

A photograph of a sailboat's deck at sunset. The deck is made of light-colored wooden planks. A red rope runs along the edge of the deck. In the background, the ocean is visible under a warm, orange sky. The text "Welcome to SELECT Premier travel insurance" is overlaid on the right side of the image.

Welcome to SELECT
Premier travel insurance

SELECTTM
PREMIER INSURANCE
from direct line

TRAVEL INSURANCE

You've made the right selection for your travels

Welcome to Select Premier travel insurance from Direct Line. We're here to provide a higher level of cover when you're abroad, on your travels or away from home. Plus our personal, one-to-one service means wherever you are in the world, Select Premier travel insurance is always with you.

Our highest level of cover

Your Select Premier travel insurance comes with added extras and enhanced cover, ensuring you're well covered for those trips away.

- Worldwide annual cover for you and your family, whether you're travelling together or apart
- Cover for emergency overseas medical expenses up to £15 million. More cover means more peace of mind for you
- Winter sports cover is included. Perfect for on and off the slopes
- Up to £50,000 personal accident cover

Need any information about your Select Premier travel insurance?
Call our customer service team on 0800 533 5200 to speak to someone direct.

Here to help

Customer service

If you have any questions about your travel insurance policy or if you'd like a quote for any other Select Premier insurance products just call **0800 533 5200**. We're here to help between 8am – 8pm Monday – Friday and 9am – 5pm on Saturdays.

Legal advice

You can call us for legal advice on **0800 533 5256**. The helpline is available 24 hours a day, 7 days a week.



Making sure you always have the right cover

It's a part of life that circumstances don't always stay the same so your Select Premier travel insurance is flexible to change. For instance, there may be medical changes or you might want to add a family member to your policy. Just give us a call and we can ensure your travel insurance is kept up to date.

Call us on **0800 533 5200** and we'll make sure you always have the right cover.

Select Premier insurance for your needs

Your travel insurance is just one of our range of Select Premier products. Home insurance, car insurance, pet insurance and breakdown cover, all offer the same expert cover and a more personal level of service. And because we're here to make your life easier we give you the flexibility to include all your cover together. Which means one convenient payment date and one renewal date.

To bring your insurance together with Select call us on **0800 533 5200**.

Making a claim on your Select Premier travel insurance

If you need our help while abroad one of our travel advisers is on hand to ensure you get help and care as soon as possible. Our aim is to get things sorted out with the minimum of fuss or inconvenience.

For assistance on claims like lost luggage or hotel problems call our claims line on 0800 533 5201.

If you have a medical emergency overseas one of our Emergency Travel advisers is waiting to take your call on +44(0) 1423 847 584.

Lines are open 24 hours a day, 7 days a week.

**For more information
about any of the
Select products**

Call **0800 533 5200** or
visit **directline.com/select**

TRAVEL INSURANCE

Terms and conditions of your policy

This section gives full details of your cover. You should read it along with your schedule.

Please keep all your documents in a safe place

This policy is evidence of the contract between **us**, U K Insurance Limited and **you**, **our** policyholder.

These policy conditions are part of **your** insurance contract; along with **your schedule of insurance**. Please read **your schedule of insurance** and these policy conditions to make sure **you** know exactly what **your** insurance covers. Check all the policy details and **your** proposal confirmation, which sets out the information **you** have given **us**, carefully. If **you** think there is a mistake or **you** need to make changes, **you** should notify **us** immediately. Failure to provide correct information or inform **us** of any changes could adversely affect **your** policy, including invalidating your policy or claims being rejected or not fully paid.

Under European law, **you** and **we** may choose which law will apply to this contract. English law will apply unless both parties agree otherwise.

Independent travel

This policy provides cover for each insured adult member of **your family**, whether travelling together or independently (excluding domestic staff). The policy also provides cover for each insured child either travelling with an insured adult member of **your family**, or on **journeys** organized by schools or recognised organizations that are supervised by adults.

To make a travel claim

Contact the **emergency assistance service** as soon as possible (before **you** go to a doctor or hospital for **emergency** treatment, if possible). If bills exceed £500, the **emergency assistance service** must be contacted in any event. Failure to contact the **emergency assistance service** could see your claim refused.

The **emergency assistance service** will help you get the care or assistance you need by directing or transferring you to a **medical service provider** in the local medical network, contacting **your family** in the **UK** or arranging emergency transport home, where appropriate.

NOTE: If you are thinking of cutting short your holiday due to a medical problem, you must notify the emergency assistance service first.

Select Premier travel insurance policy definitions

The following definitions are in addition to or may replace those shown on pages 3 to 5 of the home or car insurance policy.

In this section, the definitions below will have the following meanings and apply to your travel insurance policy only:

Abroad – Anywhere in the world, outside the **UK**.

Anticipated event – Any event or occurrence which **you** or **your** close relative knew would occur or could have reasonably expected to occur during **your journey** and which **you** or **your** close relative were aware of at the time of booking the **journey**.

Business associate – Any person who works at **your** place of business and who, if **you** were both away from work at the same time would prevent the business from running properly.

Company (we, us, our) – U K Insurance Limited.

Curtailment (cutting short a journey) – Cutting short **your journey** because of a stay in hospital or because someone has fallen ill or died or for other reasons.

Domestic staff – Any person **you** employ to perform domestic duties, work or services at **your** home. This excludes any person who is hired to work for **you** in connection with **your** business.

Emergency assistance service – The company **we** have appointed to help **you** in a medical **emergency**, or if **you** need to cut short **your journey** (curtailment) or other serious problems during **your journey**.

Emergency – An unexpected event that results in **you** needing emergency treatment from a doctor or hospital.

End date – The date **your journey** ends and **you** return home which must fall within the **period of insurance**.

Excess – The amount **you** must pay (£50) towards any claim which is applied separately to:

- a) each person claiming; and
- b) each incident that leads to a claim;
- c) if an incident covers two or more sections of cover only one **excess** will be deducted per person.

Immediate family – **Your** partner, parents, parents-in-law, sons, sons-in-law, daughters, daughters-in-law, brothers, brothers-in-law, sisters, sisters-in-law, step-parents, step-children, legal guardians, grandparents, grandchildren, fiancé or fiancée.

Journey – A holiday or trip of no more than 60 days (**you** can take as many journeys as **you** like in any one **period of insurance** subject to a maximum of 120 days in any one **period of insurance**) that starts and ends during the period of insurance. Each **journey you** make during the **period of insurance** will be treated as a separate contract of insurance subject to all the limits, conditions and exclusions of this policy. The **journey** can be for pleasure or business, but must not involve manual work. It can be:

- a) a **journey** abroad that begins in the **UK** and ends when you return home; or
- b) a **journey** within the **UK** where you travel outside a 25-mile radius of your home and stay for two or more nights in pre-arranged accommodation;
- c) for winter sports, no one holiday or trip can exceed 28 days.

Manual work – Work which involves:

- a) using, installing or maintaining equipment or machinery;
- b) building or construction work;
- c) caring for children.

Medical adviser – A senior medical officer appointed by the emergency assistance service.

Medical certificate – A certificate that confirms any physical, mental or medical condition that is the basis of your claim under this policy.

Medical service provider – The hospital, doctors or other medical treatment providers who we direct at the time of the **emergency**.

Period of insurance – The time during which **we** give cover as set out in your policy schedule.

Pre-existing medical conditions – A medical condition for which:

- a) **You** have been prescribed medication;
- b) **You** have been referred to, treated by or put under the care of a healthcare specialist for example a general practitioner, hospital specialist or consultant or any other healthcare practitioner including physiotherapist or osteopath;
- c) **You** are awaiting any treatment or the results of any tests or investigations whether a condition has been diagnosed or not;
- d) **You** have any breathing, circulatory problems or heart problems;
- e) **You** are suffering from, or have been given a diagnosis of any form of cancer.

TRAVEL INSURANCE

Terms and conditions of your policy (cont)

Redundancy – Any person being declared involuntarily redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant, in line with current employment law.

Resident of the UK – A person who has their main home in the **UK**, including the Channel Islands.

Stable pre-existing medical conditions – A stable pre-existing medical condition means any medical condition where during the 12 months prior to travel (or 12 months from arranging/renewing this cover) there has been no change:

- in the condition itself; or
- in the severity or number of its symptoms;
- in the dosage or number of medications prescribed for the condition; or
- in the treatments (including hospital treatments) or investigations prescribed for it.

It does not include any medical conditions that have been diagnosed as terminal.

This stability definition applies to each medical condition, including inter-linked medical conditions.

Start date – The date you leave your home to start your **journey** which must fall within the **period of insurance** (regardless of the date the **journey** was booked).

Terrorism – An act or threat of action by a person or group of people, whether they are acting alone or with other people, organisations or governments, for political, ethnic, racial, religious, ideological or similar purposes intended to influence any government or to frighten the public or any section of it. An 'act' or 'action' here means:

- violence against a person;
- damage to property;
- putting a person's life in danger;
- creating a health risk to the public or a section of it; or
- interfering with or seriously disrupting electronic systems or transport services.

UK – England, Scotland, Wales, Northern Ireland and the Isle of Man, but not Channel Islands.

You, your – The person or people named as the policyholder in the schedule of insurance (who are aged 74 or under at the start of the **journey**).

Your family – **Your** husband, wife, civil partner (who is aged 74 or under at the start of the **journey**), and all **your** unmarried children (including adopted and foster children), who at the start of the **journey** are aged under 18 years and normally live with **you** (or up to 23 years if in full time education).

TRAVEL INSURANCE

Medical statements

Cover provided for emergency overseas medical expenses abroad up to £15 million per person (up to 60 days for each holiday). You must be aged 74 or under at the start of your journey.

Pre-existing medical conditions

Important medical statements

Any **pre-existing medical conditions** and symptoms are not automatically covered under the travel element of this policy. **We** will only cover **pre-existing conditions** that meet **our** definition of 'stable pre-existing medical conditions'. If your existing medical condition or conditions **do not** meet our definition of "stable pre-existing medical conditions", please call us on **0800 533 5200**. **We** will then take **you** through a short medical screening process (a series of questions) at the end of which **we** will either:

- advise **you** that the condition is covered free of charge;
- ask **you** to pay an optional additional premium to cover the condition;
(If **you** decline to pay the optional additional premium **you** will not be covered for subsequent claims either directly or indirectly linked to the medical question.)
- tell **you** that **we** cannot cover the medical condition.
(If **we** tell **you** that **we** can not cover the medical condition **you** will not be covered for subsequent claims either directly or indirectly linked to the medical condition.)

Our medical screening system is regularly updated so that **you** may find in future years that **you** are asked to pay a different premium, no premium at all, or that we are unable to provide cover for **your** medical condition.

Newly diagnosed medical conditions

If after purchasing the travel element of this policy **you** are diagnosed with a new medical condition, **you** must call us on **0800 533 5200** before booking any new trips. If **you** do not call **us** **we** may not be able to pay **your** claim(s). **We** will then take **you** through a short medical screening process (a series of questions) at the end of which **we** will either:

- advise **you** that the condition is covered free of charge;
- ask **you** to pay an optional additional premium to cover the condition;
(If **you** decline to pay the optional additional premium but **you** still wish to travel **you** will not be covered for subsequent claims either directly or indirectly linked to the medical condition.)
- tell **you** that **we** cannot cover the medical condition.
(If **we** tell **you** that **we** cannot cover the medical condition but **you** still wish to travel **you** will not be covered for subsequent claims either directly or indirectly linked to the medical condition. However, **you** will be covered for a Cancellation claim subject to normal terms and conditions.)

After you book a journey but before you leave

If **you** are diagnosed with a new condition, this insurance will cover **you** to:

- a) cancel the **journey** if due to **your** newly diagnosed condition, **you** are unable to travel;
- b) continue with the **journey**, if **you** are advised by a medical practitioner that **you** are fit to do so.

CAR INSURANCE

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EXCLUSIONS

General exclusions

The following apply to the whole of your policy. Any further specific exclusions are shown in the section of cover to which they apply.

What is not covered:

1. **We** do not cover any loss under this policy in connection with or caused in any way by: travel to a destination where the Foreign and Commonwealth Office has advised against all travel.
2. **We** do not cover the legal action of Customs or any government officials or authorities of any country.
3. **We** do not cover **you** committing suicide, deliberately injuring **yourself**, making **yourself** ill or putting yourself in needless danger, sexually transmitted diseases, drugs or solvent abuse.
4. **We** do not cover **you** drinking too much alcohol or alcohol abuse. **We** do not expect **you** to avoid drinking alcohol on **your journey** or holiday, but **we** will not cover any medical claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected.
5. **We** do not cover any **manual work** or professional entertaining.
6. **We** do not cover **you** driving a motor vehicle (including motor cycles up to 125cc) when disqualified or not licensed to do so.
7. **We** do not cover any claims and costs caused by **you** carrying out or being involved with an illegal act that causes **you** to be charged by the police or local authorities.
8. **We** do not cover any losses that are not directly associated with the incident that caused **you** to claim. For example, loss of earnings due to being unable to return to work following an injury or illness happening while on a **journey** or the cost of replacing locks in the event that keys are lost while on a **journey**.
9. **We** do not cover any expense, legal liability, or any loss or damage to property directly or indirectly caused by **terrorism**.
NB: This exclusion does not apply to B – Emergency medical and travel expenses abroad, C – Emergency medical expenses in the UK or to F – Personal Accident except where nuclear, chemical or biological weapons, devices or agents are used.
10. **We** do not cover you taking part in any of the activities listed below unless you have paid the Hazardous Activities Optional Benefit premium – Section S and the activity is specifically mentioned in Section S:
 - a) endurance riding/cycling and quad biking;
 - b) motor cycling over 125cc;
 - c) riding on a luge or skeleton;
 - d) bullfighting or bull-running;
 - e) climbing, including but not limited to canyoning, mountaineering, pot holing, rock or cliff climbing;
 - f) diving, including but not limited to cave diving, diving with sharks, high diving, scuba diving (any form of underwater swimming or sub-aqua activity below a depth of 30 metres or any underwater breathing equipment other than a snorkel, unless you are a qualified diver or you are accompanied by a qualified instructor);
 - g) football, American football and Gaelic football (all in an organised team);
 - h) flying (except as a fare-paying passenger) or any other airborne activities including hang-gliding, micro-lighting, parachuting and sky diving;
 - i) horseracing, horse-eventing, hunting, rodeo and show jumping;
 - j) ocean sailing (in international waters);
 - k) martial arts, karate, cage fighting or boxing;
 - l) ski-flying, ski-acrobatics, ski-jumping, ski-racing, skiing and snow boarding off piste without a guide or instructor and skiing against local authorities' warnings or advice;
 - m) organised sports team activities such as hockey and hurling;
 - n) rugby;
 - o) wrestling;
 - p) any form of motor sports and rallies on any public road, private road or race track or course, regardless of the road classification;
 - q) any other extreme or hazardous sport or activity not listed above. If **you** have any queries about whether an activity is going to be covered or excluded, please call **us** on **0800 533 5200** as **we** may be able to arrange cover for it.

CONDITIONS

General conditions

General conditions which apply to your Select Premier travel insurance policy.

General conditions

1. **You** must be a **resident of the UK** and aged 74 or under at the start of **your journey**.
2. **You** must give us all the information (including original documents), and help **we** need at **your** own expense. This includes medical certificates and details of any other insurance that may cover a claim under this policy.
3. **You** must take all reasonable steps to prevent any loss, damage, injury or accident.
4. **You** must not book a **journey** if **you** have reason to believe it may be cancelled.
5. **You** must not book a **journey** if **you** are diagnosed with a terminal illness unless **you** have called us first to discuss your requirements.
6. **We** have the right to cancel **your** policy at any time by giving **you** 14 days' notice in writing where there is a valid reason for doing so. **We** will send our cancellation letter to the latest address **we** have for **you**. Valid reasons may include but are not limited to:
 - where **you** are required, in accordance with the terms of this policy, to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that substantially affects **our** ability to process **your** claim, or deal with **your** policy;
 - where there are changes to **your** circumstances which mean **you** no longer meet **our** criteria for providing travel and/or home insurance;
 - where **you** have used threatening or abusive behaviour or language or **you** have intimidated or bullied **our** staff or suppliers.If **we** cancel **your** policy **we** will return the premium paid less the amount for the period the policy has been in force.
7. **You** can cancel this **policy** at any time by telling **us** either over the phone by calling **us** on **0800 533 5200** or alternatively in writing. Cancelling the direct debit instruction does not mean **you** have cancelled the **policy**. If **you** cancel before **your** policy is due to start, or if **you** cancel within 14 days of the policy starting or within 14 days of receiving your documents (whichever occurs later) **we** will return any premium **you** have paid in full.

If **you** cancel after those 14 days have passed, **we** will return the premium less an amount for the period that the policy has been in force.

We will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover.
8. If **you** cancel before the new period of insurance (renewal) is due to start, **we** will return any premium **you** have paid in full. If the new period of insurance (renewal) has started and **you** cancel within 14 days of it starting or within 14 days of receiving **your** documents (whichever occurs later), **we** will return any premium **you** have paid.

If **you** cancel after those 14 days have passed, **we** will return the premium less an amount for the period that the policy has been in force.

We will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover.
9. When **your** policy is due for renewal, **we** may offer to renew it for **you** automatically. This saves **you** the worry of remembering to call us before the policy ends. If **we** offer to do this for **you**, **we** will write to **you** before the policy ends with full details of **your** next year's premium and policy conditions. If **you** do not want to renew the policy all **you** need to do is to let **us** know.

Automatic renewal is only available up to the renewal date before **your** 75th birthday.
10. **You** must be honest and truthful in **your** dealings with **us** at all times.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a false claim, **we** have the right to cancel **your** policy, refuse claims and retain any premium paid. **We** may recover from **you** any **costs** **we** have incurred, including the **costs** of investigating the claim.

We will not pay a claim which is in any way fraudulent, false or exaggerated. **We** will also not deal with any claims following discovery of the dishonest behaviour regardless of when the claims occurred.

In addition, **we** have the right to cancel any other products **you** hold with us and share details of this behaviour with other organisations to prevent further fraud. **We** may also involve the relevant authorities who are empowered to bring criminal proceedings.
11. If **you** do not pay a premium on time, **we** will assume that **you** intend to cancel the policy and cover under this policy will end from the date that the payment was due. If **we** decide to remind **you** to make a payment that **you** have missed, **we** will still hold onto our right to cancel the policy. **We** will not refund any premium if **you** have made a claim or if one has been made against **you** during the period of cover.

SECTION A

Delayed personal belongings

Delayed personal belongings

We will pay

Up to £1,000 for any essential items which **you** reasonably need to buy if **you** have to wait more than 12 hours for personal belongings which the carrier has temporarily lost on the way to **your** holiday destination or on **your** return journey where **you** are not returning directly to **your** home address and can provide documentary evidence of this. The maximum amount **we** will pay under this section of cover is £1,000 regardless of the number of travellers covered by this policy.

We will not pay for

- a) any claim not supported by receipts for the essential purchases made.

SECTION B

Emergency overseas medical expenses

Emergency overseas medical expenses

We will pay

Costs of up to £15,000,000 for continuous medical and travel expenses while **abroad** that are necessary for up to 12 months as a result of **you** becoming physically ill or injured. **We** will pay:

- a) usual, reasonable and necessary **emergency** expenses for medical, surgical and hospital charges (including emergency dental treatment to treat sudden pain only and for no other reasons);
- b) the cost of returning **you** to the **UK** after a medical **emergency**;
- c) up to £2,000 for transport and accommodation expenses (including a daily allowance of £50 a day for meals, phone calls and travel) for one person who is a **resident of the UK** to stay with **you** or travel to and stay with **you** if **we** agree it is necessary and **you** have medical evidence to support this fact;
- d) up to £1,000 hospital benefit (£50 for each complete period of 24 hours **you** are an in-patient) designed to cover costs and sundry expenses such as taxi costs for visitors, meals, phone calls and other out-of-pocket expenses; and
- e) up to £2,500 for funeral expenses **abroad** or for the cost of returning **your** remains to **your** home in the **UK**.

We will not pay for

Any claim arising directly or indirectly from:

- a) any **pre-existing medical condition** that does not meet **our** definition of '**stable pre-existing medical conditions**' unless **you** have agreed to pay an additional premium to have the medical condition covered by this insurance;
- b) treatment or help provided in the **UK** or Channel Islands if **you** live there;
- c) non-emergency treatment, tests or surgery (including cosmetic surgery) that is not directly related to the illness or injury which causes **you** to go into hospital;

SECTION C

Medical expenses in the UK

Medical expenses in the UK

If you become physically ill or are injured on a journey within the UK, we will pay

Up to £2,000 for the cost of transport and accommodation for one person to stay with **you** or travel to and stay with **you** if **our medical adviser** advises this.

We will not pay for

- a)** if the person is not a **UK** resident;
- b)** more than £50 per day for meals, phone calls and travel;
- c)** more than £2,000 for **you** to be transferred by an ambulance to a hospital nearer **your** home; and
- d)** more than £1,000 to return **your** remains to **your** home if **you** die;
- e)** the cost of single or private accommodation in a hospital or clinic or any treatment or services provided by a health spa, nursing home or rehabilitation centre; or
- f)** if **you** travel against medical advice.

SECTION D

Cancelling a journey

Emergency overseas medical expenses

We will pay

Up to £7,500 for **your** personal accommodation and transport charges that **you** cannot get back from any other source (including up to £150 for excursion charges **you** paid before **your journey** in the **UK**) if you cancel **your journey**:

- a) because of the death or serious injury or illness of **you**, a companion **your** travel depends on, a member of your **immediate family**, or a person **abroad** whose home **you** are intending to stay in;
- b) if **you**, a member of **your immediate family** or a companion **your** travel depends on, are called back to the **UK** as a witness in court or for jury service and a court official has refused to postpone it;
- c) if a relevant authority makes **you** stay at home following a serious burglary, fire, storm or flood damage to **your** home that happens within seven days of the start of your **journey**;
- d) if **you** are made involuntarily redundant (or **your** contract is ended early if you are self employed), provided that we are informed in writing immediately when notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued or at the time of booking **your journey**;
- e) if **your** pet dog, cat or leisure horse needs emergency life-saving treatment as a result of an accident or illness within seven days of the start of **your journey**;
- f) if as a member of the Armed Forces or the police, ambulance, fire or nursing service, **you** are needed for unexpected emergency duty or are posted overseas at the time of **your journey**;
- g) if **you** decide to abandon **your journey** after a delay of more than 12 hours from the specified time shown on **your** itinerary;
- h) if the Foreign and Commonwealth Office advises against 'all travel' to **your** intended destination during the period of **your journey**;
- i) if **you** are advised not to travel, for any reason, by **your** medical practitioner. The necessary supporting evidence (a **medical certificate**) will be required;
- j) if **your** passport is stolen in a burglary within 7 days of **your** planned departure and **you** cannot obtain a replacement in time.

We will not pay for

- a) any claim arising directly or indirectly from any **pre-existing medical condition** that does not meet **our** definition of **stable pre-existing medical conditions** except where an additional premium for the medical condition has been paid;
- b) any claim arising from **you** not having the correct passport or visa, or failing to get police confirmation that **your** passport had been stolen in a burglary;
- c) any claim arising from the actions or failure of any transport or accommodation provider or their agent, or any person acting as **your** agent or **your** conference organiser;
- d) any claim arising from **you** not wanting to travel or not enjoying the **journey**;
- e) any claim arising from the transport operator or their agents refusing to transport **you**, a member of **your immediate family** or **your** travelling companion;
- f) any claim arising from any treatment or help where, given **your** physical or mental condition **you** should not have travelled or it would have been reasonable for **you** to have consulted **your** medical practitioner, prior to the **journey** about whether or not it was appropriate to travel;
- g) any claim arising from an **anticipated event**;
- h) claims related directly or indirectly to a medical condition of a member of **your immediate family** or travelling companion (whether they are travelling or not) who, at the time of booking the **journey** or purchasing this insurance, has been:
 - a hospital in-patient in the last 12 months or been put on a waiting list for hospital treatment; or
 - diagnosed with or had cancer in the last five years;
- i) the policy **excess**.

SECTION E

Curtailment (cutting your journey short)

We will pay

You up to £ 7,500 for **your** personal accommodation, transport charges and any other travel expenses that **you** have already paid or agreed to pay. (This includes up to £150 for excursion charges paid beforehand in the **UK**.) If **you** have to cut short **your journey**:

- a) because of the death, serious injury or illness of **you**, a companion your travel depends upon, a member of your **immediate family** or a person **abroad** whose home **you** are intending to stay in;
- b) if **you**, or a companion **your** travel depends upon are called back to the **UK** as a witness in court or for jury service and a court official has refused to postpone it; or
- c) if a relevant authority makes **you** return home following a serious burglary, fire, storm or flood damage to **your** home arising within 7 days of the start of **your journey**.

We will not pay for

- a) any claim if **you** book a **journey** when **you** know about a reason why **you** may have to cut it short;
- b) any claim because **you** do not want to travel or are not enjoying the **journey**;
- c) any claim if the transport operator or their agents refuse to transport **you**, a member of your **immediate family** or **your** travelling companion because they consider that **you** or they are not fit to travel;
- d) any claim for any treatment or help where, given **your** physical or mental condition **you** should not have travelled or it would have been reasonable for **you** to have consulted **your** medical practitioner, prior to the **journey** about whether or not it was appropriate to travel;
- e) any claim arising from an **anticipated event**;
- f) any claim directly or indirectly caused by **pre-existing medical conditions** that do not meet **our** definition of **stable pre-existing medical conditions** except where an additional premium for the medical condition has been paid;
- g) the policy **excess**.

SECTION F

Personal accident

Special definitions applying to Section F

Loss of limb means –

- In the case of an upper limb – the limb being permanently severed at or above the wrist or permanent and total loss of use of a complete hand or arm.
- In the case of a lower limb – the limb being permanently severed at or above the ankle or permanent and total loss of use of a complete foot or leg.

Loss of sight means – if the degree of sight remaining in one eye, after correction, is 3/60 or less on the Snellen Scale (this means seeing at three feet what you should see at 60 feet), or in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

We will pay

You or **your** legal representatives one of the following benefits if **you** are physically injured on a **journey** and the injury is caused by violent, visible, external and accidental means only:

Benefit 1 – up to £50,000 if **your** injury leads to death.

We will not pay for

more than £12,500 if **you** are under 23 at the time of the accident.

Benefit 2 – up to £50,000 if your injury leads to total and permanent **loss of sight** or physical **loss of limb**.

Benefit 3 – up to £50,000 if **you** are permanently disabled and cannot carry out any work whatsoever after two years from the date of the accident because of this injury.

We will not pay for

If **you** were over the statutory retirement age at the time of the accident. **We** will not pay more than one benefit for the same incident.

If **you** die and do not leave a will **we** will not issue a settlement cheque until the executors have been appointed.

SECTION G

Delayed or missed departure

1. Delayed departure

If the transport **you** have checked in for is delayed at its departure point by at least 12 hours from the time shown in **your** travel itinerary, **we** will pay:

- a) £50 for each full 12 hours' delay (up to a maximum of £500); or
- b) Cancellation costs (see D – Cancelling a journey) if **you** decide to abandon the **journey** before leaving the **UK**, after the first 12 hours delay.

2. Missed departure

We will pay

Up to £1,000 for extra accommodation (room only) and transport costs that are necessary if **you** arrive at **your** departure point too late to board **your** booked transport because:

- a) the public transport taking **you** to **your** departure point is not running to time; or
- b) the private car taking **you** to **your** departure point is involved in an accident or breaks down.

We will not pay for

- a) any claim arising from **you** failing to check in at **your** departure point as instructed in **your** travel itinerary;
- b) any claim arising from a delay if caused by industrial action, a strike or failure of public transport that is announced on television, news bulletins or in the press before **you** booked the **journey**, bought the travel tickets or got confirmation of **your** booking;
- c) if the private car taking **you** to **your** departure point was not roadworthy before breaking down;
- d) if **you** did not use public transport and **you** missed **your** departure because of heavy traffic or road closures that were not sufficiently severe to warrant reporting on a recognised motoring association web site or on television, news bulletins or in the press;
- e) if **you** did not leave enough time to reach **your** departure point;
- f) the policy **excess** (part 2 only).

SECTION H

If you lose your passport

If you lose your passport

We will pay

We will pay up to £500 for the cost of reasonable extra travel and accommodation **abroad** if **you** lose **your** passport while **you** arrange a replacement.

We will not pay for

If **you** do not report the loss to the Police or the British Consular representative within 24 hours of discovering its loss.

SECTION I

Winter Sports

1. Equipment

We will pay

Up to £750 (a maximum of £50 a day) for the cost of hiring equipment if:

- a) **you** own equipment is lost, stolen or accidentally damaged;
- b) **you** own equipment is delayed by more than 12 hours during **your journey**.

2. Lost passes and fees

We will pay up to £500 for the unused part of passes, hire or tuition fees for which **you** cannot get a refund if:

- a) accident or sickness prevents **you** from continuing **your journey**;
- b) **your** pass is lost or stolen;
- c) **your** resort closes completely and **you** cannot travel to another ski area.

3. If the piste closes

We will pay

Up to £1,400 (a maximum of £50 a day) for travel to another ski resort and another ski pass if the piste and all the ski lifts in **your** resort close for more than 24 hours.

We will not pay for

If **you** do not travel to another ski resort after **your** resort closes.

4. If departure from the resort is delayed

We will pay

Up to £500 (a maximum of £50 a day) for the cost of reasonable alternative accommodation and food if **your** departure is delayed as transport cannot reach **you** due to bad weather.

We will also pay up to £500 for alternative return transport to the **UK** if **you** cannot change **your** return travel tickets to the **UK** and have to buy others.

5. Injury or illness while skiing

See B – Emergency Overseas Medical Expenses.

6. Physiotherapy in the UK following a winter sports injury

We will pay

Up to £350 for medically necessary physiotherapy treatment when **you** return to the **UK** following accidental injury while taking part in winter sports activities during **your journey**.

Provided

- 1. **You** have paid the appropriate premium for winter sports cover.
- 2. **You** have a valid medical expenses claim under this policy for the same incident.
- 3. **Your** medical practitioner confirms in writing that **you** need physiotherapy treatment.

We will not pay for

- 1. Any claim where the need for physiotherapy treatment does not arise as soon as **you** return to the **UK** or leave a **UK** hospital after coming home.
- 2. Any claim arising from a **journey** taken within the **UK**.
- 3. Any amount that can be recovered, by **you**, from other sources.
- 4. Any amount where there is no supporting evidence.

Exclusions which apply to I – Winter sports

We will not pay for

- a) any loss which takes place outside the recognised skiing season in the ski resort where the incident happened or any loss or damage unless **you** booked **your journey** before you left the **UK**;
- b) loss or damage for any winter sport other than:
 - i) on-piste snowboarding, skiing, snow-cat skiing, mono-skiing and ski bobbing;
 - ii) ice skating and curling;
 - iii) bobsleighing, luge, tobogganing and snow mobiling;
 - iv) cross country skiing on locally recognised tracks; and
 - v) off-piste skiing and snowboarding with a qualified instructor;
- c) more than 28 days winter sports cover in any one **period of insurance**;
- d) the policy **excess**.

SECTION J

Disaster cover

Disaster cover

We will pay

Up to £5,000 for the cost of necessary extra travel and accommodation to allow **you** to continue **your journey** or to return to the **UK** if **you** cannot continue **your journey**, if you cannot stay at your pre-booked and pre-paid accommodation because of:

- a) fire, lightening, explosion;
- b) earthquake, tidal wave or avalanche;
- c) storm, hurricane, flood; or
- d) medical epidemic or pandemic.

We will not pay for

- a) if **you** change your mind about travelling or continuing with **your journey** when the local or national authorities confirm that it is safe to stay;
- b) expenses **you** can recover from elsewhere;
- c) the policy **excess**.

SECTION K

Pet care

Pet care

We will pay

Up to £500 if **your** return home is delayed and **you** incur extra costs in kennel or cattery fees as a result.

We will not pay for

Any claim not supported by official confirmation of the length and cause of the delay from the transport provider.

SECTION L

Golf cover

Golf cover

- up to £1,000 for golf equipment;
- up to £400 for the hire of golf equipment;
- up to £300 for non-refundable green fees.

Important limits are shown below:

£400 is the most **we** will pay for hiring replacement equipment.

£300 is the most **we** will pay for any single item.

Please note the following:

- for accidental loss, theft or damage to golf equipment the amount **we** will pay will be the value at today's prices less a deduction for wear and tear and depreciation. **We** can decide whether to replace or repair the item;
- personal liability cover is extended to provide cover for injury, loss or damage caused by **you** using a golf buggy on a golf course.

We will pay

- for the loss or theft of, or damage to **your** golf equipment;
- up to £40 a day up to a maximum of £400 for equipment hire if **you** are left without **your** equipment for more than 12 hours on **your** outward **journey** due to the equipment being temporarily delayed or sent to the wrong place;
- non-refundable green fees that **you** have paid or are under contract to pay if **you** need to cancel or curtail (cut short) **your journey** for any of the reasons listed under Section D – Cancellation or section E – Curtailment.

We will not pay for

- a) the policy **excess**;
- b) unless **you** report the matter to the nearest police authority within 24 hours of discovering it and **you** get a police report in writing, claims for:
 - any loss or theft of golf equipment; or
 - deliberate damage to **your** personal possessions;
- c) loss of, theft of, or damage to golf equipment:
 - whilst in the custody of an airline, train company, shipping line, bus or coach company, hotel or their agents unless **you** get a report in writing from them (known as a 'property irregularity report');
- d) in an unattended motor vehicle unless it is securely closed and locked, the items are out of sight in a locked boot, luggage area or compartment, and there is evidence of forced entry;
- e) in **your** accommodation unless the accommodation has been securely locked;
- f) left unattended in a place to which the public has or can get access; or
- g) shipped as freight or under a 'bill of lading' (proof that a particular cargo has been loaded onboard ship);
- h) any loss or damage caused by cleaning, repairing or restoring, atmospheric or climatic conditions, moths or vermin, electrical or mechanical breakdown;
- i) any loss due to delay, detention, confiscation, requisition (seizure) or damage by customs or other officials or authorities.

SECTION M

Hijack

Hijack

We will pay

Up to £300 for counselling once back in the **UK**.

What you are covered for

We will pay up to £300 for a consultation with a psychiatrist in the **UK** following your pre-arranged transport being hijacked for more than 24 hours. If injured during the hijack, **we** will also pay for your medical treatment under section B and £100 for each full 24-hour period that **you** are held hostage.

We will not pay for

Any claim where **you** fail to get an official report or letter from the transport provider/carrier or police confirming the length of time that **you** were delayed for due to the hijacking.

SECTION O

End supplier insolvency protection

Travel, accommodation and other end supplier insolvency protection

This cover is provided and administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom ("IPP"), who are regulated and authorised by the Financial Conduct Authority, registration number: 311958 and is underwritten by Groupama, Novae and Sagicor.

This section is applicable for journeys booked from 1 January 2011 onwards.

Additional definitions applying to this section of cover only:

Insurer

The panel of insurers who will indemnify losses under this section through IPP.

Panel of insurers

Groupama Insurance Company Ltd

Registered No: **995253**

FCA registration: **202124**

Novae Syndicate 2007

Registered No: **05673306**

FCA registration: **204888**

Sagicor Syndicate 1206

Registered No: **03043923**

FCA registration: **204947**

End supplier

Scheduled airlines, hotels, car ferries, overseas villas and cottages in the UK, railway journeys including the Eurostar, coach journeys, cruises not bonded, car hire, caravan sites/campsites/mobile homes, camper rental, safaris, excursions, Eurotunnel and theme parks such as Disneyland Paris.

Bond

A financial obligation from the bond issuer against certain liabilities arising from bondholder's bankruptcy. For example, the CAA's (Civil Aviation Authority) ATOL (Air Travel Organiser's Licence) requirement.

Booking agent or consolidator

A ticket distributor as opposed to actual end supplier of the service.

The Consumer Credit Act

Section 75 of this Act outlines that when you buy something using your credit card, your contract is with both the trader and the card issuer. The trader and the card issuer have equal liability for anything that goes wrong. You can therefore take action against either of them to get compensation. The legislation is restricted to goods sold for more than £100 and less than £30,000.

You are covered for

The Insurer will pay up to £7,000 in total for each insured person named on the booking invoice for:

1. Irrecoverable sums paid in advance and prior to departure in the event of the insolvency or other financial failure of the travel, accommodation or other end supplier where such sums do not form part of an inclusive holiday; or
2. In the event of the insolvency of any travel, accommodation or other end supplier after departure:
 - a) additional proportionate costs you incur in replacing that part of the arrangements to a similar standard to that originally booked; or
 - b) the cost of return transportation to the **UK** of a similar standard to that originally booked if the cutting short of a **journey (curtailment)** is unavoidable.

PROVIDED THAT in the case of a) and b) above, where practicable **you** shall have obtained the approval of IPP prior to incurring the relevant costs by contacting IPP as set out in the claims procedure below.

Exclusions

The Insurer will not pay for costs arising from:

- the insolvency or other financial failure of the travel, accommodation or other **end supplier** whose services were not booked from within the UK;
- the insolvency or other financial failure of:
 - a) any travel, accommodation or other **end supplier** where at the time of the booking or taking out of this insurance (whichever is later) you could have reasonably been expected to know of a reason why the service could not be provided due to the **end supplier's** insolvency or other financial failure.
(For example, where there is significant media coverage in the UK about the provider's insolvency or other financial failure or where you find out about the insolvency or other financial failure prior to booking);
 - b) any travel, accommodation or other **end supplier** who is bonded or insured elsewhere (even if the **bond** is insufficient to meet the claim);
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel, accommodation or the services of any other **end supplier**;
 - any loss for which a third party is liable or which can be recovered by other legal means, for example, under **the Consumer Credit Act**.

Claims Procedure

IPP claims only:

You should advise IPP as soon as reasonably practicable of any occurrence which may give rise to a claim. The longer **you** wait before submitting **your** claim, the greater the risk that **your** claim will not be fully covered.

Please send the documentation by post to:

International Passenger Protection Claims Office

IPP House

22-26 Station Road

West Wickham

Kent BR4 0PR

United Kingdom

Or contact:

Telephone: **0845 246 0555**

Facsimile: **+44 (0)20 8776 3751**

Email: **info@ipplondon.co.uk**

Claim forms can be downloaded from the IPP website:

www.ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure of the travel, accommodation or other end supplier.

Any claims submitted after the six month period will NOT be processed.

**For all other claims – please refer to page 3 –
What to do if you need to make a claim.**

SECTION O

End supplier insolvency protection (cont)

IPP Data Protection Policy

This only applies to this section of cover

Our Data Protection Policy is in place so that IPP can ensure that we protect customer data as we are required to do as part of our FCA regulation obligations.

Customer data is any identifiable personal information about a customer held in any format, such as national insurance numbers, address, date of birth, family circumstances, bank details etc.

Customer data is a high valued commodity for fraudsters and securing it is IPP's responsibility. We have assessed the risk associated with the customer data kept by IPP is negligible however, we have taken precautions to protect customer data.

Any customer data that is no longer required will be disposed of in a secure fashion.

Complaints Procedure

For complaints regarding your claim; Call **020 8776 3750** or write to:

International Passenger Protection Limited

IPP House, 22-26 Station Road

West Wickham

Kent BR4 0PR or

Email: **info@ipplondon.co.uk**

Please make sure that you quote the policy number which can be found on your policy schedule. It is IPP's policy to acknowledge any complaint, advise you of who is dealing with your concerns and attempt to address them, all within 5 working days.

If IPP's investigations take longer, a full response or an explanation of IPP's position with time-scales for a full response, will be given within four weeks.

Having followed the above procedure, if you are not satisfied with the response you may write to the lead insurer on behalf of the Panel of Insurers at:

**Managing Director
Sagicor at Lloyd's
1 Great Tower Street
London EC3R 5AA**

In addition, you have the right to contact the Financial Ombudsman Service at the following address:

**Insurance Division
The Financial Ombudsman Service
Exchange Tower
London E14 9GE**

Telephone: **0300 123 9123** or **0800 023 4567**

Email: **enquiries@financialombudsman.org.uk**

Please make sure that you always quote your policy number to help your enquiry be dealt with efficiently. Making a complaint will not affect your right to take legal action.

SECTION P

Withdrawal of services

Withdrawal of services

We will pay

Up to £1,000 if **your** pre-booked hotel, due to strike or industrial action, completely withdraws the following:

- water or electrical facilities; or
- swimming pool facilities; or
- kitchen services to the extent that no food is available; or
- chambermaid facilities.

We will pay you the £50 for each complete 24 hours **you** are without these facilities.

We will not pay for

For any claim directly or indirectly resulting from:

- claims which are not substantiated by a written report from the tour representative or hotel confirming the exact length, nature and cause of the disruption;
- strike or industrial action, which was advised to **you** at the time **you** took out this policy;
- claims for services which were not available prior to any strike or industrial action.

SECTION Q

Business cover

Business cover staff replacement £10,000

We will pay

You or **your** employer up to £10,000 if a claim arises under section C (Medical) which prevents **you** from going to a planned business meeting. **We** will pay the reasonable and necessary travel and accommodation expenses for a replacement **business associate** to travel from the United Kingdom, Isle of Man or Channel Islands to go to the meeting.

SECTION R

Essential business

Essential business samples and documents

We will pay

Up to £1,000 for business samples and documents **you** do not own, which are lost, stolen or damaged during **your journey**.

We will not pay for

Any claim not reported to the police within 24 hours.

SECTION S

Hazardous activities

Hazardous activities – optional benefit

Cover under section S only applies if the appropriate hazardous activities premium has been paid prior to commencing **your** trip and **you** comply with the qualification criteria specified under the heading Operation of cover.

To arrange this additional cover, please call us on **0800 533 5200**.

Cover is not available for trips taken within **your** country of residence.

Under this section, the following activities are covered when they have been pre-booked and paid for in **your** country of residence prior to departure and where tuition by experts holding recognised relevant qualifications is provided:

- bobsleigh;
- off piste skiing and snow boarding (if **you** hold a recognised skiing qualification and will be skiing with another person at all times);
- ski doos and snow mobiles (Personal Liability Cover – in your Home insurance policy);
- tobogganing;
- bungee jump (one jump);
- hot air ballooning (organised excursion only);
- horse riding;
- high diving (recognised diving pool only);
- motor cycling on machines exceeding 125cc – provided **you** and all other riders have held a full clean motor cycle licence for at least three years and are accident and conviction free. In all cases, whether using a motorcycle as a rider or a passenger a helmet must be worn;
- mountaineering/rock climbing with ropes and guides (max limit 1000m);
- polo;
- pre-organised sporting tournaments or events arranged by a recognised provider of the service (e.g. polo match);
- paragliding;
- scuba diving below 30m (if **you** hold a recognised diving qualification to this depth and will be diving with another person at all times);
- white water rafting or canoeing (up to Grade 5).

INFORMATION

Direct Line Select Premier Insurance Privacy Notice

At Direct Line Select Premier we are aware of the trust you place in us when you buy our products and our responsibility to protect your information.

This notice describes who we are, why we need to collect your information and how we will use it.

We will tell you who we share your information with and how we use it to improve the service we provide to our customers.

1. Privacy

Why we need your information

We need your information and that of others you name on the policy to give you quotations, and manage your insurance policy, including underwriting and claims handling. Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties. We will only collect the information we need so that we can provide you with the service you expect from us.

How we will use your information and who we will share it with

Direct Line insurance policies are underwritten by U K Insurance Limited (UKI) part of Direct Line Group. When you give us your information, it will be used and shared within the UKI owned brands. We will do that in order to provide you with the best possible products and service experience. For a full list of our brands please visit www.directline.com/legal/security.htm

During the course of our dealings with you we may need to use your information to:

- Assess financial and insurance risks,
- Prevent and detect crime including anti money laundering and financial sanctions,
- To comply with our legal and regulatory obligations,
- Develop our products, services, systems and relationships with you,
- Record your preferences in respect of products and services,
- Recover any debt or if you have any outstanding debt from previous dealings with us we will only offer you a policy upon settlement of the full outstanding amount,
- Review our records for signs of any previous fraudulent activity which may affect our ability to offer you cover.

In carrying out the actions above we may:

- Use the information we hold in our system about you and that of others named on the policy, (for example named drivers, joint policy holders),
- Share the information with agencies that carry out certain activities on our behalf (for example marketing agencies or those who help us underwrite your policy),

- Use and share your information with our approved suppliers where this is reasonably required to help deal with your claim or let you benefit from our policyholder services, including with our credit hire providers and legal advisors,
- Disclose some of your information and that of others named on the policy to other insurers, third party underwriters, reinsurers, credit reference, fraud prevention, regulators and law enforcement agencies and other companies that provide service to us or you.

We do not disclose your information to anyone outside the Group except where:

- We have your permission,
- We are required or permitted to do so by law,
- We may transfer rights and obligations under this agreement.

Where we transfer your information

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service. Where we engage these suppliers we require that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. Please tell us who they are when you take out your policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

INFORMATION

Direct Line Select Premier Insurance Privacy Notice (cont)

Keeping you informed

From time to time we may contact you with special offers or suggest products which may be of interest to you. If you would like not to receive any of these updates you can ask us to stop at any time. You can do that by simply calling our customers services department or by writing to **Data Protection Officer** at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

From time to time we may need to change the way we use your information. Where we believe you may not reasonably expect such a change we will write to you. When we do so, you will have 60 days to object to the change but if we do not hear from you within that time you consent to that change.

Fraud Prevention and Anti-Money Laundering

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998.

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries to:

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

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt,
- Checking insurance proposals and claims,
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact: **Data Protection Officer** at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. The agencies may charge a fee.

Financial Sanctions

We will use information about you and that of others named on policy to ensure compliance with financial sanctions in effect in the UK and internationally. This will include the checking of your information against the HM Treasury list of financial sanctions targets as well as other publically available sanctions lists. Your information and that of others named on policy may be shared with HM Treasury and other international regulators where appropriate. You may also be contacted in order to provide further details in order to ensure compliance with Financial Sanctions requirements.

Credit Reference Agencies

We carry out a consumer search when any application for insurance is submitted to evaluate insurance risks. This is done only using the data that is publically accessible on your credit file (i.e. bankruptcy, CCJ and electoral roll information). Information about access to the public part of your credit file is automatically deleted after 12 months and in no way affects your ability to obtain credit.

You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their consent.

Access to your information

You have the right to see the information we hold about you. This is called Subject Access Request. If you would like a copy of your information, please write to:

Data Access Team at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

2. Fraud prevention and detection

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998.

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries to:

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies; or
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt;
- Checking insurance proposals and claims;
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. The agencies may charge a fee.

Monitoring and recording calls

We may monitor and record phone calls to improve our service and to prevent and detect fraud.

How to complain

If you need to complain, please call us on **0800 533 5200**, or write to:

Select from Direct Line, Direct Line House, 8th Floor, 42 The Headrow, Leeds LS1 8HZ.

If we cannot sort out the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS). It is an independent organisation that operates according to the rules made by the Financial Conduct Authority.

Their address is: The Financial Ombudsman Service, Exchange Tower, London E14 9GE. Phone: **0300 123 9123** or **0800 023 4567**.

You can visit the FOS website at www.fos.org.uk The FOS will contact us for you.

The FOS will tell you its decision direct. Being referred to the FOS will not affect your legal rights.

If you are a business and for any reason your complaint falls outside of the jurisdiction of the FOS then we will still respond to your complaint but if we cannot sort out the differences between us you will not be able to refer the matter to FOS. However, this will not affect your legal rights.

Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**. Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the whole claim with no upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk

Your right to cancel

If this cover does not meet your needs, please return all your documents within 14 days of receiving them to Select from Direct Line, Direct Line House, 8th Floor, 42 The Headrow, Leeds LS1 8HZ. We will return any premium paid in full as long as no claims have been made on the policy during that time. If a claim has been made you will not be entitled to a refund. For cancellation after the first 14 days please refer to the General conditions section of the policy.

INFORMATION

Your Fixed Sum Credit Agreement

Your right to cancel your credit agreement

If you have chosen to pay by instalments, you may cancel your credit agreement within 14 days of receiving it. If you would like to cancel your credit agreement please call us on **0800 533 5200** or write to us at the address shown on your documents. If you cancel your Agreement you will need to arrange for payment of any outstanding policy premium.

You have the right to end the credit agreement at any time. If you wish to do so you should let us know. If you do this any outstanding balance of the policy premium must be settled in order for your insurance cover to continue under the policy.

Other important information about your credit agreement

If you decide to cancel your policy, your credit agreement will automatically be terminated; any refunds will be paid pro rata unless there is a claim, when the full premium will be due.

You must return your certificate of travel insurance, if applicable, within seven days of the cancellation date.

We may terminate your credit agreement if you fail to pay any instalment by the due date. For full details please see the terms of your Fixed Sum Credit Agreement.

It is possible that other taxes or costs not imposed by us may apply to this Agreement.

If you have a complaint about your credit agreement you should refer to the 'how to complain' section of this policy booklet.

English law applies to your Agreement and courts in England or Wales may deal with disputes in connection with this Agreement unless you live in Scotland where Scottish law will apply and Scottish courts may deal with disputes in connection with this Agreement. We have supplied this Agreement and other information to you in English and we will continue to communicate with you in English.

**For more information about any
of the Select Premier products**

**Call 0800 533 5200 or
visit directline.com/select-premier**

We will also be happy to send you any of our brochures, letters
or statements in Braille, large print or audio, upon request.

Direct Line insurance policies are underwritten by U K Insurance Limited, Registered office:
The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980.
U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

SEL MNW TPB 1114

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