



# off on your travels



Your Annual Travel Policy Summary

**Travel Insurance**  
...a summary of your cover



**direct line**

**keyfacts**<sup>®</sup>

## Policy Summary

Please read this document carefully to ensure it meets your needs. Full terms and conditions can be found within the policy document.

### Features of a Direct Line Annual Travel Insurance Policy

The policy you have purchased is underwritten by U K Insurance Limited and will run for the period shown on your Travel Insurance Policy Schedule. This document does not form part of the contract between us.



Sections of cover	What is covered	What is not covered
<b>A Personal belongings</b>	Up to £1,500 per person if your personal possessions are damaged, lost, stolen or destroyed. £250 is the maximum you can claim for a single article and is also the total amount claimable for all your valuables.	<ul style="list-style-type: none"> <li>Any items left unattended unless left in your personal accommodation or stored in a locked safety deposit box/safe.</li> <li>Any loss not reported to the police within 24 hours of discovering it.</li> <li>Any loss not supported by a police report.</li> <li>Sports equipment in use.</li> <li>Valuables carried in suitcases or other luggage unless they are with you at all times.</li> </ul>
<b>B Delayed personal belongings</b>	Up to £100 for any essential personal belongings which you reasonably need to buy if you have to wait more than 12 hours for baggage that the carrier has temporarily lost on the way to your holiday destination.	<ul style="list-style-type: none"> <li>Any claims where the delay to your personal belongings happen when you are on your return journey (going home).</li> </ul>
<b>C Personal money</b>	Up to £500 if your personal money is lost or stolen while on your journey. Be aware the limit for cash is £250 per insured person.	<ul style="list-style-type: none"> <li>Any loss not reported to the police within 24 hours of discovering it.</li> <li>Any loss not supported by a police report.</li> </ul>
<b>D Emergency medical and travel expenses abroad</b>	Up to £10,000,000 for continuous medical and travel expenses incurred abroad, including £2,500 for funeral expenses.	<ul style="list-style-type: none"> <li>Any loss where you were travelling against medical advice or specifically to get treatment.</li> <li>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 booking or taking your trip, about whether or not it was appropriate to travel.</li> <li>An anticipated event.</li> </ul>

Sections of cover	What is covered	What is not covered
<b>F &amp; G</b> <b>Cancellation or Cutting Short (curtailment) a journey</b>	<p>Up to £5,000 if you need to cancel your journey or cut short (curtail) your trip.</p>	<ul style="list-style-type: none"> <li>• Claims arising from the withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. An example of this would be if an aircraft was not allowed by the Civil Aviation Authority (because of volcanic ash in the airspace) to leave, or land on, its scheduled airport. Please note the above exclusion does not apply:             <ul style="list-style-type: none"> <li>– if your policy started before 18 June 2010 or you renew a policy that originally started before this date; or</li> <li>– if you obtained your quote before 18 June 2010 and subsequently accepted that policy or you have renewed that policy.</li> </ul> </li> <li>• You must not be waiting for medical treatment as a hospital inpatient or day-patient before booking any journey unless we know about it and have agreed it in writing.</li> <li>• You must not book a journey if you have reason to believe it may be cancelled.</li> <li>• Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early.</li> <li>• Any costs not agreed by the Assistance company.</li> <li>• The transport operator or their agents refusing 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.</li> </ul>

Sections of cover	What is covered	What is not covered
<b>F &amp; G Cancellation or Cutting Short (curtailment) a journey (continued)</b>		<ul style="list-style-type: none"> <li>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 booking or taking your trip, about whether or not it was appropriate to travel.</li> <li>An anticipated event.</li> </ul>
<b>H Personal accident</b>	<p><b>Benefit 1</b> – £10,000 if your injury leads to death or total or permanent loss of sight or physical loss of limb.</p> <p><b>Benefit 2</b> – £25,000 if you are permanently disabled and cannot carry out any paid work at all after two years from the date of the accident because of this injury.</p>	<ul style="list-style-type: none"> <li>More than one benefit for the same incident.</li> <li>Any more than £1,500 for Benefit 1 if you are under 16 years of age at the time of the accident.</li> </ul>
<b>I Personal liability</b>	Up to £2,000,000 per policy for personal liability for an incident that you caused during your journey that results in: death, physical injury, accident, loss or damage to the property.	<ul style="list-style-type: none"> <li>Any claim in relation to your employment or that of a member of your family.</li> <li>Any claim resulting from you owning or using a firearm, an aircraft or a horse-drawn, waterborne, motorised, mechanical or towed vehicle.</li> </ul>
<b>J Delayed or missed departure</b>	If your departure is delayed by at least 12 hours we will pay you £20 for the first 12 hours and £10 for every following full 12 hours delay (to a maximum of £200). Alternatively you can cancel your holiday (please see section F). If you miss your departure we will pay you up to £600 for extra accommodation and comparable transport charges if you arrive at your departure point too late to board your booked transport.	<ul style="list-style-type: none"> <li>Claims arising from the withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. An example of this would be if an aircraft was not allowed by the Civil Aviation Authority (because of volcanic ash in the airspace) to leave, or land on, its scheduled airport.</li> </ul>

Sections of cover	What is covered	What is not covered
<b>J</b> <b>Delayed or missed departure (continued)</b>		<p>Please note the above exclusion does not apply:</p> <ul style="list-style-type: none"> <li>– if your policy started before 18 June 2010 or you renew a policy that originally started before this date; or</li> <li>– if you obtained your quote before 18 June 2010 and subsequently accepted that policy or you have renewed that policy.</li> </ul> <ul style="list-style-type: none"> <li>• You failing to check in at the departure point as instructed in your travel itinerary.</li> <li>• Any form of industrial action strike or failure of public transport that was announced on television, news bulletins or in the press prior to the booking of the trip and the purchase of this insurance.</li> <li>• If your private car is not roadworthy prior to breaking down on the way to your departure point.</li> <li>• You missing your departure because of heavy traffic or road closures, and you did not leave enough time to reach your departure point, and you did not use public transport.</li> </ul>
<b>K</b> <b>Loss of passport</b>	Up to £250 for reasonable extra travel and accommodation costs while you arrange a replacement.	Any costs unless the loss is reported to the police within 24 hours.

Sections of cover	What is covered	What is not covered
<b>L</b> <b>Legal assistance</b>	<p>We provide a 24-hour helpline for practical UK legal advice in connection with your journey and for reporting a claim.</p> <p>We will pay up to £50,000 for legal costs to help you claim damages or compensation: for injury, illness or death, which happens during your journey; or following a dispute about an agreement you have for your journey. If you are arrested or held abroad we will pay up to £250 for the first consultation that you arrange with a local solicitor.</p>	<ul style="list-style-type: none"> <li>• Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim.</li> <li>• Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident.</li> <li>• Legal costs and expenses that you have paid or will have to pay before we have agreed to them.</li> </ul>
<b>M</b> <b>Winter sports cover</b>	<p>If you have paid the relevant premium you are covered for up to 22 days winter sports cover during the period of your insurance. This cover includes up to £500 for your winter sports equipment if it is damaged, lost or stolen.</p> <p>The most we will pay for a single item, pair or set is £250.</p> <p>£25 a day (up to a maximum £300) for equipment you reasonably need to hire following theft, damage or loss of your own equipment.</p> <p>Up to £250 for unused ski passes, hire or tuition fees for which you cannot get a refund if your pass is lost or stolen, your resort closes completely or an accident or sickness prevents you from continuing your journey.</p>	<ul style="list-style-type: none"> <li>• Any items left unattended, unless they are in a recognised secure place or in the secure area of a motor vehicle, which someone has broken into.</li> <li>• Any equipment that is more than 5 years old.</li> <li>• Any claim made outside the recognised skiing season in the ski resort where the loss takes place.</li> <li>• Any claim unless you booked your holiday before you left the UK.</li> </ul>
<b>N</b> <b>Disaster cover</b>	<p><b>The most we will pay for each claim is £1,000. The excess is £50 for each person.</b></p>	<ul style="list-style-type: none"> <li>• you changing your mind to travel or continue with your trip when the local or national authorities confirm that it is safe to stay; or</li> <li>• expenses you can recover from elsewhere.</li> </ul>

Sections of cover	What is covered	What is not covered
<b>N</b> <b>Disaster cover</b> <b>(continued)</b>	<p>If, during your trip, you can no longer stay at your pre-booked and prepaid accommodation because of:</p> <ul style="list-style-type: none"> <li>• fire;</li> <li>• lightning;</li> <li>• explosion;</li> <li>• earthquake;</li> <li>• tidal wave;</li> <li>• storm;</li> <li>• avalanche;</li> <li>• hurricane;</li> <li>• flood; or</li> <li>• medical epidemic or pandemic;</li> </ul> <p>we will pay the necessary extra travel and accommodation expenses to allow you to continue with your trip, or return to the UK if you cannot continue with your trip.</p>	
<b>O</b> <b>Travel, accommodation and other end supplier failure cover</b>	<p>The Insurer will pay up to £5,000 in total for each insured person named on the invoice for:</p> <ol style="list-style-type: none"> <li>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,</li> </ol> <p>Or</p> <ol style="list-style-type: none"> <li>2. In the event of the insolvency or other financial failure of any travel, accommodation or other end supplier after departure:</li> </ol> <ol style="list-style-type: none"> <li>a) additional proportionate costs you incur in replacing that part of the arrangements to a similar standard to that originally booked,</li> </ol>	<p>Exclusions</p> <p>The Insurer will not pay for costs arising from:</p> <ul style="list-style-type: none"> <li>– the insolvency or other financial failure of the travel, accommodation or other end supplier whose services were not booked from within the UK;</li> <li>– the insolvency or other financial failure of:             <ol style="list-style-type: none"> <li>a) any travel, accommodation or other end supplier (or that of a provider of any other component part of your journey) where at the time of the booking or taking out of this insurance (whichever is later) you could have reasonably been expected</li> </ol> </li> </ul>



Sections of cover	What is covered	What is not covered
<p><b>O</b></p> <p><b>Travel, accommodation and other end supplier failure cover (continued)</b></p> <p>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 FCA (FCA registration: 311958) and is underwritten by Liberty.</p>	<p>or</p> <p>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.</p> <p>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.</p>	<p>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)</p> <p>b) any travel, accommodation or other end supplier who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)</p> <p>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</p> <p>– 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.</p>

Sections of cover	What is covered	What is not covered
<p><b>P</b></p> <p><b>Business cover</b></p>	<p>If you have paid the relevant premium you are covered up to £1,500 per person if your business equipment and business samples are damaged, lost, stolen or destroyed. £1,000 is the maximum you can claim for a single business item and is also the total amount claimable for all your business valuables.</p> <p>Up to £250 for essential replacement business items which you reasonably need to buy if you have to wait more than 12 hours for baggage that the carrier has temporarily lost on the way to your destination.</p> <p>Up to £500 towards hiring replacement business equipment if yours is damaged, lost, stolen or destroyed while on your journey.</p> <p>Up to £1,500 towards the cost of a return travel ticket (of the same standard as previously booked) for one colleague to replace you, if you are unable to fulfil your business commitments where you have a valid claim under Section D or E and you receive inpatient medical treatment or you have a valid claim under Section F or G.</p> <p>Up to £500 if your business money is lost or stolen while on your journey. Be aware the limit for cash is £250 per insured person.</p>	<ul style="list-style-type: none"> <li>Any items left unattended unless left in your personal accommodation or stored in a locked safety deposit box/safe.</li> <li>Valuables or business money carried in suitcases or other luggage unless they are with you at all times.</li> <li>Any loss not reported to the police within 24 hours of discovering it.</li> <li>Any loss not supported by a police report.</li> <li>Any claims where the delay to baggage has happened when you are on your return journey (going home).</li> </ul>

## General Conditions and Exclusions

Please refer to your policy document for full details

- We will not pay for any claim under this policy unless you are a resident of the UK and aged 74 or under at the start of the policy.
- No journey must last for more than 42 days and your total trips must add up to no more than 120 days.
- We will not pay for any claim under this policy in connection with or caused in any way by you using a two wheeled motor vehicle as a rider or passenger unless wearing a helmet and in all circumstances unless the rider is a holder of a full UK motorcycle licence.
- We will not pay for any claims caused by terrorism. This exclusion does not apply to Section D – emergency medical and travel expenses abroad, Section E – emergency medical expenses in the UK or to Section H – Personal accident except where nuclear, chemical or biological weapons, devices or agents are used.
- We will not pay for any claims caused by you climbing, jumping or moving from one balcony to another, regardless of the height of the balcony.
- We will not pay for any claims caused by you committing suicide, deliberately injuring yourself, making yourself ill or putting yourself in needless danger, sexually transmitted diseases, insanity, alcohol or drugs or solvent abuse.

After you have paid for this policy, you must tell us if you are diagnosed with:

- any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
- any type of cancer;
- any joint and bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes.

We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition.

If we cannot provide cover for the medical condition diagnosed after you paid for the policy, or if you do not want to pay the extra premium, you can call us on **0845 246 0415** and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

### General Conditions and Exclusions

Please refer to your policy document for full details

- We have the right to reject any claim which is in any way connected with a pre-existing medical condition that:
  - You or your travelling companion(s) suffer from; and
  - You did not tell us about; and
  - Cover for it was not agreed in writing by us.

### Excess information

An excess of £50 will apply per person per incident, unless otherwise stated.

### Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided you have not travelled or made any claims during that time.

### How to complain

Should there ever be an occasion where you need to complain, please call us on 0845 246 0489. If your complaint relates to a claim please contact your Claims handler whose details will be shown in your claims documentation.

If you wish to write, then address your letter for:

- Claims complaints to the Regional Customer Service Manager at the address shown on your claims documentation
- All other complaints to the Head of Sales and Customer Services at the address shown on your Policy Schedule.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone **0845 606 1234**.

## How to make a claim

If you require emergency help, please call us on our 24 hour Emergency Assistance line as follows:

From anywhere in the world

**+44(0)1252 740 098**

In the UK

**0870 241 4628**

If your claim does not require emergency assistance please call us upon your return to the UK on **0845 246 0415**. This line is open Monday – Friday 8am – 6pm. Under all sections of cover, documentary evidence in support of any claim will be required.

## 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](http://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 claim without any 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 website at **[www.fscs.org.uk](http://www.fscs.org.uk)**.



## 24 Hour Emergency Assistance

**From anywhere in the world**

**(UK) +44(0)1252 740 098**

**Or in the UK**

**0870 241 4628**

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## Travel Customer Hotline:

**0845 246 0489**

**(For claims that don't require emergency assistance and can wait until your return to the UK.  
Lines open Monday – Friday 8am – 6pm.)**

**directline.com**

Direct Line shall 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 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..



**direct line**