



 BARCLAYS

Your Premier Travel Plus Pack

No longer available to new customers since 6th July 2015.

Welcome to your Premier Travel Plus Pack

Enjoy more comfort and reassurance while you're away with UK and European RAC Cover, Worldwide Travel Insurance¹, and access to airport lounges around the world. You'll also have peace of mind that your credit and debit cards are protected if they're lost or stolen. All for £11.50 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.

Please note from 6th July 2015 this Pack is no longer available to new customers. However, the Pack will continue to operate as usual for existing Pack holders.

Features you can 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.

Call our Travel Insurance Helpline on **0800 158 2697***.

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

Call us on **0800 158 2695*** to check whether it can be covered².

RAC Comprehensive Breakdown Cover

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

For assistance 24/7, 365 days a year:
From the UK, call **0800 051 2254***

When travelling in Europe, call
+44 161 452 0445*.

Features you'll need to register for

Airport Lounge Access

You'll be welcomed into more than 800 airport lounges worldwide, to start your journey in a relaxed environment. You have 6 visits every year to use yourself or share with your family and friends³.

To register, download our app, which can be found through iTunes or Google Play, called Traveller App or visit barclays.dragonpasstraveller.com or call **03 332 205 599***

Card Secure

One call and any lost or stolen debit and credit cards will be cancelled immediately and re-ordered for you. You'll also have a key-retrieval service.

To register call us as soon as possible on **0800 158 3198***

¹Each account holder and his/her domestic partner must be under 70 years of age at the start of any trip to qualify for travel insurance. Covers children under 18 years of age (under 23 years of age if still in full time education and living at home outside of term time) travelling with the account holder or his/her domestic partner. All trips must start and end in the UK and last no longer than 31 days.

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

³Additional lounge visits can be purchased via your Traveller app, or by calling us on 03 332 205 599*. Some lounges restrict the entry of children, so please check beforehand.

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

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Things to know

Check you're not covered elsewhere

To avoid paying for cover you don't need, it's worth checking that you don't already have similar or overlapping cover on other packaged accounts or policies.

Multi Pack Discount

When you add more than one Pack to the same account, you'll receive our multi-Pack discount of £2 per month for each additional Pack you add.

Changed your mind?

If you decide you don't want this Pack, you have 14 days to contact us to cancel and we'll refund any fees you may have paid. We can't refund after this date, although you can still cancel at any time. The 14-day period begins on the day you receive this Welcome Pack.

Remember, your account is available without a Pack, and with no monthly account fee.

To cancel, contact us on 0345 7 345 345, visit your nearest Barclays Branch or tell us by writing to **Barclays, Leicester LE87 2BB**.

Worldwide Travel Insurance

Policy Number 70FQ60

- There is no need to register before you travel.
- Cover for:
 - any named account holder and their domestic partner, if under 70 years of age. Children must be under 18 years of age (or under 23 years if in full time education). All insured persons must be UK residents.
 - holidays anywhere in the world (in the UK and Isle of Man, you need at least two consecutive nights in pre-booked holiday accommodation).
 - holidays of up to 31 days that start and end in the UK (can be extended up to 90 days by calling 0800 158 2696*).
- You must call 0800 158 2695* to tell us about pre-existing medical conditions. If you fail to tell us about medical conditions before booking trips, this will result in no cover being provided for claims arising from the undisclosed condition.

Please take time to read this booklet as it contains important information about your Worldwide Travel Insurance.

Section 1 is your Policy Summary and this gives you brief details of the cover provided by your insurance.

Section 2 is your Policy Cover and fully explains the limits and conditions of your insurance.

Travel Insurance Helplines

Medical Risk Assessment 0800 158 2695*

You must tell us about any pre-existing medical conditions. Please see the Medical Declaration on page 19.

Lines are open 8am-8pm Monday to Friday, 9am-5pm Saturday.

Upgrades 0800 158 2696*

Details of upgrades available are on page 16 – to obtain a quote call the upgrade helpline and tell them you are a Barclays Worldwide Travel Insurance customer.

Lines are open 8am-10pm Monday to Friday, 8am-6pm Saturday and 10am-4pm Sunday.

24-hour Worldwide Medical Emergency Assistance

In case of medical emergency (UK) call 0800 158 2691* (fax 01603 604 962)

In case of medical emergency (Worldwide) call (+44) 1603 604 978

Travel Assistant 0800 158 2694*

Please see page 18 for details of the services provided by the Travel Assistance helpline. Lines are open 24 hours a day

General Travel Claims 0800 158 2692*

From outside the UK call (+44) 1603 604 979 Lines are open 24 hours a day.

Legal Expenses Claims & Advice 0800 158 2693*

Please see page 32 for details.

Lines are open 24 hours a day

Customer Services

For a list of frequently asked questions, please see aviva.co.uk/barclayspremiertravelpluspackFAQ.

If you are unable to find the information you require, call us on 0800 158 2697*.

Lines are open 8am to 10pm Monday to Friday, 8am to 6pm Saturday and 10am to 4pm Sunday.

***Telephone Call Recording**

For our joint protection calls may be recorded and/or monitored.

FCO Travel Advice – Know Before You Go



As a partner in the Know Before You Go campaign, we are working with the Foreign and Commonwealth Office (FCO) to help British travellers stay safe overseas.

Before you go overseas check out the FCO website at fco.gov.uk/travel, it is packed with essential travel advice and tips plus up-to-date information about different countries.

We are not responsible for the content of other websites.

Guide to your Premier Travel Plus Pack

Worldwide Travel Insurance policy

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Worldwide Travel Insurance

Section 1 – Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in Section 2 of this booklet. It is important that you read the full policy wording carefully and keep it for future reference.

Who is the insurer?

The insurer is Aviva Insurance Limited.

What is Worldwide Travel Insurance?

This Travel Insurance policy is designed to meet certain costs that might arise in the course of your travels.

What are the benefits and features of Worldwide Travel Insurance?

- Protection for each account holder and his/her domestic partner on trips anywhere in the world. Children under 18 years of age (*under 23 years of age if still in full time education and living at home outside of term time*) travelling with the account holder or his/her domestic partner are covered.
- Trips must start and end in the UK and last no longer than 31 days.
- Cover is provided for taking part in certain recreational leisure activities and also some activity based holidays where this is the main purpose of your trip.
- Cover is provided for winter sports activities for a maximum of 21 days in any calendar year.
- Individual trip upgrades are available for business travel, extended trip durations, golf equipment and wedding and civil ceremony cover.

What are the significant or unusual exclusions or limitations of Worldwide Travel Insurance?

- The maximum time you can spend outside the UK in any calendar year is 183 days.
- There is no cover at all for any trip that is longer than 31 days and we will not insure any part of any trip that is longer than 31 days unless you have purchased an appropriate trip extension upgrade before you leave home to start your trip.
- Each account holder and his/her domestic partner must be under 70 years of age at the start date of any trip.
- No cover for claims arising from business travel unless the business travel upgrade has been purchased.
- No cover for claims arising from paid or unpaid manual work or physical labour of any kind (other than Charity and Conservation work shown in the Activity based holiday section).
- No cover for any claim resulting from your misuse of alcohol or drugs or your consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental impairment, including impairment to your judgement causing you to take actions you would not normally have taken.
- No cover for exacerbation of an accepted pre-existing medical condition where such exacerbation is solely caused by your use of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction).

- Any specific exclusion or limitation the insurer may send to you in writing.

Pre-existing medical conditions – important declarations you must make

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. It is important that you read and fully understand the Medical Declaration on page 19 of this booklet.

At the time of adding the Premier Travel Plus Pack to your Qualifying Account or booking any trip you must call the Medical Risk Assessment helpline if any insured person:

1. has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months
2. is under investigation or awaiting results for any diagnosed or undiagnosed medical condition
3. is on a waiting list for, or aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition
4. has received a terminal prognosis
5. is travelling against the advice of a doctor or would be travelling against medical advice if they had sought such advice

You must also call the Medical Risk Assessment helpline if any insured person knows of:

1. a close relative or close business associate who is not travelling with you and/or
 2. a travelling companion or person you plan to stay with;
- who has a serious illness, injury or disease which could affect your decision to take or continue a trip.

You need to do this:

- before you book a trip
- between booking your trip and paying any balance due for the trip or your departure date (whichever is later) in the case of admission to hospital or referral to a consultant/specialist

If the hospital admission or referral to a consultant/specialist is in relation to a new medical condition or a condition that has previously been accepted by us, Cancellation cover will apply. If insured persons still wish to travel, Medical Risk Assessment will advise if cover will apply whilst on the trip.

As this Travel Insurance cover is part of your Premier Travel Plus Pack, subject to you being a Qualifying Account holder, cover will continue as long as you remain eligible for the insurance and continue to pay the monthly fee for your Premier Travel Plus Pack. During this time, you must tell the Medical Risk Assessment team about any change in the status or control of any condition previously declared or if you or anyone upon whose good health the trip depends develops another medical condition.

keyfacts®

Your policy cover

Policy section	What are the benefits and features?
Cancellation charges	<ul style="list-style-type: none"> Refund of non-recoverable travel and accommodation costs should you have to cancel your trip due to any of the reasons stated in Section A of the policy wording.
Emergency medical and associated expenses	<ul style="list-style-type: none"> Payment of expenses for emergency medical treatment following accidental injury or illness during your trip. Repatriation and other necessary travel and accommodation expenses are included.
Abandonment	<ul style="list-style-type: none"> Proportionate refund of unused and non-recoverable accommodation costs should you have to abandon your trip due to any of the reasons stated in Section C of the policy wording. Where applicable, reasonable additional travel and accommodation costs to allow you to return home early.
Personal accident	<ul style="list-style-type: none"> A benefit is paid for death or loss of limbs/sight or permanent total disablement following accidental injury solely, directly and independently of any other cause during your trip.
Personal liability	<ul style="list-style-type: none"> Cover for your legal liability if you cause accidental injury or death to third parties or damage to their property during your trip.
Delayed departure	<ul style="list-style-type: none"> Compensation if the ship, aircraft or train in which you are booked to travel is delayed at your final point of international departure from or to the UK. If you are delayed for more than 24 hours at your final point of international departure on your outward journey from the UK you can choose to abandon your trip.
Enforced stay abroad	<ul style="list-style-type: none"> Compensation if you are unable to return home on your scheduled return date due to closure of airspace, airport or port.
Missed international departure	<ul style="list-style-type: none"> Additional travel and accommodation costs if you miss your international departure from or to the UK due to any of the reasons stated in Section H of the policy wording.
Legal expenses and advice	<ul style="list-style-type: none"> Cover for your legal costs to pursue a civil claim if you suffer personal injury or death during your trip.
Hijack	<ul style="list-style-type: none"> A benefit for each 24 hours that you cannot reach your destination as a result of the transport you are travelling on being hijacked during your trip.
Mugging	<ul style="list-style-type: none"> A benefit for each 24 hours that you receive in-patient treatment due to injury caused by a mugging during your trip.
Catastrophe cover	<ul style="list-style-type: none"> A benefit towards extra accommodation and/or transport costs if you are forced to move from your independently booked accommodation, due to one of the reasons stated in Section L of the policy wording.
Pet care	<ul style="list-style-type: none"> A benefit for each 24 hours that your cat or dog receives in-patient veterinary treatment as a result of suffering accidental injury whilst being cared for in the UK during your trip.
Temporary or emergency passport expenses	<ul style="list-style-type: none"> Cover for additional travel, accommodation and communication expenses you need to pay during your trip to obtain a temporary passport if yours is lost or stolen while you are abroad.
Personal money	<ul style="list-style-type: none"> Cover for loss or theft of your personal money including cash, travellers' cheques, travel tickets, passport or driving licence during your trip.
Delayed baggage	<ul style="list-style-type: none"> A benefit for temporary loss of baggage for more than 12 hours on your outward journey.
Baggage cover	<ul style="list-style-type: none"> Covers for loss, theft or damage to your personal belongings during your trip.
Winter sports cover	<ul style="list-style-type: none"> For loss, theft or damage to winter sports equipment, and compensation if an avalanche delays your arrival or departure from your resort or if you cannot ski or snowboard due to piste closures or accidental injury or illness during your trip.

Policy section	What are the significant or unusual exclusions or limitations?
<ul style="list-style-type: none"> • Cancellation charges • Abandonment 	<p>We will not pay claims for:</p> <ul style="list-style-type: none"> • pre-existing medical conditions, unless disclosed to and accepted by Medical Risk Assessment • cancellation where you knew, at the time of adding Premier Travel Plus Pack to your Qualifying Account or when the trip was booked (whichever is later), that you would be unable to travel • the cost of travel or accommodation arranged using air miles or loyalty or ownership schemes or similar promotions • management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements • refund of any course or tuition fees, project costs, sponsorship fees or similar.
<ul style="list-style-type: none"> • Emergency medical and associated expenses • Abandonment • Personal accident 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • for pre-existing medical conditions, unless disclosed to and accepted by Medical Risk Assessment • if you are motorcycling on a machine over 125cc, unless this is your mode of transport from the UK • if you use a Segway, quad bike or all terrain vehicle, on or off road
<ul style="list-style-type: none"> • Personal liability 	<p>We will not pay claims arising from:</p> <ul style="list-style-type: none"> • your job • the use of animals, firearms, motorised vehicles, vessels or aircraft (except where mentioned in the Leisure activities, Activity based holidays or Winter sports activities section).
<ul style="list-style-type: none"> • Delayed departure 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • where the reason for the delay was public knowledge at the time of adding Premier Travel Plus Pack to your Qualifying Account or booking your trip, whichever is later • for internal and/or onward connecting travel • if the transport upon which you are booked to travel is cancelled by the carrier • if your holiday is solely within the UK.
<ul style="list-style-type: none"> • Enforced stay abroad 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • for refund of any costs for persons not insured under this policy • for additional travel expenses if prior to the notification of the airspace, or an airport/port, being closed you have not purchased your return ticket to the UK.
<ul style="list-style-type: none"> • Missed international departure 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • where the reason for the delay was public knowledge at the time of adding Premier Travel Plus Pack to your Qualifying Account or booking your trip, whichever is later • if your holiday is solely within the UK.
<ul style="list-style-type: none"> • Legal expenses and advice 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • which do not have a reasonable prospect of succeeding • for any costs incurred before your claim has been accepted • relating to death or personal injury as a result of an accident involving a vehicle you were driving without a valid licence and/or insurance.
<ul style="list-style-type: none"> • Mugging • Temporary or emergency passport expenses 	<p>We will not pay claims where the incident has not been reported to the police within 24 hours of discovery and a written police report obtained.</p>
<ul style="list-style-type: none"> • Personal money 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss) • for loss of personal money not carried in your hand baggage whilst you are travelling.
<ul style="list-style-type: none"> • Baggage cover 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss) • for loss of valuables not carried in your hand baggage whilst you are travelling • for scuba diving, golf or fishing equipment.

Policy section	What are the significant or unusual exclusions or limitations?
<ul style="list-style-type: none"> • Winter sports cover 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • for losses from motor vehicles • if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss)
How long does my Worldwide Travel Insurance run for?	<p>The policy will remain in force until the first of the following automatic termination events occur – the account holder:</p>
<ul style="list-style-type: none"> • cancels their Premier Travel Plus Pack • fails to pay the monthly Premier Travel Plus Pack fee • closes the Qualifying Account • reaches 70 years of age • is no longer a UK resident. 	<p>If your complaint relates to your bank account or the Premier Travel Plus Pack benefits you have selected with it, you can complain in person at your branch, in writing, by email or by telephone. A leaflet explaining how we deal with complaints is available on request in any of our branches, from the Barclays Information Line on 0800 400 100* or at barclays.co.uk.</p>
<p>As your circumstances may change over time, it is 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.</p>	<p>Alternatively you can write to: Barclays Bank UK PLC Leicester LE87 2BB</p>
<p>Your Cancellation Rights</p>	<p>Your Worldwide Travel Insurance contract forms part of your Premier Travel Plus Pack benefits. You have a statutory 14 day period in which to cancel your Worldwide Travel Insurance contract; however as this forms part of your Premier Travel Plus Pack, cancellation of your travel insurance contract will also require your Premier Travel Plus Pack to be closed. This period begins on the date your Premier Travel Plus Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. If you cancel within this period and have paid your first monthly Premier Travel Plus Pack fee, it will be refunded.</p>
<p>If you cancel at a later date, you will not be refunded the monthly Premier Travel Plus Pack fees that you have paid.</p>	<p>If your complaint is regarding a claim you have made, please telephone the Travel Claims helpline number shown at the front of this booklet or write to:</p>
<p>Your insurance will end if your Premier Travel Plus Pack is cancelled, or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Premier Travel Plus Pack fee or your permanent residential address is no longer in the UK.</p>	<p>Barclays Claims Department, Aviva Insurance Limited PO Box 432 Chichester PO18 8WP</p>
<p>Note: If a joint account holder is not eligible for the travel insurance cover there will be no refund or reduction in the Premier Travel Plus Pack fee.</p>	<p>Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of how to complain to the Financial Ombudsman can be found on their website:</p>
<p>To exercise your right to cancel, please contact your Barclays Bank branch.</p>	<p>financial-ombudsman.org.uk</p>
<p>How do I make a claim?</p>	<p>Would I receive compensation if the insurer were unable to meet their liabilities?</p>
<p>Should you need to make a claim under this policy, please contact the appropriate helpline shown at the front of this booklet.</p>	<p>The Insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contract are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100* or by visiting their website at fscs.org.uk.</p>

Summary of Cover – Limits and Excesses

Please use the table below as a summary only. The full details of your policy cover are explained in this policy booklet.

Section	Coverage	Policy Limits per Person per Trip (unless otherwise stated)	Excess per person, per incident (unless otherwise stated)
Cancellation charges	Overall limit	£3,000	£50 (£20 for loss of deposit)
	Excursions	£250	
	Kennel/cattery fees	£200	
Emergency medical and associated expenses	Emergency medical treatment	£10,000,000	£50
	Emergency dental pain relief	£350	
	Associated expenses outside the UK	£10,000,000	
	Burial/cremation outside the UK	£5,000	
	Repatriation of remains from outside the UK	£7,500	
	Associated expenses within the UK	£2,000	
	Repatriation of remains within the UK	£2,000	
	Hospital benefit – overall limit	£500	Nil – Hospital Benefit
	Benefit for each 24 hour period	£25	
	Holiday Disruption – overall limit	£500	Nil – Holiday Disruption
Abandonment	Overall limit	£3,000	£50
	Excursions	£250	
	Kennel/cattery fees	£200	
Personal accident	Death benefit	£30,000	Nil
	Death benefit – if aged under 16	£3,000	
	Permanent total disablement	£30,000	
	Loss of limb/sight	£30,000	
Personal liability	Overall limit per incident	£2,000,000	£100 for incidents arising from the occupation of temporary holiday accommodation
Delayed departure	Delayed departure benefit	£250	
	Benefit for each 12 hour period	£25	
	OR abandonment following 24 hour delay	£3,000	£50 for abandonment after 24hrs
	Excursions	£250	
	Kennel/cattery fees	£200	
Enforced stay abroad	Enforced stay abroad overall limit	£1,500	Nil
	Benefit for each 24 hour period	£100	
	OR additional travel and accommodation expenses	£1,000	
	Overall limit	£1,000	Nil
Missed international departure	Overall limit	£1,000	Nil
Legal expenses and advice	Overall limit	£50,000	Nil
Hijack	Overall limit	£1,000	Nil
	Benefit for each 24 hour period	£50	
Mugging	Overall limit	£1,000	Nil
	Benefit for each 24 hour period	£50	
Catastrophe cover	Overall limit	£750	£50
Pet care	Overall limit per incident	£250	Nil
	Benefit for each 24 hour period	£25	

Section	Coverage	Policy Limits per Person per Trip (unless otherwise stated)	Excess per person, per incident (unless otherwise stated)
Temporary or emergency passport expenses	Overall limit	£350	Nil
Personal money	Overall limit Cash/bank notes Cash/bank notes – if aged under 16	£500 £300 £100	£50
Delayed baggage	Overall limit	£150	Nil
Baggage cover	Overall limit Limit for any one article, pair or set Limit for valuables (as defined in policy booklet)	£1,500 £300 £400	£50
Winter sports cover	Winter sports equipment – own equipment – hired equipment – hire of replacement equipment – loss or stolen lift pass Delay due to Avalanche Piste Closure overall limit – daily benefit (transport & compensation) Ski Pack Inability to take part in Winter Sports Activities – overall limit – daily benefit	£500 £500 £200 £200 £200 £300 £30 £300 £200 £20	£50

Other Important Information about Your Policy

Eligibility

You must take reasonable care to provide complete and accurate answers to the questions we ask when you add the Premier Travel Plus Pack to your Qualifying Account and to tell the insurer about your health and the health of anyone else your travel plans depend on.

Please read the Medical Declaration on page 19 and contact the Medical Assessment team if you are required to do so.

If you are in any doubt as to what medical information should be disclosed please contact the Medical Assessment team.

If the information provided by you is not complete and accurate, we may:

- mend the medical underwriting decision(s) for any declared Pre Existing Condition(s) which may result in an accepted condition being excluded, or
- refuse to pay any claim, or
- not pay any claim in full

depending upon the information that you have given us.

Your Information

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(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 3rd 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 recover 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 an account with us, we will share account 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.

You should show these notices to anyone who has an interest in the insurance under the policy.

Telephone Call Recording

For our joint protection calls may be recorded and/or monitored.

Aviva's Regulatory Status

Aviva is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. We are registered as Aviva Insurance Limited. Registered in Scotland, No. 2116. (Registered Office: Pitheavlis, Perth PH2 0NH) and our firm's reference number is 202153. You may check this information and obtain further information about how the Financial Conduct Authority protect you by visiting fca.org.uk or by contacting them on **0800 111 6768***.

Section 2 – Policy Cover

Welcome to your Worldwide Travel Insurance

This insurance is included as part of the **Premier Travel Plus Pack** which has been added to **your Qualifying Account**. This policy booklet gives **you** full details of what is covered, what is not covered and the limits and conditions of cover. Please read **your** booklet carefully, keep it in a safe place and take it with **you** when **you** travel. **You** must comply with the policy conditions. If **you** do not comply, **we** may refuse **your** claim or reduce **your** cover in the event of a claim.

Definitions

Wherever the following words or phrases appear in **bold** in this policy, they will have the following meanings.

Abandon/Abandonment

Returning to the UK before **your** scheduled return date (including being repatriated by **us** to a hospital), or being an in-patient in hospital for more than 24 hours during **your trip**.

Account holder

Any person named as an account holder on the **Qualifying Account**, who is under 70 years of age at the start date of the **trip**.

Barclays Bank UK PLC

Barclays Bank UK PLC, Registered in England number: 9740322. Registered office: 1 Churchill Place, London, E14 5HP.

Close Business Associate

Someone **you** work with in the UK who has to be in work in order for **you** to be able to go on or continue a **trip**. A senior manager or director of the business must confirm this in the event of a claim.

Close Relative

Your mother, father, sister, brother, marital/civil or domestic partner who lives with **you**, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.

Doctor

A registered member of the medical profession practising in the UK who is not related to **you** or anyone **you** are travelling with.

Excess / Excesses

The amount(s) that **you** will have to pay towards any claim. This applies to each claim per **insured person** per section, where applicable.

Excursions

Day trips and outings arranged through **your** travel or accommodation provider.

Home

Your home address in the UK.

Loss of One or More Limbs

The loss of **your** hand or foot at or above the wrist or ankle, or the total and permanent loss of use of **your** entire hand, arm, foot or leg.

Partner

The person that the **account holder** lives with at **home** in a domestic relationship, whether married or cohabiting (as if husband and wife), regardless of gender, who is under 70 years of age at the start date of the **trip**.

Period of Insurance

Each **trip** **you** make, whilst the **Premier Travel Plus Pack** is in force, will be treated as a separate period of insurance; individually subject to all policy terms, conditions, warranties and exclusions.

Cover for each separate **trip** applies as follows:

- Cancellation cover begins from the date **Premier Travel Plus Pack** was added to **your Qualifying Account** or the date of booking each separate **trip** (whichever is later) and ends when **you** leave **your home** to start **your trip**.
- Cover under all other sections starts when **you** leave **your home** to begin **your trip** and ends when **you** return **home** providing that **you** do not exceed the **trip** limit.

The maximum time **you** can spend outside of the **UK** in any calendar year is 183 days in total.

Permanent Total Disablement

A permanent and total disability that means **you** cannot do any kind of job.

Personal Money

Cash (including foreign currency), travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports and driving licences.

Point of International Departure

The airport, port or station from which **you** will undertake international travel from or into the **UK**, (this definition extends to include travel between the **UK** and the Channel Islands).

Pre-booked Holiday Accommodation

A commercially run premises where a fee is charged which has been booked prior to the departure of **your trip**, but not including residential properties belonging to family or friends.

Premier Travel Plus Pack

A combined package of insurance, service and /or financial features (including Travel Insurance) that can be added to any **Qualifying Account**, for a monthly fee.

Qualifying Account

Premier Current Account Barclays Bank Account or Barclays Basic Current Account to which **Premier Travel Plus Pack** has been added.

Total Loss Of Sight

Complete and permanent loss of sight.

Travelling Companion

A person **you** travel with, without whom **you** cannot make or continue **your trip**.

Trip(s)

Journeys beginning and ending in the **UK** that last no more than 31 days that are either:

- holidays outside the **UK**; or
- holidays within the **UK** that include two or more consecutive nights stay in **pre-booked holiday accommodation**.

UK

England, Scotland, Wales, Northern Ireland and Isle of Man

UK Resident

An **insured person** whose main **home** is in the **UK**, who is registered with a **doctor** in the **UK** and who is liable to pay taxes in the **UK**.

Unattended

Not in **your** full view or positioned where **you** are unable to prevent unauthorised taking of **your** property, unless it is left in a locked room or safe.

Property left in a motor vehicle is unattended unless the vehicle is locked and the items have been placed out of view in an enclosed storage compartment, boot or luggage space.

Valuables

Jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, hand held games consoles and equipment, mobile phones, audio visual, photographic, video camera, computer and television equipment.

We, Us, Our, Insurer

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Winter Sports Equipment

Skis, snowboard, boots, helmets, bindings or poles.

You/Your/Yours/Yourself/Insured Person

The **account holder**, his/her **partner** and their dependent children who at the start date of the **trip** are under 18 years of age (under 23 years of age if still in full time education and living at **home** outside of term time).

Children are only covered:

- when travelling with the **account holder**, or his/her **partner**, or
- whilst travelling abroad on their own to visit and stay with **close relatives** who live abroad, for the duration of the **trip**.

General Exclusions

This policy does not cover the following:

1. 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 such consequence has been contributed to by any other cause or event:
 - a. war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
 - b. any action taken in controlling, preventing, suppressing or in any way relating to a) above.
2. Claims directly or indirectly caused by:

- a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
 - c. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Any claim for **your** death, injury, illness or disability resulting from:
- a. **your** suicide or attempted suicide, or
 - b. **your** misuse of alcohol or drugs or **your** consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental impairment, including impairment to **your** judgement causing **you** to take actions **you** would not normally have taken,
 - c. an exacerbation of an accepted pre-existing medical condition where such exacerbation is solely caused by **your** use of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction).
4. Any claim where during the **trip** **you** deliberately put **yourself** at risk of death, injury, illness or disability (unless **you** were trying to save human life).
5. Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to **you**.
6. Any loss that is not specifically described in the stated terms and conditions, e.g. **we** will not pay for loss of earnings if **you** are unable to return to work due to injury or illness during **your trip**.
7. **We** do not cover any payment, which **you** would normally have made during **your** travels and/or which does not fall within the events insured under the terms of this Worldwide Travel Insurance policy.
8. Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before the Premier Travel Plus Pack was added to **your**
- Qualifying Account** or the **trip** was booked, (whichever is later).
9. Any claim for an incident occurring during the **trip** that results from:
- a. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities not listed in the Leisure activities, activity based holidays and Winter sports section.
 - b. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine;
 - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are fully licensed to use such a vehicle in the UK
 - ii. over 125cc; unless this is **your** mode of transport from the UK and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the UK
 - c. **you** using a Segway, quad bike or all terrain vehicle as a rider or passenger
 - d. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the UK
 - e. **you** using any motorised vehicle as a driver or passenger, unless **you** have complied with all laws applying to use of that vehicle in the country **you** are visiting
 - f. **your** involvement in paid or unpaid manual work or physical labour of any kind, other than Charity and Conservation work as shown in the Activity based holidays section
 - g. **you** taking part in a leisure activity, activity based holiday or winter sports activity not listed in the Leisure activities, activity based holidays and Winter sports activities section
 - h. **your** job
 - i. **you** taking part in expeditions.
10. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
11. Any claim for:
- a. unused travel or accommodation arranged by using air miles, loyalty or ownership schemes, or similar promotions
 - b. management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.

- c. costs where these are recoverable from **your** travel and/or accommodation provider.
 - d. refund of any costs for persons not insured under this policy.
 - e. administration costs charged by **your** travel or accommodation provider in respect of obtaining a refund for unused travel and accommodation.
12. Any claim as a result of scuba diving during the **trip** where:
- a. the main purpose of **your trip** is scuba diving
 - b. the claim is caused by **you** suffering from any medical condition which would normally prohibit **you** from diving
 - c. **you** do not follow all diving safety warnings and guidelines
 - d. **you** are undertaking professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, wreck diving, solo diving and cave or cavern diving
 - e. **you** travel by air within 24 hours of completing a dive.

Helpful and important information about your insurance

This policy is not a general health or private medical insurance policy and will only cover you if you have a sudden and unexpected accident or become ill.

It does not cover:

- non emergency treatment, or
- any treatment that you knew you might need whilst on your trip, or
- claims arising from any pre-existing medical conditions unless declared to and accepted in writing by the Medical Risk Assessment helpline.

It is therefore very important that you read the Medical Declaration on page 19, and provide complete and accurate information. The Medical Declaration under this Worldwide Travel Insurance policy applies from the time you added the Premier Travel Plus Pack to your Qualifying Account and each time you book a trip; it applies to all insured persons and anyone else upon whose good health your trip depends, even if they are not travelling with you.

24-hour Worldwide Medical Emergency Assistance Service

The cost of the Medical Emergency Assistance Service will be met under this Travel Insurance. The service will be governed by the terms, conditions and exclusions in this policy and will be operated by **our** appointed Medical Emergency Assistance provider.

If any illness or injury means that **you** need to go into hospital as an in-patient or **you** are told by the treating doctor that **you** are going to require tests or investigations as an out-patient, **you** must call the Medical Emergency Assistance helpline number shown at the front of this booklet before **you** make any arrangements. If this is not possible because the condition is serious, **you** must contact the helpline as soon as possible after **you** go into hospital.

An experienced Medical Emergency Assistance co-ordinator will deal with **your** enquiry and make sure that:

1. where necessary, hospitals are contacted; and/or
2. necessary medical fees are guaranteed; and/or
3. medical advisers are consulted.

If **you** need to return to the UK for any reason, it is also important that **you** contact the Medical Emergency Assistance helpline number shown at the front of this booklet before **you** make any return journey arrangements.

It may affect **your** claim if **you** do not contact the Medical Emergency Assistance helpline.

Amendments to your cover

You can upgrade from the standard cover for the extensions shown below. If **you** need an upgrade, please call the Upgrade helpline number shown at the front of this booklet for further information and a quotation.

- Extended Trip Duration – extends **your trip** duration from 31 days to a maximum of 90 days
- Business Travel – extends **your** policy for business trips (limited to wholly office-based clerical and administrative duties only that does not involve dealing with members of the public) for a maximum of 31 days in a 12 month period.
- Golf – cover for loss, damage or theft of **your** golf clubs and green fees if **you** are unable to play due to accident or illness during **your trip**

- Wedding and civil ceremony cover – increased cover for wedding attire, gifts, rings and photos.

Automatic Cover

The insurance cover automatically applies for each **trip**; this means **you** do not have to contact **us** every time **you** book a **trip**, unless **you** need to tell **us** about any change to a previously disclosed medical condition or the diagnosis of a new medical condition; for more information please also read the ‘Information and Changes we need to know about’ section below.

Automatic Extension of Cover

If **you** cannot get back **home** before **your** cover ends, **your** insurance will remain in force as follows:

1. up to 14 days if any vehicle **you** are travelling in breaks down, or any vehicle, vessel, train or aircraft in which **you** are travelling as a ticket holding passenger is cancelled or delayed; or
2. up to 30 days if **you** cannot return **home** due to **your** accidental injury or illness or quarantine.

We will also continue to pay for medical treatment under the Emergency Medical and Associated Expenses section for this period or any extended period that is considered medically necessary by **our** Medical Emergency Assistance provider and agreed by **us**.

Automatic Termination of Cover

All cover under this Travel Insurance policy will cease automatically:

- if the **account holder** cancels the **Premier Travel Plus Pack**
- if the **account holder** closes the **Qualifying Account**
- if the **account holder** fails to pay the monthly **Premier Travel Plus Pack** fee
- when the **account holder** reaches 70 years of age
- if **you** are no longer a **UK resident**.

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

If the **Qualifying Account** is held in joint names and any **account holder** reaches 70 years of age, cover will continue for any other eligible **account holder** and their eligible **partner** or children until all **account holders** have reached 70 years of age.

Information and changes we need to know about
You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** add the **Premier Travel Plus**

Pack to your **Qualifying Account** or make changes to your policy.

Please tell the Medical Assessment Team immediately if there are any changes to **your** health or the health of anyone else the trip depends on (e.g. a travelling companion, or a close relative even if they are not travelling with you). Please see the Medical Declaration section of **your** policy.

Please call the Upgrade helpline if **you** are planning a trip that is over the trip duration of 31 days.

If **you** are in any doubt, please contact **us**.

When **we** are notified of a change, **we** will tell **you** if this affects your policy, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms.

If the information provided by **you** is not complete and accurate **we** may:

- amend the medical underwriting decision(s) for any declared Pre Existing Condition(s) which may result in an accepted condition being excluded, or
- refuse to pay any claim, or
- not pay any claim in full

depending upon the information that you have given us.

Children

Unmarried dependent children who at the start date of the **trip** are under 18 years of age (under 23 years of age if still in full time education and living at **home** outside of term time) are only covered:

- when travelling with the **account holder**, or his/her **partner**, or
- whilst travelling abroad on their own to visit and stay with **close relatives** who live abroad, for the duration of the **trip**.

Choice of Law

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

1. **you** and the **Insurer** agree otherwise; or
2. at the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principle place of business is situated in) Scotland, Northern Ireland or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If **you** require any of these formats please contact **0800 400 100***.

Foreign and Commonwealth Office (FCO) – Travel Advice by Country

The FCO provides travel advice to help UK residents make judgements about travelling to a particular country, providing guidance on staying safe whilst in the country and being aware of on-going issues that may interfere with **your** travel plans.

Please note this policy does not provide cover for Cancellation or **Abandonment** if **you** decide not to travel or continue a **trip** because the FCO has issued advice against all travel or all but essential travel to a particular country. In the event of such advice being issued for **your** destination, **you** should always contact **your** tour operator/travel agent in the first instance.

If you cannot rearrange **your** travel, **you** will have the full benefit of **your** insurance so long as **you** comply with the advice of the local authorities, for example by observing curfew restrictions and avoiding public gatherings or demonstrations and **you** do not put **yourself** in danger. Specifically, please note General Exclusions 1 and 4 (on page 14).

Leisure activities and activity based holidays

You are automatically covered for claims arising from **your** participation in a number of leisure activities on an incidental and recreational basis; or if **you** have booked an acceptable activity based holiday – see the Leisure activities, activity based holidays and Winter sports activities section for full details.

Policy Limits

Each section of **your** policy has a limit on the amount **we** will pay under that section. Some sections also include other specific limits, for example, for any one item or limits for **valuables** in total. Check **your** policy booklet to see if the cover is adequate if **you** want to take expensive items away with **you**.

Reasonable Care

You must take the same level of care as **you** would take if **you** did not have this insurance. You must take all reasonable precautions to protect **yourself** and prevent accidents, theft, loss or damage.

Reciprocal Health Agreements

- **European Union**

If **you** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland **we** strongly recommend that **you** take a European Health Insurance Card (EHIC) with **you**. Application forms can be obtained from the post office or online and

should be completed and validated before **you** travel. This will allow **you** to benefit from the reciprocal health arrangements which exist with these countries. **You** should take reasonable steps to use these arrangements where possible.

- **Australia**

If **you** require medical treatment in Australia, **you** must enrol with a local Medicare office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In patient and out patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the 'Help Advice For Travellers' leaflet which can be obtained from the Department of Health.

Scooters/Mopeds/Motorcycles

You are automatically covered, as a rider or passenger, if **you** hire a scooter, moped or motorcycle under 125cc during **your** trip for incidental and recreational use, providing that **you** wear a crash helmet, and as a rider **you** are licensed to use such a vehicle in the **UK**.

No cover will apply for the hire of scooters, mopeds or motorcycles over 125cc.

If **you** are using a motorcycle as **your** mode of transport from the **UK**, the 125cc limit does not apply providing that **you** wear a crash helmet and appropriate protective clothing, and as a rider **you** are licensed and insured to use this vehicle in the **UK**.

No Personal Liability cover will apply under this policy for the use of any motorised vehicle.

Segway/Quad Bikes/All Terrain Vehicles (ATV)

No cover exists under this policy for **your** use of a Segway, quad bike or other ATV, as a rider or passenger, whether on or off-road.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

Travel Assistant helpline

The Travel Assistant is a helpline service that helps **you** sort out all kinds of travel problems. Before **you** go, and while **you** are away, Travel Assistant can help **you** with a wide range of travel advice, from information on the country or countries **you** are visiting to sorting out non-medical emergencies abroad.

The Travel Assistant helpline service is available 24 hours a day. To use the service, please call the

helpline number shown at the front of this booklet. Say that **you** are insured through the Barclays **Premier Travel Plus Pack**. Please do not call this number for policy queries or changes.

Advice before you travel

The Travel Assistant helpline service will give **you** advice on:

- any visa and entry permits **you** may need;
- any necessary vaccination and inoculation requirements, and where **you** can get them done;
- 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; and
- import and export allowances for tourists.

While travelling

The Travel Assistant helpline service will also be able to help **you** while **you** are on a **trip** by giving advice and guidance:

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

Other emergency services while travelling

- A 'phone home' service if there is an emergency.
- A translation and interpretation service if **you** need it.

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

Trip Limit

You are covered for any **trip** beginning and ending in the **UK** that lasts no more than 31 days; please make sure that this **trip** duration is adequate for **your** needs before **you** travel. There is no cover at all for any **trip** that is longer than 31 days and **we** will not insure any part of any **trip** that is longer than 31 days unless **you** have purchased an appropriate **trip** extension upgrade before **you** leave **home** to begin **your** trip.

If **you** require cover for an extended duration please call the Upgrade helpline number shown at the front of this booklet, before **you** book **your** holiday, to ask whether or not **we** can extend the **trip** limit under this policy.

Use of language

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

Your Cancellation Rights

Your Worldwide Travel Insurance contract forms part of **your Premier Travel Plus Pack** benefits. **You** have a statutory 14 day period in which to cancel **your** Worldwide Travel Insurance contract, however as this forms part of **your Premier Travel Plus Pack**, cancellation of **your** travel insurance contract will also require **your Premier Travel Plus Pack** to be closed. This period begins on the date **your Premier Travel Plus Pack** is added to **your Qualifying Account** or the date **you** receive **your** policy document, whichever is the later. If **you** cancel within this period and have paid **your** first monthly **Premier Travel Plus Pack** fee, it will be refunded. If **you** cancel at a later date, **you** will not be refunded the monthly **Premier Travel Plus Pack** fees that **you** have paid.

Your insurance will end if **your Premier Travel Plus Pack** is cancelled, or **your Qualifying Account** is closed or switched to a non-**qualifying account**, **you** fail to pay the monthly **Premier Travel Plus Pack** fee or **your** permanent residential address is no longer in the **UK**.

Note: If a joint account holder is not eligible for the Worldwide Travel Insurance cover there will be no refund or reduction in the **Premier Travel Plus Pack** fee.

Medical Declaration

Please read this very carefully as it may affect your cover:

1. **You** must contact the Medical Risk Assessment helpline number shown at the front of this booklet if at the date **you** added

the **Premier Travel Plus Pack to your Qualifying Account** or when booking a **trip** (whichever is later), **you**:

- a. have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months
 - b. are under investigation or awaiting results for any diagnosed or undiagnosed medical condition
 - c. are on a waiting list for, or aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition
 - d. have received a terminal prognosis
 - e. are travelling against the advice of a **doctor** or would be travelling against medical advice if **you** had sought such advice
 - f. know of any **close relative, close business associate, travelling companion** or person **you** plan to stay with, (and upon whose good health **your trip** depends), who has a serious illness, injury or disease which could affect **your** decision to take or continue **your trip**.
2. If, between booking a **trip** and the departure date, **you** are referred to a consultant/specialist or admitted to a hospital, **your** policy will cover **you** for cancellation of **your trip**.
However if **you** still wish to travel **you** must call the Medical Risk Assessment helpline number shown at the front of this booklet immediately and **we** will advise **you** if **you** will be covered for Emergency Medical and Associated Expenses or **abandonment** claims relating to this condition.
 3. If, between booking a **trip** and the departure date, anyone upon whose good health **your trip** depends, such as a **close relative** or **your travelling companion**, is referred to a consultant/specialist or admitted to a hospital, **your** policy will cover **you** for cancellation of **your trip**.
However if **you** still wish to travel **you** must call the Medical Risk Assessment helpline number shown at the front of this booklet immediately and **we** will advise **you** if **you** will be covered for **abandonment** claims relating to this condition.
 4. If **you** or anyone upon whose good health **your trip** depends, is referred to a

consultant/specialist or admitted to a hospital, after **you** have booked **your trip** but prior to paying any final balance due for **your trip**, **you** must call the Medical Risk Assessment helpline number shown at the front of this booklet immediately. **We** will advise **you** if **you** will be covered for claims relating to this condition. If **you** do not do this it will affect **your** claim if **you** have to cancel **your trip** before the departure date.

A medical endorsement letter will be issued by the Medical Risk Assessment helpline confirming whether or not **your** Worldwide Travel Insurance policy has been extended to cover the medical condition(s) **you** have declared.

All calls to the Medical Risk Assessment helpline are treated in the strictest confidence.

Leisure activities, activity based holidays and winter sports activities

What is not covered

1. There is no cover at all for any injury or death if, during **your trip**, **you** take part in any leisure activity, activity based holiday or winter sports activity:
 - a. that is NOT shown below
 - b. either as a professional or where **you** receive any financial reward or gain
 - c. for the purpose of practising for or taking part in:
 - i. any speed or time trial or race of any kind
 - ii. any organised team competition or tournament
 - d. if **you** suffer from a medical condition which would normally prohibit **you** from participating in that activity
 - e. where **you** have failed to follow all safety guidelines and use the necessary safety equipment.
2. There is no cover under the Cancellation Charges or **Abandonment** sections for:
 - a. any course or tuition fees, project costs, sponsorship fees or similar (other than **your** pre-paid ski pack in the event of a Winter sports **trip**)
 - b. cancellation of a pre-paid leisure activity or any activity based holiday by the organiser of that activity.

Leisure activities

There is no cover where the main purpose of your trip is to take part in a leisure activity (unless shown as an Activity Based Holiday below).

You will be covered whilst taking part in the following leisure activities, subject to any limitation shown in the table.

Leisure Activity	Limitations (applicable where shown)			
	No cover under Personal Accident section	No cover under Personal Liability section	Must be organised through a licensed operator	Other
Abseiling				Must be under supervision of a qualified instructor
Aerobics				
Archery				Must be under supervision of a qualified instructor
Artificial wall climbing				
Badminton				
Banana boating/Ringos		X		
Baseball				
Basketball				
Body boarding		X		
Bowls/Petanque				
Bridge walking				Must be accompanied by a qualified guide
Bungee jumping				Must be under supervision of a qualified instructor
Camel or elephant rides				
Canoeing				Maximum Grade 3
Canopy/treetop walking	X	X		
Cave/river tubing				Must be accompanied by a qualified guide
Clay-pigeon or small bore shooting			X	Must be under supervision of a qualified instructor
Coasteering				Must be accompanied by a qualified instructor/guide
Cricket				
Croquet				
Curling				
Cycling				No BMX or racing
Dodgeball				
Dinghy sailing		X		No racing and within a five mile limit of the coastline or on inland waters
Fell walking/running				
Fencing				
Fishing				No cover for equipment under Baggage section
Football				
Geocaching				Maximum 3,000 metres altitude
Gliding	X	X	X	Passenger only
Go karting		X		
Golf				No cover for equipment under Baggage section
Handball				
Hiking, hill walking, rambling and trekking upto 3,000 metres				
Horse riding/hacking				No hunting, jumping or polo
Hot air ballooning			X	Passenger only

Leisure Activity	Limitations (applicable where shown)			
	No cover under Personal Accident section	No cover under Personal Liability section	Must be organised through a licensed operator	Other
Ice skating				No hockey or speed skating
Jet boating			X	Passenger only
Jet skiing		X	X	
Jogging/running				No marathons or competitive running
Kayaking				Maximum Grade 3
Microlighting	X	X	X	Passenger only
Motorcycling up to 125cc		X		
Mountain biking				Downhill grades 1 and 2 only, no free riding, four-cross, dirt jumping or trials
Netball				
Paintball				
Parascending			X	Over water only
Pony trekking				
Racquetball				
Rafting – white & black water			X	Maximum Grade 3
Roller blading or skating				
Rounders				
Rowing				Inland waters only
Safari				Supervised walking and vehicle only
Sail boarding	X			
Sand boarding/skiing	X			
Scuba diving to a depth of 30 metres	X	X	X	<ol style="list-style-type: none"> 1. No cover for equipment under Baggage section 2. Maximum five dives per trip 3. Must be accompanied by qualified scuba diving instructor or dive master at all times 4. No professional, commercial or technical diving, including , but not limited to enriched air diving, tutor diving, ice diving, free diving, wreck, cave or cavern diving or solo diving.
Sea kayaking				
Shark cage diving			X	
Sightseeing flights/ helicopter rides			X	Passenger only
Skateboarding				
Snorkelling				
Softball				
Squash				
Surfing and flowriding		X		
Swimming				
Swimming with dolphins			X	

Leisure Activity	Limitations (applicable where shown)			
	No cover under Personal Accident section	No cover under Personal Liability section	Must be organised through a licensed operator	Other
Table Tennis				
Tandem sky diving	X	X	X	
Ten pin bowling				
Tennis				
Trampolining				
Tug of war				
Wake boarding		X		
Water polo				
Water skiing		X		
Wind surfing		X		
Yachting		X		No racing and within a 12 mile limit of the coastline or inland waters
Volleyball				
Yoga				
Zip lining			X	
Zorbing/Sphering			X	

Activity based holidays

These activity based holidays are automatically covered by your policy, subject to any limitation shown in the table below

IMPORTANT NOTE: See what is not covered on previous page

Activity based holiday	Limitations (applicable where shown)		
	No cover under Personal Liability section	Must be organised through a licensed / tour operator	Other
Charity or conservation work	X		<ol style="list-style-type: none"> 1. Voluntary work only 2. On behalf of and organised through a registered charity or conservation organisation 3. Trip no longer than 21 days 4. Manual work involving hand tools only 5. No work at heights above 3 metres
Cycle touring			No cover for equipment under Baggage section
Fishing			No cover for equipment under Baggage section
Flotilla sailing			Under supervision of qualified lead skipper
Golf			No cover for equipment under Baggage section
Hiking and trekking up to 5,000 metres altitude			Accompanied by qualified guides No cover at all for any trek with an ascent to over 5,000 metres
Narrow boat/canal cruising			Inland waters only
Safari			Supervised walking and vehicle only
Tennis			
Yoga			

Winter sports activities

You are covered for the following winter sports activities for a maximum of 21 days in any calendar year.

IMPORTANT NOTE: See what is not covered on previous page.

Winter Sports Activity	Limitations
Cross country skiing	Recognised paths only
Dog sledding	
Dry slope skiing	
Glacier walking	Accompanied by a qualified guide at all times
Indoor skiing/snowboarding	
Off-piste skiing/snowboarding	Accompanied by a qualified guide at all times and only in areas that the resort management consider to be safe

<u>Winter Sports Activity</u>	<u>Limitations</u>
Skiing/snowboarding	Recognised pistes only
Sledging	
Sleigh rides	
Snow mobiling	No cover under the Personal Liability section Recognised paths only
Snow shoeing	

Your cover

We will insure **you** against loss, damage, legal liability, illness or bodily injury, which may happen during the **period of insurance** providing:

1. the **account holder** has added **Premier Travel Plus Pack** to a **Qualifying Account**
2. **you** are a **UK resident**
3. the **trip** begins after the date the **Premier Travel Plus Pack** was added to the **Qualifying Account**
4. the journey is a round **trip** beginning and ending in the **UK** that lasts no more than 31 days
5. the journey is either a holiday:
 - a. outside the **UK**; or
 - b. within the **UK**, which includes two or more consecutive nights stay in **pre-booked holiday accommodation**.

Section A – Cancellation Charges

We will cover **you** for:

1. deposits **you** have paid for **your trip** and cannot get back,
2. **your** unused travel and accommodation costs (including **excursions** up to a maximum of £250 for each **insured person**), which **you** have paid or legally have to pay and cannot get back,
3. unused kennel, cattery or professional pet sitter fees, which **you** have paid or legally have to pay and cannot get back up to a maximum of £200 for each **insured person**,

if, after **you** added the **Premier Travel Plus Pack** to your **Qualifying Account** or booked **your trip**, (whichever is later), **you** unavoidably have to cancel **your trip** for one of the reasons below:

1. One of the following people is injured, falls ill, is quarantined or dies:
 - a. **you**
 - b. **your travelling companion**
 - c. any person **you** were going to stay with.
2. One of the following people is seriously injured, falls seriously ill or dies:
 - a. any **close relative** of **yours** or of **your travelling companion**
 - b. any **close business associate** of **yours** or of **your travelling companion**.

3. **You or your travelling companion** are called for jury service or as a witness in a court of law during the **period of insurance**.
4. **You or your travelling companion** are made redundant.
5. **Your home** or **your travelling companion's** home is badly damaged by fire, storm or flood in the seven days prior to the departure of **your trip**.
6. The police need to talk to **you** or **your travelling companion** because **your home** or their **home** or place of work has been burgled.
7. On the day you are due to depart from the **UK** **you** are prevented from taking **your trip** due to:
 - a. airspace being closed for more than 24 hours from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary
 - b. an airport or port **you** are scheduled to travel from or through being closed for more than 24 hours from the date and time of **your** scheduled departure, as shown on **your** ticket/ itinerary, or
 - c. **your** flight being cancelled as a direct result of volcanic ash in the atmosphere and no alternative flights are available to **you** within 24 hours of the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary.

Special conditions

1. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel **your trip**.
2. All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from **your** travel and/or accommodation provider.

Special conditions

The most **we** will pay for each **insured person** is £3,000.

Excess

We will not pay the first £50 of each **insured person's** claim. However, if two or more **insured persons** cancel the same trip, the maximum excess under this section will be £100. In the event of a claim for loss of deposit only, **we** will not pay the first £20 of each **insured person's** claim.

What is not covered

1. Any claim for a medical condition if any of the following applied when the **Premier Travel Plus Pack** was added to the **Qualifying Account** or the trip was booked, (whichever is later), **you**:
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - c. were on a waiting list for in-patient treatment or aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**.
 - d. had been told you have a terminal illness.
2. Any claim for a medical condition if any person upon whose good health **your trip** depends had a serious illness, injury or disease which **you** were aware of when the **Premier Travel Plus Pack** was added to the **Qualifying Account** or the **trip** was booked, (whichever is later).
3. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
4. Any claim made because **you** don't feel like travelling.
5. Any claim for redundancy caused by misconduct, resignation or voluntary redundancy, or if **you** or **your travelling companion** knew of the redundancy when the **Premier Travel Plus Pack** was added to the **Qualifying Account** or the **trip** was booked, (whichever is later) or where **you** cannot provide written evidence that the reason **you** left **your job** was due to redundancy.
6. Any claim where **you** knew, when the **Premier Travel Plus Pack** was added to the **Qualifying Account** or the **trip** was booked (whichever is later), that **you** would be unable to travel.
7. Any claim where the airport, port or airspace is not closed for at least 24 hours from the time shown on **your** travel ticket/itinerary.
8. Anything mentioned in the General Exclusions.

Section B – Emergency Medical and Associated Expenses

If **you** are injured, fall ill, are quarantined or die during **your trip**, **we** will pay for the following:

1. **Emergency Treatment**
 - a. Emergency medical treatment (including rescue services to take **you** to hospital) outside the **UK**
 - b. Up to £350 for dental treatment for emergency pain relief outside the **UK**.
2. **Associated Expenses**
 - a. Any reasonable extra charges for half-board accommodation (of a similar standard to the accommodation **you** had booked for **your trip**) if it is medically necessary for **you** to stay after the date **you** were going to return **home**. **We** will also pay travel costs, which **you** have to pay to get back to **your home** if **you** cannot use **your return ticket**
 - b. Up to £5,000 for the cost of burying or cremating **you** in the country outside the **UK** where you die.
 - c. Up to £7,500 for the cost of returning **your body or ashes** to **your home**
 - d. The cost of getting **you home**, if it is medically necessary because **you** are seriously injured or fall seriously ill during **your trip** and **you** cannot use **your return ticket**.

If **our** Medical Emergency Assistance provider and the treating doctor agree that it is necessary, **we** will also pay for reasonable travel and accommodation costs, under items 2a and 2d, for one relative or friend who has to stay with **you** or travel to be with **you**.

3. Hospital Benefit

£25 for each full 24 hours that **you** are in hospital, outside the **UK** receiving in-patient treatment following **your injury or illness** during **your trip**.

4. Holiday Disruption

If **you** are claiming for medical expenses that are covered under item 1 above, **we** will also pay **you** a benefit of £25 for each full 24 hour period to compensate **you** for the disruption to **your trip**:

- a. **you** are in hospital receiving in-patient treatment for more than 48 consecutive hours; or

- b. **you** are confined to **your** accommodation on the advice of the treating doctor for more than 48 consecutive hours.

Special conditions

1. **You** must phone the Medical Emergency Assistance helpline immediately if **you**:
 - a. need to go into hospital as an in-patient. If this is not possible because the condition is serious, **you** must contact the helpline as soon as possible after **you** go into hospital
 - b. are told by the treating doctor that **you** are going to require tests or investigations as an out-patient
 - c. need to return to the **UK**.
2. If **you** are injured or fall ill during **your trip**, **our** Medical Emergency Assistance provider may move **you** from one hospital to another and/or arrange for **you** to return to the **UK** at any time. They will only do this if they and the treating doctor think that it is safe for **you** to be moved or returned to the **UK**. If you choose not to move hospital or return to the **UK** **our** liability will end on the date it was deemed safe for **you** to do so.
3. If **you** are confined to **your** accommodation on medical advice, **we** will pay **you** double the holiday disruption benefit under item 4.
4. The holiday disruption benefit will only be payable in respect of the **insured person** who is either an in-patient in hospital or confined to their accommodation on medical advice.

The most we will pay

The most **we** will pay for each **insured person**:

- within the **UK** is £2,000 under Associated Expenses
- outside of the **UK** is £10,000,000 under Emergency Treatment and Associated Expenses
- outside of the **UK** is £500 under Hospital Benefit
- outside of the **UK** is £500 under Holiday Disruption

Excess

We will not pay the first £50 of each **insured person's** claim.

What is not covered

1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.

2. Any claim for a medical condition if any of the following applied when the **Premier Travel Plus Pack** was added to the **Qualifying Account** or the **trip** was booked, (whichever is later). **You**:
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - c. were on a waiting list for in-patient treatment or aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - d. had been told **you** have a terminal illness.
3. Any claim for a medical condition where **you** have been referred to consultant/specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.
4. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
5. Any claim for:
 - a. any treatment received in the **UK**
 - b. the cost of in-patient hospital treatment or going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand
 - c. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that **you** originally went to hospital for
 - d. any form of treatment that **your** treating doctor and **our** Medical Emergency Assistance provider think can reasonably wait until **you** return **home**
 - e. cosmetic surgery
 - f. medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away
 - g. any extra costs because **you** have requested a single or private room
 - h. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
 - i. any treatment after **you** have returned **home**.

6. Costs incurred following **your** decision not to move hospital or return to the **UK** after the date when, in the opinion of **our** Medical Emergency Assistance provider and the treating doctor, it was safe for **you** to do so.
7. Any claim for holiday disruption;
 - a. where the period in hospital or confined to accommodation is less than 48 consecutive hours
 - b. for any **insured person** not being treated as an in-patient or confined to their accommodation on medical advice
 - c. for persons not insured by this policy
 - d. where there is no valid claim for emergency treatment
8. Anything mentioned in the General Exclusions

Section C – Abandonment

We will cover **you** for:

1. **your** unused accommodation costs that **you** have paid for before starting **your trip**, or legally have to pay, and cannot get back (including **excursions** up to a maximum of £250 for each **insured person**)
2. reasonable additional travel costs to allow **you** to return **home** early if **you** cannot use **your** return ticket
3. reasonable additional accommodation costs to allow **you** to return **home** early
4. unused kennel, cattery or professional pet sitter fees that **you** have paid or legally have to pay, and cannot get back, up to a maximum of £200 for each **insured person**

If **you** unavoidably have to **abandon your trip** because any of the following happen whilst **you** are away:

1. One of the following people is seriously injured, falls seriously ill, is quarantined or dies:
 - a. **you**
 - b. **your travelling companion**
 - c. the person **you** were staying with.
2. One of the following people is seriously injured, falls seriously ill or dies:
 - a. any **close relative** of **yours** or of **your travelling companion**
 - b. any **close business associate** of **yours** or of **your travelling companion**.
3. **Your home** or **your travelling companion's home** is badly damaged by fire, storm or flood.

4. The police need to talk to **you** or **your travelling companion** because **your home** or their **home** or place of work has been burgled.

Special conditions

1. If **you** need to return **home** and intend to make a claim under this section, **you** must phone the Medical Emergency Assistance helpline immediately.
2. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to **abandon your trip**.
3. If **you** cannot use **your** return ticket and **we** pay additional travel costs to allow **you** to abandon **your trip**, **your** unused travel ticket will then belong to **us**.

The most we will pay

The most **we** will pay for each **insured person** is £3,000.

Excess

We will not pay the first £50 of each **insured person's** claim. However, if two or more **insured persons** **abandon** the same **trip**, the maximum **excess** under this section will be £100.

What is not covered

1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.
2. Any claim for a medical condition if any of the following applied when the **Premier Travel Plus Pack** was added to the **Qualifying Account** or the **trip** was booked, (whichever is later). **You**:
 - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
 - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - c. were on a waiting list for in-patient treatment or aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
 - d. had been told **you** have a terminal illness.

3. Any claim for a medical condition if any person upon whose good health **your trip** depends had a serious illness, injury or disease which **you** were aware of when the **Premier Travel Plus Pack** was added to the **Qualifying Account** or the **trip** was booked, (whichever is later), unless the condition was disclosed to and accepted by **us**.
4. Any claim for a medical condition where **you** or any person upon whose good health **your trip** depends have been referred to a consultant/specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.
5. Any claim for a medical condition you were planning to get medical treatment for during **your trip**.
6. Any claim made because **you** did not enjoy **your trip**.
7. Any claim which was not authorised by **our** Medical Emergency Assistance provider before **you** returned **home**.
8. Any claim for additional travelling costs if prior to **your** departure from the **UK** **you** have not purchased a return ticket back to the **UK**.
9. Anything mentioned in the General Exclusions.

Section D – Personal Accident

We will cover **you** if **you** suffer an accidental injury during **your trip** that leads solely, directly and independently of any other cause to **your**:

1. death; or
2. **loss of one or more limbs** and/or the **total loss of sight** in one or both eyes; or
3. **permanent total disablement** after 104 weeks from the date **you** incurred the injury (except where compensation is paid under item 2 above).

Special conditions

1. The death or disability must happen within one year of the accident.
2. **You** can only claim for one item under this section.
3. The benefit will be paid to **you** or **your** legal representative.

The most we will pay

The most **we** will pay for each **insured person** is £30,000 other than the death benefit for **insured persons** under 16 years of age where the maximum **we** will pay is £3,000.

What is not covered

1. Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
2. Any claim as a result of you taking part in any leisure activity or winter sports activity where Personal Accident is specifically excluded in the Leisure activities, Activity based holidays and Winter sports activities section.
3. Anything mentioned in the General Exclusions.

Section E – Personal Liability

1. We will cover you for any money that you legally have to pay that relates to an accident during your trip which causes:
 - a. death or physical injury to any person; and/or
 - b. loss or damage to property; and/or
 - c. loss or damage to temporary holiday accommodation which is not owned by you.
2. We will also pay any reasonable and necessary legal costs and expenses incurred by you in relation to the accident. You must obtain our consent before incurring any cost or expense.

The most we will pay

The most we will pay for all claims arising from any one event is £2,000,000.

Excess

A £100 excess applies to all claims arising from your occupation of temporary holiday accommodation.

What is not covered

1. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.
2. Liability arising from:
 - a. death or injury of members of **your** household or people who work for **you**
 - b. loss of or damage to property which belongs to or is under:
 - i. **your** control
 - ii. the control of a member of **your** household
 - iii. the control of people who work for **you**
 - c. **your** job
 - d. **you** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation, which

- is not owned by **you** in which case **you** will be responsible for the **excess** as shown above
- e. **you** owning or using:
 - i. animals (except domestic animals)
 - ii. firearms (except sporting guns used for clay pigeon or small bore shooting)
 - iii. motorised vehicles
 - iv. vessels (except manually-propelled watercraft) or
 - v. aircraft of any description, including un-powered flight
 - f. **you** taking part in any leisure activity, activity based holiday or winter sports activity where Personal Liability is specifically excluded in the Leisure activities, Activity based holidays and Winter sports activities section.
 3. Anything mentioned in the General Exclusions.

Section F – Delayed Departure

This section does not apply for trips taken solely within the UK.

Cover only applies for your outward journey from the UK and for your final return journey to the UK.

1. If the scheduled departure of the ship, aircraft or train on which **you** are booked to travel is delayed at **the point of international departure**, **we** will pay **you** £25 for every full 12 hour period the ship, aircraft or train is delayed.

OR

2. If the scheduled departure of the ship, aircraft or train on which **you** are booked to travel is delayed at **the point of international departure** for more than 24 hours on **your** outward journey from the **UK**, and **you** choose to abandon **your trip**, **we** will cover **you** for **your** unused travel and accommodation costs (including **excursions** up to a maximum of £250 for each **insured person**) which **you** have paid or legally have to pay but cannot get back.

If **you** choose to abandon **your trip**, **we** will also pay up to a maximum of £200 for each **insured person** for unused kennel, cattery or professional pet sitter fees which **you** cannot get back.

Special conditions

We will work out the length of the delay from the date and time of **your** scheduled departure. **You** must have checked in at the specified time and provide written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for the delay.

The most we will pay

The most **we** will pay for

- a delayed departure is £250 for each **insured person**.
- **abandonment** after 24 hours on **your** outward journey from the **UK** is £3,000 for each **insured person**.

Excess

We will not pay the first £50 of each **insured person's abandonment** claim. However, if two or more **insured persons** abandon the same **trip**, the maximum **excess** under this section will be £100.

What is not covered

1. Any claim for onward and/or connecting travel.
2. Any claim if **your** trip is solely within the **UK**.
3. Any claim if the international ship, aircraft or train on which **you** are booked to travel is cancelled by the carrier.
4. Any claim if a delay of the ship, aircraft or train on which **you** are booked to travel does not happen at **your point of international departure**.
5. Any claim caused by a strike or industrial action which was public knowledge when the **Premier Travel Plus Pack** was added to the **Qualifying Account** or the **trip** was booked, (whichever is later).
6. Any claim where a possible reason for delay was public knowledge when the **Premier Travel Plus Pack** was added to the **Qualifying Account** or the **trip** was booked, (whichever is later).
7. Anything mentioned in the General Exclusions.

Section G – Enforced Stay Abroad

This section does not apply for holidays within the UK or where you do not have a return date scheduled at the time the airspace, airport or port is closed.

If **you** are unable to return **home** on **your** scheduled return date due to:

- a. the airspace being closed, or
- b. an airport or port that **you** are scheduled to travel from or through being closed, or
- c. **your** flight being cancelled as a direct result of volcanic ash in the atmosphere,

we will pay **you**:

1. £100 per **insured person** for every full 24 hour period **you** are unable to return **home**

OR

2. up to £1000 per **insured person** in respect of necessary and reasonable additional travel and accommodation expenses where, after a period of 24 hours or more, **you** unavoidably have to make immediate alternative arrangements to return **home**.

We will also pay for emergency medical supplies that **you** require to prevent a deterioration or exacerbation of an existing medical condition.

Special conditions

1. Where **you** claim under item 1 above,
 - a. **we** will work out the length of **your** enforced stay abroad from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary
 - b. **you** must obtain written confirmation from **your** carrier or handling agents of the actual date and time of **your** return to the **UK**.
2. Payment under item 2 will only be considered where **your** carrier or handling agents have not been able to offer **you** suitable alternative accommodation and/or travel arrangements. All claims must be supported by documentary evidence of the costs **you** have incurred.

The most we will pay

The most **we** will pay for each **insured person** is

- £1,500 under item 1 above
- £1,000 under item 2 above.

What is not covered

1. More than one item under this section.
2. Any claim under item 2 where **you** fail to provide documentary evidence of the costs incurred.
3. Any claim for travel and accommodation expenses if:
 - a. **you** have not purchased **your** return ticket to the **UK** before **you** depart on **your trip**, or
 - b. **you** are travelling on an open-ended ticket and have not confirmed a return date to the **UK** with the airline.
4. Anything mentioned in the General Exclusions.

Section H – Missed International Departure

This section does not apply for trips taken within the **UK**.

If, as a direct result of:

1. a scheduled bus, coach or rail services not running to their published timetable, or
2. delay to a connecting scheduled flight, or
3. accidental damage to, or breakdown of, the vehicle in which **you** are travelling;

you arrive at **your point of international departure** too late to board the ship, aircraft or train on which **you** are booked to travel, **we** will pay extra accommodation and travel costs **you** have to pay to reach:

- a. **your trip** destination on **your** outward journey
- b. **your home** on **your** return journey.

Special conditions

1. If **you** have missed or will miss **your** ship, aircraft or train at the **point of international departure** due to one of the reasons listed above, **you** must contact the Travel Assistant helpline number shown at the front of the booklet and **we** will contact the carrier for **you** (if a late arrival is possible) or will make alternative travel arrangements for **you**. Any cost incurred may have to be paid by **you** and submitted as a claim.
2. **You** must get a report from the repairer or breakdown assistance provider if **you** are claiming because the vehicle **you** were travelling in had an accident or broke down.

The most we will pay

The most **we** will pay for each **insured person** is £1,000.

What is not covered

1. Any claim caused by a strike or industrial action which was public knowledge when the **Premier Travel Plus Pack** was added to the **Qualifying Account** or the **trip** was booked, (whichever is later).
2. Any claim where a possible reason for delay was public knowledge when the **Premier Travel Plus Pack** was added to the **Qualifying Account** or the **trip** was booked, (whichever is later).
3. Any claim where **you** have not done everything **you** can to get to the **point of international departure** for the time specified on **your** ticket/itinerary.
4. Any claim where the carrier has offered reasonable alternative transport.
5. Anything mentioned in the General Exclusions.

Section I – Legal Expenses and Advice

Legal Expenses cover

Legal Expenses 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.

We will negotiate on **your** behalf for **your** legal rights to bring legal proceedings to pursue a civil claim against a negligent party resulting from an incident, including medical treatment, for which **you** are not at fault which causes **your** death or personal injury during **your trip** providing that:

- a. the insured incident occurs within the **territorial limits** and during the **period of insurance**
- b. prospects of success exist for the duration of the claim
- c. in respect of any appeal or defence of an appeal, it has been reported to us at least 10 working days prior to the deadline for any appeal
- d. the maximum amount **we** will pay for **costs and expenses** for any one **insured person** in respect of any or all claims arising from one cause is £50,000
- e. **you** report an insured incident to **us** as soon as possible and in all cases within 180 days of any circumstances which may give rise to a claim under this section.

Personal Legal Advice

We will give **you** confidential advice over the telephone on any personal legal problem that may lead to a claim under this section of the policy.

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

There are no consultation fees and lines are open 24 hours a day, 365 days a year.

For confidential legal advice or to make a legal expenses claim Call **us** on **0800 158 2693***

Please have **your** policy number to hand as this will be requested when **you** call.

As soon as **you** are aware of an incident, **you** should get legal advice from the helpline without delay.

Definitions

The definitions at the beginning of this booklet apply where appropriate. The following definitions only apply to this section of the policy.

Appointed Representative

A suitably qualified person appointed by **us** to act on **your** behalf.

Costs and Expenses

1. All reasonable and necessary legal costs charged by the **appointed representative** and agreed by **us**.
2. Legal costs which **you** have been ordered to pay by a court or other body which **we** have agreed to or authorised.

Legal Proceedings

The pursuit of a claim for damages.

Medical Treatment

The consultation and/or treatment of an illness or bodily injury conducted by a registered medical or dental practitioner who is or has been responsible for **your** clinical care.

Prospects of Success

In respect of all claims it is always more likely than not that **you** will:

1. recover damages or obtain any other legal remedy which **we** have agreed to
2. make a successful defence
3. make a successful appeal or defence of an appeal
4. recover damages which are higher than any **costs and expenses** which may be incurred.

Prospects of success will be assessed by **us** or an **appointed representative** on our behalf.

Territorial Limits

The geographical limit specified is Worldwide.

Special conditions

The following conditions apply to this section. Also refer to the General Conditions section.

1. Claims – **your** duty
You must report an insured incident to **us** as soon as possible and in all cases within 180 days of any circumstances which may give rise to a claim under this section.
2. Claims – legal representation
 - a. On acceptance of a claim, if appropriate, **we** will appoint an **appointed representative**
 - b. (i) If there is a conflict of interest; or
 - (ii) If it is necessary to start court proceedings and proceedings are being issued within the UK **you** are free to nominate an **appointed representative** by sending **us** the name and address of the suitably qualified person.

You must confirm either:

- that the person **you** nominate will not charge more than the **appointed representative** we would have appointed or
 - that **you** are willing to pay the difference between the cost of using **your** nominated **appointed representative** and the cost of using **our** choice of **appointed representative**.
 - c. If **we** do not agree to **your** choice of **appointed representative** under condition 2b above, **you** may choose another suitably qualified person
 - d. If there is still a disagreement with regard to the **appointed representative**, **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent **you**. **We** and **you** must accept such choice.
 - e. In all other circumstances **we** will be free to choose an **appointed representative**
 - f. An **appointed representative** will be appointed by **us** and represent **you** according to **our** standard terms of appointment.
3. Claims – **Our** rights and **your** obligations
- a. **We** will have direct access to the **appointed representative** who will, upon request, provide **us** with any information or opinion on **your** claim
 - b. **You** must co-operate fully with **us** and the **appointed representative** and must keep **us** up-to-date with the progress of the claim.
 - c. At **our** request **you** must give the **appointed representative** any instructions that **we** require.
 - d. **You** must notify **us** immediately if anyone offers to settle a claim or makes a payment into court
 - e. If **you** do not accept the recommendation of the **appointed representative** to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further costs and expenses.
 - f. No agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.

4. Discontinuance of a claim

If **you**:

- a. settle a claim or withdraw a claim without **our** prior agreement
- b. do not give suitable instructions to the **appointed representative**
- c. dismiss an **appointed representative** without **our** prior consent, **our** consent not to be withheld without good reason;

The cover **we** provide will end immediately and **we** will be entitled to re-claim any costs and expenses **we** have incurred from **you**.

5. Recoveries

You must take every available step to recover **costs and expenses** that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.

6. Disputes

If any difference arises between **us** and **you** in respect of the acceptance, refusal, control or handling of any claim under this section, **you** can take the steps outlined in **our** complaints procedure stated under 'Our Promise of Service'.

7. Arbitration

You have the right to refer any difference that arises between **us** and **you** in respect of the acceptance, refusal, control or handling of any claim under this section to arbitration, which will be decided by counsel chosen jointly by **us** and **you**.

If there is a disagreement with regard to the choice of counsel, **we** will ask the president of a relevant national law society to choose a suitably qualified person.

The arbitrator's decision shall be final and binding on both parties.

All costs for resolving the difference will be met by the party whom the decision is made against.

The most we will pay

The most **we** will pay for each **Insured Person** in respect of any or all claims arising from one cause is £50,000.

What is not covered

1. If **you** do not keep to the terms, conditions and exclusions of this section.
2. A dispute between **you** and **us**.

3. A dispute between **you** and someone **you** were travelling with a person related to **you** or another **insured person**.
4. Any claim where **you** are more specifically insured or any amount **you** cannot recover from a more specific insurance because the insurer of that insurance refuses the claim.
5. Any claim relating to **you** driving a motor vehicle without a valid licence and/or insurance.
6. Any illness, death or bodily injury which develops gradually or is not caused by a specific sudden event.
7. Any claim from Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.
8. Any claim in respect of libel or slander.
9. **Costs and expenses** incurred prior to **our** written acceptance of a claim.
10. **We** will not pay for **costs and expenses** which have been incurred by the **appointed representative** on a contingency fee basis.
11. Any legal action **you** take which **we** have not agreed to or where **you** do anything to hinder **us** or the **appointed representative**.
12. Any claim deliberately or intentionally caused by **you**.
13. Any fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.
14. An application for judicial review.
15. Any claims relating to any non-contracting party's rights to enforce all or any part of this section. The Contracts (Rights of Third Parties) Act 1999 does not apply to this section.
16. Anything mentioned in the General Exclusions section.

The Contracts (Rights of Third Parties) Act 1999
 This Act allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him to or if the contract confers a benefit upon him. However the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please see the Office of Public Sector Information website (opsi.gov.uk) or contact the Citizens Advice Bureau.

Section J – Hijack

We will pay £50 for each full 24 hours **you** are prevented from reaching **your** outward destination or the **UK** on the return leg of **your trip**, as a result

of the transport on which **you** are travelling being hijacked.

The most we will pay

The most **we** will pay for each **insured person** is £1,000.

What is not covered

1. Any claim where **you** do not provide written confirmation of the delay from the airline or carrier.
2. Anything mentioned in the General Exclusions.

Section K – Mugging

We will pay £50 for each full 24 hours that **you** are in hospital receiving in-patient treatment following a mugging.

The most we will pay

The most **we** will pay for each **insured person** is £1,000.

What is not covered

1. Any claim where **you** do not report the mugging to the police within 24 hours and get a written police report.
2. Anything mentioned in the General Exclusions.

Section L – Catastrophe cover

This section only operates if you have booked your accommodation independently and directly with the accommodation provider.

We will cover **you** for additional accommodation and/or transport costs to allow **you** to continue **your trip** if **you** are forced to move from **your** independently booked and prepaid accommodation, due to one of the following events occurring during **your trip**.

Avalanche, Earthquake, Explosion, Fire, Flood, Landslide, Storm, Tsunami.

Special Conditions

1. Extra accommodation costs must be for a similar standard of accommodation to that in which **you** were originally staying.
2. **We** will only pay **your** accommodation costs if **you** provide written confirmation from the provider of the accommodation and/or the local or national authorities that **you** were forced to leave **your** independently booked and prepaid accommodation and the reason for this.
3. **You** must be able to provide receipts for any extra accommodation or travel costs incurred if

you are forced to move from **your** independently booked and prepaid accommodation.

The most we will pay

The most **we** will pay for each **insured person** is £750.

Excess

We will not pay the first £50 of each **insured person's** claim.

What is not covered

1. Any transport costs incurred in returning to the **UK**.
2. Any prepaid accommodation costs that can be claimed back from a hotel or any other service provider.
3. Any claim where the catastrophe, as described above, had already occurred when the **Premier Travel Plus Pack** was added to the **Qualifying Account** or the **trip** was booked, (whichever is later).
4. Any claim where the provider of the accommodation and/or the local or national authorities did not deem it necessary for **you** to leave **your** prepaid accommodation.
5. Anything mentioned in the General Exclusions.

Section M – Pet Care

In the event that **your** cat or dog suffers an injury whilst being cared for by a friend, relative, professional pet sitter, kennel or cattery in the **UK** whilst **you** are on **your trip** and the injury requires in-patient veterinary treatment, **we** will pay £25 for each full 24 hours that **your** cat or dog receives in-patient veterinary treatment.

The most we will pay

The most **we** will pay for each incident is £250.

What is not covered

1. Any claim if **you** do not have written confirmation from the vet giving details of the injury or accident and the number of days that **your** cat or dog has been an in-patient.
2. Anything mentioned in the General Exclusions.

Section N – Temporary or Emergency Passport Expenses

We will pay reasonable extra travel, accommodation and communication expenses that **you** have to pay to get a temporary or emergency passport, and the cost of the temporary or

emergency passport, if **your** passport is lost or stolen while **you** are abroad.

Contact the Travel Assistant helpline number shown at the front of this booklet for advice on how to obtain a temporary or replacement passport abroad.

Special condition

You must always take reasonable care to keep **your** passport safe. If **your** passport is lost or stolen **you** must take all reasonable steps to get it back.

The most we will pay

The most **we** will pay for each **insured person** is £350.

What is not covered

1. Any loss or theft of **your** passport if **you** do not report it to the police within 24 hours of the discovery and get a written police report.
2. The cost of purchasing a replacement passport.
3. Anything mentioned in the General Exclusions.

Section O – Personal Money

We will cover **you** for loss or theft of your **personal money** during **your trip**.

Contact the Travel Assistant helpline number shown at the front of this booklet for advice on how to replace lost or stolen **personal money**.

Special conditions

1. **You** must always take reasonable care to keep your **personal money** safe. If **your personal money** is lost or stolen **you** must take all reasonable steps to get it back.
2. **You** must be able to prove that **you** own the lost or stolen **personal money** and how much it is worth. If **you** do not, it may affect **your** claim.

The most we will pay

The most **we** will pay for each **insured person** is £500 but no more than £300 for cash or bank notes. A reduced limit of £100 for cash or bank notes applies to **insured persons** under 16 years of age.

Excess

We will not pay the first £50 of each **insured person's** claim.

What is not covered

1. Any loss or theft of **personal money** which **you** do not report to the police within 24 hours of discovery and get a written police report (where it is not possible to obtain a police report **you** must provide other independent proof of loss)

- such as a letter from **your** transport company or resort management).
2. Theft of **personal money** from a locked room, safe, motor vehicle or caravan unless there is evidence of forcible and violent entry.
 3. Any **personal money** which is delayed, detained or confiscated by customs or other officials.
 4. Bonds, securities or documents of any kind.
 5. Theft of **personal money** not carried in **your** hand baggage while **you** are travelling.
 6. Theft of **personal money** while it is **unattended**.
 7. Shortages due to a mistake or loss due to a change in exchange rates.
 8. Anything mentioned in the General Exclusions.

Section P – Delayed Baggage

If **your** baggage is temporarily lost on the outward journey and **you** are without it for more than 12 hours, **we** will pay for the replacement of essential items.

Special condition

To claim under this section, **you** must keep the receipts of anything **you** buy and get written confirmation from the carrier of the number of hours **you** were without **your** baggage.

The most we will pay

The most **we** will pay for each **insured person** is £150.

What is not covered

1. Any claim for baggage delayed or detained by customs or other officials.
2. Anything mentioned in the General Exclusions.

Section Q – Baggage cover

We will cover **you** for loss, theft or accidental damage to **your** personal belongings and **valuables** during **your trip**.

Special conditions

1. **You** must take reasonable care to keep **your** personal belongings and **valuables** safe. If **your** personal belongings or **valuables** are lost or stolen, **you** must take all reasonable steps to get them back.
2. If **your** personal belongings or **valuables** are lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and get written confirmation.

3. If **your** personal belongings or **valuables** are lost or damaged by an airline, **you** must:
 - a. get a property irregularity report
 - b. give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should also keep a copy)
 - c. keep all travel tickets and tags if **you** claim under this section.
4. **You** must be able to prove that **you** were responsible for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
5. At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for personal belongings and **valuables** based on their value at the time of loss. **We** will not pay the cost of replacing them with new items, and **we** will not pay more than the original purchase price of any lost or damaged item.
6. If **you** have also made a claim under the Delayed Baggage section this amount will be deducted from the amount claimed under this section.

The most we will pay

The most **we** will pay for each **insured person** is £1,500 but no more than:

- £300 for any one article, pair or set of articles; and
- £400 in total for **valuables**.

Excess

We will not pay the first £50 of each **insured person's** claim.

What is not covered

1. Loss or theft of personal belongings or **valuables** which **you** have left **unattended**.
2. Cracking, scratching or breaking of glass (except lenses in camera, binoculars or spectacles), china, porcelain, ceramics, pottery, ornaments or similar fragile articles.
3. Wear and tear, loss of value and damage caused by moths and vermin, or any process of cleaning, repairing or restoring.
4. Theft of personal belongings or **valuables** from a locked room, safe, motor vehicle or caravan unless there is evidence of forcible and violent entry. **You** must report the theft to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report **you** must provide other

independent proof of the theft such as a letter from **your** transport company, hotel, vehicle hire company or repairer).

5. Pedal cycles, contact lenses, hearing aids, medical and dental fittings.
6. Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from your transport company or hotel).
7. **Winter sports equipment.**
8. Scuba diving, golf and fishing equipment.
9. Antiques, furs or telescopes.
10. Any goods delayed, detained or confiscated by customs or other officials.
11. Items used in connection with **your** job which are not owned by **you**.
12. **Personal money**, bonds, securities or documents of any kind.
13. Loss, damage or theft of **valuables** not carried in **your** hand baggage while **you** are travelling.
14. Anything mentioned in the General Exclusions.

Section R – Winter Sports cover

Cover under the Winter Sports section applies for a total of 21 days in any calendar year.

Winter sports equipment

1. If **your winter sports equipment** is lost, stolen or damaged by accident during **your trip**, **we** will pay for their replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below.
 - Up to one year old, 90% of the purchase price
 - Up to two years old, 70% of the purchase price
 - Up to three years old, 50% of the purchase price
 - Up to four years old, 30% of the purchase price
 - Over four years old, 20% of the purchase price

The most **we** will pay is £500 for each **insured person**.
2. If **you** hire **winter sports equipment** and it is lost, stolen or damaged by accident during **your trip**, **we** will pay for its replacement or repair.

The most **we** will pay is £500 for each **insured person**.

3. If **we** pay under items 1 or 2 above, **we** will also pay to hire replacement **winter sports equipment** for the rest of **your trip**.

The most **we** will pay under item 3 is £200 for each **insured person**.

4. **We** will pay up to £200 to replace **your** lift pass if it is lost or stolen during **your trip**.

Special conditions

1. **You** must take reasonable care to keep the **winter sports equipment** safe. If the **winter sports equipment** is lost or stolen, **you** must take all reasonable steps to get it back.
2. If the **winter sports equipment** is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and get written confirmation.
3. If the **winter sports equipment** is lost or damaged by an airline, **you** must:
 - a. get a property irregularity report
 - b. give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should also keep a copy)
 - c. keep all travel tickets and tags if **you** claim under this policy.
4. **You** must be able to prove that **you** were responsible for the lost, stolen or damaged items and the purchase price. If **you** do not do this, it may affect **your** claim.

Delay due to Avalanche

We will cover **you** for the cost of extra travel and accommodation if an avalanche delays **your** arrival at or departure from the booked resort.

The most **we** will pay for each **insured person** is £200.

Piste Closure

This section does not apply to cross-country skiing.

If all pistes at the resort **you** have booked are closed because of lack of snow, excessive snow or high winds **we** will pay **you** a daily benefit of £30.

Special conditions

1. This section does not apply in the **UK** and within Europe the cover only applies during the period 15 December to 15 April.
2. **You** must provide evidence that confirms the piste closure from either **your** tour operator or resort management.

The most **we** will pay for each **insured person** is £300.

Ski Pack

If, due to illness or injury, **you** are medically certified as being unable to ski or board **we** will pay the proportionate cost of **your** non-refundable ski pack.

The ski pack comprises lessons from a ski school, ski hire and the cost of any lift pass.

The most **we** will pay for each **insured person** is £300.

Inability to take part in Winter Sports activities

If, due to injury or illness during **your trip**, **you** cannot take part in winter sports activities, we will pay **you** £20 for each day **you** are prevented from doing so.

The most **we** will pay for each **insured person** is £200.

Excess

We will not pay the first £50 of each **insured person's** claim for Winter Sports Equipment.

What is not covered

1. Deliberate or malicious damage to **winter sports equipment** caused by **you**.
2. Loss or damage to **winter sports equipment** caused by **your** carelessness or neglect.
3. Damage to **winter sports equipment** caused by wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
4. Losses from motor vehicles.
5. Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report for (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or resort management).
6. **Winter sports equipment** that is damaged while it is being used.
7. Any claim for Ski Pack or Inability to take part in Winter Sports activities where there is no valid claim for emergency treatment under Section B
8. Anything mentioned in the General Exclusions.

General Conditions which apply to the whole travel policy

1. The **account holder** must have added the **Premier Travel Plus Pack** to the **Qualifying Account**.
2. **You** must take reasonable care to provide

complete and accurate answers to the questions **We** ask when **You** add a **Premier Travel Plus Pack** to your **Qualifying Account** and to tell the **insurer** about **your** health and the health of anyone else **your** travel plans depend on. Please note that if **you** fail to tell the **insurer** about any pre-existing medical conditions this could invalidate **your** insurance cover and could mean that part or all of a claim may not be paid. It is therefore very important that **you** read the Medical Declaration.

If the information provided by **you** is not complete and accurate, **we** may:

- amend the medical underwriting decision(s) for any declared pre-existing condition(s) which may result in an accepted condition being excluded, or
 - refuse to pay any claim, or
 - not pay any claim in full depending on the information that **you** have given us.
3. **You** must take reasonable precautions to protect **yourself** and **your** property against any accident, injury, theft, loss or damage.
 4. If **we** make a payment before cover is confirmed and our claims investigation reveals that no cover exists under the terms of the policy, **you** must pay **us** back any amount **we** have paid, which **you** are not covered for.
 5. **You** must tell **us** as soon as possible after any injury, illness, incident or redundancy, or if **you** discover any loss or damage which may lead to a claim under this policy. **You** must also tell **us** if **you** are aware of any legal proceedings, summons or prosecution. **You** must send **us** every communication relating to a claim immediately.
 6. **You**, or any person acting for **you**, must not negotiate, admit or reject any claim without our permission in writing.
 7. **We** may refuse to pay any expenses for which **you** cannot provide receipts or bills.
 8. **You** or **your** legal representative must pay for any certificates, information and evidence, which **we** may need. When there is a claim for injury or illness, **we** may ask for, and will pay for, any **insured person** to be medically examined on **our** behalf. **We** may also ask for, and will pay for, a post-mortem examination if any **insured person** dies.

9. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, **we** are entitled to approach that insurer for a contribution towards the claim, and will only pay **our** share. This condition does not apply to the Personal Accident, Holiday Disruption or Hospital Benefit cover.
10. **We** are entitled to take over and carry out in **your** name the defence or settlement of any legal action. **We** may also take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment **we** have made under this policy to anyone else.
11. **You** cannot transfer your rights under this policy.
A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.
12. If **you** make a medical claim **you** may be asked to supply **your doctor's** name to enable **us** to access **your** medical records. This will help the treating **doctors**, and **us**, to provide **you** with the most appropriate treatment and assess whether cover applies. If **you** do not agree to provide this **we** may not deal with **your** claim.
13. Following the expiry of **your** statutory cooling off period, **you** continue to have the right to cancel **your Premier Travel Plus Pack** at any time by contacting **Barclays Bank UK PLC**, but no refund of any fees payable in respect of **your Premier Travel Plus Pack** will be available.
14. **We** can, at any time and after taking a fair and reasonable view, make changes to **your** policy cover and/or terms and conditions of insurance to:
 - reflect changes in **our** expectation of the future cost of providing cover and administering **your** policy
 - reflect changes in the law, regulation or taxation that affects **us** or **your** policy.
 Changes will be notified to **you** in writing at least 30 days before they become effective. Policy cover may be increased or decreased.
15. **We** (or any agent **we** appoint and who acts with **our** specific authority) may cancel this policy by sending 30 days' notice to **your** last known address.

Fraud

If **you**, or anyone acting for **you**, make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or statement to support the claim, **we** will not pay the claim and all cover under the policy will end. **We** reserve the right to tell the police about any dishonest claim.

Complaints Procedure

Our Promise of Service

Our goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect, **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

What will happen if you complain?

- **We** will acknowledge **your** complaint promptly
- **We** aim to resolve all complaints as quickly as possible.

Most of **our** customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact you with an update within 10 working days of receipt and give **you** an expected date of response.

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance **we** would encourage **you**, in the first instance, to seek resolution by contacting the Customer Services helpline number shown at the front of this booklet.

If **you** are unhappy with any aspect of the handling of **your** claim **you** have made, please telephone the Travel Claims helpline number shown at the front of this booklet or write to:

Barclays Claims Department,
Aviva Insurance Limited
PO Box 432
Chichester
PO18 8WP

If **you** are unhappy with the outcome of **your** complaint **you** may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567* (free from landlines) or 0300 123 9123

Or simply log on to their website at financial-ombudsman.org.uk

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

Financial Services Compensation Scheme

The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the scheme if **they** cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. **You** can obtain more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100* or by visiting their website at fscs.org.uk.

How to make a claim – help us to help you

We recommend **you** read the following information before **you** travel. **You** can also use it as a quick reference guide if **you** need to make a claim. For full details please refer to the relevant policy section of this booklet.

Before you travel

- Read **your** policy documentation to make sure **you** have all the cover **you** require for **your trip** and ensure that **you** understand the terms and conditions of the cover provided.
- Make sure **you** are aware of the policy limits and excesses.
- Honesty is the best policy – please ensure **you** have told **us** about any pre-existing medical conditions relating to **you**, and anyone whose good health **your trip** depends on (whether travelling or not). It is very important that **you** read and comply with the Medical Declaration.
- Please contact the Customer Services helpline shown at the front of this booklet if **you** have any queries.

When making a claim

- Contact the relevant helpline number shown below as soon as **you** can for assistance.
- Check the cover **you** have and the policy limit for the section **you** wish to claim under.

- Check for any special conditions in this booklet that apply to the section **you** are claiming against.
- Be aware that where an **excess** applies **you** will need to pay the amount shown.
- Ensure that **you** keep any documentation **we** may require.

Claims Telephone Numbers

24-hour Worldwide Medical Emergency Assistance Helpline

In case of medical emergency (UK) call **0800 158 2691*** (fax **01603 604 962**)

In case of medical emergency (Worldwide) call **(+44) 1603 604 978***

Travel Claims Helpline **0800 158 2692***

To report a general claim and obtain advice, call the 24-hour Claims helpline **(+44) 1603 603 979*** if calling from abroad.

The Claims helpline will arrange to issue a claim form. When returning this, please state that you are insured through Barclays Premier Travel Plus Pack and also enclose original receipts, and/or any reports you need to support your claim.

Legal Expenses Claims and Advice

0800 158 2693*

If the claim is for legal expenses please call the 24-hour Legal Expenses Claims helpline. Please tell them you are insured through Barclays Premier Travel Plus Pack.

Type of claim	What must I do?	What will I need?
Medical emergency	<ul style="list-style-type: none"> Contact the Medical Emergency Assistance helpline immediately. Where appropriate telephone the helpline prior to making any hospital admission arrangements. 	<ul style="list-style-type: none"> All medical reports given to you by the treating facility. Receipts for any expenses incurred that are covered by your policy.
Cancelling your trip	<ul style="list-style-type: none"> Check that the reason you are cancelling is listed as being covered in the Cancellation Charges section of your policy booklet. Contact the Travel Claims helpline as soon as you know you need to cancel your trip. 	<ul style="list-style-type: none"> A medical certificate from your UK doctor confirming the reason for cancellation. A blank certificate will be issued with your claim form. Death certificate (where applicable). Documentary evidence that you have been unable to obtain a refund from your travel/accommodation provider.
Abandoning your trip	<ul style="list-style-type: none"> Contact the Medical Emergency Assistance helpline as soon as the need for abandonment arises and before returning home. 	<ul style="list-style-type: none"> A medical report confirming the reason for abandonment. Where appropriate a blank medical certificate will be sent to you with your claim form. Death certificate (where applicable).
Delayed departure	<ul style="list-style-type: none"> You must check in at your specified departure time. Check that your delay was over 12 hours before submitting a claim. Contact the Travel Assistant helpline. 	<ul style="list-style-type: none"> Written confirmation from the carrier/agent of the actual date and time of your departure and reason for delay.
Enforced stay abroad	<ul style="list-style-type: none"> You must 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. Retain documentary evidence of the costs you incurred if you make your own way home.
Missed international departure	<ul style="list-style-type: none"> Do everything to get to your point of international departure on time. Contact the Travel Assistant helpline number immediately. The carrier can be contacted on your behalf to make alternative arrangements. 	<ul style="list-style-type: none"> A report from the repairer or breakdown assistance provider if the vehicle you were travelling in broke down or was involved in an accident. Evidence from the transport provider if public transport failed.
Legal expenses	<ul style="list-style-type: none"> Contact the Legal Expenses Claims & Advice helpline number as soon as you are aware of an incident and no later than 180 days after the incident occurred. 	
Delayed baggage	<ul style="list-style-type: none"> Report the delay to the carrier as soon as it is clear your bags have been delayed and obtain a "Property Irregularity Report". Give written notice of the claim to the carrier within the time limit in their conditions of carriage. Contact the Travel Claims helpline. 	<ul style="list-style-type: none"> Receipts for essential purchases you make whilst your baggage is delayed. A "Property Irregularity Report" from the carrier. Your baggage tag receipts. Written confirmation from the carrier of the number of hours you were without your baggage.
Lost or damaged baggage while in the custody of a carrier	<ul style="list-style-type: none"> Report the loss/damage to the carrier as soon as you are aware of the damage or loss and obtain a "Property Irregularity Report". Give written notice of the claim to the carrier within the time limit in their conditions of carriage. Contact the Travel Claims helpline. 	<ul style="list-style-type: none"> A "Property Irregularity Report". This should be obtained from the carrier as soon as you are aware of the damage or loss. Your baggage tag receipts. Proof of purchase for the lost, stolen or damaged items.
Lost, stolen or damaged personal belongings	<ul style="list-style-type: none"> Take all reasonable steps to recover your property. You must report details of the incident to the police or any other relevant authority within 24 hours, and obtain a written incident report. Contact the Travel Claims helpline. Do not dispose of your damaged items. 	<ul style="list-style-type: none"> Written confirmation of the loss or damage from the police or any other relevant authority. Proof of purchase for the lost, stolen or damaged items.
Loss of passport	<ul style="list-style-type: none"> You must report details of the loss/theft to the police within 24 hours and obtain a written report. Contact the Travel Claims helpline. 	<ul style="list-style-type: none"> A written police report. Receipts for expenses relating to the purchase of an emergency passport.
Loss or theft of personal money	<ul style="list-style-type: none"> Take all reasonable steps to recover your money. You must report details of the incident to the police or any other relevant authority within 24 hours and obtain a written incident report. Contact the Travel Claims helpline. 	<ul style="list-style-type: none"> Written confirmation of the loss or damage from the police or any other relevant authority. Proof that you owned the money and its value.

Please note only a selection of claims scenarios are shown above. Please refer to the relevant section of cover within this policy booklet for full details of cover and **any** evidence we may require.

Air passengers – know your rights

It's often difficult to know who might be responsible for cancelled or delayed flights so travellers need to be aware of the European Union (EU) regulations that protect your right to being treated fairly as an air passenger.

All airlines departing from an airport in an EU member state have responsibilities to assist their passengers if their flight is cancelled or delayed and in certain circumstances are obliged to pay you compensation. Airlines are also responsible for loss or damage to your baggage during carriage.

The following information may assist you. However for the latest advice and further details on your rights as an airline passenger and compensation in different situations please visit the [UK Civil Aviation Authority](#) website at caa.co.uk.

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

We are not responsible for the content of other websites.

My flight has been cancelled

If you get to the airport in the UK and find your flight has been cancelled the airline responsible should offer you a choice of the following:

- A refund within seven days of the full cost of the unused ticket, or
- Re-routing to your final destination at the earliest opportunity, or
- Re-routing to your final destination at a later date convenient to you.

In reasonable relation to waiting time the airline should also offer you:

- Free meals and refreshments
- Hotel accommodation and transfers should you have to stay overnight
- Two free phone calls, faxes or e-mails.
- In certain circumstances you may also be entitled to compensation.

My flight has been delayed

If your flight from the UK has been delayed you have a statutory right to meals and refreshments, help with contacting family or friends and overnight accommodation where applicable:

- Meals and refreshments appropriate to delay, two free calls, faxes or emails for:
 - Any delay over four hours
 - Delays over three hours for flights over 932 miles within the EU
 - Delays over two hours for flights up to 932 miles.

- Refund of your ticket if you decide not to travel when your flight has been delayed for over five hours.
- Hotel accommodation and transfers if your flight is not expected to leave until the next day.

My baggage has been lost, damaged or delayed by an airline

Your airline has a responsibility to you as follows. Where possible it's best to report any problems before you leave the airport.

- The airline will be liable if your baggage is destroyed, lost or damaged during carriage so long as they agreed to carry the items at check-in and you can provide receipts for them.
- The amount you can claim is limited by the Montreal Convention, and the airline will decide on the amount following assessment of your claim.
- It is important that you obtain a Property Irregularity Report from the airline or agent as you will need this to prove your loss when making your claim to the airline. Ideally you should obtain this before leaving the airport.
- A claim to the airline must be submitted within seven days for damaged baggage and within 21 days for delayed baggage.
- The Montreal Convention requires airlines to treat a bag as lost after 21 days so you should make your claim as soon as possible if your baggage is still missing after this time.

Air passengers – what will my Worldwide Travel Insurance policy cover me for?

Delayed departure

- ✓ The extra accommodation and travel costs you have to pay to reach **your** destination if **you** miss **your** international departure due to certain transport problems.
- ✓ Compensation for each 12 hour period **you** are delayed on **your** outward journey or the final part of **your** return journey to the **UK**.
- ✓ Cover for buying essential items such as toiletries and clothing if **your** baggage is temporarily lost for more than 12 hours when **you** arrive at **your** destination.

Cancelled flights

- ✓ Compensation for a cancelled flight – the airline is responsible for compensating **you** where appropriate.

- ✓ Cover if **you** are prevented from travelling due to airspace or airport closure for more than 24 hours or reasonable additional travel and accommodation expenses if **you** unavoidably have to make **your** own way **home**.

Lost, damaged or delayed baggage

Although the airline is responsible for loss or damage to **your** baggage during carriage, **your** Worldwide Travel Insurance policy will offer **you** further protection.

- **Your** policy will cover **you** for loss, theft or accidental damage to **your** personal belongings or baggage during **your trip**.
- **We** will require written confirmation of any loss or damage as shown in the Baggage cover section and confirmation of any payments **you** have received from the airline.
- Full terms and conditions of **your** Worldwide Travel Insurance cover can be found within this policy booklet.

RAC Comprehensive Breakdown Cover

Please note that reference in this document and the policy summary to 'Qualifying Account' means Premier Current Account, Barclays Bank Account or Barclays Basic Current Account to which Premier Travel Plus Pack has been added.

One of the benefits of the Premier Travel Plus Pack is that it includes Roadside, Recovery, At Home, Onward Travel and European Breakdown Cover. It provides you, the Qualifying Account holder, with automatic cover, in the event of a breakdown occurring to your vehicle, providing you with peace of mind.

What your cover includes:

- 24 hour, 365 days a year cover.
- Personal based breakdown cover (non-commercial vehicles only, excluding certain vehicle types).
- Roadside repair, where possible, of mechanical and electrical problems (parts charged at cost).
- Nationwide recovery service to anywhere within the UK, Guernsey, Jersey and the Isle of Man (including your home address) if the problem can't be fixed at the roadside.
- At Home assistance – if your car won't start at home.
- Onward travel assistance in the form of either a replacement hire car for up to one day, hotel accommodation or alternative transport arrangements.
- European Breakdown Cover in the designated countries for vehicles up to 11 years old.
- For more information about your breakdown cover and full Terms and Conditions, please see the Policy Summary and Policy Documents sections at the back of this booklet.

In case of a breakdown in the UK, Guernsey, Jersey or the Isle of Man, call **0800 051 2254***(UK) quoting Premier Travel Plus Pack.

In case of a breakdown in Europe, call **(+44) 161 452 0445**(Europe) quoting Premier Travel Plus Pack (applies to the designated European countries).

Your Friends and Family can also benefit from great savings on RAC Breakdown Cover

Introduce your friends and family to a special 25% discount on RAC Breakdown Cover. Please note that the Friends and Family offer does not form part of your Premier Travel Plus Pack Breakdown cover. Friends and family should purchase breakdown cover direct with RAC.

Friends and Family Offer – To find out more or join RAC, call **0800 716 976*** quoting FP0180.

RAC Terms and Conditions will apply.

Policy Summary



(Please note that reference to Qualifying Account in this Policy summary means Premier Current Account, Barclays Bank Account or Barclays Basic Current Account to which Premier Travel Plus Pack has been added).

This section gives you a summary of your RAC Breakdown Cover Policy. Breakdown assistance is one of the benefits of your Premier Travel Plus Pack. The full terms and conditions of your policy can be found in your RAC Breakdown Cover Policy Document.

Names of Insurers

The insurers of RAC Breakdown Cover for Premier Travel Plus Pack holders are as follows:

- Roadside, Recovery and At Home Cover is provided by RAC Motoring Services.
- Onward Travel and European Breakdown Cover are underwritten by RAC Insurance Limited.
- Motoring Legal Expenses insurance (part of European Breakdown Cover) is underwritten by RAC Insurance Limited.

(RAC Motoring Services and/or RAC Insurance Limited are referred to below as "we/us")

Cover

Your RAC Breakdown Cover consists of:

- Roadside, Recovery and At Home assistance covering the event of your eligible vehicle's breakdown (mechanical or electrical) occurring at the roadside, your home address or address where you normally keep the eligible vehicle.
- Onward Travel assistance in the form of either a replacement hire car for up to 1 day, hotel accommodation or alternative transport arrangements.
- European Breakdown Cover provides breakdown, alternative transportation and motoring legal expenses assistance in the event of your eligible vehicle's breakdown (mechanical or electrical) occurring in designated European countries or whilst travelling on the outward journey to or inward journey from the designated European countries.

What is covered

Roadside, Recovery, At Home and Onward Travel services

Roadside, Recovery, At Home and Onward Travel services under your RAC Breakdown Cover are available in the United Kingdom, Jersey, Guernsey and the Isle of Man. Roadside services are also available in the Republic of Ireland.

Assistance will be provided to repair your eligible vehicle where the breakdown has occurred. If this is not possible or the repair is unwise or cannot be carried out within a reasonable time, we will transport your eligible vehicle, you and up to 7 passengers, to a chosen destination and provide onward travel.

European Breakdown Cover services

European Breakdown Cover will provide assistance where the breakdown occurs whilst you are abroad in the European countries designated below. Your eligible vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair or, if this is not possible, you will receive overnight accommodation or an alternative form of transport. If your eligible vehicle breaks down on the outward journey from home to the departure port or on the inward journey from the arrival port to home we will provide roadside assistance and recovery, and arrange a temporary replacement vehicle to complete your journey to/from port.

European Breakdown Cover is provided for a maximum period of 90 days for any one journey. Instead of individual benefit limits (with certain exceptions), you are covered to an overall limit of £2,500 per claim. You may make up to two claims in a membership year and each claim must be for a separate journey.

The designated European countries: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine.

What is not covered

Your policy excludes some situations. Please refer to your RAC Breakdown Cover Policy document for full details. Key exclusions are:

- You must be resident with a registered home address in the United Kingdom (see 'General Exclusions' section).
- Your vehicle is not an "eligible vehicle" or the general exclusions in your policy apply (see 'Eligible Vehicles Specifications' section and 'General Terms and Conditions of European Cover' section).
- Onward Travel does not cover insurance excess, daily hire and any other costs from you keeping a replacement car after the time period specified in the policy (see 'What is not covered under Onward Travel' section).
- The cost of "Specialist Equipment" required for repair or recovery of your eligible vehicle (see 'Costs' section).
- Eligible vehicles that have broken down as a result of participation in motor sport activities taking place off road and/or not subject to normal rules of the road, or eligible vehicles used for hire or reward (see 'General Exclusions' section).
- If your eligible vehicle should break down whilst towing a caravan or trailer we will recover your eligible vehicle together with the caravan or trailer. If your trailer or caravan breaks down then we can arrange for the recovery of your trailer or caravan but you will be liable for the recovery costs (see 'General Exclusions' section).
- We are responsible for the labour costs of the RAC Patrol or RAC Contractor instructed by us to attend you in accordance with your level of cover. You will be responsible for all other costs including the costs of parts (see 'Roadside/Recovery/At Home' section and "Costs" section).
- If you call us for assistance following an accident, fire, theft or act of vandalism or other incident covered by a policy of motor insurance, you will be liable to pay us for the costs of the eligible vehicle's removal (see 'General Exclusions' section). Additional payments may be requested if the maximum number of call-outs is exceeded (see 'Fair Call Scheme' section).

How to make a claim

If you require breakdown assistance call: For Roadside, Recovery, At Home and Onward Travel services call: **0800 051 2254***.

For European Breakdown Cover services: if the breakdown occurs in the UK, Guernsey, Jersey or the Isle of Man on the way to or from a designated European country, call: **0800 051 2254***.

If the breakdown occurs whilst in a designated European country, call: **(+44) 161 452 0445**.

You will need to provide your eligible vehicle registration and details of the breakdown location. For Motoring Legal Expenses claims, please write to:

**RAC Legal Services,
Great Park Road,
Bradley Stoke,
BS32 4QN**

If you wish to use the Accident Care Services available to you following your involvement in a road traffic accident in the UK, Guernsey, Jersey, the Isle of Man or the Republic of Ireland please call: **0800 051 2254***.

Cancellation Rights

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date the Premier Travel Plus Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. As your insurance contract forms part of your Premier Travel Plus Pack, cancellation of your insurance contract will also require your Premier Travel Plus Pack to be closed.

If you cancel within this period and have paid your first monthly Premier Travel Plus Pack fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Premier Travel Plus Pack fees that you have paid.

Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100* or by visiting their website at fscs.org.uk.

The FSCS does not cover RAC Motoring Services' provision of services under Roadside, Recovery and At Home insurance.

Your Feedback

Except for complaints regarding Motoring Legal Expenses insurance (see below for details), Complaints can be made to us by telephone on **0800 0511109***, or **0800 0512126*** if your complaint relates to European Breakdown Cover, or in writing at Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, West Midlands WS5 4QZ. Should we be unable to resolve your complaint satisfactorily, you may refer your complaint to the Financial Ombudsman Service where it concerns RAC Insurance Limited. If you would like further details on the Financial Ombudsman Service, please write to them at Exchange Tower, London E14 9SR or by calling **0800 023 4567*** or **0300 123 9123**, or if calling from abroad **+44 20 7964 0500** or via their website financial-ombudsman.org.uk

For enquiries or complaints relating to Motoring Legal Expenses, please write to:

**RAC Legal Services,
Great Park Road,
Bradley Stoke,
BS32 4QN**

The Financial Ombudsman Service does not cover complaints concerning RAC Motoring Services' provision of the Roadside, Recovery and At Home elements of RAC Breakdown Cover.

Duration of Policy

Your RAC Breakdown Cover is only available as part of Premier Travel Plus Pack subject to you being a Qualifying Account holder. Subject to your right to cancel (see your Cancellation Rights), the cover is from month to month. Your RAC Breakdown Cover will end if your Premier Travel Plus Pack is closed or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Premier Travel Plus Pack fee or your residential address is no longer in the United Kingdom. Your RAC Breakdown Cover may also be terminated or the terms may be changed by Barclays or us giving you 30 days' notice in writing.

RAC Breakdown Cover – Policy Document

RAC Breakdown cover for Premier Travel Plus Pack (Roadside, Recovery, At Home, Onward Travel & European Breakdown Cover)

Who we are:

RAC Motoring Services (Registered No: 1424399, Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands, WS5 4AW) and/or

RAC Insurance Limited (Registered No: 2355834, Registered Office RAC House, Brockhurst Crescent, Walsall, West Midlands, WS5 4AW).

The insurance cover we provide:

- Roadside, Recovery and At Home Cover is provided by RAC Motoring Services
- Onward Travel and European Breakdown Cover is underwritten by RAC Insurance Limited
- Motoring Legal Expenses insurance (as part of European Breakdown Cover) is underwritten by RAC Insurance Limited

For insurance purposes, the home state is the United Kingdom.

Your cover at a glance

Roadside, Recovery, At Home and Onward Travel cover is available in the Territory ("Territory" is defined in the section titled 'Words with special meaning' below) and the Republic of Ireland.

European Breakdown Cover is available in the European Territory ("European Territory" is defined in the section titled "Words with special meaning" below) and in the Territory (to or from a European journey).

Roadside/Recovery/At Home

If your eligible vehicle suffers a breakdown in the Territory or the Republic of Ireland we will provide the service below. This service is provided on the terms and conditions in this Policy document including the General Terms, Costs and General Exclusions:

- an RAC patrol or contractor who will endeavour to repair your eligible vehicle
- labour where the breakdown occurs at the roadside or at your home address or other address in the Territory where you normally keep the vehicle

- if in our opinion we are unable to repair your eligible vehicle locally or within a reasonable time, or because repairs are unwise, we will provide:

If the breakdown occurs in the Territory:

- transportation of your vehicle to your home or a single address anywhere else in the Territory
- transport for you and up to seven passengers to the above chosen destination (If there are more than five people this may require two separate vehicles. An adult from your eligible vehicle must accompany any children)
- this service is also available should you be taken ill and cannot continue your journey as you have no passengers who can drive your vehicle. You will need to produce some form of medical certificate for this (In these cases, we will provide cover at our discretion)

OR

If the breakdown occurs in the Republic of Ireland:

- transportation of your vehicle to a destination of your choice within 10 miles. If you have no preferred destination, we will take the vehicle to a nearby garage
- transport for you and up to seven passengers to the above chosen destination (If there are more than five people this may require two separate vehicles. An adult from the covered vehicle must accompany any children)
- if you need to leave your vehicle at the garage we will reimburse you for taxi fares up to 20 miles from the garage (A receipt must be obtained)

This service must be arranged at the time of the breakdown and cannot be requested later.

What is not covered under Roadside/Recovery/At Home

- a second recovery if the original fault has not been properly repaired by a third party or if we have advised you that it is a temporary repair
- eligible vehicle servicing or reassembly
- the use of the recovery service as a way to avoid repair costs
- recovery which is not arranged at the time of the breakdown but is requested later
- any other matters excluded under this RAC Breakdown Cover policy

Onward Travel

Onward Travel is available in the Territory only.

- Onward Travel benefits must be arranged at the time of breakdown and cannot be requested later

- You are entitled to one of the following extra benefits once we have decided that we cannot get your vehicle repaired locally:

Replacement car hire

We will pay for:

- the hire cost of a car up to 1600cc provided by our supplier for the duration of the repairs to your vehicle (up to a maximum of one day) for one incident
- insurance (including Collision Damage Waiver) – subject to an excess of £150, or, if you are aged 21-25, an excess of £250, payable by you in the event of vehicle damage to the hire car
- replacement car hire is subject to availability and our supplier's terms and conditions, which will be provided to you at the time of hire, but which will usually include:
 - a. age limits
 - b. the need to have a current driving licence with you
 - c. limits on acceptable endorsements
 - d. the need to provide a valid credit card number (Alternatively, our supplier will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the vehicle to you)
- hire cars are not usually available with a tow bar, and therefore your caravan or trailer will, if eligible (see General Exclusions Point 6 on page 62) be recovered under the Recovery benefit with your broken down vehicle
- if we decide that a hire car is not a practicable solution for any reason, hotel accommodation or alternative transport will be provided instead

Alternative transport costs

- we will arrange and reimburse you for rail, air or other public transport costs for up to eight people to reach the end of the journey within the Territory
- we will pay these costs up to £150 a person or £500 for a group whichever is less

Hotel accommodation

- we will arrange and reimburse you for the cost of one night's bed and breakfast for up to eight people in a hotel of our choice
- we will pay these costs up to £150 a person or £500 for each group, whichever is less. You will have to pay for any extra hotel or transport costs

Special medical assistance

Onward Travel also provides special medical assistance. If you or one of your passengers in your

eligible vehicle is taken into hospital more than 20 miles from home we will arrange and pay for overnight accommodation for the other passengers, as described in "Hotel Accommodation" above – we will also arrange for an ambulance to take the patient to a local hospital near to their home once medical permission has been given. Special medical assistance is not available for planned hospital visits

What is not covered under Onward Travel:

- a second use of the Onward Travel benefits if the original fault has not been properly repaired by a third party or if we have advised you that it is a temporary repair
- other charges arising from your use of the hire car benefit, such as fuel costs, deposit, insurance excess charges, our supplier's costs of collecting and returning the vehicle and any costs due to you keeping the car after the agreed period of hire
- if you require a second or any other type of vehicle this will be at your cost, we will try to arrange this for you at your request
- if you are unfortunate enough to have an incident with the hire vehicle and you make an insurance claim, you will be responsible for paying any excess
- unless specifically included in the Onward Travel cover described above, any other matters are excluded under this RAC Breakdown Cover policy

European Breakdown Cover

European Breakdown Cover is designed to offer you assistance in the event of breakdown, road traffic accident, or fire or theft of your eligible vehicle, or illness of the only qualified driver in a European Territory.

This section describes what you are entitled to under European Breakdown Cover and how to use the service. It must be read in conjunction with the General Terms, Costs and General Exclusions sections printed elsewhere in this policy.

Important Information

Credit card requirement

Car hire companies insist on having valid credit card details at the time of booking and the card must be produced when collecting a hire car. Therefore, if a hire car is necessary for you to continue your journey, we will require your credit card details to arrange this. Please see section 1 – Replacement car and section 6 – Journey continuation. We will also require your credit card details if we arrange a service for you which is not covered by your policy or if it exceeds the European Breakdown Cover limit.

Mobile and car phones

The regulations on the temporary importation and use of mobile and car phones vary from country to country. Please check with your service provider that your phone meets the requirements and necessary standards for the countries in which you are travelling.

Whilst convenient, mobile phones are expensive to use and you should note some service providers charge for calls to freephone numbers. It may also not be possible for an RAC Control Centre to return a call to a mobile or car phone, however where we are able to return your call, you may still have to pay the costs of the international call. Please note mobile phone calls are not covered under European Breakdown Cover and we regret that we cannot reimburse any costs incurred. You are therefore recommended to use a conventional phone wherever possible.

In case of difficulty in reaching an emergency number or to check cost please contact the service provider of your mobile or car phone, or use a conventional phone.

Breakdowns on European Territory motorways

If you break down on a motorway in European Territory use the roadside emergency telephones where provided. You cannot normally call RAC Control Centres from these. You will be connected to the police or authorised motorway service, who will send a breakdown recovery vehicle. Please note that due to local legislation the RAC Control Centre is not able to send a breakdown recovery vehicle to a motorway location. If you are unable to locate a motorway phone or services station phone, please contact the RAC Control Centre for guidance.

In France the same procedure applies if you break down on a motorway service area.

You may have to pay labour and towing charges on the spot and an authorised tariff is normally applicable. However, this will normally only be to the recovery company's own depot in the case of any tow.

These items are covered by European Breakdown Cover and you should obtain a receipt to claim a refund from us on your return home. If you are towed from a motorway, contact the RAC Control Centre as soon as you can, from the recovery company's depot if possible.

Motorcycles

Motorcycles are covered on the same basis as other eligible vehicles. However, we regret it is not possible for us to hire a motorcycle if a replacement vehicle is required. A hire car or alternative transport will be arranged, whichever is most suitable. We are also unable to hire a trailer for you to transport your eligible motorcycle.

Caravan and trailers

Any supplement paid to include a caravan or trailer under European Breakdown Cover is to cover our increased risk and costs. We do our best to find solutions to motoring problems, but we regret we cannot arrange a replacement caravan or trailer in the event of a breakdown which in our opinion we are unable to repair locally or within a reasonable time, or because repairs are unwise. Hire vehicles are unlikely to include tow bars so that it may become necessary to repatriate a caravan or trailer together with your eligible vehicle, if your eligible vehicle cannot be repaired in the European Territory by the return date.

Service providers

We do not give any warranty or assurance as to the services provided by garages, breakdown/recovery companies, repairers, car hire companies and other third party service providers whose emergency services we arrange and/or pay for under European Breakdown Cover. They do not act as our agents and we do not accept liability for their acts or omissions. You should check that any repairs to your eligible vehicle are carried out to your reasonable satisfaction.

Motor insurance and vehicle warranty

European Breakdown Cover does not replace motor vehicle insurance. We strongly recommend you tell your motor insurers before taking your eligible vehicle abroad. If you do not, your insurance policy will only cover you for damage you might cause to other people or their property. This means that you will not be covered for damage to your vehicle, fire, theft etc. Your insurers will also need to know if you are towing a caravan or trailer. If your eligible vehicle has a manufacturer's or other mechanical warranty, we will provide emergency assistance but you are responsible for ensuring subsequent repairs are in accordance with the warranty and do not invalidate it.

Service in the Territory for a journey to European Territory

Section 1

Temporary replacement car in Territory on the outward journey to or inward journey from a planned journey in European Territory.

We will pay:

Cost of self-drive hire car including collision damage waiver and replacement Green Card as necessary:

- to carry out the planned journey if as a result of an accident, fire or theft within 7 days of your declared departure date the eligible vehicle cannot be repaired or recovered (in the case of theft) in time for departure on the declared date, or
- to complete the planned journey if your eligible vehicle breaks down on the way to the port of departure and we confirm that it cannot be repaired in time for departure.

We will not pay:

Fuel and oil costs, personal insurance or any other extra costs.

Important self-drive car hire information:

We will normally try to arrange a hire car equivalent to, but not necessarily the same as, your eligible vehicle, if there is one available. If your eligible vehicle was an MPV or similar vehicle we may arrange two hire cars. We will only arrange this if there are two qualified drivers in your party. Otherwise we will arrange alternative means of transport.

Self-drive car hire arranged under European Breakdown Cover will be subject to the normal conditions of the hiring company. These will include limitations on driver age, driving convictions and other licence endorsements etc. The driver must also have held a full UK driving licence or equivalent for a minimum of one year. You must present your driving licence to the hire company and in the case of a photocard licence it must be accompanied by the paper counterpart.

Your credit card details will also be required as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle. If you leave a hire car at a different location to the one arranged by the RAC Control Centre or with the hire company you must pay any collection charge which may be made.

Please note: we cannot guarantee a hire car will be available. We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with

tow bar, roof rack or automatic gearbox and cannot guarantee the hire of mini buses or vans. European Breakdown Cover does not extend cover to a self-drive hire car arranged for you under the terms of European Breakdown Cover.

See also the notes on Collision Damage Waiver and crossing international borders in section 6 **Important self-drive hire car information.**

Section 2

Roadside assistance and recovery in the Territory on the outward journey to or inward journey from European Territory.

We will pay:

On the outward journey from home to the departure port and on the inward journey from the arrival port to home, if you are stranded on a public highway through breakdown of your eligible vehicle:

- assistance from RAC Patrol or garage/repair service to repair your eligible vehicle at the roadside if possible or where in our opinion we are unable to repair locally or within a reasonable time, or because repairs are unwise, to tow your eligible vehicle to a local garage.

Note: Following an accident, fire, theft, vandalism, or other incident normally covered by a motor insurance policy, we will provide assistance at the roadside. However, you will be liable for the cost of any towing which is then necessary for removal of your eligible vehicle.

- if in our opinion your eligible vehicle cannot be repaired locally or within a reasonable time or because repairs are unwise, we will pay for either a recovery service to return your eligible vehicle and up to eight persons including yourself to your home or to a nominated repairer in the Territory. If we recover your eligible vehicle and there are more than five people travelling in it, we may use two separate vehicles for the recovery. An adult must accompany any children

We will not pay:

The cost of any parts used for roadside repairs or the cost of any garage repairs, including labour.

Costs covered by your eligible vehicle's warranty.

Towing costs for the removal of your eligible vehicle following an accident, fire, theft, vandalism or other incident normally covered by a motor insurance policy.

Service while abroad in European Territory

Section 3

Roadside assistance procedure in the event of breakdown on a motorway in European Territory.

If your eligible vehicle breaks down on a motorway in European Territory, use the roadside emergency telephones where provided. You cannot normally call RAC Control Centres from these. You will be connected to the police or authorised motorway service, who will send a breakdown/recovery vehicle to you. Please note that due to local legislation the RAC Control Centre may not be able to send a breakdown recovery vehicle to a motorway location.

In France the same procedure applies if you break down on a motorway service area.

If you are towed from a motorway it will normally be to the recovery company's depot. Contact the RAC Control Centre as soon as you can, from the recovery company's depot if possible.

Note: you may have to pay labour and towing charges on the spot and an authorised tariff is normally applicable. However, this will only be to the recovery company's own depot in the case of any tow. These items are covered by European Cover and you should obtain a receipt to claim a refund on your return home.

We will pay:

1. Attendance of local breakdown service or garage to repair your eligible vehicle at the roadside if possible, or tow it from the place of breakdown or accident to the nearest local repairer where you may arrange and instruct repairs.
 2. In the event of breakdown:
 - a limited contribution up to £150 towards labour charges, if the local repairer is able to effect repairs necessary to enable your eligible vehicle to continue the journey on the date of the breakdown; or
 - inspection fees to confirm that your eligible vehicle cannot be repaired by your return travel date
 3. Storage charges for your eligible vehicle while awaiting repair or repatriation.
- We will not pay:
1. Repair costs, including labour, other than as set out above under 2.

2. Repair costs if your eligible vehicle was in an accident, damaged by fire or stolen, or if it is uneconomical to repair.
3. The cost of parts used for roadside or garage repairs.
4. The cost of any repairs not directly necessary to enable your eligible vehicle to continue the journey on the date of the breakdown.
5. Costs covered by your eligible vehicle's warranty.

Section 4

Spare parts despatch

We will pay:

Freight, handling and ancillary charges for despatch of spare part(s) necessary to complete repairs to your eligible vehicle but which are not obtainable locally. The fare for one person to collect part(s) from the appropriate railway station or airport.

We will not pay:

The cost of parts themselves, which must be paid on receipt. When telephoning the RAC Control Centre you will be asked for your credit card details. Alternatively you will be asked to pay for the part(s) direct to the repairer.

Any despatch costs for parts that are not necessary to complete repairs to your eligible vehicle.

Section 5

Additional accommodation expenses

We will pay:

A contribution of up to £35 per person per day towards necessary additional (not alternative) accommodation expenses for room only while you wait for your eligible vehicle to be repaired, providing the appropriate RAC Control Centre can confirm repairs to your eligible vehicle will take more than 12 hours, or if it is to be repatriated to the Territory. You should make your own hotel arrangements, but in France or Monaco only you may request assistance from the RAC Control Centre in Lyon to make hotel arrangements.

We will not pay:

The costs of meals or any other extra costs.

We reserve the right to limit or refuse any "Additional accommodation expenses" if your eligible vehicle is a motor home or caravan designed or modified to be used as accommodation and in our opinion can still be used as such.

Section 6

Journey continuation or return home

This benefit is not available at the same time as Section 5 "Additional accommodation expenses".

We will pay:

A contribution to travel expenses for you and your party to continue the planned journey during the period your eligible vehicle is not roadworthy or to return home by direct route, if the appropriate RAC Control Centre can confirm repairs to your eligible vehicle will take more than 12 hours, or if it is to be repatriated to the Territory.

This benefit is also available if your eligible vehicle is stolen and not recovered within 24 hours. In this event a police report must be obtained. However, this benefit will cease if and when your eligible vehicle is recovered in a roadworthy condition.

Expenses can comprise up to 14 days self-drive car hire including collision damage waiver (see Collision Damage Waiver note in section 6 **Important self-drive hire car information** below) and replacement Green Card as necessary, or second/standard class rail, or a combination of both.

Arrangements for self-drive car hire under this Section 6 must be made by the appropriate RAC Control Centre.

Where it is estimated repairs will take only a few days, we will only pay for your party staying and claiming additional accommodation until repairs are completed. If repairs will take longer, a self drive hire car or other transportation will be arranged to get your party to your planned destination. When your eligible vehicle is repaired or recovered in a roadworthy condition the cost of a self-drive hire car or other transportation for one person is covered to return to collect it. The RAC Control Centre, after consultation with you, will decide the best option.

We will not pay:

Fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged with the car hirer and any other extra costs in connection with self-drive hire car.

The cost of any car hire beyond the period agreed with the appropriate RAC Control Centre. The cost of any car hire not arranged by the appropriate RAC Control Centre.

Any car hire expenses after your eligible vehicle is repaired except for the direct journey to return and collect it.

First class rail fares.

Any costs under this benefit if they are for services you used at the same time as Section 5 – "Additional accommodation expenses".

Important self-drive hire car information

We will normally try to arrange a hire car equivalent to, but not necessarily the same as your eligible vehicle, if there is one available. If your eligible vehicle is an MPV or similar vehicle we may arrange two hire cars. We will only arrange this if there are two qualified drivers in your party. Otherwise we will arrange alternative means of transport.

Self-drive car hire arranged under your policy will be subject to the normal conditions of the hiring company. These will include limitations on driver age, driving convictions and other licence endorsements etc. The driver must also have held a full UK driving licence or equivalent for a minimum of one year (two years for France). You must present your driving licence to the hire company and in the case of a photocard licence it must be accompanied by the paper counterpart.

Your valid credit card details will also be required and the card must be produced as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle. If you leave a hire car at a different location to the one arranged by the RAC Control Centre you must pay any collection charge which may be made.

Collision Damage Waiver (CDW). Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver (CDW). This means that if the car is damaged during the hire period you could be liable for the first portion of the cost, which is likely to be over £150, and have your credit card charged. The amount could be much higher and varies according to hire company, category of hire car and location. The CDW covers the amount above the excess.

In some parts of Europe hire cars are not allowed to cross national borders. In Greece international drop-offs are not permitted. It may be necessary therefore to arrange two hires or alternative transport to complete your journey. A car hired abroad must not be brought into the United Kingdom. A second car hire will be arranged for the United Kingdom part of your journey.

Please note: we cannot guarantee a hire car will be available. We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack or automatic gearbox and cannot guarantee the hire of minibuses or vans. European Breakdown Cover does not extend cover to a self-drive hire car arranged for you under the terms of European Breakdown Cover.

Section 7

Replacement driver

We will pay:

Cost of providing a replacement driver to drive your eligible vehicle and your party to your destination or return home if a registered doctor declares you medically unfit to drive and you are the only qualified driver.

We will not pay:

Replacement driver cost if there is another qualified driver in your party who is fit to drive.

Any expenses which you or your party would have had to pay.

Section 8

Accidental damage to or loss of tent

We will pay:

Up to £35 per person per day contribution to accommodation expenses if during the period of cover you are camping and your tent is damaged accidentally making it unusable, or it is stolen. Alternatively, we may at our option authorise the cost of a replacement tent. If your tent is stolen you must obtain a police report within 24 hours.

We will not pay:

The cost of meals or any other extra costs.

Damage caused by weather conditions.

The cost of a replacement tent not authorised by us.

Any costs if your tent was stolen and you do not obtain a police report within 24 hours.

Section 9

Urgent message relay service

We will pay:

Cost of relaying urgent messages from the RAC Control Centre to your immediate relatives or close business associates if your eligible vehicle cannot be driven because of breakdown, accident or fire or it is stolen.

We will not pay:

Cost of relaying any urgent message not arranged through the RAC Control Centre. The cost of non-urgent messages or messages to persons not described under "we will pay".

Section 10

Your eligible vehicle repatriation to the Territory

We will pay:

The cost of taking your eligible vehicle by road transporter from the garage in the European Territory to your home or chosen Territory repairer for repair in the Territory, if the RAC Control Centre can confirm with the garage in the European Territory that repairs cannot be completed by your planned return date to the Territory and providing the cost is not more than the UK market value* of your eligible vehicle. Please also note that we will pay only up to the overall claim limit for the journey. You will be liable for any costs in excess of the overall claim limit and your credit card account will be charged for those additional costs.

If your eligible vehicle is declared a "write-off" by the vehicle's insurers, we will pay the cost of packing and freighting the baggage in the vehicle.

Note: When repatriation is authorised it normally takes 10-14 working days for delivery to a Territory address from most European Territories. At busy times it may take longer.

*UK market value as per Glasses Guide or equivalent.

We will not pay:

Claims for any repatriation not authorised by the RAC Control Centre. The cost of repatriation if this is more than the UK market value of your eligible vehicle. The cost of repatriation if your eligible vehicle is roadworthy.

Any costs in excess of the overall claim limit.

If your eligible vehicle has been fitted with a roof box or bicycle rack, you must remove and place it inside your eligible vehicle. The roof box keys need to be left with your car keys in the event that Customs and Excise require access.

Important: If you are making a claim against your motor insurance in the event of an accident, fire, theft or break-in we require their agreement before repatriating your eligible vehicle. We also reserve the right to negotiate with them to reclaim costs incurred by us under this policy.

Section 11

Customs claims indemnity

We will pay:

Continental or Irish Customs claims for duty (a) if the eligible vehicle is beyond economic repair as a result of fire or theft abroad during the journey and it has to be disposed of abroad under Customs supervision, or (b) it is stolen abroad during the journey and not recovered. We will deal with necessary Customs formalities. To arrange, please call RAC European Support, 0870 5 49 33 20*** Monday – Friday 9am – 5pm.

We will not pay:

Any import duties not relating to your eligible vehicle.

Service after return home

Section 12

Collection of your eligible vehicle left in a European Territory for repair.

We will pay:

The following costs for one person to collect your eligible vehicle, repaired in a European Territory after breakdown.

1. standard/second class rail fare plus other public transport fares which are necessary to reach place of collection in a European Territory
2. additional Homeward cross-Channel ferry fare for your repaired eligible vehicle and one person (calculated by taking the actual fare less the value of any unused Homeward portion of your original cross-Channel ticket)
3. up to £35 per night for single room hotel accommodation necessary to complete the round trip – limited to room only

We will not pay:

First class rail fares, the cost of any meals, costs for more than one person.

Note: The RAC Control Centre will make the sole decision whether your eligible vehicle should be repaired in a European Territory for you (or someone nominated by you) to return to and collect. When you are advised your eligible vehicle is repaired and ready for collection you must immediately notify RAC European Support. Call 0870 5 49 33 20***,Monday – Friday 9am – 5pm.

Section 13

Contribution to hire car up to £250

We will pay:

Up to £250 for self-drive car hire, including collision damage waiver, whilst you are awaiting the repatriation of your eligible vehicle from a European Territory under the terms of European Breakdown Cover.

We will not pay:

Fuel, oil, personal insurance and any other extra costs. Self-drive car hire after your eligible vehicle is returned to your chosen Territory address. Cost of self-drive car hire if you or a person chosen by you is collecting your eligible vehicle from a European Territory after repair. Any cost over £250, including collision damage waiver.

Section 14

Loss of no claims bonus

We will pay:

Compensation for the amount of no claims bonus you lose on your motor policy due to an accident(s) abroad in your eligible vehicle during your period of cover.

Compensation is payable at the renewal date of the motor policy after expiry of your period of cover. You must provide written confirmation of the amount and that no third party action is being taken to recover the loss of your no claims bonus. To claim, please call RAC European Support, 0870 5 49 33 20***,Monday – Friday 9am – 5pm.

We will not pay:

Any amount if third party action is being taken to recover the loss of your no claims bonus. Subsequent reductions in no claims bonus and any loading of the premium.

Section 15

Motoring Legal Expenses Insurance

This section of European Breakdown Cover gives up to £50,000 worth of cover and is underwritten by RAC Insurance Limited (Company No. 2355834) acting through RAC Legal Services (and reinsured through Les Assurés Réunis (LAR) of Brussels).

You will be covered when travelling in your eligible vehicle from the UK, Guernsey, Jersey and Isle of Man. This includes the journeys both from and to your home provided that these fall within the period of cover. RAC also covers the eligible vehicle on board a ferry, Euro tunnel, a hovercraft, catamaran or motorail service.

The full terms of the Motoring Legal Expenses Insurance are set out below.

Definitions

The following definitions apply only to this section of European Breakdown Cover. The definitions on page 13 may apply where appropriate.

“insured event”

means a road traffic accident or incident or series of incidents which give rise to legal proceedings (as defined below) occurring during the period of cover.

“LAR”

means Les Assurés Réunis of 222 Avenue Louise, 1050 Bruxelles, Belgium.

“legal costs”

means the reasonable and properly incurred fees, expenses, costs and disbursements by or on behalf of you and authorised by us/LAR in pursuing or defending legal proceedings (as defined below), and The costs of a third party for which you are held liable by court order or which are agreed by us/LAR and which are incurred in connection with legal proceedings (as defined below).

“legal proceedings”

means the pursuit of a claim for damages for uninsured losses either by negotiation or by civil, tribunal or arbitration proceedings within a court in a European Territory, in respect of a matter covered under European Breakdown Cover, and The defence of a motoring prosecution within a court of criminal jurisdiction in a European Territory.

“legal representative”

means the solicitors or other qualified experts appointed by us/LAR to act for you in accordance with condition 2 of this section of European Breakdown Cover provided that such solicitors or experts satisfy the following conditions:

1. they agree to fund all disbursements and do not claim for them until the end of the case, and
2. they agree not to submit any claim for legal costs until the end of the case and to try to recover all legal costs from the other party in the action, and
3. they agree to report in writing to RAC on any substantive development in the progress of the case.

“limit of cover”

means £50,000 overall.

“Qualifying Account”

means Premier Current Account, Barclays Bank Account or Barclays Basic Current Account to which **Premier Travel Plus Pack** has been added.

“RAC”/“us”/“we”

means in this section 15 RAC Insurance Limited of RAC House, Brockhurst Crescent, Walsall, West Midlands, WS5 4AW acting through RAC Legal Services (part of RAC Motoring Services).

“road traffic accident”

means an accident in a European Territory involving your eligible vehicle occurring during the period of cover on a public highway or a private road or a car park to which the public has an uninterrupted right of access, for which you are not at fault and another party is at fault.

“Premier Travel Plus Pack”

A combined package of insurance, service and/or financial features (including RAC Breakdown Cover) that can be added to any Qualifying Account, for a monthly fee.

“European Territory”

means all European Territory countries listed on page 59 of this policy.

“uninsured losses”

means loss arising out of a road traffic accident which is not otherwise covered by insurance of any kind and either damage occurs to the eligible vehicle or any personal effects owned by you whilst they are in or on your eligible vehicle or you suffer death or bodily injury whilst in or getting into or out of your eligible vehicle.

What is covered

1. RAC will provide you with initial legal advice following an insured event.
2. RAC/LAR will indemnify you up to the limit of cover against the legal costs of:
 - the pursuit of a claim for uninsured losses directly arising from a road traffic accident, and/or
 - the defence of a motoring prosecution brought against you in connection with criminal proceedings involving your eligible vehicle
3. Your reasonable costs of travelling abroad for any necessary medical examination or court appearance up to £50 per person per day. This is subject to a maximum of £1,000 per accident.

What is not covered

1. Claims which are not for uninsured losses or where the uninsured losses are of a value of £250 or less.
2. Appeals unless you have notified RAC/LAR in writing of your wish to appeal at least ten workings days before the deadline for any such appeal and the written approval of RAC/LAR has been obtained.

3. Claims (including appeals) which, in the reasonable opinion of RAC/LAR, do not have a reasonable chance of success or, where in the reasonable opinion of RAC/LAR, there is not a reasonable chance of successfully recovering a substantial proportion of damages for uninsured losses which may be awarded. Cover may be refused or discontinued if such prospects do not, or no longer, exist.
4. Legal Costs:
 - incurred before RAC/LAR have confirmed acceptance of the claim in writing
 - exceeding any amount approved by RAC/LAR
 - incurred following a payment into court by a third party unless RAC/LAR have authorised you in writing to continue with the claim after the payment into court or you are ultimately awarded or settle for more than the amount of the payment
 - incurred if you withdraw instructions from the legal representative or from the legal proceedings unless such withdrawal is approved by RAC/LAR
 - for any expert witness unless previously agreed by RAC/LAR
 - where you are responsible for unreasonable delay which is prejudicial to the claim or where you fail to give proper instructions in due time to RAC/LAR or the legal representative
 - where you pursue a claim without the consent of RAC/LAR or in a different manner from that advised by the legal representative
5. Claims against us or any company or subsidiary of RAC plc or claims by you against any other person covered under your RAC Cover.
6. Claims relating to matters for which you would, but for the existence of your RAC membership European Breakdown Cover, be entitled to indemnity under any other policy of insurance.
7. Claims directly, or indirectly, caused by, contributed to or arising from:
 - prosecutions against you which allege dishonesty or violence or which arise from drink or drugs related offences or parking offences
 - any deliberate illegal act or omission by you or any act which is false or fraudulent in any way
 - faults in your eligible vehicle or faulty incomplete or incorrect service, maintenance or repair of your eligible vehicle
 - a road traffic accident occurring during your participation in a race, rally or competition

8. Claims for travelling expenses, subsistence allowances or compensation for absence from work, except that we will pay reasonable costs for you to travel abroad for a medical examination or a court hearing if this becomes necessary, up to £50 per person per day. This is subject to a maximum of £1,000 per accident.
9. Legal costs, fines or other penalties which a court of criminal jurisdiction orders you to pay.

Important

On the continent documentation for claims is essential and you must obtain receipts for all items for which you wish to claim.

Conditions for Motoring Legal Expenses Insurance

1. To make a claim you must notify RAC of the claim in writing as soon as reasonably possible and in any event within 180 days of the insured event leading to the claim.
2. On receipt of a claim under this Section of European Breakdown Cover RAC/LAR will evaluate the claim, advise on the steps you should take to pursue the claim and, where appropriate, appoint a legal representative from its approved panel to pursue the claim by negotiation.

In the event that the claim is not settled by negotiation and proceedings are necessarily issued, you do not have to continue to instruct the legal representative nominated by RAC/LAR and may propose another legal representative.

3. During the course of the claim you must:
 - co-operate at all times in the completion of any necessary documentation or provision of information requested either by RAC/LAR or by the legal representative
 - not do anything which may prejudice your case or RAC's position in respect of the claim
 - take all available steps to recover the legal costs in the legal proceedings
 - notify RAC of any settlement offer made before accepting it
4. During the course of the claim RAC and LAR will have the right of direct access to the legal representative.
5. RAC shall not provide cover under this Section of European Breakdown Cover if you make a false declaration when applying for cover.
6. You shall take all reasonable steps to prevent any occurrence which may give rise to a claim under this Section of European Breakdown Cover.

7. You shall take all reasonable steps to mitigate the losses that flow from a road traffic accident.
8. RAC may take over and conduct the claim and may settle the claim in your name, for example where RAC is unable to contact you. RAC will take all reasonable steps to protect your interest.
9. Every written notice or communication by RAC shall be sent to you at the last address known to RAC Legal Services.
10. An enquiry or complaint about the terms of this Section of European Breakdown Cover may be made to RAC Legal Services at Great Park Road, Bradley Stoke, Bristol BS32 4QN. If you are not satisfied with the way in which such a complaint is dealt, you should write to the Director at RAC Legal Services.

General terms and conditions of European Breakdown Cover

1. Period of cover: European Breakdown Cover is valid during your current membership year. Cover for Section 1 Temporary replacement car, will start 7 days before each booked journey within the Period of Cover. Cover for the other sections starts on your departure from home or arrival in the European Territory as appropriate.
2. Eligible vehicles: Your eligible vehicle must be one of the following and must be permanently registered in the Territory as a private vehicle: car, motorcycle 121cc or over, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility vehicle. A supplement, which will be collected at the time of breakdown, must be paid to cover a motor caravan or minibus.

Your eligible vehicle must also:

- be under 11 years old at the start of the journey;
- have a maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);
- have maximum overall dimensions of: length 7m; height 3m; width 2.25m (all including any load carried).

Cars, motorcycles 121cc or over, estate cars, MPVs or 4 x 4 sport utility vehicles which are aged 11 years and over may be covered on payment of a supplement, which will be collected at the time of breakdown.

European Breakdown Cover does not cover motor caravans, minibuses and light vans which are aged 11 years and over.

Your eligible vehicle can only be covered if it is being used for a journey and returning to the Territory within the period of cover.

Caravans and baggage or boat trailers of proprietary make not over 3,500kg (3.5 tonnes) Gross Vehicle Mass are covered, subject to payment of an extra fee, which will be collected at the time of breakdown. They must also carry a roadworthy spare wheel and tyre. Caravans and trailers must not be more than overall dimensions as follows: length including tow bar 7m; height 3m; width 2.25m.

3. Maximum number of persons: Your eligible vehicle must not carry more persons than recommended by the manufacturer or a maximum of 8 persons (including the driver) whichever is the lesser. However, for minibuses the maximum number is 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during vehicle construction and to the manufacturer's specification.

Note: your cover will not be valid if you carry within your eligible vehicle more persons than the seating capacity stated in your eligible vehicle's vehicle registration document.

4. Your eligible vehicle condition:
 - Your eligible vehicle must be roadworthy and in good mechanical condition at least 7 days before any booked journey within your period of cover. You must also make sure it is serviced as the manufacturer recommends
 - You must make sure your eligible vehicle (including any caravan/trailer you wish to cover) meets all the laws of the countries you visit. This includes particular weight limits for towing. If you do not comply with these laws we can refuse to provide cover.
5. Expenses claims: you must retain all original receipts or bills for items of expense that you wish to claim back from us under this policy. We may not repay your expenses unless you can provide original receipts or bills.
6. Authority for repatriation or repair:
 - If your eligible vehicle is not able to be driven due to an accident, fire, break-in or theft, any damage which you are entitled to have repaired by your motor insurers must be reported to them immediately. Your insurers must decide whether to authorise repair in the European Territory or have the vehicle repatriated. We cannot repatriate the vehicle unless your insurers first give their permission. We also reserve

the right to negotiate with them to reclaim any costs we may have incurred in providing services under this policy.

- It is our decision alone whether to repatriate or repair locally your eligible vehicle that cannot be driven as a result of a breakdown, or as a result of a road traffic accident, fire or theft, for which you do not have fully comprehensive cover.
7. Non-repatriated vehicles: Repatriation will not be available if the United Kingdom market value of your eligible vehicle is less than the cost of repatriation.
 8. Policy supplements: where charged, supplements for caravans, baggage or boat trailers and certain motor vehicles are to cover our increased risk and costs.
 9. Repayment of Credit: you must pay back to us on demand
 - (a) any costs we have paid at your request for which you are not covered under European Breakdown Cover
 - (b) the cost of any spare parts supplied at your request.
 10. Car Hire: we will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with any pre-booked ferry or train etc. It may be necessary for you to collect a hired vehicle from the nearest available place of supply.
 11. Spares Despatch: after you have asked the RAC Control Centre to despatch parts you are responsible for paying for them in full, even if you later obtain them locally. We will arrange to despatch parts as quickly as possible but delays will occur at weekends and bank holidays or other busy times. We do not accept responsibility for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.
 12. Taxi Arrangements: on occasion you may be asked by the RAC European Control Centre to make your own taxi arrangements. In this instance, you should obtain a receipt and send it to us to claim a refund after you have returned home.

Please note that spare part(s), especially for older vehicles, may not be available or may be difficult to locate. This may impede or prevent us dispatching spares.

Making a claim

When providing assistance we make every effort to meet on your behalf all costs within the claim limit. However, in some instances you may be asked to pay locally and reclaim costs on your return to the Territory. There may also be occasions when you arrange and pay for assistance direct and wish to reclaim the cost.

All claims must be made on an RAC claim form and are subject to the claims procedure and conditions detailed in this Making a claim section of your European Breakdown Cover.

If you have paid any cost which you believe is covered under European Breakdown Cover, please telephone us for a claim form immediately on your return home. State you wish to claim under European Breakdown Cover. When returning your completed claim form you should enclose relevant original receipts (not photocopies). We should receive the claim form no later than one month after your return to the Territory.

RAC European Breakdown Cover claims, except for Motoring Legal Expenses Insurance, are handled by: Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, West Midlands WS5 4QZ.

Telephone: 0800 051 1216*

Motoring Legal Expenses Insurance claims should be addressed to:

RAC Legal Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN.

Conditions for payment of claims

Payment of claims depends on you complying with the following conditions for all sections of European Breakdown Cover.

1. You must be a resident of the United Kingdom.
2. You must make any claim in writing on an RAC claim form which must be received by us no later than one month after you return to the Territory. Claims which are not on an RAC claim form or are not received by us within one month will not be accepted.
3. If we pay out money for you under European Breakdown Cover, we can take over your right to recover that money. You must co-operate with us as much as possible to enable us to do this.

4. You must do all you can to prevent accident, injury, loss or damage, as if you were not covered under European Breakdown Cover.
5. You must forward to us any writ, summons, legal document or other communication about the claim as soon as you receive them.
6. You must obtain any original receipts, certificates, police reports, evidence etc and give all the information and help we may need at your expense. This includes medical certificate(s) and details of your household or motor insurance if necessary.
7. You must not admit liability or offer or promise payment without our written permission.
8. You warrant that your eligible vehicle is roadworthy and in good mechanical condition when you apply for European Breakdown Cover and that you will keep it in that condition.
9. If any claim is found to be fraudulent in any way your European Breakdown Cover will be cancelled immediately and all claims forfeited.
10. Exchange rates used are those valid at the date your claim is assessed by us.

Accident Care

Accident Care services in the Territory and the Republic of Ireland.

Accident Care is a service offered by RAC Legal Services as part of RAC Breakdown Cover. It is not an insurance cover. The Accident Care services are available to you if you have been involved in a road traffic accident in the Territory and Republic of Ireland. The Accident Care services are subject to all the relevant terms, costs and exclusions set out elsewhere in this RAC Breakdown Cover policy, in addition to the terms set out below.

Accident Care Services

At the Scene

These are the services that we can provide to you at the scene:

Advice

When you phone, we will give you advice on a wide range of issues, including what information you need to collect, whether you need to contact the police, and how to deal with the other party.

Vehicle drive ability check

Through asking you a series of questions, we will assist you in determining the drive ability of your vehicle.

Liability assessment

We can if we have enough information give you a

preliminary view on who we think is liable and advise you how to deal with the situation.

Please note that many of the above services can also be provided to you once you have left the scene of the accident.

Further Services

These are the services we provide to you once you have left the scene:

Call back – at a time to suit you

We will call you back to deal with any other issues that you may have and to take our advice and assistance to the next level.

Legal advice

We can advise on many legal issues (regardless of fault), including uninsured losses, repair problems, traffic offences, consumer disputes and the best ways of getting the best value for your vehicle if it is a write-off.

Replacement Vehicle

If you are not liable for the accident and the other party's insurer agrees with this (and in certain other circumstances at an additional cost) we can provide a like-for-like temporary replacement vehicle until your car is repaired, or until you buy a replacement. This will be subject to certain restrictions and the terms and conditions of the vehicle supplier.

Personal Injury Claims Service

We can provide a personal injury consultation with a qualified legal professional and where possible pursue a personal injury claim on your behalf where we believe you have a good case.

Accident Care Terms and Conditions

1. Accident Care will only be provided following your involvement in a road traffic accident in the Territory and the Republic of Ireland (please note that restrictions on certain services may apply in Northern Ireland).
2. We can stop providing you with Accident Care at any time if we reasonably believe (at our discretion) that the service you are requesting goes beyond the scope of Accident Care or will cause us to incur unreasonable costs on your behalf (for example, if any claim is disputed by your insurers, we will not be obliged to assist you in pursuing the claim). This will not affect your membership with us for any other services.
3. The Accident Care service is not an insurance policy.

4. Any contract for goods or services we obtain on your behalf will be between you and the third party supplier (unless we notify you otherwise). We will not be responsible for the terms of any agreement with a third party supplier, or for the implications to you of entering into a contract on those terms. Such contract will be subject to the terms and conditions. You should therefore check the terms of any such agreement carefully, to ensure that you are happy with them.
5. There may be additional charges for goods or services we arrange on your behalf including, but not limited to, services such as the sourcing of car hire or car repair. You will be notified of any additional charges (either by us or the third party supplier) before you are obliged to enter into any contracts with any third party suppliers.

Eligible Vehicle Specifications

The following vehicle specifications are applicable to services provided under Roadside/Recovery and At Home. Different vehicle specifications applicable to the European Breakdown Cover services are set out in the European Breakdown Cover section of this policy.

	Max Weight (gross)	Max Length	Max Width
Vehicles	3.5 tonnes	5.5 metres (18ft) including tow bar	2.3 metre (7ft 6in)
Caravans/ Trailers	3.5 tonnes	7.6 metres (25ft) including tow bar	2.3 metre (7ft 6in)
Vans/Pickups/ Car derived Vans	3.5 tonnes	5.5 metres (18ft) including tow bar	2.3 metre (7ft 6in)

Words with special meaning

“Accident” means an accidental crash immobilising your eligible vehicle.

“Breakdown” is where your eligible vehicle is inoperative and/or has ceased to function as a whole as a result of a mechanical or electrical failure. A component failure (e.g. air-conditioning failure) in itself does not constitute a breakdown unless it causes your eligible vehicle to cease to function as a whole.

“Eligible vehicle” means any vehicle eligible for cover that meets the specifications set out (1) in the Vehicle Specifications section for Roadside, Recovery and At Home services, or (2) in the

European Breakdown Cover section for services provided under European Breakdown Cover.

“European Territory” means Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine.

“Fair call entitlement” means the number of callouts you are entitled to make as set out in the Fair Call Scheme section.

“Home” means the address where you live in the United Kingdom.

“Journey” (applicable to European Breakdown Cover section only) means a holiday or trip in a European Territory during your Period of Cover in your eligible vehicle which includes any or all of the countries covered by your policy and which begins on departure from your home and ends on return to your home.

“Membership Year” means each 12-month period calculated from the date on which you added the Premier Travel Plus Pack to your Qualifying Account and each subsequent anniversary of that date.

“Period of Cover” means your current membership year.

“Premier Travel Plus Pack” means a combined package of insurance, service and /or financial features (including RAC Breakdown Cover) that can be added to any Qualifying Account, for a monthly fee.

“Qualifying Account” means Premier Current Account, Barclays Bank Account or Barclays Basic Current Account to which Premier Travel Plus Pack has been added.

“RAC Contractor” means a contractor appointed by us to provide certain breakdown assistance services.

“Specialist Equipment” is equipment in our view not carried by RAC Patrols or RAC Contractors.

“Territory” means United Kingdom, Jersey, Guernsey and the Isle of Man.

“the party/your party” means the total number of persons including you, travelling with you in your eligible vehicle for the whole period of your journey.

“United Kingdom” means England, Scotland, Wales and Northern Ireland.

"We/Us/Our" means RAC Motoring Services and/or RAC Insurance Limited.

"You/Your" means the person(s) who has Premier Travel Plus Pack added to their Qualifying Account and is entitled to receive the services under this RAC Breakdown Cover policy

General Terms

1. You must be with the eligible vehicle at the time of breakdown. You must also be in attendance when the patrol or contractor arrives, or we may not be able to provide assistance.
2. If there are any domestic animals in your eligible vehicle, their onward transportation is at our discretion and solely at your risk. We will not insure any animal during any onward transportation we undertake. Unless there is a safety issue, guide dogs for the blind or hearing dogs will always be transported with their owners.
3. Following a breakdown or accident attended by the police, other emergency service, or a Highways Agency traffic officer, removal of your eligible vehicle will not take place until the emergency service concerned have authorised it. If the police, emergency service, or a Highways Agency traffic officer concerned insist on immediate recovery by a third party, the cost of this must be met by you.
4. We will not be responsible for any unforeseeable or consequential losses; losses that were not caused by our negligence, or for any business losses. This does not apply to any claim you may have for death or personal injury. Nothing in this condition will affect the statutory rights you have regarding faulty or misdescribed products and services or any failure by us in providing our services.
5. We do not warrant to carry out the services if we are prevented from doing so in circumstances beyond our reasonable control including, without limitations, the activities of civil or government authorities, third party industrial disputes, internal industrial disputes where we have taken reasonable steps to prevent the effects of such action on our services, but have been unable to do so; acts of God; terrorism or severe weather conditions.
6. We have the right to refuse to give service if you behave in a threatening or abusive way to our employees or contractors.

7. If the service you require is not provided for under this policy we will try, if you wish, to arrange it at your expense. The terms of any such service are a matter for you and the supplier.
8. We will take all reasonable care in providing our services to you. We will not be responsible for the action or inaction of any other third parties who may provide additional services to you.
9. This policy is governed by the laws of England and Wales. Any legal disputes will be heard in an English/Welsh Court.

General Exclusions

1. This policy does not cover:
 - eligible vehicles which were broken down or unroadworthy at the time of joining
 - eligible vehicles not complying with the vehicle specifications
 - eligible vehicles which have broken down anywhere other than on a public highway, or other road or area to which the public have right of access
 - eligible vehicles which have broken down as a result of taking part in any motor sport event (including, without limitations rallies or stock car racing) which takes place off the road and/or is not subject to the normal rules of the road. However, vehicles participating in any event (such as a treasure hunt, touring assembly or navigational road rally), which take place on, and comply with the normal rules of the road, will be covered
 - eligible vehicles being demonstrated or delivered under trade plates
 - the transportation of any vehicle or trailer which contains horses or livestock
 - any claim caused directly or indirectly by the overloading of your eligible vehicle and/or any caravan or trailer
 - costs for anything which was not caused by the incident you are claiming for
 - routine servicing of your eligible vehicle, replacing tyres, missing or broken keys, or replacing windows. We may be able to arrange for the provision of these services but you must pay any costs incurred
 - any costs which are covered by your eligible vehicle's warranty
 - any incident affecting a vehicle hired under the terms of European Breakdown Cover
 - any claim caused directly or indirectly by:

- (a) your property being held, taken, destroyed or damaged under the order of any Government or other Authority – pressure waves caused by aircraft or other flying machines travelling at sonic or super sonic speeds;
 - (b) war, invasion, civil unrest, revolution, terrorism or any similar event;
 - (c) ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from nuclear equipment.
 - any claim as a result of eligible vehicle breakdown due to:
 - (a) running out of oil or water;
 - (b) frost damage;
 - (c) rust or corrosion;
 - (d) tyres which are not roadworthy;
 - (e) using the incorrect fuel
 - any claim caused directly or indirectly by the effect of intoxicating liquors or drugs
 - any claim where your eligible vehicle is being driven by persons who do not hold a full United Kingdom or other driving licence recognised and accepted in the UK
 - any claim which you have made successfully under any other policy of insurance held by you. If the value of your claim is more than the amount you can get from your other insurance we may pay the difference subject to policy limits and exclusions
 - any claim by you unless you are resident of the United Kingdom and your eligible vehicle is registered with the DVLA in Swansea or Northern Ireland
 - your eligible vehicle must not carry more persons than recommended by the manufacturer or a maximum of 8 persons (including the driver) whichever is the lesser. However, for minibuses the maximum number is 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during vehicle construction and to the manufacturer's specification
 - any claim if your insured vehicle is being repatriated and Customs in any country find its contents are breaking the law of that country
 - any personal effects, valuables or luggage left in your eligible vehicle or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the eligible vehicle. These are your responsibility
2. If a breakdown occurs with two or more Qualifying Account holders, who are entitled to cover under their RAC Breakdown Cover policy, in the eligible vehicle, only one account holder is entitled to call us out and we are only obliged to respond to the first call out we receive.
 3. This policy does not cover any eligible vehicle which is used on a "hire and reward" basis (for example taxis and private hire cars) which shall include for these purposes any passenger travelling in such eligible vehicle (even if the passenger or the driver are Qualifying Account holders).
 4. It is a legal requirement that vehicles used or recovered with their wheels in contact with the public highway must have a valid current excise licence. Where no current excise licence is displayed on your eligible vehicle and that vehicle requires towing or recovering you will be liable for any costs incurred. (The above is not applicable to those vehicles exempt under Section 5 of the eligible vehicle Excise and Registration Act 1994, which includes certain types of vehicles, including certain old vehicles, agricultural vehicles and emergency vehicles).
 5. You must have your registered home address in the United Kingdom.
 6. If your eligible vehicle should breakdown whilst towing a caravan or trailer in the Territory we will recover your eligible vehicle together with the caravan or trailer. If your trailer or caravan breaks down then we can arrange for the recovery of your trailer or caravan but you will be liable for the recovery costs. We recommend that you always carry a serviceable spare tyre and wheel appropriate to your eligible vehicle, caravan or trailer.
 7. We are not responsible for the cost of any parts, or for any garage, labour or other costs in excess of your policy limits set out in the part entitled "Policy Document". Please note these costs in Europe are likely to be higher than in the UK.
 8. If you call us for assistance following an accident, fire, theft or act of vandalism or other incident covered by a policy of motor insurance, you will be liable to pay us for the costs of removal.
 9. This policy does not cover you for any loss caused by any delay, whether the benefit or service is being provided by us or someone else (for example a garage, hotel, car hire company, carrier, etc).

Costs

Your policy does not include cover in relation to the following:

1. Any cost incurred without our prior consent. All requests for service must be made directly to us.
2. The cost of draining or removing contaminated fuel. We will arrange for your eligible vehicle to be taken to a nearby garage for assistance, but you will have to pay for any work carried out. Any other recovery may be arranged but you will be liable for any additional costs.
3. Specialist Equipment costs. We will however arrange for the specialist services if requested but you will have to pay for any additional costs direct to the contractor. Specialist equipment may be required for eligible vehicles modified from their original manufacturer's specifications in such a way that they require use of specialist equipment.
4. Any costs incurred as a result of you failing to carry a serviceable spare tyre and wheel, or incurred in arranging the removal of a wheel secured by locking wheel nuts when you are unable to provide a serviceable key, appropriate to your eligible vehicle, caravan or trailer.
5. Please note that motorised vehicles that are manufactured without the provision of a spare wheel will be considered on their individual merits and assistance is at our discretion. Assistance in changing a wheel is covered, subject to you carrying a serviceable spare as specified above.
6. The cost of a locksmith (if we are unable to open the eligible vehicle for any reason), bodyglass or tyre specialist. We will arrange for your eligible vehicle to be taken to a nearby garage for assistance but you will have to pay for any work carried out on your eligible vehicle. Any other recovery may be arranged but you will be liable for any additional costs.
7. Your eligible vehicle storage charges.
8. The cost of ferry crossings and/or toll fees for your eligible vehicle and the return ferry costs and/or toll fees of the accompanying recovery vehicle if required to enable a successful recovery.
9. In the case of any policy benefits, any costs listed under 'we will not pay' and any other costs which are not expressly stated under 'we will pay'.

Fair Call Scheme for Premier Travel Plus Pack

Service Limit for Premier Travel Plus Pack customers:

- For Roadside, Recovery, At Home and Onward Travel services the fair call entitlement is five call-outs per membership year.
- European Breakdown Cover is only provided for a maximum period of 90 days for any one journey. Instead of individual benefit limits (with certain exceptions), you are covered to an overall limit of £2,500 per claim. You may make up to two claims against valid European Breakdown Cover in a membership year and each claim must be for a separate journey.

Battery related faults

For battery related faults your cover is as follows:

- Our initial attendance for a battery related fault is included. There is no charge for that attendance.
- The fitting of any parts or batteries purchased by you prior to our attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts.
- Our patrol will test your battery on the initial breakdown attendance. If the battery is no longer serviceable and so fails the test you will be advised to replace it.
- If you call us out again within 12 months of the initial attendance for the battery related fault and we identify the same fault as a problem caused by the same battery, you will have to pay an additional charge which will be notified to you at time of the call-out. That charge will be no less than £59.
- You will be charged separately for any such additional charges.

Duration of cover

Your RAC Breakdown Cover is only available if you have the Premier Travel Plus Pack added to your Qualifying Account. Subject to your right to cancel (see below), the cover is from month to month. Your RAC Breakdown Cover will end if your Premier Travel Plus Pack is closed or your Qualifying Account is closed or it is switched to a non-qualifying account, you fail to pay the monthly Premier Travel Plus Pack fee or your residential address is no longer in the United Kingdom. Your RAC Breakdown Cover may also be terminated or the terms may be changed by Barclays or us giving you 30 days' notice in writing.

Cancelling your cover

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date the Premier Travel Plus Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. As your insurance contract forms part of your Premier Travel Plus Pack, cancellation of your insurance contract will also require your Premier Travel Plus Pack to be closed.

If you cancel within this period and have paid your first monthly Premier Travel Plus Pack fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly Premier Travel Plus Pack fees that you have paid.

Caring for our customers

We are committed to providing you with the highest standard of service and customer care. We realise, however there may be occasions when you feel that you did not receive the standard of service you expect. Should you have cause for complaint please contact us and we will work with you to try to resolve your complaint within 28 days.

If you have used our breakdown service and are dissatisfied with any aspect of the service provided to you, please bring the complaint to our attention as soon as you can (if possible within 28 days of becoming aware of it). This does not affect your statutory rights to take legal action or exercise any other legal remedy.

Please write to us at: Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, West Midlands WS5 4QZ or please telephone us on 0800 051 1109* or 0800 0511216* if your complaint relates to European Cover.

Email: customercareoperations@rac.co.uk

For complaints regarding Motoring Legal Expenses Insurance the address is detailed in the Conditions for Motoring Legal Expenses Insurance section.

We will deal promptly with your query. Unless we can satisfactorily resolve your complaint within 24 hours we will send you an acknowledgement within five working days, along with a leaflet outlining our complaints procedures while we investigate your complaint further.

For those products and services we provide that are classified as general insurance business, if, after following the above procedure, your complaint has not been resolved to your satisfaction within eight weeks, or it is eight weeks since we received your complaint you have the right to refer the matter to: Financial OmbudsmanService, Exchange Tower, London E14 9SR.

The Financial OmbudsmanService is an independent body that arbitrates on complaints about general insurance products. Referral to the Financial OmbudsmanService does not affect your right to take legal action against RAC Motoring Services and/or RAC Insurance Limited.

- Should you wish to refer your complaint to the Ombudsman please be aware that you have six months from the date of our final written response in which to do so.

The Financial OmbudsmanService does not cover complaints concerning RAC Motoring Services' provision of the Roadside, Recovery and At Home elements of RAC Breakdown Cover RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100* or by visiting their website at fscs.org.uk.

The FSCS does not cover RAC Motoring Services' provision of the Roadside, Recovery and At Home elements of RAC Breakdown Cover.

Data Protection

We will disclose your information to our business partners, service providers and agents for service purposes. We will only do this where it is necessary for the conclusion, or performance of a contract between us, or that we enter into at your request or in your interest. We may record telephone calls for staff training and evidential purposes. We may share your information with the Barclays Group. For more details how Barclays will use your information, please refer to your Retail Customer Agreement.

We may transfer your information outside of the European Economic Area, for example to Asia. We will only do this where it is necessary for the conclusion, or performance of a contract between us, or that we enter into at your request, in your interest, or for administrative purposes.

When you give us information about another person, you confirm that they have authorised you to act for them, to consent to the processing and use of their personal data in the manner described in this notice and to receive on their behalf any data protection notice.

You have the right to ask for a copy of your information (for which we will charge a small fee) and to correct any inaccuracies.

Airport lounge access

Please note that reference in this document to 'Qualifying Account' means your Barclays Bank Account or Barclays Basic Current Account Premier Current Account to which the Premier Travel Plus Pack has been added.

Benefits of your Qualifying Account include: access to over 800 airport lounges around the world and selected treatments from participating spas and nail bars, including 6 free visits+ plus access to discounts at participating airport restaurants.

How to Register

To access these benefits of your Qualifying Account, you must register via the Traveller App, online at barclays.dragonpasstraveller.com or over the telephone on 03 332 205 599*.

The Traveller App can be downloaded from the Google Play or Apple App Store. This app is your digital membership card for the scheme.

With your app, you can access not only the airport lounges, but also all the additional discounts and benefits plus helpful travel information. A physical membership card can be provided on request. Please note, this service is designed to work as a digital service through access to the app provided. Using only the physical membership card may mean you cannot access all of the discounts and information you would have access to if you used the app.

Complaints and feedback about the airport lounge access scheme can be addressed directly to us on 03 332 205 599*, by email at barclays@dragonpasstraveller.com or you can write to us at:

Barclays Airport Lounge Access
c/o Assurant Solutions
PO Box 98
Blyth
NE24 9DL

Conditions of Use

1. Introduction

- 1.1 In this introduction we have set out the conditions which deal with those features of the Scheme that we would particularly like to bring to your attention. Please read all the conditions in these Conditions of Use carefully because we will rely on all of them in our dealings with you.
- 1.2 The Scheme applies to those airport lounges, restaurants, nail bars and spas participating in it and access to the benefits and facilities is at all times subject to availability. We reserve the right to include and withdraw airport lounges, restaurants, spas and nail bars from the Scheme entirely at our discretion and without notice. We cannot accept any liability in the event that an airport lounge, restaurant, spa or nail bar is full or already reserved/allocated and cannot provide you with access.
- 1.3 To gain access to participating airport lounges, restaurants, spas and nail bars and the discounts and free treatments available under the Scheme you must show your passport and/or boarding pass and your valid membership card, either the digital card via the Traveller App or your physical card. If you hold a joint Qualifying Account and both account holders wish to gain access, each account holder must present their membership card (digital or physical) as well as their passport and/or boarding pass.
- 1.4 The number of guests permitted varies from lounge to lounge as does the policy of individual lounges regarding access for children. Please check with the individual lounges you plan to use prior to travelling to determine their policy on guests and children.
- 1.5 At busy times airport lounges may be at their full capacity and unable to accept more guests. Some lounges also reserve and/or pre-allocate space, this means that you may be refused access to a lounge on the basis of a lack of capacity even if the lounge does not look full. Neither we nor DragonPass have any control over the decision of individual airport lounges whether to admit any individual.

+ a visit means one entry to an airport lounge or one free spa/nail bar treatment per person. For instance, a sole account customer travelling alone could visit an airport lounge a maximum of six times, or, enjoy a maximum of six free spa/nail bar treatments. Joint account customers could visit an airport lounge together or enjoy three free spa treatments together (a total of six visits).

* 03 numbers cost no more than a national rate call and are included in 'inclusive minutes' for mobiles. Call charges will vary depending on your phone provider. If you are unsure of your call charges we recommend contacting your provider before calling us. To maintain a quality service, we may monitor and record phone calls.

- 1.6 If you or any member of your party has any medical problem or disability which may affect your access to an airport lounge, we recommend that you check with the individual lounge prior to travelling to see whether they can facilitate any special requirements you may have. We regret that we cannot accept liability in the event an airport lounge is unable to facilitate special requirements.
- 1.7 We will notify you of any changes to the free visits or any of these Conditions of Use in writing or by email communication at least 30 days before they become effective.

2. Definitions

Words or expressions that have a particular meaning, (as defined in this section) shall have the same meaning wherever they may appear in these Conditions of Use.

- “**Airport Services**” means the Airport Lounge Access benefits made available by Assurant Solutions, which includes access to airport lounges, discounts at selected airport restaurants and access to selected free treatments at spas and nail bars at participating airport outlets
- “**Free Visit**” means one entry to an airport lounge or one free spa/nail bar treatment per person
- “**Scheme**” means the Traveller scheme which gives you access to the Airport Services for the duration of your membership as part of your Qualifying Account
- “**Third Party Organisations**” means the third parties who operate the airport lounges, restaurants, spas and nail bars which you have access to under the Traveller scheme
- “**We**”, “**us**”, “**our**” or “**AssurantSolutions**” means Lifestyle Services Group Limited¹

3. The Scheme

- 3.1 The Scheme is provided by Assurant Solutions in conjunction with Dragonpass International Limited² (“DragonPass”). Barclays Bank UK PLC is not responsible for the operation and running of the Scheme, the airport lounges, restaurants, spas or nail bars within the Scheme or any of the connected services, vouchers or offers.

- 3.2 These conditions of use govern your use of the Scheme and the relationship between you, us and DragonPass. They will apply to you once you have activated your membership of the Scheme.
- 3.3 To activate your membership of the Scheme you must register via the Traveller App on your smartphone, online at barclays.dragonpasstraveller.com or over the telephone on 03 332 205 599*. The name which you use to register should be consistent with your passport for travel purposes.
- 3.4 The Traveller App can be downloaded from the Google Play or Apple App Store. When you use our website or the Traveller App you will also be subject to their conditions of use and privacy, accessibility and cookie policies which can be accessed via the website (barclays.dragonpasstraveller.com) or the App. Please note, the Scheme is designed to work as a digital service through access to the Traveller App, if you do not download the app this may mean you cannot access all of the discounts and information you would have access to if you used it.
- 3.5 If you register via the Traveller App or online, this will give you access to your digital membership card but we can provide you with a physical membership card on request. If you register for the Scheme by phone we will send you a physical membership card.
- 3.6 By registering for membership of the Scheme you will have access to the Airport Services and 6 Free Visits.
- 3.7 The Airport Services are operated by Third Party Organisations. By using the Airport Services you agree to be bound by not just these Conditions of Use but also those of the Third Party Organisations including any opening hours or access restrictions which they have. It is your responsibility to check a Third Party Organisation’s conditions of use and/or opening hours and access restrictions before you use the Airport Service. We cannot be liable for any loss or damage you suffer if you fail to comply with the Third Party Organisations’ conditions of use.
- 3.8 All users of the Airport Services are expected to conduct themselves in an orderly and acceptable manner and not to disrupt the

¹ Lifestyle Services Group Limited t/a Assurant Solutions (Company registration number 5114385) whose registered office is at Emerald Building, Westmere Drive, Crewe, Cheshire CW1 6UN.

² Dragonpass International Limited (Company registration number 8643888) whose registered office is at 173A Ashley Road, Hale, Cheshire, WA15 9SD

- enjoyment of other users. If in the opinion of any member of staff or other representative of a Third Party Organisation, your behaviour or that of any member of your party is causing or likely to cause distress, danger or offence to anyone else or damage to property, they shall be entitled to ask you to leave. In those circumstances we will have no liability to you and you will not be entitled to any reimbursement of your Free Visit allowance under the Scheme.
- 3.9 Our responsibility to you is to use reasonable skill and care in selecting our Third Party Organisations. Assurant Solutions, DragonPass and Barclays Bank UK PLC are not liable to you or any third party for any losses of any nature incurred by you/them in relation to the standard, quality or provision of service or products by the Third Party Organisations or their employees or agents; your own acts or omissions or the acts of other users of the Airport Services.
- 3.10 Nothing in these Conditions of Use does, nor is intended to, exclude or limit our liability for death or personal injury resulting from our negligence; fraudulent misrepresentation; or any other liability which cannot be excluded under English law.
- 3.11 If you have any complaints or feedback about the standard, quality or provision of any of the Airport Services, you should contact the relevant Third Party Organisation directly. If they cannot satisfactorily resolve your complaint you can contact us on 03 332 205 599*, by email at barclays@dragonpasstraveller.com or you can write to us at:
- Barclays Airport Lounge Access
c/o Assurant Solutions
PO Box 98
Blyth
NE24 9DL
- and we will liaise between you and them to try to assist you reaching a resolution but, we have no further liability to you. If you have a complaint about any other aspect of the Traveller Scheme please contact us.
- #### **4. Membership**
- 4.1 Membership of the Scheme is annual.
- 4.2 The membership year is defined as the date from which you register your membership and the period of 365 days thereafter.
- 4.3 Membership will be automatically renewed provided you continue to have a Qualifying Account.
- 4.4 You have an allowance of 6 Free Visits per membership year. Your allowance is renewed each membership year, unused visits have no cash or monetary value and cannot be carried over into another membership year.
- 4.5 If you hold a joint Qualifying Account, you will be issued with one membership number and two access codes for the digital membership card on the Traveller App or two physical membership cards. This means that the 6 Free Visits are shared between the two members.
- 4.6 Your 6 Free Visits can be used by you and your accompanying guests with 1 Free Visit being used for each person, e.g. access to a participating airport lounge for you, your partner and 2 children would use 4 Free Visits.
- 4.7 Should you choose to cancel your Qualifying Account or switch to a non-qualifying account, your membership will be immediately cancelled and your Free Visit allocation removed. Any pre-paid additional airport lounge visits which you have purchased and not used will be refunded to you.
- 4.8 If you cancel your membership of the Scheme, you will not be entitled to any cash equivalents or a reduction in the monthly fee for your Qualifying Account.
- 4.9 If you change your name you must tell Barclays Bank UK PLC as soon as possible and before you next use your membership card. Please allow up to 72 hours for name changes to take effect. Your name should be consistent with your passport for travel purposes.
- 4.10 You must tell us as soon as possible if you lose your physical membership card, or access to your digital membership card, by calling us on 03 332 205 599* (lines open 24 hours a day, 7 days a week).
- #### **5. Airport Lounge Access**
- 5.1 Additional lounge visits can be purchased via your Traveller App, or by calling us on 03 332 205 599*.
- 5.2 Participating airport lounge staff will record your details and communicate them to DragonPass. This information will be used for record keeping, tracking usage and billing purposes, where appropriate.

- 5.3 Please note that any food and drink, including alcoholic drinks, provided as part of your airport lounge visit are only for consumption in the airport lounge and are not to be taken out of the lounge.
- 5.4 It is the account holder's responsibility to ensure they arrive at their departure gate on time and board their flight. There is no obligation on the lounges to provide flight information or announcements.

6. Spas and Nail Bars

- 6.1 You may use your Free Visit allowance to enjoy selected spa treatments for free from participating spas or nail bars.
- 6.2 To view a list of participating spas and nail bars please visit: barclays.dragonpasstraveller.com. Here you will also find details of the treatments available at each spa or nail bar. Please note that the free treatments available at participating spas and nail bars are subject to change without notice so please check before you travel.
- 6.3 Each free treatment you choose at a spa or nail bar will deduct one of your Free Visits from your annual membership allowance.
- 6.4 Each spa or nail bar reserves the right to operate under their specific terms and conditions with relation to passenger health and medical conditions, e.g. pregnancy may reduce range of treatments on offer. Age, behaviour, single sex party groups, party size and treatment exclusions may apply. It is your responsibility to check the restrictions and policies of the spa or nail bar before your treatment.
- 6.5 It is the account holder's responsibility to allow enough time for their treatment prior to boarding their flight.

7. Restaurants

- 7.1 Members are able to claim discounts at participating airport restaurants. To view a list of participating restaurants please visit barclays.dragonpasstraveller.com. Here you will also find details of the offers available at each restaurant. Offers and participating restaurants are subject to change without notice so please check before you travel.
- 7.2 Each restaurant reserves the right to operate under their specific terms and conditions in terms of menu availability, dress code, behaviour, single sex party groups, total party size and food/drink exclusions.

- 7.3 The discount may not be used with any other promotions or offers the participating restaurants may be offering.

- 7.4 You may only use your airport restaurant discount at the same restaurant once in any 24 hour period.

8. General Terms

- 8.1 We do not give any warranty for any goods or services accessed through, or displayed on, our App or connected website.
- 8.2 All discounts available under the Scheme are only valid for the named person on the membership card and cannot be assigned to a third-party. Discounts or benefits cannot be applied for retrospectively and there is no cash alternative.
- 8.3 **Severability**
If any court or competent authority decides that any of the provisions of these Conditions of Use are invalid, unlawful or unenforceable to any extent, the term will, to that extent only, be severed from the remaining terms, which will continue to be valid to the fullest extent permitted by law.
- 8.4 **Force majeure**
We will not be liable or pay you compensation if our contractual obligations to you are affected by any event which we or DragonPass or a Third Party Organisation could not, even with all due care, foresee or avoid. These events can include, but are not limited to war, threat of war, civil strife, terrorist activity and its consequences or the threat of such activity, riot, the act of any government or other national or local authority, including industrial dispute, natural or nuclear disaster, fire, chemical or biological disaster and adverse weather conditions and all similar events outside our or their control.
- 8.5 **Third Party Rights**
A person who is not party to these Conditions of Use shall not have any rights under or in connection with it under the Contracts (Rights of Third Parties) Act 1999.
- 8.6 **Entire Agreement**
These Conditions of Use and any document expressly referred to in them constitute the whole agreement between you and us and supersede all previous discussions, correspondence, negotiations, previous arrangement, understanding or agreement between us relating to the subject matter

of these Conditions of Use. We each acknowledge that, in entering into these Conditions of Use, neither of us relies on, or will have any remedies in respect of, any representation or warranty (whether made innocently or negligently) that is not set out in these Conditions of Use or the documents referred to in them. Nothing in this clause limits or excludes any liability for fraud.

8.7 Law and jurisdiction

These Conditions of Use and any agreement to which they apply shall be interpreted in accordance with and governed by English law. We both agree that any dispute, claim or other matter which arises between us out of or in connection with your contract or booking will be dealt with by the Courts of England and Wales only and subject to the non-exclusive jurisdiction of the English Courts. You may however, choose the law and jurisdiction of Scotland or Northern Ireland if you live in those places and if you wish to do so these Conditions of Use shall be interpreted in accordance with the English law and subject to the non-exclusive jurisdiction of the English Courts.

Privacy Policy

This Privacy Policy is provided to help you understand what data we collect, what we do with the data we collect and with whom this data is shared.

We may collect the following data:

- Name and contact information
- Address
- Records of correspondence between you and ourselves
- Credit/ debit card or other payment details (including card number, cardholder name, expiry date) or information collected through your DragonPass registration.
- Notification of usage on lounge visits, restaurants, spas and nail bars
- Location information relating to your usage of the services

We may use your data to:

- Administer the services we provide
- Internal record keeping
- To communicate with you with information on purchases you may make
- To process any required payments
- To allow us to contact you directly if there are any issues we would like you to be aware of

- To contact you to obtain your views on our services
- Analysis of anonymous data to enable us to improve our product and services

Who sees your information:

- Your information will only be shared with Barclays, Assurant Solutions and DragonPass employees who will need access to the data to perform their day-to-day duties
- We may need to disclose your information where required by law, where such a request is made by a legal or regulatory authority. To the extent necessary to supply the services to you, we may need to share your information with third parties such as the airport lounge, restaurant, spa and nail bar operators. In these circumstances the recipient of your information may be located in a jurisdiction outside the UK/EEA that may not provide an equivalent level of data protection to the laws in your home jurisdiction. The only information which we will share with these third parties is your name so that they can verify your membership and entitlement
- Subject to the requirement to send your information to the third party suppliers providing the services to you, your data will remain within our UK data centres
- We may share your information with the Barclays Group. For details on how Barclays will handle your information, please refer to the Barclays terms and conditions for Personal Banking

Under the Data Protection Act (the "Act") you have the right to request a copy of the personal information we hold about you and to have any inaccuracies corrected. (We may charge £10 for information requests to cover administration costs). We will use reasonable efforts to supply, correct or delete personal information about you on our files. Please send an email listing the details you require to barclays@dragonpasstraveller.com or alternatively please write to; Data Controller, Barclays Airport Lounge Access , PO Box 98, Blyth, NE24 9DL.

Card Secure

Please note that you will need to register for Card Secure. Reference in this document and the Policy Summary to 'Qualifying Account' means Premier Current Account, Barclays Bank Account or Barclays Basic Current Account to which Premier Travel Plus Pack has been added.

Register all **your cards** and important documents, such as **your** driving licence and passport, for Card Secure. Provided you have already registered if any of **your cards** are lost or stolen anywhere in the world, simply make one phone call and **your** missing **cards** will be cancelled immediately and replacements ordered.

The main benefits of the **cover** are:

- One telephone call to cancel all **your cards** and order replacements.
- **Cover** for replacing locks and keys if **your** keys are lost or stolen. Includes car hire/travel expenses, costs of vehicle immobilisers or alarms being reset and costs of replacing vehicle infrared handsets.

How to register

Contact Customer Services on **0800 158 3198*** selecting the Card Secure option.

Policy Summary

This Policy Summary does not contain the full terms and conditions of **your policy** which can be found in the attached Policy Document. Please note that reference to **Qualifying Account** in this Policy Summary means Premier Current Account, Barclays Bank Account or Barclays Basic Current Account to which **Premier Travel Plus** Pack has been added.



The Insurer

Card Secure is provided by Card Protection Plan Limited ("CPP"), which arranges **cover** with the **insurer**, Chubb European Group Limited.

About Card Secure

Provided that you have registered with us for the cover, Card Secure provides a loss reporting line so that missing cards are promptly cancelled. It covers locksmiths costs if your keys are lost or stolen. You can also receive an emergency cash advance if all your cash is lost at the same time as your cards and you are stranded without any other access to money.

Duration of Cover

Your insurance is available as part of **Premier Travel Plus Pack** subject to **you** being a **Qualifying Account** holder. Subject to **your** right to cancel (see Cancellation Rights), the **cover** is from month to month. **Your** insurance will end if **your Premier Travel Plus Pack** is closed or **your Qualifying Account** is closed or switched to a non-qualifying account, you fail to pay the monthly **Premier Travel Plus Pack** fee or **your** residential address is no longer in the **United Kingdom**.

Principal features of Card Secure

- Up to £500 cover for replacing locks and keys if your keys are lost or stolen. Includes car hire/travel expenses, costs of vehicle immobilisers or alarms being reset and costs of replacing vehicle infrared handsets.
- Emergency cash advance, hotel bill advance and replacement travel ticket advance available.
- Covers you and up to four other people living at your address.

Conditions and Exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the policy document. You should refer to this if you want to decide if there are other conditions and exclusions that may be important to you.

- Card loss and key loss must be reported to CPP within 24 hours of discovery (policy section A9)
- You must be away from home when your cards are lost or stolen to be eligible for replacement travel ticket and emergency cash advances (sections B8 and B9). Hotel bill payment only available if you are abroad when cards go missing (section B5).
- To be eligible for cash advances and payments, you must apply for these within 48 hours of notifying us of your card loss. Advances are subject to status and repayable within 28 days (sections B5, B8, B9).

Car hire or travel expenses cover available only if our locksmiths cannot gain access to your vehicle and will only cover three days' expenses, which must be agreed in advance by CPP when you report the loss and before these costs are incurred (section B3).

Cancellation Rights

You have a statutory 14 day period in which to cancel **your** insurance contract. This period begins on the date the **Premier Travel Plus Pack** is added to **your Qualifying Account** or the date you receive **your** policy document, whichever is the later. This period begins from these dates irrespective of when you register **your** details for **cover**. As **your** insurance contract forms part of **your Premier Travel Plus Pack**, cancellation of **your** insurance contract will also require **your Premier Travel Plus Pack** to be closed.

If you cancel within this period and have paid **your** first monthly **Premier Travel Plus Pack** fee, it will be refunded. If you cancel at a later date, you will not be refunded the monthly **Premier Travel Plus Pack** fees that you have paid.

Compensation Scheme – the insurer

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from FSCS if **we** cannot meet **our** obligations, depending on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the **claim**, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS website fscs.org.uk or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Complaints and Claims

If you are unhappy with your policy or if you need to make a claim, please telephone **0844 848 2916**** or **(+44) 1904 561109** if calling from abroad. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (0800 023 4567* or 0300 123 9123, or if calling from abroad +44 20 7964 0500). If you need to make a claim, we will tell you what to do and what documents you must send us.

Card Secure Policy Document

Your Policy

Your Card Secure policy is provided by Chubb European Group Limited (the **insurer**) through Card Protection Plan Limited (CPP).

Please read this document carefully. It sets out:

- 1) '**Your** contract with CPP' – the terms and conditions of **your** agreement with CPP for introducing you to the **Insurer**;

- 2) '**Your policy** with the **Insurer**' – the terms and conditions of the insurance **cover** that the **Insurer** will provide to you; and
- 3) General conditions of both contracts' which apply to **your** contracts with both CPP and the **Insurer**.

When you register for the Card Secure **policy**, CPP will collect a payment from Barclays Bank UK PLC (this is included within your monthly **Premier Travel Plus Pack** fee). This payment comprises both the premium payable to the **insurer** (see '**Your policy** with the **Insurer**') and the fee payable to CPP for its intermediary services (see '**Your** contract with CPP'). The fee payable to CPP is the difference between the premium and the total amount paid by Barclays Bank UK PLC. Both the fee and the premium are inclusive of Insurance Premium Tax.

Your contract with CPP

For its fee, CPP will:

- i) act as intermediary by introducing you to the **Insurer** and its product;
- ii) act as intermediary in connection with the making of **your** contract with the **Insurer**; and
- iii) collect payments due from Barclays Bank UK PLC and pay the premium to the **Insurer** on **your** behalf.

When you register for the Card Secure **policy**, Barclays Bank UK PLC will pay CPP the fee set out above for introducing you to the **Insurer** for carrying out the activities listed above.

CPP's contract with you is fulfilled when you continue the **policy** at the end of the cooling off period and when CPP pays the premium to the **Insurer**. See the 'Cancellation' section for more details on **your** cancellation rights.

CPP's full company name is Card Protection Plan Limited. Authorised and regulated by the Financial Conduct Authority (Financial Services Register No. 311489). Registered in England. Registered No. 1490503. Registered Office: Holgate Park, York, YO26 4GA

CPP must comply with English law and UK regulation. Please see the 'Governing law' and 'Who regulates **us**' sections for more details.

Your Policy with the Insurer

This section explains the terms and conditions of the **cover** that the **Insurer** will provide in return for the premium during the **period of insurance**.

It also sets out all the conditions, limits of liability and exclusions that apply to **your cover**.

All premiums paid in respect of **your policy** are deemed in law to have been paid to the **Insurer** when received by CPP.

Your Card Secure policy is underwritten by the **Insurer**, Chubb European Group Limited (Chubb) whose main business is general insurance. Chubb is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register number 202803). Registered in England. Registered No. 01112892. Registered Office: 100 Leadenhall Street, London, EC3A 3BP.

All **claims** management and administration of the Card Secure **policy** is provided by CPP acting as agent for the **Insurer**. This means that when you contact CPP in connection with a **claim** or administrative matter, you are deemed to be making contact with the **Insurer**.

The **Insurer** must comply with English law and UK regulation. Please see the 'Governing law' and 'Who regulates **us**' sections for more details.

Definitions

£

United Kingdom pound sterling.

Abroad

In a country that is outside the United Kingdom.

Card

Your credit, charge, cash cheque, debit, pre-paid, contactless, store or other cards as shown in the **schedule** or reported to **us** before or at the time that you report a **card loss** to **us**.

Card Loss

Loss by you or theft from you of a card during the **period of insurance**.

Claim

Any claim you may make under this **policy**.

Communication costs

The cost of a phone call, fax or letter.

Cover

The benefits available to you under this **policy**.

Home

The place where you live, for which you have given **us** the address, before making any **claim**.

Insurer

Chubb European Group Limited.

Issuer

The issuers of the cards.

Main policyholder

The **Qualifying Account** holder.

Period of insurance

The **period of insurance** starts on the date you register for **cover** and continues until the **policyholder** cancels the **Premier Travel Plus Pack**, fails to pay the monthly **Premier Travel Plus Pack** fee or the **Qualifying Account** is closed.

Personal belongings

Your handbags, wallets, purses, briefcases or similar in which you kept the cards at the time of their loss or theft.

Personal items

Any personal item other than **personal belongings**.

Policy

These terms and conditions of **your** insurance contract with **us** and **your** certificate of Insurance, and any changes **we** may agree with you to such documents from time to time.

Policyholder

The **main policyholder** and each person registered with **us** in order to benefit from this policy.

Qualifying Account

Premier Current Account, Barclays Bank Account or Barclays Basic Current Account to which **Premier Travel Plus Pack** has been added.

Schedule

The **schedule** **we** may send to you from time to time, including information provided by you such as card numbers and personal details.

Start date

The **start date** shown in **your** certificate of insurance.

Premier Travel Plus Pack

A combined package of insurance, service and/or financial features (including Card Secure) that can be added to any **Qualifying Account**, for a monthly fee.

Unauthorised use

Use of the card by someone else other than you following **card loss**.

United Kingdom

England, Scotland, Wales and Northern Ireland.

We, us, our

Chubb European Group Limited.

Year

A period of 12 consecutive months beginning on the **start date**.

You, your

The **policyholders**.

A: Insurance policy conditions, exclusions and limits

A1: Conditions

1. You must provide **us** with full and accurate information in connection with **your cover**, including changes to **your** personal details.
2. You should take reasonable precautions to the extent that this is reasonably within **your** control to protect **yourself** against loss or theft of **your** personal property including, but not limited to, cash, passport and driving licence; but this condition shall not apply to any **claims** you may have under Section B1 Card **cover**.
3. You must provide all the documents requested for any expenses claimed under this **policy**.
4. You must be over the age of 18 years old and be domiciled in the **United Kingdom**.
5. You must make **claims** and report losses of items within the timescales specified in these terms and conditions.

A2: Exclusions and limitations

1. Every effort will be made to provide you with emergency funds in line with the terms and conditions set out in sections B4, B8 and B9 of this **policy**. However, it may not be possible to arrange the transfer of funds to some countries or remote geographical locations due to events or conditions that are out of **our** control.
2. You are required to provide evidence of any expenses incurred. Expenses not supported by valid evidence may not be covered. For the avoidance of doubt, photocopies of original receipts or other relevant documents will be deemed to be valid evidence for this purpose.

A3: Length of policy and limitations

1. This **policy** provides **cover** that begins on the **start date** and which continues month on month for the period of time **you** have **Premier Travel Plus Pack** added to **your Qualifying Account** unless Barclays Bank UK PLC tell **us** otherwise or the policy is otherwise cancelled in accordance with this policy.

A4: Cancelling this policy

1. **We** will cancel **your policy** if **we** receive notification that the **Premier Travel Plus Pack** is closed, **you** fail to pay the monthly **Premier Travel Plus Pack** fee or **your Qualifying Account** is closed.

2. **We** will cancel **your policy** if **you** have at any time:

- (a) given **us** false or materially incomplete information in relation to **your policy**;
 - (b) attempted to defraud **us** or CPP; or
 - (c) committed a material breach of the terms and conditions of **your policy** or acted dishonestly towards **us** or CPP.
3. **We** may cancel **your policy** at any time by giving **you** 30 days' notice in writing.

A5: Other insurance

If there is any other insurance which covers any of the benefits set out in this **policy**, you must tell **us** about this when you make a **claim**. **We** will not pay more than **our** share of any **claim** covered by other insurance.

A6: Honest claims

If you make a **claim** which is in any way dishonest, **we** will refuse to pay any benefit and will cancel **your policy** and **your** contract with CPP in line with A4 above. If **we** pay any benefit and later discover that **your claim** was dishonest, **we** will take steps to get the money back.

A7: Waiver of terms and conditions

If **we** choose not to enforce a term or condition of this **policy** at a particular time, this will not prevent **us** from relying on that term or condition in the future.

A8: Who is covered

Policies are designed to **cover** the **main policyholder** and up to four other **policyholders**. The **policy** therefore covers up to five registered **policy** holders and each **policy** holder is entitled to all the **policy** benefits unless stated otherwise. All of these people must live at the same address and agree that **we** can release their details to the other **policyholders**.

The **policy** covers **cards** and keys held by the **policyholder(s)**.

We may communicate with any **policyholder**, and ask their permission, on behalf of the other **policyholders**, to:

- register **cards** and valuable documents onto a **policy**;
- report a lost **card**;
- make contact with the **card** issuers; or
- process a **claim**.

However, **we** need permission from the **main policyholder** to amend the **main policyholder's** personal details, report a change of address and to cancel the **policy**.

A9: Claims and loss reporting

If **your cards** or keys are lost or stolen, you must report the incident to **us** within 24 hours of discovery. If you cancel **your cards** directly with **your card** issuer, **we** may need evidence of this communication before **we** pay a **claim** under section B1.

If you need to report lost or stolen **cards**, or keys or make a **claim** on **your policy**, please call **us** any time on the telephone number in **your** welcome pack. You will be sent a **claim** form to fill in. All **claims** and supporting documents must be received within six months of the date of **card** or key loss.

Please remember to include all the documents asked for, including proof of any expenses claimed for. If you do not, **your claim** may be delayed. When all documents have been received, **we** aim to process **claims** within 14 days.

If you are unhappy with a decision **we** have made about **your claim**, you have the right to appeal. You must do this within 90 days of the **claim** decision. If you would like to appeal, please write to:

The Appeals Team, Card Protection Plan Limited, Holgate Park, York YO26 4GA

Please note that when processing and settling **claims** and appeals, CPP does so as agent for the **Insurer** and not as agent for any **policyholder**.

Accordingly, any amount due to you in settlement of a **claim** is not deemed in law to have been paid out until received by you.

B: Cover and benefits

B1: Card cover

If you lose **your card** or it is stolen:

- 1) **We** will **cover** any amount which you have to pay for a replacement **card**.
- 2) When you report a **card** loss to **us**, **we** will contact the **card** issuer and ask them to cancel the **card** and provide a replacement.

We will not pay:

- The amount of any unauthorised use arising from use of a lost/stolen **card**;
- any courier costs associated with delivering an emergency replacement **card** to you.

B2: Key cover

A. House keys

If **your** keys are lost or stolen:

1. If **your** house keys are lost or stolen, **we** will arrange for a pre-approved locksmith to replace locks that need to be changed and provide **cover** against the costs you have to pay for this.
2. If you do not need to have **your** house locks replaced, **we** will pay up to £30 per incident for new keys to be cut for an existing lock.

B. Vehicle keys

1. If **your** vehicle keys are lost or stolen and you require immediate assistance to gain access to **your** vehicle, **we** will arrange for a pre-approved locksmith to give you access into **your** vehicle and provide **cover** against the costs you have to pay for this.
2. **We** will arrange for up to three new keys for each lock or one new key for each vehicle lock that has been replaced and provide **cover** against the costs you have to pay for this.
3. If **your** vehicle keys are lost or stolen, and **we** cannot arrange for a pre-approved locksmith to gain access to **your** vehicle, **we** will refund the cost of hiring a car or taxi fares or using public transport for up to three days, provided:
 - (a) you notify **us** of the need for transport at the time you report **your** keys lost or stolen and **we** agree the cost with you in advance; and
 - (b) you do not hire a car with an engine size of over 1600cc.
4. **We** will provide **cover** against the costs that you have to pay if you have to replace infrared handsets for vehicle immobilisers or alarms when these are lost or stolen at the same time as **your** vehicle keys.
5. **We** will also provide **cover** for costs you have to pay to have immobilisers or alarms reprogrammed or otherwise reset as a result of the loss or theft of **your** vehicle keys.

Exclusions and Conditions of this **Cover**

- You must notify **us** in advance before you incur any costs that you wish to **claim** for under this section.
- **We will not pay** more than £500 for all **claims** under this section in each year.
- **We will only provide** one key tag for every **policyholder**.
- Locksmith charges for entry only, where no locks are replaced, are not covered.

- **We** do not **cover** broken keys or keys stuck in a lock.
- Locks that were already damaged before keys were lost or stolen are not covered.
- **We** will only **cover** keys and locks owned by you.
- **We** will not accept liability for **your** premises, property or vehicle arising from **our** replacement of locks unless this is caused by **our** negligence.

B3: Handbag and wallet cover

We will pay up to £200 for the cost of replacing **personal belongings** which are lost or stolen at the same time as the **card** while you are away from your **home**.

Exclusions and Conditions of this Cover

We will not pay anything unless:

- (a) you reported the loss to the police local to where the incident occurred as soon as reasonably practicable;
 - (b) you have written evidence from the police of making a report (or, if this evidence is not available, **we** must be satisfied that you reported the matter or you have some form of evidence to support **your claim**); and
 - (c) you provide documentary evidence for the replacement items (for example, replacement receipts or any other document showing payment incurred).
- **We will not pay:**
- more than one **claim** per **policyholder** under this section in each year.
 - the first £15 of each **claim**.

B4: Paying emergency hotel bills

We will pay **your** hotel bill up to £3,000 per **claim** if:

- (a) you lose **your card** whilst **abroad** and report the loss to **us**; and
- (b) you do not have any other way of paying the bill.

Exclusions and Conditions of this Cover

- You must ask **us** to pay the hotel bill within 48 hours of the time you call **us** to report the **card** loss.
- You must agree to **us** contacting a registered credit reference agency to check **your** credit status before **we** pay the bill. If **we** are not satisfied with the result of that check, **we** may refuse to pay the bill.
- **We** will pay the hotel bill direct to the hotel. You must then repay the full amount of the hotel bill to **us** within 28 days.

B5: Replacement cash

We will pay the face value of any cash or banknotes which are lost or stolen at the same time as the **card** whilst you are **abroad**.

Exclusions and Conditions of this Cover

We will not pay anything unless:

- (a) you have reported the loss to the police local to where the incident occurred as soon as possible; and
 - (b) you have written evidence from the police of making a report (or, if this evidence is not available, **we** must be satisfied that you reported the matter).
- You must provide evidence to prove that you had the cash or banknotes immediately before the loss or theft. For example, cash machine receipts, bank statements, Bureau de Change receipts or photocopies of such documents.

We will not pay more than £300 for all **claims** under this section in each year.

B6: Passport and driving licence

- 1) If **your** passport is lost or stolen while you are **abroad**, **we** will:
 - (a) help you to arrange an emergency replacement; and
 - (b) pay any charges you have to pay for the issue of the emergency replacement while you are **abroad**.
- 2) If **your** driving licence is lost or stolen while you are **abroad**, **we** will pay any charges you have to pay for the issue of a replacement when you return **home**.

Exclusions and Conditions of this Cover

We will not pay anything unless:

- (a) the loss or theft of the passport or driving licence happens and is reported to **us** at the same time as the **card** loss; and
- (b) you have provided evidence to support **your claim** (for example, receipts from or correspondence with a Consulate).

We will not pay more than £300 for all **claims** under this section in each year.

B7: Personal items

We will provide you with identification labels to tag or mark your personal items. The identification labels will contain details of **your policy** number and CPP's telephone number which any person who finds **your** personal items, subsequent to them being lost or stolen, will be encouraged to ring.

If **your** personal items are lost or stolen, **we** will:

- (a) in the event that anyone finds your personal items and contacts us we will, at your option, put you in touch with that person so that you can arrange the delivery of your goods, or contact the finder on your behalf to arrange the delivery of your personal items to CPP and then contact you to arrange delivery to you; and
- (b) pay any costs you have to pay to get the items back to you.

Exclusions and Conditions of this Cover

- In the event of **card** loss **we will not pay** anything unless you have provided evidence showing the costs you have incurred (for example, receipts or any other document showing payment incurred).
- **We will not pay** more than £200 for all **claims** under this section in each year.

B8: Emergency cash

We will advance you cash via money transfer of up to £750 for transport charges and provide an additional advance of up to £3,000 per **claim** to **cover** basic living expenses if:

- (a) you are away from **your home**; and
- (b) you have no other way of getting credit or funds.

Exclusions and Conditions of this Cover

- You must ask **us** for the emergency advance within 48 hours of the time when you call **us** to report the **card** loss.
- You must agree to **us** contacting a registered credit reference agency to check **your** credit status before cash is provided. If **we** are not satisfied with the result of that check, **we** may refuse to advance you any money.
- You must repay **us** in full within 28 days of the advance.

B9: Replacement travel tickets

We will advance you cash to replace travel tickets so that you can return to **your home** if:

- (a) **your** travel tickets have been lost or stolen from somewhere other than **your home** at the same time as the **card**; and
- (b) you ask **us** for replacement travel tickets within 48 hours of the time when you call **us** to report the **card** loss.

- You must agree to **us** contacting a registered credit reference agency to check **your** credit status before cash is provided. If **we** are not satisfied with the result of that check, **we** may refuse to advance you any money.
- You must repay **us** in full within 28 days.

B10: Communication costs for reporting lost/stolen cards

We will pay any **communication costs** that you have to pay when you report a **card** or **key** loss to **us**, the police and to any other insurer.

- You must provide evidence to support **your claim** (for example, telephone bills, receipts or any other document showing payment incurred).
- **We will not pay:**
 - more than £100 for all **claims** under this section in each year in respect of **card** loss.
 - more than £50 for all **claims** under this section in each year in respect of **key** loss.

B11: Protective registration

If you tell **us** you have lost personal documents at the same time as the **card**, and if you agree, **we** will register **your** personal details with CIFAS to reduce the risk of **your** identity being used unlawfully to obtain credit or funds or other products or services in **your** name. CIFAS is a not-for-profit membership organisation dedicated solely to the prevention of financial crime in the **United Kingdom**.

General conditions of both contracts

Cancellation

You have a statutory 14 day period in which to cancel **your** insurance contract. This period begins on the date **Premier Travel Plus Pack** is added to **your Qualifying Account**, or the date **you** receive **your** policy document, whichever is the later. This period begins from these dates irrespective of when **you** register **your** details for cover. If **you** cancel at a later date cancelling **your** insurance contract will not entitle **you** to a refund or an adjustment of **your** monthly **Premier Travel Plus Pack** fee.

Your insurance policy forms part of **Premier Travel Plus Pack**, subject to **you** being a **Qualifying Account** holder. Should **you** wish to cancel this insurance policy, **you** will need to notify **us**.

Your insurance will end if **your Premier Travel Plus Pack** is closed or **your Qualifying Account** is closed or switched to a non-qualifying account, **you fail to pay the monthly Premier Travel Plus Pack fee** or **your permanent residential address is no longer in the United Kingdom**.

To exercise your right to cancel **your contracts** at anytime, please call **us** on **0844 848 2916****.

General information

You should review **your policy** periodically to make sure it remains adequate for **your needs**. You may have to pay other taxes or costs that are outside **our contract** with you.

Complaints

If at any time you have a problem with **your contracts**, please call CPP on **0844 848 2916**** or **(+44) 1904 561109** if calling from abroad or write to the Complaints Manager at:

Card Secure
PO Box 353
York
YO26 4GA

We will do **our best** to answer **your query** within five working days. If no reply has been sent by then, **you will be sent an acknowledgement letter to keep you informed of progress**.

If you are not happy with **our reply**, you can take the matter to:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Please note that the Ombudsman will not be able to help unless you have first taken **your complaint** to CPP and **your subsequent appeal** is made within 6 months of **our final reply**.

The existence of these complaint procedures does not reduce **your statutory rights relating to this policy**. For further information about **your statutory rights**, contact the Citizens Advice Bureau.

Governing law

These contracts are governed by and must be interpreted in accordance with the laws of England and Wales, unless you live in Scotland (in which case Scottish law will apply) or unless you and the **Insurer** agree otherwise. You, the **Insurer** and CPP agree that **policy terms** and all other communications will be issued in English.

Special needs

We are committed to meeting the needs of all **our policyholders**, including those with special needs. Letters and other documents are all available on request in Braille or large text or on audio tape. Hearing and speech-impaired **policyholders** who wish to speak to **us** and have a textphone available can do so by using the RNID's Typetalk Relay service. This is available 24 hours a day, seven days a week and allows our customers who find this convenient to contact **us** via a Typetalk Operator who will relay instructions and other requests verbally to **our call centre staff**. Please note that to use Typetalk Relay, you must have or be able to get access to a textphone. If so, just dial 18001 and then dial CPP's number; once the call is connected, a Typetalk Operator will join the call to relay **your message**. **Our responses** will then appear as text on **your textphone**. For Typetalk, please call 18001 0844 848 2914**. For all other services, including requests for Braille, large print or audio versions of any of **our documents**, please call 0844 848 2914**. In all cases, **we'll be happy to help**.

Data protection notice – your personal details

CPP takes the privacy of their customers seriously. Card Protection Plan Limited is registered as a Data Controller with the Information Commissioner's Office under the terms of the Data Protection Act 1998, with the registration number Z5773216. CPP is part of the CPP Group Plc group of companies ("CPP Group"). You can find out more about the CPP Group by visiting cppgroup.com. This Data Protection Notice sets out how CPP and other members of the CPP Group use and protect any personal information that you give to CPP.

Who to contact

If you have any questions about this notice or wish to withdraw or withhold your consent (where consent is required) to the use or disclosure described, please contact CPP at: The Compliance Manager, Card Protection Plan Ltd, Holgate Park, York YO26 4GA.

What information do we collect?

CPP may collect and use the following information:

- your name and contact information (including email address and mobile phone number) and any other contact details you provide to CPP or to the business partner who introduced you to CPP, which includes card providers and banks ("Business Partner");
- your date of birth;
- financial information including details of the cards which will be covered by the policy;
- records of any correspondence with you regarding any specific enquiry you make.

What do we do with the information we collect?

CPP uses your information for the following purposes:

- to make decisions on your policy;
- to process, provide you with and manage your card secure policy and provide benefits described in these terms and conditions;
- internal record keeping;
- to improve its products and services;
- to process any claim you make in connection with lost or stolen items which are covered by your policy;
- to contact you regarding any specific enquiry you make;
- statistical analysis; and
- fraud prevention

With whom do we share this information with?

Your personal information will be made available to CPP's authorised service providers and third party suppliers which perform certain services on CPP's behalf e.g. providing IT support and maintenance, providing hosting services, providing online payment services and providing customer communications. These service providers may have access to personal information needed to perform their functions on CPP's behalf but are not permitted to share or to use such information for any other purpose. These service providers may be in other countries but where any information is transferred abroad, your personal information will be safeguarded in accordance with the provisions set out below.

CPP may share limited personal information with other companies within the CPP Group e.g. to the extent needed for proper management and parental analysis and decision making.

CPP may also disclose your personal data:

- In response to a court order, or a request for cooperation from a law enforcement or other government agency; to establish or exercise CPP's legal rights; to defend legal claims; or as otherwise required or permitted by applicable laws and/or regulations;
- When CPP believe that disclosure is appropriate in connection with efforts to investigate, prevent, or take action regarding illegal activity, suspected fraud, or other wrongdoing; to protect and defend the rights, property or safety of CPP, other CPP Group members, customers, staff, suppliers or others; to comply with applicable law or co-operate with law enforcement; or to enforce CPP's terms or other agreements;
- To prospective or actual buyers in the event that CPP sell any of their business or assets, or to other CPP Group members in the event of a reorganisation;
- We may share your information with the Barclays Group. For more details on how Barclays will handle your information, please refer to the Barclays Retail Customer Agreement;
- When CPP is required to disclose your personal data in the course of providing you with the benefits under your policy, for example when CPP is required to contact your card issuer in relation to a lost card.

CPP will send limited information to the Insurer, who underwrites your policy. The information provided to the Insurer by CPP is limited to non-personal information such as the number of policies sold by CPP to be underwritten by the Insurer. In the event that CPP is no longer able to administer your policy, CPP may pass limited personal information to the Insurer in order for the Insurer to continue to administer your policy.

CPP will record your information on relevant databases and registers for the purposes of crime prevention and detection. If you make a claim, CPP may record your information on relevant insurance industry databases such (e.g. CIFAS) and registers for future claims administration and further fraud and other crime prevention and detection purposes, and may share your information with the police, other insurers and fraud prevention agencies to prevent fraudulent claims.

If you report a lost card to CPP your name and address and the details of the card will be passed to the card issuer so that they can cancel it and provide a replacement. If you notify CPP that your address has changed, your new address details may be passed to your card issuers so that they can update their records.

To help assess whether you qualify for emergency financial help (where such help is requested), you agree that CPP as agent of the Insurer can check your credit rating with a credit reference agency who will keep a record of this enquiry. Other organisations may then use this information for credit assessments or to trace debtors and prevent fraud.

You agree that your personal information will be shared with other third party companies who provide aspects of the policy cover, details of which are set out below.

CIFAS

If you report the loss of important documents, such as your passport or driving licence, CPP will, with your consent, pass your name and address and your date of birth to CIFAS for the purposes of fraud prevention in the UK. CIFAS and other organisations may access and use this information to prevent fraud and money laundering, for example when:

- checking details on applications for credit and credit related accounts or other facilities;
- managing credit and credit related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance; and
- checking details of job applications and employees.

Please also note the following:

- If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- Law enforcement agencies may access and use the information.

- CIFAS and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- The fraud prevention agencies that may process your information are:
Callcredit Information Group
Equifax Limited
Experian Limited
Synectic Solutions and EDA.

CPP will not otherwise transfer, disclose, sell, distribute or lease your personal information to third parties unless they have your permission to do so or are otherwise required or permitted to do so by law.

Will my personal information be transferred abroad?

Personal data which relates to you may be accessed by third party service providers based in countries outside the EEA such as Malaysia.

European data protection law permits the export of personal data to other countries subject to the provision of adequate levels of protection for the processing of such personal data. CPP will ensure that where they transfer your personal information outside the EEA, adequate safeguards are put in place to protect your personal information as data protection standards in those countries may differ from those in the EEA.

How to get copies of or amend the information collected by CPP

You may request details of personal information which CPP hold about you under the Data Protection Act 1998 at any time. A small fee will be payable. If you would like a copy of the information held about you please contact CPP using the contact information set out at the top of this notice. You may be asked to confirm your request in writing.

If you think any information CPP have about you is incorrect or incomplete, please write to or email us as soon as possible. CPP will correct or update any information as soon as possible.

Arranged Overdraft Interest Charges

Customers can no longer take this Pack. This Pack hasn't been available to new customers since 6th July 2015. If you already hold this Pack on your Barclays Bank Account, and you apply for an arranged overdraft, the first £100 will be interest free.

An overdraft limit is a borrowing facility which allows you to borrow money through your current account. Arranged overdrafts, including interest-free amounts, are subject to application, financial circumstances and borrowing history, so the amount offered may be different to that shown in the examples below. Overdraft facilities are repayable on demand and you must be 18 or over and a UK resident to apply for one.

If you cancel your Premier Travel Plus Pack

If you only hold this Pack and you cancel it, you won't be entitled to the interest-free amount on any overdraft you have on your Barclays Bank Account. If you will still hold another Pack or add a different Pack, you may no longer be entitled to the interest-free overdraft amount as it depends on the type of pack you hold.

Please refer to the relevant welcome pack(s) which can be found on barclays.co.uk/current-accounts/welcome-pack/ or contact us. The removal of your interest-free amount won't affect your overdraft limit, but it will mean you'll pay interest charges whenever you go overdrawn.

How does my overdraft compare?

A good way to compare the cost of our overdraft with other overdrafts or other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year.

Account type	Interest charges	Representative example
Barclays Bank Account with Overdraft Tier (where your Pack benefits include the interest-free overdraft)	<p>Overdraft interest is calculated for each day that you are overdrawn and is charged to your account monthly.</p> <p>The maximum arranged overdraft is £5,000</p>	<p>0% interest (variable) payable on arranged overdrafts up to £100. If you use an arranged overdraft above this amount the annual rate of interest is 35.0% (variable)</p> <p>47.3% APR Representative (variable), based on a £1200 overdraft balance and monthly Premier Travel Plus Pack fees of £11.50.</p>
Premier Current Account	<p>If you already hold your Premier Travel Plus Pack on one of these accounts, no additional interest-free arranged overdraft amount is available as a result of you holding the Pack. You can find out more by visiting barclays.co.uk/overdrafts</p>	
Barclays Basic Current Account	<p>There are no arranged overdraft facilities available on Barclays Basic Current Account</p>	

About Our Insurance Services

In the following section 'we' 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.

Statutory Status

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).

Financial Services Register

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 direct on **0800 111 6768***.

Advice or information

We can only offer Travel Insurance, Car Breakdown Cover and Card Secure Insurance from single insurers.

The policies/terms and conditions of these features are provided as part of the Premier Travel Plus Pack and may not be the same as any stand-alone policy for a similar product issued by Barclays.

If you obtained your Premier Travel Plus Pack from your Premier Team or from a Community Banker or via the internet, the Premier Travel Plus Pack is provided on a non-advised basis. As such, we have only provided information on the Premier Travel Plus Pack and have not made a recommendation about the suitability of this Premier Travel Plus Pack.

If you obtained your Premier Travel Plus Pack by telephone, the Premier Travel Plus Pack is provided.

Your Feedback

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers.

You can complain in person at your branch, in writing, by email or by telephone. A leaflet detailing how we deal with complaints is available on request in any of our branches, from the Barclays Information Line on **0800 400 100*** or at barclays.co.uk. Alternatively you can write to Barclays, Leicester LE87 2BB.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial OmbudsmanService at Exchange Tower, London E14 9SR (Tel: **0800 023 4567*** or **0300 123 9123***, or if calling from abroad **+44 20 7964 0500***), website: financial-ombudsman.org.uk The Financial OmbudsmanService is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 741 4100** 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 premium payable for all associated insurance products is £0.00.

To be eligible to join Premier Banking you must have an annual gross income paid into a Barclays current account of £75,000+ and/or £100,000+ saved or invested through Barclays. Eligibility for Premier Banking will be reviewed regularly and if you no longer meet the criteria, we will contact you with your options and we reserve the right to move you from Premier Banking. We may vary the eligibility criteria for Premier Banking from time to time.

There are no taxes or further costs unless otherwise stated. If you cancel the Premier Travel Plus Pack, fail to pay the monthly Premier Travel Plus Pack fee or close your qualifying Account, all associated insurance products are cancelled. You are unable to cancel individual insurance products.

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.

Termination Rights and Process

Cover will continue as long as you have Premier Travel Plus Pack added to your Premier Current Account, Barclays Bank Account or Barclays Basic Current Account and the benefit is provided as part of the Premier Travel Plus Pack.

Your Information

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(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 3rd 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 recover 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 an account with us, we will share account 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
- 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.

Disclosure (in relation to insurance cover provided as part of the Barclays Current Account range)

You are responsible for providing complete and accurate information to insurers when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. It is important that you ensure that all statements you make on the proposal forms, claim forms and other documents are full and accurate. If you fail to disclose any information to 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 Insurers

Card Secure

Card Protection Plan Limited. Registered Office: Holgate Park, York YO26 4GA, UK. Registered in England No: 1490503. Authorised and regulated by the Financial Conduct Authority (Financial Services Register No. 311489).

Chubb European Group Limited, Registered Office:
100 Leadenhall Street, London EC3A 3BP.
Registered in England. Registered No: 01112892.
Authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority
and Prudential Regulation Authority (Financial
Services Register No. 202803).

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).

Worldwide Family Travel Insurance

Aviva Insurance Limited.

Registered in Scotland No 2116.

Registered Office: Pitheavlis, Perth PH2 0NH.

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

Adding a Pack to your Current Account

These additional conditions supplement and amend the general conditions of your Customer Agreement with us (Barclays Bank UK PLC). In the event of any inconsistency between these additional conditions and the general conditions of the Customer Agreement, these terms will apply.

General

You can personalise your Current Account by adding one or more Packs and/or other features or benefits to it. A Pack is a set of added services (such as insurance products) that can be added as a package to a Qualifying Account, whilst other features or benefits are available as single add-ons.

You can customise your Current Account in the Barclays app or Online Banking, by calling us or visiting a Barclays branch.

Qualifying Accounts

You can only add a Pack if you have a Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account or if you have another account with us that we tell you is a Qualifying Account.

Packs

Before selecting a Pack, you should check that you are eligible for each of the benefits under each policy or feature (we will provide information 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 or some activities or equipment may not be covered.

Other features and benefits

You can add or remove a feature or benefit available as a single add-on from your Current Account at any time.

Fees and charges

A monthly fee is payable for the provision of each Pack and access to the set of benefits and services included in the Pack (Pack Fee). No part of this Pack Fee is attributable to any particular benefit or service in your Pack. If you choose not to use a benefit or service, or are not eligible for a benefit or service, or a benefit or service is not available to you, you will not be entitled to a refund of, or reduction in, the Pack Fee payable.

Some of the additional features or benefits you can choose which are not part of a Pack may incur separate charges. These charges are set out in the charges leaflets for your Current Account.

Changing or ending a Pack

You can cancel or change any Pack at any time. We may impose restrictions on your ability to re-select the same Pack for a certain period after you cancel or change it. If this is the case, we will tell you the restrictions when you cancel or change the Pack.

We may remove a Pack from your account if you fail to pay the monthly Pack Fee twice in a row or if your account becomes inactive for six months or more. We can also close your account or remove a Pack by giving you at least two months' notice in writing.

If you change your account from Premier to another Barclays bank account, or if your account is changed to another Barclays bank account because you no longer meet the eligibility criteria for Premier, any Premier Pack will also be removed from your account and will no longer be available to you.

If you cancel, or we remove, all of your Packs on your Barclays bank account, you will no longer be entitled to any fee-free overdraft that may have been made available to you with the Packs. If your account is changed from a Premier account to another Barclays account, you will no longer be entitled to any Premier fee-free overdraft that may have been made available to you with the Premier account or Premier Account Packs.

Changes to Packs

We will review the Packs from time to time. If we think it appropriate following a review, we may (by giving you at least 30 days' notice) make changes to the benefits included in the Pack or to the providers of those benefits, or withdraw a benefit from a Pack.

We may also (with the agreement of each provider) make changes to the terms on which each benefit is provided (such as changes to the terms of an individual policy).

The benefits and services in the Packs, and additional benefits and services available, may be provided to you by another provider within the Barclays Group of companies or by a provider outside that group. If we replace a benefit or service, or change the provider of a benefit or service, we may provide information about you to any new provider to ensure that 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.

Find out more

Online

barclays.co.uk/customisemyaccount

By phone

0800 158 3198*

Or in branch

You can get this in Braille, large print or audio by calling **0800 400 100** (via Text Relay or Next Generation Text Relay if appropriate). Barclays also welcomes calls via SignVideo for BSL users. Visit barclays.co.uk/signvideo

Call monitoring and charges information

*Calls may be monitored or recorded for quality and training purposes. Calls to 0800 numbers are free if made from a UK landline or personal mobile. 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.

Registration details can be checked on the Financial Services Register. Web: fca.org.uk/register
Telephone: **0800 111 6768***.