack 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 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 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

24-hour medical assistance

Call us on **0800 158 2684 (0044 1603 604 976** from abroad) in case of medical emergency, or if you need medical assistance.

Manage your Pack

You might be surprised at the things you can do in the Barclays app and Online Banking

Just go to Manage packs in your Barclays app or Online banking and follow the links to travel insurance.

Get cover for pre-existing medical conditions

Tell us securely online about any pre-existing medical conditions, and get a quote for a pre-existing conditions upgrade.

Purchase a longer trip upgrade

If you're planning a trip to last longer than 31 days get a quote to cover a trip up to 120 days (not available for winter sports). We won't cover any incident that happens after 31 days unless you have this upgrade in place.

Get a letter confirming proof of insurance

If you need confirmation of cover for visa or other travel requirements.

Find information about your cover

Find policy information, make changes to your cover and get copies of your documents.

Make a claim

If it's not a medical emergency, report your claim online. If you need to return home early you must call us before making any arrangements.

More ways to get in touch

It's easy to manage your travel insurance in the Barclays app and Online banking, but you can still call us if you can't get online or if you'd just prefer to talk.

Claims	Contact	Opening Hours
24-hour medical assistance	0800 158 2684 from the UK 0044 1603 604 976 from abroad	
Travel claims (which aren't a medical emergency)	0800 404 6856 from the UK 0044 1603 604 964 from abroad	24 hours
If you need to return home early you must call us before making any arrangements		
Complaints about a claim	0800 158 2685	
Legal expenses	0800 158 2686	

Customer Service	Contact	Opening Hours
Pre-existing medical conditions	0800 046 2768	8am – 8pm Monday to Friday
General travel insurance queries	0800 158 2675	8am – 6pm Saturday 10am – 4pm Sunday and Bank holidays
Large print, audio or Braille policy documents	0800 400 100	
Travel assistant	Contact	Opening Hours
This helpline can assist you with travel advice before you go or while you're away.	0800 158 2687 from the UK 0044 1603 604 986 from abroad	24 hours

Please do not call this Travel Assistant number for policy queries, changes or claims.

Calls to 0800 numbers from UK landlines and mobiles are free. Calls to 01 and 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.

Travel assistant

This service can help you sort out all kinds of travel problems before you go and while you're away, from providing information on the countries you're 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's 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

There's 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 aren't covered by a claim under this policy, you'll need to pay any fees that the provider charges and you'll need to adhere to the provider's terms and conditions.

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 604 976**

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 helpline 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 costs which are unrecoverable from your travel and/or accommodation provider or agent, a 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 for some or all of the cost of your trip.

If you can't recover all of your costs and your circumstances are covered by the terms of your policy, we'll consider the costs 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 to do	What you'll need
Cancelled 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 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 delay was over 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 within 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 within 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'll 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 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, medical reports, 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 claims investigation reveals that no cover exists, you must pay us back any amount which we've paid that you're not covered for.

If you make a medical claim, you may be asked to provide consent for us to access your medical reports in accordance with the Access to Medical Reports 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've 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 policy provides cover for the following 'insured person(s)'

- 'You' – the Pack holder aged 79 or under when the trip starts
- 'Your partner' – who lives at home with you, aged 79 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)

Children are only covered when travelling with you or your partner, or on their own to stay at the home of close relatives who live abroad.

To be covered, your main home address must be in the UK. Additionally, all insured persons must

- Be a resident of the UK (living in the UK for more than 183 days a year)
- Be registered with a UK doctor

Cover will be in place whilst you are a holder of this Pack and will end when one of the 'Automatic termination of cover' events shown in section '6. General Conditions' occurs.

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.

Longer trip upgrade

If anyone insured by this policy is booking a trip that will last longer than 31 days, this upgrade will provide cover for the entire duration of the trip up to a maximum of 120 days. A return trip must have been booked before you can buy this upgrade. To find out how to get a quote see section '1. How to get help'.

If we offer an upgrade, there will be a premium for you to pay. The upgrade is not available for winter sports holidays. We won't cover any incident which occurs after the trip duration has been reached.

By 'trip' we mean a journey that begins and ends in England, Scotland, Wales, or Northern Ireland ('UK'), where the journey starts after the Pack was purchased, and where 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's being 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; we won't 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 can provide cover.

UK trips

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 or ferries.

We won't cover

Any part of any trip arranged

- that started before the Pack was purchased.
- 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 sportsperson.
- 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 provides cover 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 purchased this Pack or a trip was booked (whichever is later), the 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 purchased this Pack or booked your trip (whichever is later).

There'd be no cover for cancellation of your trip if your travel plans were disrupted because flights were cancelled or any government or authority closed their borders, and these cancellations or restrictions were in place or had been announced at the time you purchased your Pack or booked your trip (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 the 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 return 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's 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're travelling to or through (for example visas or vaccination records).

Reciprocal healthcare 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 healthcare 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 Pack 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 purchase the Pack 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 (unless you've purchased the Longer trip upgrade). There's no cover for any incident that occurs after the trip duration has been reached.

Extension of cover

If the insured person can't get back to the UK before the trip limit ends, this insurance will remain in force

1. 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.
2. for as long as is 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.
3. for as long as is 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 the questions asked when you take out this Pack or make changes to it.

When we are notified of a change, we'll let you know if it affects your policy. For example whether we're 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 declared pre-existing medical condition(s) which may result in accepted conditions being excluded or an additional premium.
- refuse to pay any claim.
- cancel this policy.

You need to tell Barclays

- if you move address. If this means that you are 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).

4. Your health

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

This travel insurance is not a general health or private medical insurance policy and will only cover sudden and unexpected illness or accidents which happen after you purchase your Pack or book a trip (whichever is later).

In some cases, we may be able to offer cover for pre-existing medical conditions. You should read below to find out what medical conditions you need to tell us about and when you need to tell us.

What you need to tell us

By 'pre-existing medical condition' we mean any diagnosed illness, injury or disease where in the 12 months before purchasing your Pack or booking a trip (whichever is later) any of the following applies.

An insured person has

- been prescribed medication, including newly prescribed or repeat medication.
- received or is awaiting medical treatment, investigations or tests carried out by a medical professional.
- been referred to, or had follow up with a specialist or consultant.
- been admitted to hospital or had surgery.

When you need to tell us

1. When you purchase your pack
2. If someone's diagnosed with a new condition (and doesn't have a valid upgrade in place), let us know before booking a trip
3. At expiry of a valid pre-existing conditions upgrade, we'll remind you to do this when your upgrade is about to end.

You can use the **Barclays app** or **Online Banking** to let us know securely online about any medical conditions that you, your partner or your children have.

If you have a pre-existing conditions upgrade in place, you don't need to tell us about changes to the health of anyone you've covered on the upgrade until it ends – see the information under the heading 'Pre-existing conditions upgrade' for more information about how this works.

What's not covered

Unless you have a valid upgrade in place, we won't cover any claim for any insured person arising directly or indirectly from:

- Any pre-existing medical condition
- Any symptoms for which a diagnosis has been sought but not yet received, that the insured person was aware of prior to booking a trip (or purchasing a Pack, whichever is later)

Whether you have a valid upgrade in place or not, there's no cover for any claim for any insured person arising directly or indirectly from any of the following:

- 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, or any complications or new conditions found as a result of that advice, treatment or investigation.
- An insured person booking a trip or travelling when they have received a terminal prognosis.

Pre-existing conditions upgrade

We'll assess the information you give us about pre-existing medical conditions, and if cover can be offered, we'll let you know whether there'll be an additional cost to you.

How it works

- Where cover can be offered, you can choose whether to extend the travel insurance to cover claims arising from the insured person's pre-existing medical conditions.
- Once cover is in place there's no need to tell us about changes to the health of the insured person(s) you've bought the upgrade for until the upgrade ends; we'll cover changes to the conditions you told us about as well as any new symptoms, and any new diagnoses until the end date shown on your schedule.

Adding another person to your pre-existing conditions upgrade

If you already have an upgrade in place and there's a change in another insured person's health that means they need cover, we'll add their details to the same upgrade. This means the end date on your schedule won't change.

Where cover can be offered for the additional person and you choose to pay the premium, the cost you pay will be adjusted accordingly based on the number of days that person is covered.

Important information about the upgrade

1. The pre-existing conditions upgrade is an annual contract and begins on the start date shown on the upgrade schedule, which will be provided to you when you take out or make changes to your cover. Cover will continue for a period of 12 months from the start date unless it is cancelled by you or us before then. See section '7. General conditions' for full details about cancellation. The only exception to this is where the insured person(s) will reach the eligibility age limit within those 12 months, where this applies it will be made clear to you how long the cover will last when you take out your upgrade, and the dates of cover will be shown on your upgrade schedule.
2. If an insured person is on a trip when your upgrade expires the cover will cease when the trip ends.
3. We'll contact you in writing at least 21 days before the end date on your schedule. To continue cover (including for any trips you've already booked), you'll need to complete a new medical assessment. This is because we know your health changes over time, keeping your details updated annually means we can provide you with an accurate quote for the cover you need.
4. The upgrade is only valid if your Pack is active and you remain eligible for the travel insurance.
5. If you have a trip that was booked before the expiry date of your upgrade and we are unable to continue to cover your medical condition(s) you can make a cancellation claim.
6. Our risk assessment system is updated on a regular basis. This might mean that the cover we offer and the premium we charge for your medical conditions may change even if your health has not changed.

5. Policy cover

Table of benefits

This table 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 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	€10,000	€50	<ul style="list-style-type: none">• Pre-existing medical conditions, unless you have a valid pre-existing conditions upgrade in place.• Any event, incident, or circumstance if, at the time you purchased your Pack or a trip was booked (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.

Section	Main benefits and features	Per person, per trip		Significant or unusual limitations
		Limit	Excess	
Emergency medical and associated expenses	Emergency medical treatment if the insured person falls ill or is injured on their trip Costs if quarantined during a trip	£10,000,000 Lower limits apply for some associated expenses	£50	<ul style="list-style-type: none"> Pre-existing medical conditions, unless you have a valid pre-existing conditions upgrade in place. Costs for unused return travel where we've provided an alternative as part of your claim.
Unexpected costs	<p>Travel Disruption Unexpected additional travel and accommodation costs to allow an insured person to continue the trip if their pre-paid travel plans are disrupted</p> <p>Missed transport Cover if pre-booked transport is missed because of an unexpected transport delay</p> <p>Delayed transport Cover if pre-booked transport is delayed</p> <p>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</p> <p>Emergency medical supplies Cover for emergency medical supplies if an insured person has to stay past their scheduled return date</p>	£10,000 £250 £750 £200	£50 Nil Nil Nil	<ul style="list-style-type: none"> Any event, incident, or circumstance if, at the time you purchased your Pack or a trip was booked (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. 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.
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	£2,000,000	£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 aircraft.

Section	Main benefits and features	Per person, per trip		Significant or unusual limitations
		Limit	Excess	
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 has been accepted.
Your belongings	If belongings are lost, stolen or accidentally damaged during a trip	£1,500 £400 for valuables, an individual item, a pair or a set £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 kept in the insured person's hand luggage while they're travelling. Theft from an unattended vehicle or caravan unless it was broken into. Theft of valuables or money from an unattended vehicle or caravan unless left in an enclosed storage compartment. Hired sports equipment.
	If bags are delayed for more than 12 hours on the outward journey	£150	Nil	
	Hire of replacement golf equipment	£350	Nil	
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

- i. 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.
- ii. 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.
- iii. 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, 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.
- iv. in the 31 days before the departure date, or while the insured person is away on their trip
 - a. they or their travelling companion are the victim of a violent crime that's 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 the following:

- 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, green fees, 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 £10,000 per person.

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 purchasing this Pack or booking a trip (whichever is later), the insured person knew that an 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 for 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.
- The cost of any medical tests or vaccinations required to travel.
- 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, loyalty, reward or points schemes.
- Voluntary redundancy, resignation or dismissal.
- Costs for coming home early unless these 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 at any time on **0044 1603 604 976**

In life-threatening situations

Seek medical attention immediately, don't delay getting help but 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 the same 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

- i. The necessary travel and accommodation costs for a person to stay with and/or travel to be with the insured person, where we agree this is necessary.
- ii. Accommodation costs (of similar standard to the accommodation which had been booked for the trip), and additional travel costs if the return ticket can't be used, if the insured person
 - a. needs to stay beyond their planned return date because they're quarantined or medically unfit to travel home.
 - b. is quarantined and the accommodation which had been pre-booked for the trip does not meet legal quarantine requirements.
- iii. Bringing the insured person home if it's medically necessary, where it will be arranged by us.
- iv. Costs of returning the insured person's body home or burial or cremation outside of the UK.
- v. 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 £1,000 per person
- Non-refundable green fees is £300

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 a 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.
- The cost of the original return travel to the UK if we've paid for alternative transport for the insured person to return home.
- Extra costs following the insured person's decision not to move hospital or return home, where having consulted with their treating doctor, it 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 person's illness or injury in the UK.
- Extra costs because the insured person has requested a single or private room.

We won't cover (continued)

- 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 reciprocal healthcare agreements.
- 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 when 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 the trip, if their pre-paid travel plans are disrupted for the following reasons

- i. 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.
- ii. 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.
- iii. The insured person's travel or accommodation provider becomes insolvent.
- iv. 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.
- v. 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 unused pre-paid event tickets, green fees and excursion costs if one of the following happens

- i. The insured person arrives at their destination later than scheduled due to their travel plans being disrupted for one of the reasons listed above.
- ii. 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 £10,000 per person
- Missed transport is £10,000 per person
- Delayed transport is £250 per person
- Emergency travel documents is £750 per person
- Emergency medical supplies is £200 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 the travel or 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 new 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 do not 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, and golf equipment (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

- i. 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.
- ii. 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.

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

- £500 per person for money (£100 if under 16 years old)
- £400 maximum for any valuables, individual item, pair or set
- £150 for the temporary loss of bags
- £350 for the hire of replacement golf equipment

The excess doesn't apply to claims for temporary loss of bags or hire of replacement golf equipment.

We won't cover

- Belongings, money or valuables 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 money or valuables 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 and 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).
- 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:

- i. Death (the benefit will be paid into the insured person's estate).
- ii. Total and permanent loss of use of an entire arm, leg, hand or foot.
- iii. Permanent loss of sight to the extent that the insured person is eligible to be registered as severely sight impaired.
- iv. 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 £3,000).

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

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

- i. Death or physical injury to any person.
- ii. Loss or damage to property or belongings, including temporary holiday accommodation not owned by any insured person or a 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 the insured person must pay 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 an 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 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 or injury of 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 best be 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 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.
 - Do not co-operate with us or the lawyer.
 - Dismiss a lawyer without our consent. We won't 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 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 section '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 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

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

We won't cover (continued)

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

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

- i. 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).
- ii. 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 can't reach their resort or it 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 per person is

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

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

We won't cover

- Winter sports equipment which has been deliberately left somewhere that isn't 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 claim for death, injury or illness resulting from the insured person's
 - 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 an 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 the insured person is 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
 - acting in a dangerous or careless manner.
 - exceeding the legal speed limit.
 - drink or drug driving.
- Any claim that results from an insured person's suicide or deliberate self-inflicted injury.
- Any claim because any insured person doesn't feel like travelling or doesn't enjoy the trip.
- 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).

- Any claim as a result of an insured person having to quarantine upon return to the UK.
- Any claim for costs which are recoverable from the insured person's travel and/or accommodation provider or agent, debit/credit card company, PayPal, ABTA, ATOL or similar organisation.
- Any claim in relation to any event, incident or circumstances if, at the time you purchased your Pack 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
 - and that 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's 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 unless you've purchased a longer trip upgrade. Any incident after the longer trip upgrade ends.
- 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, or any complications or new conditions found as a result of that advice, treatment or investigation.
- 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. cyber attack).
 - any action taken to prevent, control or suppress, or which in any way relates to the above.
- 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.
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly.
 - pressure waves caused by an aircraft and other aerial devices travelling at sonic or supersonic speeds.

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 purchase this Pack or the date you receive your policy document, whichever is later. If you've paid your first monthly Pack fee and cancel within this period, it will be refunded.

For your cancellation rights outside the 14-day period, please refer to 'Closing your Pack' in the Barclays Pack(s) terms and conditions within this Welcome Pack.

Upgrades

- You have a statutory right to cancel within 14 days from the day of purchase of the upgrade or the day on which you receive your documents, whichever is later. If you wish to cancel, you'll be entitled to a full refund of any premium paid provided no one insured by this Pack has travelled, and there's been no claim or incident likely to give rise to a claim. If you don't exercise your right to cancel, cover will continue in force and you will need to pay any premium due.
- For cancellations outside this 14-day period no refund of premium will be made.

Our cancellation rights

Barclays may cancel the Worldwide Travel Insurance immediately on our behalf by sending at least 7 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 haven't 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'.

Barclays may also cancel this insurance and your Pack in accordance with the terms of the Barclays Pack(s) terms and conditions within this Welcome Pack.

Automatic termination of cover

The policy will remain in force until the first of the following automatic termination events occur.

The Pack holder

- closes this Pack. When and how you can do this is set out in the 'Closing your Pack' section in the Barclays Pack(s) terms and conditions within this Welcome Pack.
- reaches 80 years of age.
- is no longer a UK resident, or changes their main address to a non-UK address.
- Barclays removes the Pack for one of the reasons in the 'Closing your Pack' section in the Barclays Pack(s) terms and conditions within this Welcome Pack.

If an insured person isn't eligible for the travel insurance cover, there will be no refund or reduction in the Pack fee.

As your circumstances may change over time, it's important that 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, 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 immediately 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's any other insurance or other source covering the same loss, damage, expense or liability, we're 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 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 or Northern Ireland 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.

Complaints

What to do if you are unhappy

If you are 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 have been unable to resolve your concerns or have been unable to resolve your complaint within eight 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 **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

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/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, 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 Barclays, 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 soon 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 will 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 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, Barclays 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 0NH.

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 Commissioner's 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.

RAC Comprehensive Breakdown Cover

There may be more than one option for **you** to get **your vehicle** fixed if **you break down**.

We'll look at **your** situation and find the best way to get **you** going again.

We may offer **you** an option not covered under **your** policy which may incur an extra cost to **you**. **You** do not have to agree to this. But it may help **you** get back on the road faster.

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Contact us

	Contact
For breakdown in the UK and Accident Care	Travel Pack – 0330 159 0234 Or log via the My RAC App or visit www.rac.co.uk/reportbreakdown
For breakdown in Europe	+44 161 452 3205
From a French landline (freephone)	08 00 94 20 44
From the Republic of Ireland (freephone)	1 800 535 005
Electrical Vehicle Support Line	0333 070 2786
	BarclaysEVSupport@rac.co.uk
Legal Helpline	0330 159 1446
Bringing your vehicle back to the UK after a breakdown in Europe	0330 159 0342
Reimbursement claim forms:	
For UK breakdowns	www.rac.co.uk/reimbursementclaimform
For European breakdowns	www.rac.co.uk/europeanclaimform
Hearing assistance	Textphone Prefix 18001 to access Typetalk or text us on 07855 82 82 82.

We do not cover the cost of making or receiving calls. **Our** calls may be monitored and/or recorded.

In the UK: Call charges may apply. Check with **your** provider. 03 numbers are charged at national call rates and usually included in inclusive minute plans. Texts will be charged at **your** standard network rate.

In Europe: Roaming charges may apply. Please check with **your** provider. **We** may not always be able to return a call to a mobile.

If the vehicle breaks down, please provide us with:

1. **Your** name
2. A form of ID
3. Your **vehicle's** make, model and registration number
4. The location of the **vehicle** – the road **you're** on or the nearest junction
5. The number of the phone **you're** using
6. The cause of the **breakdown**, if **you** know it
7. A credit card in **your** name if **you** need a hire car or additional services

Some garages in **Europe** may need to see **your** passport or V5C (registration document) before they can begin repairs.

Remember

1. Please let **us** know if **you've** called **us** but manage to get going before **we** arrive.
2. **We'll** only provide cover if **we** arranged help. Please don't go to a garage or other recovery service.
3. Breakdowns must be reported to **us** within 24 hours. If **you** don't, **we** may refuse cover.

Breakdown or road traffic collision on a motorway in Europe

Motorways in France and many other parts of **Europe** are privately managed. **You** must use the roadside emergency phones on private roads as **we** aren't able to send help. **Your vehicle** may be recovered by the police or other authorised service, often for a standard fee, which **you** may have to pay on the spot. **We** will **reimburse** these charges as long as the **vehicle** is towed to their depot.

If they won't recover **your vehicle**, then please contact **us**.

RAC Comprehensive Breakdown Cover

Definitions

Words in bold have their own meaning:

Approved garage

A garage in the **UK** that is approved by **us**.

Beyond economical repair

Means the total cost to repair the **vehicle**, including any taxes, is more than its **market value**.

If it has **broken down** in **Europe**, the total cost to repair the **vehicle** will be based on the repair estimate in the country where the **breakdown** happened.

Breakdown, break down, broken down

An event that stops the **vehicle** being driven due to mechanical or electrical failure. Includes flat tyres (in the **UK** only) and failure of starter battery.

Please note: Misfuel, running out of fuel, **road traffic collision**, fire, flood, theft, vandalism, or any other **driver induced fault** is not breakdown, but we may be able to help under the "Additional Services" or "Accident Care" sections.

Caravan, trailer

A caravan or trailer that is less than 3.5 tonnes, 7m long (with tow hitch) and 2.55m wide. In **Europe** it must be less than 3m high.

Claim

Each separate request for service or benefit under this policy.

Driver-induced fault

A fault with the **vehicle** caused by actions or omissions of the driver. This could be running out of fuel (or charge in an electric vehicle) or keys that have been lost, stolen, broken or locked in the vehicle.

Europe

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Republic of North Macedonia, Romania, Russian mainland (west of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta, Melilla and the Canary Islands), Sweden, Switzerland,

Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe.

Home

Your home address in the **UK** as shown on **your Travel Pack** documents.

Journey

A trip to **Europe** lasting no longer than 90 days. Must begin and end at **home**. **Your** policy must be active for the whole trip.

Market value

The market value in the **UK** as reasonably determined by **us**. We use published industry data such as Glass's Guide. Value based on a vehicle of equivalent age, make, model and mileage as the **vehicle**.

Passengers

In the **UK** means the driver and up to 8 people travelling in the **vehicle**. In **Europe**, passengers must be travelling with **you** for the whole duration of **your journey**.

Planned departure date

The date **you** intend to begin **your journey**. We may ask for evidence of this.

RAC, our, us, we

1. For Roadside and At Home, Recovery, included benefits and Additional services, this means RAC Motoring Services;
2. For Onward Travel and European Breakdown Cover, this means RAC Insurance Limited;
3. For Your Data, this means RAC Motoring Services and RAC Insurance Limited; and
4. In each case any person employed or engaged to provide certain services on their behalf.

Reimburse / Reimbursement

Means reimbursement by **us** under the reimbursement process on page 46.

Road Traffic Collision

A traffic collision that stops the **vehicle** being driven.

For Accident Care the collision must involve another vehicle and be on a public highway, or a private road or car park, to which the public has an uninterrupted right of access.

Specialist resource

Resource or equipment needed for a repair or recovery but not normally carried by **our** patrols. For example, a crane, tractor, locksmith or lifting equipment for vehicles that have been modified from the manufacturer's specifications.

Travel Pack

The package of products and services that **you** have purchased from Barclays. This policy forms part of it.

UK

England, Scotland, Wales, Northern Ireland and for the purposes of this policy includes Jersey, Guernsey and the Isle of Man.

Vehicle

A **UK**-registered car, light van, minibus, or motorhome that is less than 3.5 tonnes, 5.5m long (with tow bar) and 2.55m wide. Must be privately owned or leased and for personal use only. Motorcycles must be over 49cc. In **Europe**, **vehicles** must also be under 3m high, and motorcycles must be over 121cc.

You, your

The persons named on the **Travel Pack** as being covered under this policy.

Important info about your policy

- This policy offers services for the **breakdown of vehicles**. It meets the demands and needs of those who wish to ensure the risk of **breakdown** is met now and in the future.
- All requests for service must be made to **us**.
- Your** policy covers **you** in any **vehicle**. **You** can be a driver or **passenger**.

How long am I covered for and how many claims can I make?

This **breakdown** policy is a part of the **Travel Pack**. **You** are covered while **your Travel Pack** is active.

- There is no limit on the number of **claims you** can make under **UK** cover.
- European breakdown cover has a £2500 limit per **claim**. You can make up to 2 **claims** in each 12-month period (starting on the date you first added the **Travel Pack**). Each trip must be for no more than 90 days and must start and end at **home**. **Your** policy must be active for the duration of your trip.

What vehicles am I covered in?

Only **vehicles** that are privately owned or leased and used only for private use are covered. This means the vehicle should be registered in your name or another individual and used for social, domestic, pleasure, and commuting to and from a permanent place of work.

Cover is not provided for company cars or other **vehicles** used for business, even if you are not using it for business at the time. Business use includes hire and reward, delivery use and sign written vehicles.

Caravans and trailers

In the UK

If **your caravan** or **trailer breaks down** in the **UK**, **we** will only send help to try and repair it at the roadside. This could be a permanent or temporary repair. **We** will only recover a **caravan** if it is attached to a **broken-down vehicle**.

In Europe

We do not provide cover for **caravans** or **trailers** as standard, and if **your caravan** or **trailer breaks down**, no cover will be provided.

If, however, **you** are towing a **caravan** or **trailer** at the time **your vehicle breaks down** and **we** are unable to fix **your vehicle** at the roadside, **we** can recover **your caravan** or **trailer** together with **your vehicle** if **you** pay a supplement.

We cannot arrange a replacement **caravan** or **trailer** or guarantee a hire car with a tow bar.

If your **vehicle** has broken down, you may need to leave your **caravan** or **trailer** with the **vehicle** while it's being repaired. If **your** vehicle can't be repaired, **we** may have to bring it back to the **UK** with **your vehicle**.

We cannot normally provide a hire car with a tow bar, so if your **caravan** or **trailer** can't be repaired **you** may need to leave the **caravan** or **trailer** with the **vehicle** while it is being repaired. It may become necessary to bring the **caravan** or **trailer** back to the **UK** together with the **vehicle**, if the **vehicle** cannot be repaired abroad by the planned return date.

Reimbursement

You may need to pay for some services and claim this back from **us**.

To do so please visit www.rac.co.uk/reimbursementclaimform (for breakdowns in the **UK**), or www.rac.co.uk/europeanclaimform (for breakdowns in **Europe**).

If **you** have any queries, please contact **us** on 0333 202 1877. Please send your completed form within 90 days of **your breakdown** with proof of payment (such as a receipt). **We** may ask for original documents. Any costs not arranged through **us** or agreed by **us** will not be **reimbursed**.

Hire car terms

Covered

1. **We will** arrange for the hire of a small hatchback car. **We** will try to find one close in size to **your vehicle** but can't guarantee this and **we** may need to provide two cars to carry all **passengers**. **We** will pay the insurance and collision damage waiver but not any excess.
2. If **you** aren't eligible for a hire car we arrange, or **we** can't provide a suitable car for **you** to continue your journey, **you** can hire one yourself. This may be because **you** don't meet the hire car company's terms (e.g., because **you** have certain endorsements on your licence, or **you** are under 21). If **you** do wish to hire a car yourself, **you** must agree this with **us** first and **we will reimburse you** up to £35 per day.

Not covered

1. Any specific car type, model, accessories or tow bars.
2. Crossing country borders, unless agreed with **us** and the hire provider first. **You** may still need to change hire car to do so.
3. The cost of:
 - a. delivery or collection.
 - b. failing to return the car to the agreed place.
 - c. any fuel.
 - d. insurance excess.
 - e. any other costs.

A – Roadside and At Home

Covered

If the **vehicle breaks down** in the **UK**, **we** will send help to repair it at the roadside or at home. It could be a permanent or temporary repair.

If **we** cannot repair the **vehicle**, **we** will recover it with **passengers** to:

- a. an **approved garage** or
- b. a local garage or
- c. a location of **your** choice

up to 10 miles from the **breakdown**.

If **we** recover the **vehicle** to a garage, **we** will **reimburse you** for taxi costs for **passengers** to continue **their** journey to a single destination within 20 miles.

Service in the Republic of Ireland

Please note this service is only provided if **your home** address is in Northern Ireland and as an alternative option to **D (European Cover)**.

If **your vehicle** has **broken down** in the Republic of Ireland, **we** will provide a Roadside attendance service only, as described under section A (Roadside and At Home). If **your home** address is in Northern Ireland, **we** will recover the **vehicle to your home**, or to another destination in Northern Ireland if the distance is less.

Not covered

1. The cost of any parts or **specialist resource**.
2. The fitting of parts, including batteries, not supplied by **us**.
3. Any **breakdown** resulting from a fault that **we** have previously attended and:
 - a. the original fault has not been properly repaired; or
 - b. **you** have not followed **our** advice after a temporary repair;

B – Recovery

Covered

If **we** are unable to repair the **vehicle** under **A (Roadside and At Home)** and you are at least $\frac{1}{4}$ mile from **your home**, **we** will recover the **vehicle** and **passengers** from the breakdown location to a single destination of **your** choice within the **UK**.

Please note: **you** must arrange recovery with **us** while **we** are at the scene. For long recoveries, **we** may need to transfer your car to more than one recovery vehicle.

Not covered

1. Please see the "Not covered" part of **A (Roadside and At Home)**, which also applies here;
2. A second recovery if **your** intended destination is closed, or not accessible.
3. Tyre faults where the **vehicle** is not carrying:
 - a. A locking wheel nut key and a serviceable spare tyre; or
 - b. A tyre repair kit

C – Onward Travel

Covered

If **we** attend a **breakdown** under **A (Roadside and At Home)**, and **your vehicle** cannot be repaired the same day, **we** will help **you** to continue **your** journey or wait for **your vehicle** to be repaired.

You can choose one of the following options, based on **your** circumstances and subject to availability:

1. Hire car

Covered

We can arrange for a hire car for 24 hours. Please see Hire car terms on page 47.

Hire cars must be arranged with **us** and within 24 hours of the **breakdown**.

2. Alternative transport

Covered

If **you** would prefer to continue **your journey** by air, rail, taxi, or public transport, **we** will **reimburse you** for a standard class ticket up to £150 per person or £500 for the whole party, whichever is less.

3. Overnight accommodation

Covered

You may feel that waiting for the **vehicle** to be repaired is best for **you**. **We** will arrange one night's bed and breakfast, up to a value of £150 per person or £500 for the whole party, whichever is less.

Assistance in a medical emergency

Covered

We will also help if **you** or one of **your** passengers suddenly or unexpectedly falls ill or is injured and needs medical help before the end of **your journey**.

We will help **you**:

1. Book one night's bed and breakfast accommodation for **you** and **your passengers** if the hospital is more than 20 miles from **home**. **We** will **reimburse you** up to £150 per person or £500 for the whole party; and
2. Arrange to get the patient **home** or to a local hospital as soon as they are fit to travel.

Not Covered

We will not assist **you** where **you** or one of **your passengers** is taken ill during a **journey** to or from a doctor's surgery or hospital, including planned doctor or hospital appointments or emergencies.

D – European Breakdown Cover

European breakdown cover has a £2500 limit per **claim**. You can make up to 2 **claims** in each 12-month period (starting on the date you first added the **Travel Pack**). Each **journey** must be for no more than 90 days and must start and end at **home**. **Your** policy must be active for the duration of **your journey**.

D1 – Onward Travel in the UK

Covered

If **we** attend a **breakdown** under **A (Roadside and At Home)** within 7 days of **your planned departure date**, and **we** cannot repair **your vehicle** by that date, **we** will:

1. Arrange a hire car for the continuation of **your journey**. Please see Hire car terms on page 47; and
2. **we** will transport one person to **our** nearest hire car provider to collect the hire vehicle.

D2 – Roadside in Europe

Covered

If **your vehicle breaks down** in **Europe** during a **journey**, **we** will send help to either:

1. Repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If **we** are unable to repair the **vehicle** at the roadside, **we** will:
 - a. recover the **vehicle** and **passengers** to a local garage for fault diagnosis on the **vehicle**;
 - b. pay for an initial fault diagnosis to find the next course of action;
 - c. contribute up to £150 for labour costs if repairs can be completed the same day;
 - d. help **you** purchase replacement parts if they cannot be found locally and will pay for them to be delivered; and
 - e. get urgent messages from **you** to a contact of **your choice**.

By claiming under this section, **you** are authorising **us** and the garage to undertake fault diagnosis.

On rare occasions **we** may not be able to attempt to repair the **vehicle** at the roadside. Instead, **we** will recover the **vehicle** and **passengers** to a local garage to enable **us** to provide cover under this section.

Not covered

1. Any repair or labour costs if they exceed the **vehicle's market value**.
2. The cost of any parts.

D3 – Onward travel in Europe

Covered

If **we** attend a **breakdown** under **D2 (Roadside in Europe)**, and **your vehicle** cannot be repaired within 12 hours, **you** can choose one of the following options, based on **your** situation and subject to availability:

Not Covered

The cost of transporting **you** and **your passengers** to collect the **hire car**, getting to a station, or travelling to a hotel.

Cover will stop once:

1. The **vehicle** has been repaired to a roadworthy condition; or
2. **We** or your motor insurer decides to bring **your vehicle home**; or
3. **We** establish the repair costs exceed **your vehicle's market value**

If you have a hire car, **you** must return it to the place agreed with us within 24 hours. **You** can keep it for longer if **you** agree this with **us** first and pay for it.

1. Hire car

Covered

We can arrange a hire car up to maximum of 14 days, or until the **vehicle** has been repaired if sooner. Please see Hire car terms on page 47.

2. Alternative transport

Covered

A standard class ticket for travel by air, rail, taxi or public transport.

3. Additional accommodation expenses

Covered

We will arrange and pay up to £35 per person per day, for additional accommodation expenses if **you** are unable to use **your** pre-arranged accommodation.

Not covered

Accommodation where **you** already have a suitable alternative that **you** can use.

Getting your passengers home

We will provide alternative transport as above to get **passengers** back **home** if:

1. The **vehicle** is brought **home** under **D4 (Getting your vehicle home)**.
2. **We** establish that repair costs exceed **your vehicle's market value** under **D4 (Getting your vehicle home)**.

D4 – Getting your vehicle home

Covered

If **we** attend a **breakdown** under **D2 (Roadside in Europe)** and the **vehicle** cannot be repaired before **your** planned return to the **UK**, **we** will arrange and pay for:

1. Recovery of the **vehicle** to a single destination of **your** choice in the **UK**; and
2. **Vehicle** storage charges whilst waiting for it to be returned to the **UK**

OR

3. If the **vehicle** is repaired in **Europe**
 - a. One person to travel to collect the **vehicle**. This can be by standard class rail, air fare or public transport; and
 - b. Room only accommodation up to £50 per day.
4. If the cost of repairing the **vehicle** is greater than its **market value** and it has to be disposed of abroad under Customs supervision, **we** will pay the cost of the import duty.
5. **We** will **reimburse you** for a hire car in the **UK** once **we** have brought **passengers home** under **D3 (Onward Travel in Europe)** until **your vehicle** is brought back to the **UK**, up to a maximum of £250.

It is **our** decision whether to get the **vehicle home** or have it repaired locally.

Not covered

1. Any costs:
 - a. if the **vehicle** is **beyond economical repair**;
 - b. covered under **your** motor insurance;
 - c. relating to storage once **you** have been notified that the **vehicle** is ready to collect;
 - d. relating to costs incurred because of actions or omissions of **your** motor insurers;
 - e. for fuel, insurance, or meals;
2. **We** will not take the **vehicle** back **home** if:
 - a. It is roadworthy.
 - b. A customs officer or other official finds any contents in the **vehicle** that are not legal in that country.
3. Any import duties not relating to the **vehicle**, such as items carried inside.

Important

- If the cost of bringing the **vehicle home** takes **you** over the overall **claim** limit of £2500, **we** can still bring **your vehicle home** providing you pay **us** the difference before **we** make any arrangements.

- Following **our** authorisation, it can take up to 14 working days for the **vehicle** to be brought back to the **UK**. At busy times and from some countries it may take longer.
- If **we** do not bring **your vehicle** back to the **UK**, **you** will have 10 weeks to advise **us** how **you** wish to recover or dispose of it. If **you** do not contact **us** within 10 weeks **we** will dispose of it at **your** cost.

D5 – Replacement Driver

Covered

Although this is not covered as a **breakdown** under this policy, if **you** unexpectedly fall ill or are injured during a **journey in Europe** meaning **you** are unable to drive, **we** will provide a replacement driver to allow **you** to continue **your journey** or return **home**.

We will need written confirmation from the treating hospital or medical expert that **you** are unable to drive.

Not covered

- If there is another qualified driver who is a **passenger** and who is fit and legally able to drive the **vehicle**.
- Any benefits under any other section of this policy.

Accident Care

If **you** have a **road traffic collision** involving another vehicle in the **UK**, call **us** from the scene on Travel Pack – 0330 159 0234.

We will advise whether **you** can still drive the **vehicle** or if it is best for it to be recovered.

If it needs to be recovered, **we** will transport **your vehicle** up to 150 miles from where the **road traffic collision** happened. **Please note:** any **specialist resource** required by us to arrange the recovery of the **vehicle** will be chargeable.

We can also give **you** help and advice on:

- whether to claim on **your** insurance;
- arranging a replacement vehicle if **you** need one; and
- your** rights to claim compensation if the **road traffic collision** was not **your** fault.

Telephone legal helpline

Open 24 hours a day, seven days a week all year round. **You** can contact **us** on 0330 159 1446.

We'll give initial advice on any personal motoring legal matter within the **UK**. Where **we** can, **we** will advise what **your** legal rights are, the options

available to **you**, and how best to implement them. **You** may need a lawyer. If so, **we** will let **you** know. **We** are not able to give advice:

- on business or commercial matters (including landlords), immigration or judicial review;
- where in **our** reasonable opinion, **we** have already given **you** the options available.
- against **us**.

RAC Motoring Services is regulated by the Financial Conduct Authority in respect of regulated claims management activities.

Urgent message relay

If **your vehicle** has **broken down** and **you** need to get in touch with friends and family urgently, **we** will get a message to them for **you**.

Assistance in a medical emergency

If **you** suddenly or unexpectedly fall ill or are injured, during a journey in the **UK** and no one within **your** party can drive the **vehicle**, **we** may be able to provide **you** assistance, such as taking your vehicle to a place of safety. This service is discretionary, and **we** will decide whether or not to provide this service. **We** will require written confirmation from the treating hospital or medical expert that **you** are unable to drive.

Additional services

In the UK

If **your vehicle** cannot be driven for any reason other than a **breakdown** or **road traffic collision**, for example if **you** have a **driver-induced fault** **we** will send help to the **vehicle**. If **we** cannot get **you** going again, **we** will recover the **vehicle** and **passengers** up to 10 miles.

If you have run out of fuel, we will attend and if possible provide you with enough fuel to get to the nearest filling station, but you will have to pay for the fuel. If that is not possible, we will tow you up to 10 miles.

In the event that an electric **vehicle** runs out of charge, **we** will either send a mobile electric charging vehicle (where available) to provide enough charge to get you to the nearest charge point, or **we** will recover the **vehicle** and **passengers** to the nearest charge point.

Any **specialist resource** required by **us** to repair or arrange the recovery of the **vehicle** will be chargeable.

In Europe

If **your vehicle** cannot be driven due to the following reasons, **we** will attend and recover **your vehicle** and **passengers** to a local garage:

1. A **road traffic collision**;
2. If **you** have put the wrong fuel in the **vehicle**;
3. If **your vehicle** has run out of fuel (or charge in an electric **vehicle**); or
4. If **your vehicle** has a flat tyre.

If **your** keys are locked in the **vehicle**, **we** will get them out, if possible, but **we** are not liable if damage is caused to the **vehicle** in doing so.

In the UK and Europe

We can also provide additional services that are not included in **your** policy, **but we** will charge **you** for these, for example to:

1. Purchase the parts **you** need to get on **your** way;
2. Pay for **specialist resource** to complete the repairs
3. Extend the hire time for a replacement car; or
4. Arrange a second or extended recovery.

We will agree these costs up front and will need full payment before **we** can help. **You** will be responsible for any additional charges. This is why **we** request proof of identity at the **breakdown**.

General conditions

These apply to all sections of this **policy**. If **you** do not meet them, **we** can refuse cover, cancel **your** policy, or both.

1. **You** must request services directly from **us**, as **we** will only provide cover if **we** make arrangements to help **you**.
2. Where the **breakdown** is caused by a component failure this must stop the **vehicle** working. Faulty air-conditioning or the illumination of a warning light for example would not, on its own, be a **breakdown**.
3. **We** will not cover any **claim** where the **vehicle** is already at a garage or other place of repair.
4. Where **we** deem, acting reasonably, that **you** requested service to avoid the cost of repairing the **vehicle**, or to correct an attempted repair by someone else, **we** will not provide cover.
5. **You** (and a driver if **you** were not driving) must be with the **vehicle** at the time of the **breakdown** and when **we** attend, if there is not, **we** will not be able to provide service.
6. **We** are not liable for any loss or damage to the contents of the **vehicle**.
7. Where **we** recover **passengers** under the age of 16, they must be accompanied by an adult.
8. **We** will not allow animals in **our** vehicles, except assistance dogs. Any animals can remain in **your vehicle** at **your** own risk. **We** will not be liable for any injury to animals, or damage caused by them. **We** will not transport any livestock. **We** will not be responsible for any costs relating to animals.
9. The **vehicle** must not carry more **passengers** than the number stated in the **vehicle's** registration document. Each **passenger** must have a separate fixed seat fitted to the manufacturer's specification and any child must occupy a properly fitted child seat where required.
10. Where **we** provide a repair to **your vehicle**, whilst **we** are responsible for that repair, this does not mean that **we** are confirming the legal and roadworthy condition of the **vehicle**. This remains **your** responsibility.
11. **We** will not be responsible for any losses that **you** incur following a breakdown that are not expressly covered by this policy. For example, **we** will not pay for any loss of earnings or missed appointments.
12. **We** do not guarantee that recovery to any garage will be during opening hours, or that repairs can start immediately. Whilst **we** will try to check that the garage will undertake the type of repairs required, **we** cannot guarantee this. **We** will not take responsibility for repairs carried out at any garage, whether an **approved garage** or not, and the contract for such repairs will be between **you** and the garage/repairer.
13. **We** will not provide service under this **policy** if **we** are prevented from doing so in circumstances beyond **our** reasonable control, including, but not limited to, an act of terrorism, a pandemic or epidemic, extreme weather, the activities of civil or government authorities, industrial disputes, riots, war, or civil unrest. In these circumstances, **we** will take steps to prevent or minimise the effects on **our** services.
14. The cost of the following is not covered by this policy:
 - a. **specialist resource**.
 - b. tolls, ferries, congestion or low emission zone charges for **your vehicle** and **our** vehicle.
 - c. any damage to glass even if the damage means **you** cannot legally or safely drive. **We** will arrange transport to a local garage so **you** can arrange to get **your vehicle** fixed but **you** will have to pay for this;

- d. spare tyres and wheels and repairing or sourcing them; or
 - e. recovery by someone other than **RAC**. If the emergency services, local authority, or any government agency are handling the **breakdown**, **we** will only attend and provide recovery once instructed to do so by them.
15. In handling any claim there may be more than one option available to you under this policy. **We** will decide which is the most appropriate option based on **our** expertise in **breakdown** situations. In doing so **we** will act in consultation with **you**, and act reasonably at all times.
16. When **we** attend a **breakdown**, **we** may ask **you** to review a document or electronic form that records the condition of **your vehicle**. Please make sure this is accurate as **we** are not responsible for any errors or omissions.
17. **Your vehicle** must be privately owned or leased and used only for private use, including use for social, domestic and pleasure purposes and commuting to and from a permanent place of work.
18. This policy does not cover:
- a. routine servicing, maintenance, or assembly of your **vehicle**;
 - b. caravan or trailers, except as described under Included benefits;
 - c. **your vehicle** if it is used for business, including for example, company vehicles, vehicles that are sign-written, used for hire and reward or parcel delivery, even if **you** are using it for personal use at the time of **breakdown**;
 - d. **breakdowns** that occur during activities or events that are not subject to the normal rules of the road, for example, **breakdowns** on a track day. **We** will not attend **breakdowns** on racetracks or where **you** have been immediately recovered from a racetrack;
 - e. **breakdowns** that occur, or recovery of the **vehicle** to a destination that is, off the public highway to which **you** or **we** have no legal access;
 - f. **your vehicle** if it is not legally taxed, insured and holding a valid MOT which is required by law or is not being used in line with the manufacturer's guidelines;
 - g. **vehicles** that are not in a roadworthy condition. If **we** consider, acting reasonably, that the **vehicle** is not in a legal or roadworthy condition, **we** can refuse to provide service. If **you** can demonstrate that the **vehicle** is roadworthy, **we** will provide service;
- h. any claim that is or may be affected by the influence of alcohol or drugs;
- i. any **breakdown** that is caused by or as a result of vehicle theft or fire; or
- j. any claim under this policy where the **breakdown** was first reported to us under a different membership; or
- k. vehicle storage charges. If **your vehicle** is being stored, **you** will be contacted at **your** last known address with details of how to arrange collection and any fees which may be payable. In extreme instances, where the **vehicle** has not been collected and fees not paid, the **vehicle** may be disposed of and any outstanding fees will be deducted. **You** will be notified, in accordance with legislation, prior to this happening.
19. If **you** are asked to review and approve a document (either paper or electronic) recording the condition of **your vehicle** and **our** findings at the roadside, it is **your** responsibility to ensure that the record is accurate and complete. **We** will not be responsible for any errors or omissions.

Conditions specific to travel in Europe

1. **You** must be a permanent resident in the **UK** during the period of cover;
2. **Claims** made more than 24 hours after the **breakdown** may be declined in part or completely;
3. This policy does not cover:
 - a. **Vehicle** storage charges, other than under Getting your vehicle home;
 - b. The hire of minibuses, motorhomes, motorcycles, caravans, trailers, or vans;
 - c. Overloading of a **vehicle** under the laws in any country in which the **vehicle** is travelling.
4. **You** must comply with, and make sure the **vehicle** complies with all relevant laws of the countries **you** visit during a **journey**;
5. How **we** calculate the exchange rate:
 - a. Any costs incurred directly by **us** in a currency other than GBP will be converted to GBP at the exchange rate used by **us** at the time;
 - b. Costs incurred by **you** in a currency other than GBP which are recoverable from **us** will be converted to GBP either:
 - i. At the exchange rate used by **our** credit or debit card provider; or

- ii. At the exchange rate used by **us** when **we** receive **your** claim form if **you** paid in cash.
- 6. If **your vehicle** needs to be repaired following a **breakdown**, **you** must not delay or refuse repairs whilst **you** are in **Europe**. If **you** do, and in **our** reasonable opinion that would lead to additional costs being incurred, **we** reserve the right to refuse **your claim** under **D3 (Onward Travel in Europe)** or **D4 (Getting your vehicle home)**.
- 7. Where **we** arrange a hire car, taxi, hotel, or similar benefit under this policy, **we** will always try to find a suitable option that is available at the time, however:
 - a. **we** are not responsible for the quality or service of each individual hotel, train or taxi booked; and
 - b. for hire cars, whilst **we** use reputable companies, **we** are unable to and cannot be responsible for checking the condition of each vehicle or the quality of service provided by each company;
- 8. If the **breakdown** is caused by flooding brought about by adverse weather, **we** will only arrange for the **vehicle** to be taken to a local repairer. All further service will be an additional cost paid by **you**, or must be referred to **your** vehicle's motor insurer.

Cancellation

Our right to cancel

If **you** misuse this policy, **we** may cancel it.

Misuse of your policy

You must not:

1. Act in a threatening or abusive manner towards **us** whether verbally or physically.
2. Try to persuade **us** into a dishonest or illegal act.
3. Fail to tell **us** important facts about the **breakdown**, or provide false information, in order to obtain service.
4. Allow someone that is not covered on the policy to try and claim under it.
5. Pay for additional services or goods knowing payment will fail.

If **you** do, we may:

1. Refuse to provide any service to **you** immediately.
2. Cancel this policy.

- 3. Refuse to sell any policy or services to **you** in the future.

If a claim is fraudulent, **we** will refuse service and cancel **your** policy from the date of the fraudulent act. The fraudulent claim will also be cancelled.

We will write to you if we need to take one of these steps.

Complaints

We are committed to providing excellent service. There may be times where **you** feel **you** did not receive the service **you** expected.

If **you** are unhappy with **our** services, please get in touch

	Phone	In writing
Breakdown-related complaints	0333 202 1877	Breakdown Customer Care RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN breakdowncustomercare@rac.co.uk
Telephone Legal Helpline complaints	0330 159 0610	Legal Customer Care Great Park Road Bradley Stoke Bristol BS32 4QN legalcustomercare@rac.co.uk

Financial Ombudsman Service

If **we** cannot resolve **your** complaint to **your** satisfaction under the complaints process set out above, **you** may in certain circumstances be entitled to refer **your** complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

0800 023 4567 / 0300 123 9123

complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

The Financial Ombudsman Service will only consider **your** complaint once you have tried to resolve it with **us**. Using this complaints procedure will not affect **your** legal rights.

Financial Services Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to meet its obligations under the relevant sections of cover, you may be entitled to compensation from the FSCS.

Further information about FSCS arrangements is available from the FSCS website www.fscs.org.uk, or by writing to:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU

The cover provided by RAC Motoring Services under this policy is not covered by the FSCS.

Law

The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary, this contract will be subject to the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions (including this policy booklet) and other information relating to this contract will be in English.

Details of the Insurers

Cover under Sections A and B (Roadside, At Home and Recovery) is provided by RAC Motoring Services. Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands WS5 4AW. Registered in England Number: 1424399. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority (Financial Services Registration Number 310208).

Cover under Sections C and D (Onward Travel and European Breakdown) is provided by RAC Insurance Limited. Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands WS5 4AW. Registered in England Number: 2355834. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Registration Number 202737).

You can check the register at fca.org.uk/register

Your data

Data protection statement

This section provides a summary of how we collect and use information about you and who we share it with. Our privacy policy provides more details about our use of your data which is available at rac.co.uk/privacy-policy or you can request a copy by using the contact details below.

Should **you** require information about how Barclays collects and uses **your** data, please contact Barclays.

What information about you do RAC use?

RAC typically collect and use the following types of information about **you**:

- **Information about you:** your name; **your** address; **your** phone number; **your** email address.
- **Information about your passengers:** including their names and home addresses.
- **Location information:** the location of **you** and **your vehicle** and information about any relevant journeys.
- **Policy information:** such as **your policy** number, **policy start date** and end date.
- **Vehicle information:** vehicle registration number; manufacturer; model; date of first registration with the DVLA.
- **Breakdown information:** information about the cause of **your** breakdown.
- **Payment details:** Credit or debit card details.
- **Expenses information:** Where **RAC** covers payment of **your** expenses, they will need information about those expenses.
- **Health information:** in very limited circumstances, **RAC** may need to ask for information about **your** health and wellbeing for the purpose of performing their obligations under **your policy**, particularly those relating to any assistance in a medical emergency.

How RAC obtains your data

RAC collects information about **you** when **you** contact us through social media or online, or make a request for service under **your policy**. **RAC** also obtains **your** data from Barclays when **you** purchase the **Travel Pack** and/or if **you** report a new **claim** to Barclays in relation to this policy.

Why RAC collect your data

We use information about **you** in order to provide **you** with RAC Membership and **our** other products and services. We may also use **your** information for related purposes such as handling claims or to reduce the risk of payment default and fraudulent abuse. We may also use **your** information to comply with a legal obligation.

Who we will share your data with and why?

We may share **your** data with:

1. organisations within the RAC group of companies (including RAC Insurance Limited and RAC Motoring Services Limited), external service providers and specialists to enable us to provide **you** with the services **you** request such as breakdown assistance and for related purpose such as market research;
2. external organisations who help **us** with fraud protection and detection including credit reference agencies and organisations that check **your** identity; and
3. statutory bodies or organisations where **we** are asked to provide them with **your** data for the prevention or detection of crime and fraud, or where **we** are required to give this information by law.

Contacting RAC's DPO

You can contact the Data Protection Officer for the RAC Group by emailing dpo@rac.co.uk or writing to the Data Protection Officer, RAC House, Great Park Road, Bradley Stoke, Bristol BS32 4QN.

Your rights

You have a number of rights relating to **your** personal data. For further information regarding any of these rights, please visit rac.co.uk/privacy-policy or contact the Data Protection Officer:

1. Call **our** Customer Service Team:
0330 159 0360
2. Email **us**:
breakdowncustomercare@rac.co.uk
3. Write to **us**:
Freepost RTLA-HZHB-CESE
RAC Insurance Limited
Great Park Road
Bradley Stoke
Bristol
BS32 4QN

About Our Insurance Services

In the following section 'we' 'us' and 'our' refers to Barclays Bank UK PLC.

Name and address of the insurance intermediary

The registered address of Barclays Bank UK PLC is **1 Churchill Place, London, E14 5HP**.

Financial Services Register

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

You can check details of our Regulators and Registration by visiting the 'Financial Services Register' at fca.org.uk/register. You can also contact the FCA Consumer Helpline on **0800 111 6768***.

Advice or information

We can only offer Travel Insurance and Car Breakdown Cover from single insurers, and we act on behalf of the insurer.

The features and terms and conditions of the benefits within the Travel Pack may not be the same as those for similar products available with Barclays.

The Travel Pack is provided on a non-advised basis. As such, we will only provide information on the Travel Pack and we will not make a personal recommendation about the suitability of this Travel Pack.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations in relation to arranging the insurance in the Pack, depending on the type of business and the circumstances of the claim. Insurance arranging is covered for 90% of the compensation claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 741 1400** or **0800 678 1100*** or by visiting their website at fscs.org.uk.

Change of insurer

From time to time for commercial reasons we may decide to change the chosen insurer(s). If we do, we will write to you at least 30 days before we make any change, giving you details of the new insurer and any variations to the terms and conditions of cover.

Your cancellation rights are not affected.

Statement of Price

The monthly fee for your Pack is payable in advance on the first working day of each month. The monthly fee is currently £14.50. This fee includes Insurance Premium Tax at the current rate, and there are no further taxes or costs unless otherwise stated.

If you start your Pack part way through a month you pay a proportion of the Pack fee to reflect the number of days in that month when you hold the Pack. Similarly, if you cancel your Pack part way through a month you will receive a part refund for the remaining number of days in that month.

The total fee you will pay during the six month minimum term will vary depending on when you purchased your Pack. To calculate this, you will need to add up the monthly fees that will be payable during this period, taking account of any months where only a proportion of the monthly fee is payable.

General Information

Governing Law

If you buy insurance in the United Kingdom, you can choose which law to apply to your policy. Unless you and the insurer make a written agreement saying otherwise before the policy is issued, the law of England and Wales will apply to this insurance. Unless otherwise agreed the contractual terms of this policy, all prior information and all communications will be in English.

Disclosure [in relation to insurance cover provided as part of the Barclays Pack(s) range]

You are responsible for providing complete and accurate information to insurers when you take out your insurance policy, and throughout the life of your policy. It is important that you ensure that all statements you make on claim forms and other documents are full and accurate. If you provide false or inaccurate information to us or your insurers, this could invalidate your insurance cover and could mean that part or all of the claim may not be paid.

Registered Office Details of the Insurer

Worldwide Family Travel Insurance

Aviva Insurance Limited

Registered Office: Pitheavlis, Perth PH2 0NH
Registered in Scotland No: 2116.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202153).

RAC Comprehensive Breakdown Cover

RAC Motoring Services

Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands WS5 4AW.

Registered in England Number: 1424399 Authorised and Regulated by the Financial Conduct Authority.

RAC Insurance Limited

Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands WS5 4AW.

Registered in England Number: 2355834 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202737).

Find out more

Online

barclays.co.uk/packs

By phone

0800 158 3199*

Or in branch

You can get this in Braille, large print or audio by calling **0800 400 100***. Barclays welcomes calls via Relay UK and SignVideo. Visit **barclays.co.uk/accessibility** for more information.

Call monitoring and charges information

* Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider.

Calls may be monitored or recorded for quality and training purposes. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.