# Royalties Gold

**Travel Insurance Policy** 

Here for you



# Welcome to RBS Royalties Gold Account Travel Insurance

# Underwritten by U K Insurance Limited

This booklet contains everything you need to know about your travel insurance.

This booklet includes your policy. Keep the booklet safe for when you need it, and remember to take it with you when you travel. Over the next few pages, you'll find useful tips on what to do to make your travels safer and how to make a claim.

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# How to get help

# Before you travel If you:

- Have a medical condition you need to declare
   Please see the Medical
   Declaration on page 12
- Want to add any of the optional covers detailed in Part 4 of this policy
- Want to alter any of the details outlined in Changes to your insurance on page 10
- Wish to discuss anything else about how your insurance works

Please call 0870 562 5555 Lines are open 8am to 8pm Monday to Friday, 9am to 5pm Saturday and 10am to 5pm Sunday

# How to make a claim

While you are away:

- If you are injured or ill while you are away, call our Emergency Assistance Service
- · Non-emergency claims
- · Legal Costs claims

#### Please call

365 days a year

0870 562 5555
+44 1252 740 441 from abroad
Lines are open 24 hours a day,
365 days a year
0870 562 5555 in the UK
+44 1252 740 441 from abroad
Lines are open 9am to 5pm
Monday to Friday
0845 246 2070 in the UK
+44 1275 557 950 from abroad
Lines are open 24 hours a day,

#### Your policy

This policy booklet gives full details of your cover. You should read it along with any upgrades and endorsements, and keep all your documents in a safe place but take them with you when you travel.

Your policy is made up of:

- · this policy booklet from pages 3 to 42; and
- any upgrades and endorsements, as detailed in the Changes To Your Insurance section on page 10

We promise to always be fair and reasonable and to act quickly whenever you need to make a claim under this policy. If you feel we have not met this promise, we will do everything possible to deal with your complaint quickly and fairly.

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

We will provide insurance under this policy, as amended by any upgrades and endorsements, during the period of insurance.

You must take care to provide us with accurate information which is correct to the best of your knowledge. Please check carefully all the policy details and any upgrades and endorsements we have sent you to make sure they meet your needs. 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. Unless we agree otherwise, if your address is in Scotland:

- Scots law applies between you and us; and
- The Scottish courts have non-exclusive jurisdiction over any disputes arising out of this contract.

If your address is in England or elsewhere:

- English law applies between you and us; and
- The English courts have non-exclusive jurisdiction over any disputes arising out of this contract.

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs, so please read carefully to ensure it meets your specific needs and call us if you have any queries.

Policy contents and summary of cover				
Section	Page	Limit of cover (per person)	Excess (per person)	
Policy definitions	7	-	-	
Important information About Royalties Gold Account Travel Insurance:  - Operation of cover  - Changes to your insurance  - Health Issues  - Country And Trip Length Issues  - Activities Issues  - Other Issues	10	-	-	
Medical Declaration	12	-	-	
Included Activities and Hazardous Activities	13	-	-	
Part 1 – Covers For Your trip A. Cancelling Your Trip B. Delayed Or Missed Departure – Missed International	15 16	£5,000	£50	
Departure  - Delayed International		£1,000	£50	
Departure  - Abandoned International		£250	Nil	
Departure C. Cutting Short Your Trip	18	£5,000 £5,000	£50 £50	
Part 2 – Covers For You D. Emergency Medical & Related Costs – Outside your home area – Related costs in your	20	£10,000,000	£50	
home area E. Personal Accident	23	£10,000	£50	
<ul> <li>Total Permanent Disablement or Death</li> </ul>		£25,000 (some age restrictions apply)	Nil	
- Loss of limbs or sight	22	£25,000	Nil	
F. Personal Liability G. Legal Costs	23 24	£2,000,000 £50,000	£50 Nil	
Part 3 – Covers For Your Property H. Baggage – Single Item Limit – Valuables Limit	26	£1,500 £300 £500	£50	
I. Delayed Baggage	28	£650 (after 48 hours)	Nil	
J. Personal Money	28	£50Ó	£50	
<ul><li>K. Lost Passport or Driving Licence</li><li>L. Winter Sports Cover</li><li>– Ski Pack</li></ul>	29 30	£750 £150	£50 Nil	
– Ski Pack – Ski Equipment		£150 £400	£50	

Section	Page	Limit of cover (per person)	Excess (per person)
Part 4 – Optional Extra Covers			
M. Business Cover	32		
– Business Equipment & Samples		£3,000	£50
– Hiring Replacements		£500	Nil
– Business Colleagues		£1,500	Nil
N. Golf Cover	33		
– Golf Equipment		£1,500	£50
– Hiring Replacements		£250	Nil
O. Wedding Cover	35		
– Wedding Attire		£1,500	£50
– Rings		£250	£50
- Wedding Gifts		£1,000	£50
– Photographs And Videos		£750	£50
General Exclusions	37	-	-
General Conditions	38	-	-
Your Information	39	-	-
How To Claim, How To Complain and Our Regulator – How To Claim	41	-	-
<ul><li>How To Complain</li><li>Details About Our Regulator</li></ul>			

#### **Policy definitions**

Wherever the following words or expressions appear in bold in your policy, they have the meaning given here unless we say differently. Abandon – cutting short and not recommencing your trip (including where we have repatriated you to the UK as a result of a claim under section D Emergency Medical and Related Costs) or where you are admitted as an in-patient in hospital for more than 24 hours while you are on your trip.

**Account holder** – the person or people named on the records of RBS as the holder of a Royalties Gold Account.

Anticipated event – any event or occurrence which you or your immediate family knew would occur or could reasonably have expected to occur during your trip and which you or your immediate family were aware of at the time you became an insured person or the date when you booked your trip, whichever is later.

**Appointed representative** – the **preferred law firm**, solicitor, or other suitably qualified person appointed by **us** to represent **you** under Section G Legal Costs.

Baggage – personal possessions or valuable items.

**Business equipment** – computer equipment, facsimile machines, photocopiers, fixed telecommunications equipment, business books, stationery and office equipment all owned by **you** or for which **you** are legally responsible.

Business samples – all business stock owned by you or for which you are leadly responsible.

Close business associate – any person whose absence from business for one or more complete working day at the same time as **your** absence prevents the effective continuation of that business.

Close relative – your partner; fiancé(e); parent, parent-in-law, step-parent or legal guardian; child, step-child or foster child; sibling; sibling-in-law, half-sibling or step-sibling; grandparent or grandchild.

- all properly incurred and proportionate fees, expenses and disbursements charged by the appointed representative and agreed by us; and
- the costs which you are ordered to pay by a court and any other costs we agree to in writing.

Court - court, tribunal or other suitable authority.

**Dependent child** – any child (including any legally adopted, fostered or step child) of the **account holder** who is aged under 18 years (under 23 years if in full time education), lives at the **home** of the **account holder** (or, if separated, that child's other parent) and is neither married or in a civil partnership.

**Doctor** – a registered practicing member of the medical or healthcare profession who is not related to **you** or **your travelling companion**. **Excess** – the amount **you** must pay towards any claim. The excess applies separately to:

- each insured person claiming; and
- each event that leads to a claim.

**Golf equipment – your** golf bag, its contents and any specialist golf clothing or equipment.

**Guest** – any person who is travelling with the **account holder** during the period of the **trip** who lives in the **UK** and for whom the appropriate additional premium has been paid.

Hazardous activity/activities – an activity or activities that you are not covered for participating in, unless you have declared it to us and it has been accepted by us in writing. Details of included activities and hazardous activities are given on page 13 of this policy.

Home – the address where the account holder permanently lives in the UK.

Home area – England, Scotland, Wales, Northern Ireland or the Isle of
Man if your home is in any of these countries, or the Channel Islands if
your home is on any of these islands.

Insured couple – the two individuals who are insured by this policy that are due to get married during the trip. If one of the individuals is not insured by this policy we will extend the cover provided to include that person for that trip once the appropriate additional premium for section O – Wedding Cover has been paid.

**Loss of limb** – the permanent severing at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm.

Loss of sight – the degree of sight remaining in one eye after correction is 3/60 or less on the Snellen scale or, in both eyes, means **your** name being added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

Manual work - paid or unpaid work that involves:

- · using, installing or maintaining equipment or machinery;
- · building or construction; or
- caring for any child who is not a close relative.

**Natural disaster** – fire, storm, lightning, avalanche, explosion, hurricane, earthquake, flood, tidal wave, medical epidemic or pandemic.

**Partner** – the person the **account holder** lives with at **home** in a relationship, whether married or cohabiting, as if husband and wife or civil partners regardless of gender.

Period of insurance – the period between the dates on which your policy starts and ends, which is the same as the period for which the account holder holds a Royalties Gold Account. Cover for each individual trip under section A Cancelling Your Trip begins on the date you booked the trip and ends when you leave your home on the start date of your trip. Cover under all other sections begins when you leave your home at the start of your trip and ends when your trip ends.

No one **trip** can be more than 31 days' duration unless **we** have agreed an extension in writing. Cover for any future **trip** will continue while **your policy** remains in force.

If your return to your home area is delayed beyond the scheduled end date of your trip for reasons outside your control the period of insurance will automatically be extended until your new return date.

**Personal money** – cash (notes and coins in current use, including foreign currency), non-refundable pre-paid travel and admission tickets and pre-paid cards all held for personal use.

**Personal possessions** – luggage, clothing and personal effects but excluding **personal money** and **valuable items**.

**Point of international departure** – the airport, port or station from which **you** leave the **UK** or Republic of Ireland on **your trip** or to which **you** return at the end of **your trip**.

**Policy** – this policy booklet and any additional upgrades, extensions or endorsements applied to **your** policy.

**Pre-existing medical condition** – any medical condition for which, at the date **you** became an **insured person** or the date when **you** booked **your trip**, whichever is later, **you**:

- had received advice, medication or treatment from a doctor during the last 12 months;
- were under investigation or awaiting diagnosis;
- were on a waiting list for treatment as an in-patient or were aware of the need for treatment as an in-patient; or
- have received a terminal prognosis.

**Preferred law firm** – the law firm **we** choose to provide legal services under Section G Legal Costs. These legal specialists are chosen as they have the expertise to deal with **your** claim and must comply with **our** agreed service standards.

Reasonable prospects of success – we and the appointed representative agree that there is a better than 50% chance that you will obtain a successful judgment; and recover your losses or damages or obtain any other legal remedy we agree to, including an enforcement of judgment, making a successful defence or making a successful appeal or defence of an appeal under Section G Legal Costs.

Terms of appointment – a separate contract which we will require the appointed representative to enter into with us if the appointed representative is not a preferred law firm. This contract sets out the amounts we will pay the appointed representative under your policy and their responsibilities to report to us at various stages of the claim. Total permanent disability – a total and permanent disability that prevents you from doing any work of any kind for 52 consecutive weeks. Travelling companion – a person or people booked to travel with you on your trip.

Trip – a journey that begins and ends at your home during the period of insurance and which is:

- outside the UK; or
- within the UK, where you are staying in pre-booked accommodation for three or more consecutive days.

**UK** – England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.

**Unattended** – not in **your** full view and where **you** are not in a position to prevent unauthorised taking of **your** property unless it is in a locked room or safe. Property left in a vehicle is unattended unless the vehicle is locked and the items are hidden from view in an enclosed boot, luggage or storage compartment. Property left in a trailer, caravan or storage box is unattended unless it is hidden from view and that trailer, caravan or storage box is locked.

#### Valuable items -

- cameras, camcorders, binoculars, telescopes and accessories;
- · audio, visual and television equipment;
- computers, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones and accessories;
- jewellery, watches, items made of or containing gold, silver, precious metals or precious or semi-precious stones.

We, us, our - U K Insurance Limited and all our agents.

**Wedding attire** – clothing bought especially for **your** wedding that is to take place during **your trip**, plus hair styling and flowers.

Winter sports equipment – skis, snowboards, bindings, poles, boots or helmets and any other specialist winter sports clothing or equipment.

You, your, insured person(s) – the account holder, their partner, any dependent child and any quest.

# Important Information About Royalties Gold Account Travel Insurance

#### Operation of cover

Your policy will only operate:

- while there is a valid Royalties Gold Account under which you are entitled to receive the benefit of this policy;
- while you are aged under 70 years, unless you have bought an age extension;
- if you tell us about medical conditions. For any insured person aged 70 or over, and any insured person of any age with any medical conditions, you will need to contact us to answer some medical questions. Any trip that had already been booked before a new diagnosis will be covered but you must contact us to ensure new trips are covered too;
- for trips up to 31 days, unless you have bought a trip extension; and
- · for trips that involve a planned return date to your home.

#### Changes to your insurance or to upgrade your cover

You must tell us <u>immediately after</u> booking your trip if any of the following extra cover is required (an additional premium may apply):

- Medical endorsement: if any insured person has any pre-existing medical conditions. You may then have to pay an additional premium to cover those conditions for the coming year. For some conditions, cover may not be available but we will tell you this when you call, and we will confirm this to you in writing.
- Age extension: if any **insured person** is aged 70 years or older.
- Guest cover: if you want to add or remove cover for anyone other than the account holder, their partner or any dependent child.
- Extended trip cover: if you are planning a long holiday or extended trip past 31 days.
- Cancellation extension: if you are planning a trip with a value greater than provided for under the Cancellation, Curtailment and Abandonment covers you can increase those limits for that single trip.
- Hazardous activities: if you wish to undertake any hazardous activities (as outlined on page 14).
- Business cover as detailed on pages 32-33.
- Golf Cover as detailed on pages 33-35.
- Wedding Cover as detailed on pages 35-37.

The additional benefit provided by any upgrade will only be valid for new events occurring on or after the date **you** buy the upgrade. All upgrades must be bought before **you** depart on a **trip**.

This **policy** automatically covers all Royalties Gold Account **account holders**, their **partner** and every **dependent child**, so **we** do not automatically issue any documentation showing their names (other than if **you** add on any of the upgrades outlined above).

If you require confirmation of cover, we recommend that you use this policy and a bank statement to show that you are entitled to this insurance. If you require further confirmation please contact us allowing at least 10 working days. There may be an administration fee, but we will tell you if there is.

Failure to provide correct information or inform **us** of any changes could adversely affect **your policy**, including invalidating **your policy** or causing claims to be rejected or not fully paid.

#### **Health Issues**

#### **The Medical Declaration**

This **policy** only covers unforeseen emergency medical treatment that occurs while **you** are on a **trip** and for conditions that **you** were unaware of, or that **we** have accepted. For this reason it is very important that **you** read the Medical Declaration on page 12 and provide full details to **us** straight away. This applies to all **insured persons**.

# **Reciprocal Health Agreements**

Full details are available from www.dh.gov.uk/travellers

# **European Union**

If your trip includes visits to any country in the European Union, Iceland, Lichtenstein, Norway or Switzerland, we strongly recommend that, if you are eligible, you obtain a European Health Insurance Card (EHIC) and take it with you whenever you travel.

EHIC enables **you** to benefit from the reciprocal health agreements that are in place with these countries, and which also apply to certain other countries and territories. If **you** use **your** EHIC to reduce the costs of medical treatment **you** receive, **we** will waive the **excess** on any additional claim under section D Emergency Medical and Related Costs.

EHIC is free and valid for five years; application can be made online at **www.ehic.org.uk** or by calling 0845 606 2030 and a separate card is required for every person travelling.

#### **Australia**

If **your trip** includes visits to Australia **you** must enrol at a local Medicare office, but **you** can do this after **you** have had treatment for the first time. In-patient and out-patient treatment is then available free of charge.

### **Before Incurring Any Medical Expenses**

Please contact **our** emergency medical assistance service. They will help **you** get the treatment **you** need.

# **Country And Trip Length Issues**

#### **Geographical Limits**

As standard your policy will cover you for worldwide travel.

### **Trip Duration Limits**

No one **trip** can be more than 31 days' duration. If this is not enough **you** must call **us** to arrange for an extension and pay the additional premium.

For all policies, if **your** return to **your home area** is delayed beyond the scheduled end date of **your trip** for reasons outside **your** control the **period of insurance** will automatically be extended until **your** new return date.

# Foreign & Commonwealth Office (FCO)

**We** are partners in the Foreign & Commonwealth Office's "Know Before You Go" campaign to keep British travellers safe and healthy abroad.



Before you travel you should check out the website at www.gov.uk/foreign-travel-advice for travel advice and up to date information about countries you plan to visit. This policy does not cover claims where you have travelled to areas after the Foreign & Commonwealth Office (FCO) has advised against

"All travel". You must comply with the most up to date travel advice detailed on the FCO website www.gov.uk/foreign-travel-advice at all times during your trip.

#### **Activities Issues**

#### **Included Activities and Hazardous Activities**

This **policy** will automatically cover **you** for participation in some but not all activities. Full details are on page 13.

# Use Of Motor Vehicles – Scooters, Mopeds and Motorcycles

This **policy** will automatically cover **you** on **your trip** for using hired motor vehicles of 125cc or less but **you** must wear a crash helmet and, if **you** are the rider, **you** must hold a valid licence to drive that vehicle type within **your home area**.

You will also be covered for vehicles above 125cc but only if you hold a valid licence to drive that vehicle type within your home area, it is your mode of transport from your home area and you are wearing suitable protective clothing.

Cover under section F Personal Liability does not apply to the use of any motor vehicle.

# Use Of Motor Vehicles - Quad Bikes (All Terrain Vehicles)

No cover is provided for **your** use of a quad bike or all terrain vehicle, whether as a rider or passenger, on road or off road.

#### Other Issues

#### **Family Travel**

This policy provides cover for every dependent child who is:

- · aged under 18 years (or under 23 if in full time education); and
- lives at the home of the account holder (or, if separated, that child's other parent); and
- is not married or in a civil partnership.

#### **Guest Travel**

This **policy** provides no cover for any **guest**. Unless **you** have bought an extension to **your policy**, any claim for such people will not be covered.

# **Alterations To This Policy**

From time to time **we** will alter the terms of **your policy**. **We** will give **you** at least 30 days' written notice before any changes take effect, and any changes will only apply to **trips you** book from the effective date of those changes.

# **Medical Declaration**

Please read this section carefully. Failure to provide correct information or inform us of any changes could adversely affect your policy – see General Condition 1 on page 38.

# When you become an insured person or when you book your trip (whichever is later):

You must tell us about each pre-existing medical condition for any insured person. This is any medical condition for which you:

- have received advice, treatment or a prescription for medication (whether taking it or not) from a doctor during the last 12 months;
- have a heart or cancer related condition;
- are under investigation or awaiting diagnosis;
- are on a waiting list for treatment as an in-patient or were aware of the need for treatment as an in-patient;
- · have received a terminal prognosis.

# Between the date you booked your trip and the start date of your trip:

- You must tell us about any new serious injury or serious illness affecting any insured person.
- If you still wish to go on your trip your policy will continue to operate normally.

# At any time:

- No cover is provided if you travel against the advice of a doctor, or would have been travelling against the advice of a doctor if you had sought such advice.
- No cover is provided where you are travelling in order to receive medical advice or treatment.
- No cover is provided where you have failed to take necessary medication, such as inoculations or medication that a doctor has prescribed to you.

# If you are unsure about whether you should disclose any medical conditions you must call us on 0845 609 0456.

Where **we** agree to cover a medical condition **we** will apply those terms for the following 12 months (or until the expiry of any existing upgrade or endorsement, whichever is sooner) so long as there is a valid Royalties Gold Account under which **you** are entitled to receive the benefit of this **policy** and **you** have paid any premium due. At the end of this period **we** will send **you** a letter; **you** must then call in again so that **we** can ensure **your policy** continues to meet **your** needs.

#### **Included Activities and Hazardous Activities**

You are not covered under section D Emergency Medical and Related Costs, section E Personal Accident, or section F Personal Liability if you take part in any activity:

- That is not listed at all under Included Activities below, or is in the Hazardous Activities list below, unless you have declared it to us, it has been accepted by us in writing and you have paid any additional premium.
- Where such activities are part of your professional duties, or where you are receiving financial reward for participating in such activities.
- Where such activities are organised before you depart on your trip for competitive or racing purposes.

#### **Included Activities**

- Land based activities:
  - Aerobics
  - Archery (under qualified supervision only, no cover under section F Personal Liability)
  - Badminton
  - Baseball
  - Basketball
  - Beach games (including cricket, football and volleyball)
  - Bowls
  - Camel rides or elephant rides
  - Clay pigeon shooting (under qualified supervision only, no cover under section F Personal Liability)
  - Climbing (on artificial walls, under qualified supervision only)
  - Cricket
  - Croquet
  - Cruises
  - Cycling (but not BMX or off road biking)
  - Dancing
  - Dog sledding
  - Fell walking (up to 3,000 metres above sea level)
  - Fencing (protective equipment must be worn)
  - Football
  - Go-karting (up to 125cc, crash helmet must be worn, no cover under section F Personal Liability)
  - Golf
  - Grass skiing
  - Gymnastics
  - Handball
  - High ropes courses (under qualified supervision only)
  - Hiking (up to 3,000 metres above sea level)
  - Hockey
  - Horse riding or hacking (not hunting, jumping or polo) (helmet must be worn)
  - Ice skating (on rink only, not ice hockey or speed skating)
  - Jogging or running
  - Motorcycling (up to 125cc, crash helmet must be worn, no cover under section F Personal Liability)
  - Netball
  - Orienteering
  - Pony trekking (helmet must be worn)

- Racquetball
- Rambling (up to 3,000 metres above sea level)
- Rifle shooting (under qualified supervision only, no cover under section F Personal Liability)
- Roller skating or roller blading
- Rounders
- Safari
- Skateboarding
- Softball
- Squash
- Table games (table tennis, snooker, pool, billiards)
- Tennis
- Trampolining
- Trekking (up to 3,000 metres above sea level)
- Volleyball
- Water based activities must be in inland or coastal waters only unless otherwise stated:
  - Angling (pier, freshwater or sea angling)
  - Body or boogie boarding
  - Banana boating (buoyancy aid must be worn)
  - Canoeing or kayaking (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
  - Dinghy sailing (buoyancy aid must be worn)
  - Fishing
  - Jet skiing or wet biking (helmet and buoyancy aid must be worn, no cover under section F Personal Liability)
  - Rafting (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
  - Rowing
  - Scuba diving (to a depth of 18 metres maximum)
  - Snorkelling
  - Surfing
  - Swimming
  - Water polo
  - Water skiing (buoyancy aid must be worn)
  - Windsurfing or sailboarding (buoyancy aid must be worn)
  - Yachting (buoyancy aid must be worn, maximum 12 miles from coast)
- · Air based activities:
  - Gliding (as a passenger only)
  - Hot air balloon rides (as a passenger only)
  - Parascending (over water)
- · Winter Sports activities:
  - Cross-country skiing (on recognised tracks)
  - Dry slope skiing or snowboarding
  - Ice skating
  - Skiing (on piste, or off piste with a qualified guide)
  - Sledging
  - Snowboarding (on piste, or off piste with a qualified guide)
  - Snowmobiling or ski-dooing (no cover under section
    - F Personal Liability)
  - Snow shoeing
  - Tobogganing

**Hazardous Activities** (only covered if **you** have selected and paid for the Hazardous Activities extension):

- Abseiling
- Ballooning (as a passenger)
- · Bridge swinging (one jump only)
- Bungee jumping (one jump only)
- Canoeing or kayaking (grades 4 and 5 only, helmet and buoyancy aid must be worn)
- · Canopy walking

- Glacier skiing
- Heli skiina
- · Hiking/trekking (up to 5,450 metres above sea level)
- Ice hockey
- · Kite surfina
- Lacrosse
- · Land yachting
- Luge
- · Mountain bike riding on recognised trails (helmet must be worn)
- Parachutina
- Paragliding
- · Parascending (over land)
- Rafting (grades 4 and 5 only, helmet and buoyancy aid must be worn)
- Rappelling
- Shark diving

If you are unsure about whether you are covered for activities that you plan to participate in you must call us on 0870 562 5555.

# Part 1 - Covers For Your Trip

# Section A Cancelling Your Trip (before you are due to start your trip)

#### What is covered

We will cover you for your:

- unused deposits;
- accommodation and travel costs (including car hire, excursions and activities); and
- unused kennel, cattery, professional pet sitter or car parking charges

that **you** have paid or legally have to pay if **you** unavoidably need to cancel **your trip** for one of the following reasons:

- · One of the following people dies, is seriously injured or is seriously ill:
  - any insured person;
  - your travelling companion;
  - a close relative;
  - a close business associate; or
  - anyone outside **your home area** that **you** had planned to stay with.
- One of the following people is quarantined, is called for jury service or is called as a witness in a court of law:
  - any insured person;
  - your travelling companion; or
  - anyone outside **your home area** that **you** had planned to stay with.
- One of the following people is made redundant and registered for a Jobseeker's Agreement with the Department for Work & Pensions, or is a member of the British armed forces or Emergency Services and authorised leave is cancelled due to an unexpected emergency:
  - any insured person; or
  - your travelling companion.
- One of the following people is required to stay at their home as a result
  of it being seriously damaged by fire, storm, flood or due to a burglary
  in the seven days before departure on your trip:
  - any insured person; or
  - your travelling companion.
- Your pet cat or dog requiring life saving treatment in the seven days before your departure on your trip.
- Your passport or visa being stolen in a burglary in the seven days before your departure on your trip and you being unable to arrange a replacement in time.
- The Foreign & Commonwealth Office advising against "All Travel" or "All but essential travel" to your intended destination, providing the advice came into force after you opened your Royalties Gold Account or booked your trip (whichever was the later) and was in the 28 days before your departure on your trip.

 You are unable to use your pre-booked and pre-paid accommodation because the accommodation or immediately surrounding area is adversely affected by natural disaster.

#### The most we will pay

The most we will pay for each insured person is £5,000.

# **Special conditions**

- All claims for death, injury, illness or quarantine must be supported by relevant medical certificates from a doctor, which must be obtained at your own expense.
- You must provide us with a cancellation invoice, your unused tickets and ticket receipts, as well as any other supporting documents that we reasonably require in support of your claim.
- The amount of any claim will be limited to costs that would have applied at the time you first became aware of the need to cancel your trip.
- If you booked your flight or accommodation with Avios or similar promotional schemes we will pay for the cost of replacing the used points or miles or, if replacing points or miles is not possible, a monetary alternative at the current published rate.

#### What is not covered

#### We will not cover:

- the excess amount. This is £50 for every claim for each insured person, which is reduced to £10 for each insured person for claims solely for lost deposits. No excess will be charged for any dependent child travelling with the account holder or their partner;
- any expenses (including Air Passenger Duty) that you can recover from elsewhere;
- an anticipated event;
- · anything mentioned in the General Exclusions section of this policy;
- any claim that is the result of a pre-existing medical condition. This
  exclusion will not apply if that pre-existing medical condition had
  already been declared to us and accepted by us in writing;
- any claim that is a result of a close relative, close business associate or travelling companion:
  - having a medical condition that has resulted in in-patient treatment or being put on a waiting list for hospital treatment;
  - being diagnosed with cancer; or
  - being given a terminal prognosis;

in the 12 months prior to **you** becoming an **insured person**, or the date when **you** booked **your trip**, whichever is later;

- any claim where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your doctor about whether or not it was appropriate to go on your trip;
- any claim for administration costs charged by your travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- any claim resulting from your transport operator or their agents refusing to transport you or your travelling companion because they consider that person is not fit to travel;
- any claim resulting from you not wanting to travel or not enjoying your trip;
- any claim for unemployment due to your misconduct, resignation or voluntary redundancy;
- any claim for fees relating to timeshare properties, including management and maintenance fees but not exchange fees.

# Section B Delayed Or Missed Departure (on the day you are travelling)

#### What is covered

Cover under this section does not apply to any **trip** that is solely within **your home area**.

- 1. Missed International Departure (outbound or on **your** return) **We** will cover **you** for reasonable additional accommodation and travel expenses to get **you** to:
- · your trip destination on your outward journey; or
- return you to your home on your return journey

if you fail to arrive at your point of international departure in time to board your pre-booked aircraft, ship or train as a result of:

- the scheduled public transport or connecting scheduled flight on which you are travelling to your point of international departure not running to timetable; or
- the private car in which you are travelling being involved in an accident or breaking down.
- 2. Delayed International Departure (outbound or on your return)
  We will cover you for your additional accommodation, travel and refreshment costs if you have checked in and your pre-booked aircraft, ship or train is delayed by more than four hours beyond the time shown on your travel itinerary at the point of international departure.
- 3. Abandoned International Departure (outbound only)

# We will cover you for your:

- · unused deposits;
- accommodation and travel costs (including car hire, excursions and activities); and
- unused kennel, cattery, professional pet sitter or car parking charges
  that you have paid or legally have to pay if you choose to abandon
  your trip because your pre-booked aircraft, ship or train is delayed
  beyond the time shown on your travel itinerary at the point of
  international departure from the UK by more than:
- · six hours if your trip is scheduled to last four nights or less; or
- 12 hours if your trip is scheduled to last five nights or more.

Alternatively, **you** may choose to continue to **your** intended destination by alternative means, in which case **we** will cover **you** for the lower of the costs so incurred or the amount it would have cost to **abandon your trip**.

#### The most we will pay

The most we will pay for each insured person is:

- £1,000 for Missed International Departure.
- · £250 for Delayed International Departure.
- £5,000 for Abandoned International Departure.

#### **Special conditions**

- You must provide us with your booking invoice and travel itinerary showing your scheduled departure times along with the actual departure times and reason for the delay from the carrier as well as any other supporting documents that we reasonably require in support of your claim;
- You must provide receipts confirming any additional costs you have incurred:
- You must seek recompense from the operator where you should be entitled to compensation (e.g. due to EU Passenger Rights);
- If you are claiming for Missed International Departure as a result of the vehicle in which you are travelling being involved in an accident or breaking down you must get a report from the vehicle repairer or breakdown assistance provider;
- If you booked your flight or accommodation with Avios or similar
  promotional schemes we will pay for the cost of replacing the used
  points or miles or, if replacing points or miles is not possible,
  a monetary alternative at the current published rate.

#### What is not covered

#### We will not cover:

the excess amount. This is £50 for every claim for each insured person
for Missed International Departure and Abandoned International
Departure but there is no excess for Delayed International Departure.
No excess will be charged for any dependent child travelling with the
account holder or their partner;

- any expenses that you can recover from elsewhere, such as
  compensation, assistance or refund that should be provided by
  your operator or travel agent. If you should be entitled to such
  compensation we will not pay any claim unless you provide evidence
  from them showing why such compensation was not given to you;
- anything mentioned in the General Exclusions section of this policy;
- any claim for both Delayed International Departure and Abandoned International Departure for the same event;
- any claim arising from a strike, any form of industrial action or possible delay that had been announced or commenced either:
  - when you became an insured person; or
  - when you booked your trip
  - whichever is the later:
- any claim for any trip that is solely within the UK, the Channel Islands and/or the Isle of Man;
- any claim for Delayed International Departure or Abandoned International Departure where you have missed the check in time as shown on your travel itinerary;
- any claim where the aircraft, ship or train on which you are booked to travel is cancelled by the operator;
- any claim for administration costs charged by your travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- any claim for fees relating to timeshare properties, including management and maintenance fees but not exchange fees;
- any claim for Missed International Departure where you are travelling in a vehicle that you own and which has not been serviced and maintained in accordance with the manufacturer's instructions.

# Section C Cutting Short Your Trip (after your trip has started)

#### What is covered

1. Curtailment

We will cover you for your:

- unused accommodation costs and travel costs (including car hire, excursions and activities);
- reasonable additional accommodation costs to allow you to return home early; and
- reasonable additional travel costs to allow you to return home early if you cannot use your return ticket

that **you** have paid or legally have to pay if **you** unavoidably need to **abandon your trip** while **you** are away for one of the following reasons:

- One of the following people dies, is seriously injured or is seriously ill:
  - any insured person;
  - your travelling companion;
  - a close relative:
  - a close business associate; or
  - anyone outside your home area that you were staying with
- One of the following people is quarantined, is called for jury service or is called as a witness in a court of law:
  - any insured person;
  - your travelling companion; or
  - anyone outside your home area that you were staying with;
- One of the following people is a member of the British armed forces or Emergency Services and authorised leave is cancelled due to an unexpected emergency:
  - any insured person; or
  - your travelling companion
- One of the following people is required to return to their home as a result of it being seriously damaged by fire, storm, flood or due to a burglary:
  - any insured person; or
  - your travelling companion;

- The Foreign & Commonwealth Office advising against "All Travel" or "All but essential travel" to your destination, providing the advice came into force after your departure on your trip;
- You are forced to move from your pre-booked and pre-paid
  accommodation because the accommodation or immediately
  surrounding area are adversely affected by natural disaster, in which
  event we will cover the necessary extra travel and accommodation
  expenses to allow you to continue with your trip or return to your
  home area if you are unable to continue with your trip.

#### 2. Home Care

**We** will pay for emergency and necessary repairs to secure **your home** following fire, flood or theft while **you** are on a **trip. You** must supply written confirmation from the contractor that the work was urgently required, as well as a breakdown of the costs incurred and receipts for expenses that **you** have paid.

#### The most we will pay

The most **we** will pay for each **insured person** is £5,000. This includes a maximum of:

- · £500 for each insured person for natural disaster.
- £250 for any one event under part 2 Home Care.

#### **Special conditions**

- All claims for death, injury, illness or quarantine must be supported by relevant medical certificates from a doctor, which must be obtained at your own expense as well as any other supporting documents that we reasonably require in support of your claim.
- You must contact our emergency assistance service as soon as reasonably possible once you become aware of the need to return home.
- Claims for unused accommodation will be calculated based on the number of complete days of your trip that are lost by your early return to your home or admission to hospital as an in-patient if you remain there for the rest of your trip.
- If you booked your flight or accommodation with Avios or similar promotional schemes we will pay for the cost of replacing the used points or miles or, if replacing points or miles is not possible, a monetary alternative at the current published rate.

#### What is not covered

We will not cover:

- the excess amount. This is £50 for every claim for each insured person. No excess will be charged for any dependent child travelling with the account holder or their partner;
- any expenses (including Air Passenger Duty) that you can recover from elsewhere;
- an anticipated event;
- anything mentioned in the General Exclusions section of this policy;
- any claim that is the result of a pre-existing medical condition. This
  exclusion will not apply if that pre-existing medical condition had
  already been declared to us and accepted by us in writing;
- any claim that is a result of a close relative, close business associate or travelling companion:
  - having a medical condition that has resulted in in-patient treatment or being
    - put on a waiting list for hospital treatment;
  - being diagnosed with cancer; or
  - being given a terminal prognosis;

in the 12 months prior to **you** becoming an **insured person**, or the date when **you** booked **your trip**, whichever is later;

 any claim where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your doctor about whether or not it was appropriate to go on your trip;

- · any claim which is the result of you not taking:
  - necessary medication which you knew at the start of your trip that you would need while you were away (including costs incurred in obtaining or replacing medication); or
  - inoculations for tropical diseases
- any claim for administration costs charged by your travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- any claim resulting from your transport operator or their agents refusing to transport you or your travelling companion because they consider that person is not fit to travel;
- · any claim resulting from you not enjoying your trip;
- any claim for any costs that were not authorised by our emergency assistance service before you returned home;
- any claim for fees relating to timeshare properties, including management and maintenance fees but not exchange fees;
- any claim for additional travel costs if you did not purchase a return ticket to your home area before you departed on your trip;
- any claim for your unused return travel tickets if we have paid to get you home because of injury or illness under Section D Emergency Medical and Related Costs;
- any claim as a result of you participating in any hazardous activity unless that hazardous activity had already been declared to us and accepted by us in writing;
- · any claim as a result of manual work;
- any claim as a result of you riding or driving any motorised vehicle, unless you are licensed to drive that vehicle type within your home area;
  - any claim as a result of you using any motorcycle, moped or scooter:
    - if you do not wear a crash helmet;
    - if you are the rider and you do not hold a valid licence to drive that vehicle type in your home area; or
    - if the vehicle is above 125cc, and it is not your mode of transport from your home area or if you are not wearing appropriate protective clothing;
- any claim as a result of you using a quad bike or all terrain vehicle as a rider or passenger;
- any claim for natural disaster when the local or national authorities have confirmed that it is safe to stay.

# Part 2 - Covers For You

# **Section D Emergency Medical and Related Costs**

#### What is covered

**We** will cover **you** for the following expenses if **you** die, are injured, become ill or are quarantined while on a **trip**:

- 1. Emergency Medical Costs outside your home area
- Emergency medical, surgical and hospital treatment (including ambulance and rescue service fees to take you to hospital) incurred outside your home area;
- Emergency dental treatment solely for sudden pain relief incurred outside your home area;
- If you are claiming for expenses that are covered under this section
  we will also pay you hospital benefit for every complete 24 hour period
  you are being treated as an in-patient outside your home area.
- 2. Related Costs outside or inside your home area
- Additional travel and accommodation expenses:
  - to get you to or from hospital, where such expenses relate to your in-patient admission or discharge, or attending for outpatient treatment or appointments;
    - needed to return you to your home area on the advice of our medical advisor;
    - that **you** have to pay to get **home** following emergency medical treatment and where **you** cannot use **your** return ticket;

- for one person, who is resident in your home area, to travel to, remain with or escort you back to your home area on the advice of our medical advisor;
- Additional accommodation costs of a similar standard to the accommodation you had booked for your trip if it is medically necessary for you to stay after the date you intended to return home;
- Cost of telephone calls:
  - that you make to our emergency assistance service; or
  - incurred by you when you receive calls from our emergency assistance service:
- If you die:
  - the cost of funeral or cremation where you die outside your home area; or
  - the cost of returning **your** body or ashes to **your home**.

#### 3. Recuperative Holiday

We will pay for the accommodation and travel expenses for you to take a recuperative holiday if we pay a claim under 1. Emergency Medical Costs outside your home area that results in your in-patient admission for at least five complete days and us arranging to return you to your home area as a result.

4. Emergency Medication for **pre-existing medical conditions We** will pay for any expenses incurred in **you** obtaining repeat medication where **your** own medication has been lost or stolen while **you** are on **your trip** if **you** have a **pre-existing medical condition** that had already been declared to **us** and accepted by **us** in writing.

#### 5. Physiotherapy

**We** will pay for necessary further physiotherapy treatment on **your** return to **your home area** if **we** pay a claim under 1. Emergency Medical Costs outside **your home area** that results in **your** bodily injury.

#### The most we will pay

The most we will pay for each insured person is:

- Emergency Medical Costs and Related Costs outside your home area:
  - -£10,000,000 overall limit.
    - -£1,000 for emergency dental treatment for emergency pain relief.
    - £7,500 for costs of your funeral, cremation or returning your body or ashes to your home.
    - £50 hospital benefit for every complete 24 hour period for which you are treated as an in-patient, up to £400 in total.
- Related Costs inside your home area £10,000 overall limit.
- Recuperative holiday £1,000.
- Emergency Medication for declared pre-existing medical conditions £250.
- Physiotherapy £350.

# **Special conditions**

- You must contact our emergency assistance service as soon as reasonably possible if you:
  - need to go to hospital as an in-patient;
  - are told by your treating doctor that you are going to require tests or other out-patient treatment;
  - need to return to your home area as a result of a medical emergency; or
  - need to extend **your trip** as a result of a medical emergency.
- If you claim for emergency medical costs, our emergency assistance service may arrange to have you moved from one hospital to another and/or arrange for your repatriation to your home area. They will only do this where it is considered safe to do so in the opinion of our medical adviser and your treating doctor.
- You must follow the advice given by the Foreign & Commonwealth
   Office and your doctor for the destinations you intend visiting on your
   trip. This includes getting all recommended vaccinations and taking
   sufficient supplies of your prescription medication with you.

 You must try to get any necessary emergency medical treatment in a facility that accepts the reciprocal health agreement (as outlined on page 11) where this is available. Our emergency assistance service will give you advice when you contact them.

#### What is not covered

#### We will not cover:

- the excess amount. This is £50 for every claim for each insured person, which is reduced to nil if you have used a European Health Insurance Card or any other reciprocal healthcare arrangement to reduce the costs of your treatment;
- · any expenses that you can recover from elsewhere;
- anything mentioned in the General Exclusions section of this policy;
- any claim that is the result of a pre-existing medical condition. This
  exclusion will not apply if that pre-existing medical condition had
  already been declared to us and accepted by us in writing;
- any claim for costs incurred as a result of an anticipated event;
- any claim under 1. Emergency Medical Costs outside your home area for expenses incurred within your home area;
- any further expenses incurred if you choose not to move hospital or return to your home area after our medical adviser and your treating doctor have deemed it safe for you to be moved;
- any claim for costs of in-patient hospital treatment or being returned to your home area that have been incurred without the prior permission of our emergency medical service;
- any claim for a medical condition if you were travelling against the advice of a doctor, or would have been travelling against the advice of a doctor if you had sought such advice;
- any claim where you are travelling in order to receive medical advice or treatment;
- any claim which is the result of you not taking:
  - necessary medication which you knew at the start of your trip that you would need while you were away (including costs incurred in obtaining or replacing medication); or
  - inoculations for tropical diseases;
- any claim for costs of treatment, tests or surgery (including preventative treatment and cosmetic or elective surgery) which is not essential in the opinion of our medical adviser or could reasonably have waited until your return to your home area;
- any dental work involving precious metals or dental fittings;
- any claim for single or private room accommodation, unless it has been deemed medically necessary by our medical adviser;
- any claim for treatment or services obtained at a health spa, convalescent or nursing home or any rehabilitation centre;
- any claim as a result of you participating in any hazardous activity unless that hazardous activity had already been declared to us and accepted by us in writing;
- · any claim as a result of manual work;
- any claim as a result of you riding or driving any motorised vehicle, unless you are licensed to drive that vehicle type within your home area;
- any claim as a result of **you** using any motorcycle, moped or scooter:
  - if you do not wear a crash helmet;
  - if you are the rider and you do not hold a valid licence to drive that vehicle type in your home area; or
  - if the vehicle is above 125cc, and it is not your mode of transport from your home area or if you are not wearing appropriate protective clothing;
- any claim as a result of you using a quad bike or all terrain vehicle as a rider or passenger.

#### **Section E Personal Accident**

#### What is covered

We will cover you if you are accidentally injured on your trip and this solely and independently results in your:

- death;
- loss of sight;
- · loss of limb; or
- · total permanent disability.

#### The most we will pay

The most we will pay for each insured person is:

- £25,000 for death, which is reduced to £2,000 for each insured person aged under 18 years.
- £25,000 for loss of sight.
- £25,000 for loss of limb.
- £25,000 for total permanent disability.

#### **Special conditions**

- Any claim payments will be made to you or your legal representatives.
- If you die and do not leave a will, no claim payments will be made until
  executors have been appointed.
- Death, loss of sight, loss of limb or total permanent disability must occur within one year of the date you were accidentally injured.
- We will not pay any claim for total permanent disability until at least one year has passed from the date you were accidentally injured.
- We will only pay one benefit under this policy for any insured person from a single event.

#### What is not covered

#### We will not cover:

- anything mentioned in the General Exclusions section of this policy;
- any claim that is the result of a pre-existing medical condition. This
  exclusion will not apply if that pre-existing medical condition had
  already been declared to us and accepted by us in writing;
- any claim that is the result of a sickness or disease, naturally occurring or degenerative condition;
- any claim for costs incurred as a result of an anticipated event;
- any claim for total permanent disability if you had retired before your trip started:
- any claim as a result of you participating in any hazardous activity unless that hazardous activity had already been declared to us and accepted by us in writing;
- · any claim as a result of manual work;
- any claim as a result of you riding or driving any motorised vehicle, unless you are licensed to drive that vehicle type within your home area;
- any claim as a result of you using any motorcycle, moped or scooter:
  - if you do not wear a crash helmet;
  - if you are the rider and you do not hold a valid licence to drive that vehicle type in your home area; or
  - if the vehicle is above 125cc, and it is not your mode of transport from your home area or if you are not wearing appropriate protective clothing;
- any claim as a result of you using a quad bike or all terrain vehicle as a rider or passenger.

#### **Section F Personal Liability**

# What is covered

**We** will cover **you** if **you** become legally liable, during **your trip** for an accident that causes:

- · death or injury to any person; or
- · loss of or damage to property that is not owned by any insured person.

We will also cover any reasonable and necessary legal costs and expenses you incur in relation to the accident.

#### The most we will pay

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

# **Special conditions**

You must get our permission before incurring any costs or expenses.

# What is not covered

We will not cover liability arising from:

- anything mentioned in the General Exclusions section of this policy;
- · death or injury to your employees or members of your family;
- loss of or damage to property which is owned by or under the control
  of you, a member of your family or your employees;
- ownership or occupation of any land or building (other than occupation of temporary holiday accommodation, and in which case we will not cover the excess amount, which is £50);
- your profession, business or employment including voluntary work of any kind;
- any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;
- · you owning or using any:
  - animal (other than your domestic pets);
  - firearm;
  - mechanically propelled or towed vehicles;
  - vessels (other than manually propelled water craft); or
  - aircraft;
- you participating in any hazardous activity unless that hazardous
  activity had already been declared to us and accepted by us in writing;
- your own deliberate actions or failure to act when you should have;
- any claim arising from a **trip** that is solely within **your home area**;
- · you engaging in manual work.

# Section G - Legal Costs

Before you incur any costs, you must report your claim to the legal helpline.

#### Legal helpline - 0845 246 2070

You can also ring the legal helpline for practical UK legal advice in connection with your trip, whether or not it results in a claim. This service is here to help and is available to you, 365 days of the year. For extra security, we may record all phone calls and keep the recording secure.

#### What is covered

1. Personal Injury and Holiday Contract Disputes

We will pay for costs to help you claim damages and compensation:

- · for injury, illness or death, which happens during your trip; or
- following a breach of contract claim arising out of an agreement you have for your trip.

# 2. Detention Abroad

The first consultation that **you** arrange with a local solicitor if **you** are arrested or held by authorities during **your trip**.

# We agree to provide this cover if:

- any legal proceedings will be carried out by a court which we agree to; and
- we and the appointed representative agree that there are reasonable prospects of success which must continue for the duration of the claim.

# The most we will pay

The most we will pay, including any appeal or counterclaim is:

- £50,000 costs for all claims arising from the same incident under 1.
   Personal Injury and Holiday Contract Disputes.
- £250 for the first consultation that you arrange with a local solicitor under 2. Detention Abroad.

#### **Special Conditions**

# Observing the policy terms

**You** must comply with all of the terms and conditions of this policy and take all reasonable precautions to minimise the cost of claims and to prevent a claim from happening.

If our position is prejudiced as a result of you not observing any of the terms and conditions of this policy, we have the right to:

- · refuse or withdraw from any claim;
- refuse to pay costs we have already agreed to meet; and
- · claim back from you costs that we have paid.

#### Choosing an appointed representative

- If we accept your claim we will appoint a preferred law firm to try to settle the matter without having to go to court.
- If it is necessary to take your claim to court, or if there is a conflict
  of interests, you can choose a law firm to act as the appointed
  representative.
- If you choose an appointed representative who is not a preferred law firm they must agree to act for you in line with our terms of appointment (you can ask us for a copy). Cover for their costs will only commence from the date they agree to our terms of appointment.
- The appointed representative will enter into a separate contract
  of appointment directly with you. You will be responsible for costs
  incurred by the appointed representative which are not authorised
  by us.

### Co-operating with your appointed representative and us

- If we ask, you must tell the appointed representative to give us any documents, information or advice that they have or know about.
- You must fully co-operate with the appointed representative and us, and not take any action that has not been agreed by your appointed representative or by us.
- You must keep us and the appointed representative promptly
  informed of all developments relating to the claim and provide us
  and the appointed representative immediately with all information,
  evidence and documents that you have or know about.
- You must get our written permission before instructing a barrister or an expert witness.
- We can contact the appointed representative at any time, and he or she must co-operate fully with us at all times.

# Barrister's opinion

If there are conflicting opinions over **reasonable prospects of success**, **you** will be required to obtain an opinion from a barrister; the choice of the barrister needs to be agreed between **you** and **us. You** will be responsible for paying for the opinion unless it shows that **your** claim has **reasonable prospects of success**.

# Settling or ending your claim

- You must tell us if anyone makes a payment into court or offers to settle your claim.
- You must not stop, settle, negotiate or withdraw from a claim or withdraw instructions from the appointed representative without our approval. We will not withhold our approval without good reason.
- If an appointed representative refuses to continue acting for you with good reason, or if you dismiss them without good reason, cover for your claim will end immediately unless we agree to appoint another appointed representative.
- We can decide to settle your claim by paying you the compensation you are likely to be awarded by a court instead of starting or continuing your claim or legal proceedings. If your claim is not for damages, we may decide to settle your claim by paying you the equivalent financial value of your claim.

- We can refuse to pay further costs if you do not accept an offer or payment into court to settle a claim which we or your appointed representative considers should be accepted.
- We can refuse to pay further costs if we or the appointed representative consider that those costs would be disproportionate to the value of the claim.
- You must tell us if your claim no longer has reasonable prospects of success.
- We can refuse to pay further costs if your claim no longer has reasonable prospects of success.

# Assessing and recovering costs

- We have the right to have costs certified by the appropriate professional body, audited by costs draftsmen we choose or assessed by a court.
- You must tell your appointed representative to claim back all costs that you are entitled to. If costs we have paid are recovered, you must refund them to us.
- We and you will share any costs that are recovered where:
  - we refused to pay further costs and you paid more costs to end your claim; or
  - you chose to pay the difference between the costs we offered to the appointed representative under our terms of appointment and the costs charged by the appointed representative.
- We and you will each receive the same percentage of the recovered costs as originally paid.

#### What is not covered

We will not cover any claim arising from or relating to:

- anything mentioned in the General Exclusions section of this policy;
- · defending your legal rights in claims against you;
- illness or injury which develops gradually or is not caused by a specific or sudden accident:
- psychological injury or mental illness unless it results from a specific or sudden accident that has also caused physical bodily injury to you;
- action against another insured person, a close relative, your travelling companion or anyone outside your home area that you had planned to stay with;
- costs that relate to the period before we accept your claim;
- costs and expenses for bringing a legal action in more than one country for the same event;
- fines, penalties, compensation or damages which you are ordered to pay by a court;
- loss or damage that is insured under another section of this policy or any other insurance policy;
- a dispute with us about this section of the policy, other than as shown in How To Complain on page 42; or
- · any appeal where we did not provide cover for the original claim.

# Part 3 – Covers For Your Property

# **Section H Baggage**

#### What is covered

**We** will cover **you** if **your baggage** is lost, stolen or accidentally damaged during **your trip**.

#### The most we will pay

The most we will pay for each insured person is £1,500. This is reduced to:

- £300 for any one item (including items that form part of a pair or set of items).
- £500 in total for valuable items.

#### **Special conditions**

- You must report any theft or loss of baggage to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If your baggage is lost, stolen or damaged while it is in the care of an airline you must:
  - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
  - keep your tickets and luggage tags.
- If your baggage is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority you must get a report from them.
  - You must always take reasonable care of your baggage to keep it safe and take all reasonable steps to recover baggage that is lost or stolen.
- You must provide us with proof of ownership and value for the items of baggage for which you are claiming to substantiate your claim. If you do not, it may affect your claim.
- We will deduct the amount of any claim under section I Delayed Baggage (other than for hire costs) from any claim you make under this section if your baggage is permanently lost.
- We will at our option either:
  - pay the cost of repairing or replacing the item; or
  - make a cash payment to you.

No payment will be more than the original purchase price you paid for the item.

 We will make a deduction for wear and tear for claims for clothing, including sports clothing.

#### What is not covered

#### We will not cover:

- · the excess amount. This is £50 for every claim for each insured person;
- · any expenses that you can recover from elsewhere;
- · anything mentioned in the General Exclusions section of this policy;
- any claim for theft or loss of baggage that you do not report to the
  police within 24 hours of discovery or as soon as reasonably possible
  after that, or which is not supported by a police report;
- · any claim for baggage:
  - that you have left unattended unless it has been stolen from your locked personal accommodation, a safe or safety deposit box or motor vehicle;
  - that is confiscated, detained or delayed by customs or other officials;
- any claim for valuable items:
  - not in your hand luggage or on your person; or
  - left in a motor vehicle or tent;
- any claim for loss or damage caused by:
  - wear and tear or loss of value;
    - moths or vermin; or
  - any cleaning, repairing or restoring process;
- anv claim for:
  - property more specifically insured by another policy;
  - pedal cycles, motor vehicles, caravans, trailers or water craft;
  - musical instruments, antiques, pictures or furs;
  - cracking, scratching or breaking of glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items;
  - perishable goods;
  - contact lenses, dental or medical fittings or hearing aids;
  - personal money, bonds, negotiable instruments, securities or documents (cover is available for some of these items under section J Personal Money);
  - winter sports equipment (cover is available under section L Winter Sports Cover);
  - business equipment (cover is available under section M Business Cover if you have added the Business extension and this has been confirmed by us in writing);

- golf equipment (cover is available under section N Golf Cover if you have added the Golf extension and this has been confirmed by us in writing);
- sports equipment and accessories while in use; or
- the cost of replacing any other pieces that form part of a set.

# **Section I Delayed Baggage**

#### What is covered

**We** will cover **you** for essential replacement of toiletries, medication and items of clothing and the temporary hire of replacement sports equipment if **your baggage** is temporarily lost for more than four hours following **your** arrival at **your** destination.

### The most we will pay

The most we will pay for each insured person is £650 as follows:

- £100 after four hours;
- · A further £150 after 12 hours; and
- · A further £400 after 48 hours.
- We will not pay more £650 in total for any one event regardless of the number of you that are claiming.

#### **Special conditions**

- If your baggage is lost while it is in the care of an airline you must:
  - get a Property Irregularity Report within the time limit shown in their conditions of carriage to show how long you were without your bagage; and
  - keep **your** tickets and luggage tags.
- You must keep the receipts for any essential replacement items you buy or hire.
- We will deduct the amount of any claim under this section (other than for hire costs) from any claim you make under Section H Baggage if your baggage is permanently lost.

#### What is not covered

We will not cover:

- · anything mentioned in the General Exclusions section of this policy;
- any claim for hire of winter sports equipment (cover is available under section L Winter Sports Cover);
- any claim for hire of business equipment (cover is available under section M Business Cover if you have added the Business extension and this has been confirmed by us in writing);
- any claim for hire of golf equipment (cover is available under section N Golf Cover if you have added the Golf extension and this has been confirmed by us in writing);
- any claim for baggage that is confiscated, detained or delayed by customs or other officials; or
- any claim for baggage that is lost on the day of your return home.

# **Section J Personal Money**

#### What is covered

We will cover you if your personal money is lost or stolen while you are on your trip or during the 72 hours before you are scheduled to leave your home to start your trip.

#### The most we will pay

The most we will pay for each insured person is £500. This includes a maximum of £500 for each insured person for cash or bank notes, which is reduced to £100 for each insured person aged under 17 years.

#### **Special conditions**

- You must report any theft or loss to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- You must always take reasonable care of your personal money to keep it safe and take all reasonable steps to recover personal money that is lost or stolen.

- You must provide us with proof of ownership and value for the personal money for which you are claiming to substantiate your claim.
- A cash advance can be arranged if you are unable to obtain sufficient funds locally. Any cash advance paid will be deducted from your claim settlement.

#### What is not covered

#### We will not cover:

- · the excess amount. This is £50 for every claim for each insured person;
- · any expenses that you can recover from elsewhere;
- anything mentioned in the General Exclusions section of this **policy**;
- any claim for personal money that you do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report;
- any claim for personal money that you have left unattended unless it has been stolen from your locked personal accommodation, a safe or safety deposit box or motor vehicle;
- any claim for personal money that is confiscated, detained or delayed by customs or other officials;
- any claim for personal money unless you can provide a receipt showing the amount of personal money you exchanged; or
- any claim for personal money as a result of changes in exchange rates or mistakes.

# Section K Lost Passport or Driving Licence

#### We will cover you for:

- reasonable extra travel, accommodation and administration costs that vou have to pay to obtain:
  - evidence of **your** driving licence from the DVLA if **your** driving licence is lost, stolen or destroyed while **you** are on **your trip**; or
  - an Emergency Travel Document if your passport is lost, stolen or destroyed while you are on your trip; and
- the cost of the Emergency Travel Document.

#### The most we will pay

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

#### Special conditions

- You must report any loss to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- You must always take reasonable care of your passport and driving licence to keep them safe and take all reasonable steps to recover any passport or driving licence that is lost or stolen.

#### What is not covered

#### We will not cover:

- the excess amount. This is £50 for every claim for each insured person;
- anything mentioned in the General Exclusions section of this policy;
- any claim for loss or theft of a passport or driving licence that you
  do not report to the police within 24 hours of discovery or as soon as
  reasonably possible after that, or which is not supported by a police
  report; or
- · any claim for a passport or driving licence:
  - that you have left unattended unless it has been stolen from your locked personal accommodation, a safe or safety deposit box or motor vehicle; or
  - that is confiscated, detained or delayed by customs or other officials;
- any claim for costs relating to the purchase of a new replacement passport.

# **Section L Winter Sports Cover**

We will cover you for participating in winter sports activity and extend cover as outlined below.

#### a. Ski pack (hired ski equipment, ski school fees and lift passes)

#### What is covered

**We** will cover **you** for unused and non-refundable expenses of hired **winter sports equipment**, lessons from a ski school and ski lift passes if **you** are unable to ski as a result of **your** injury or illness.

# The most we will pay

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

### **Special conditions**

All claims for injury or illness must be supported by relevant medical certificates from a **doctor**, which must be obtained at **your** own expense as well as any other supporting documents that **we** reasonably require in support of **your** claim.

#### b. Winter sports equipment

#### What is covered

We will cover you:

- if winter sports equipment that you own or have hired is lost, stolen or accidentally damaged during your trip;
- for the hire of replacement winter sports equipment for the remainder of your trip if winter sports equipment that you own has been lost, stolen or accidentally damaged while on your trip, or if it is temporarily lost for more than four hours on your outbound trip; and
- if your lift pass is lost, stolen or accidentally damaged during your trip.

#### The most we will pay

The most we will pay for each insured person is:

- £400 for repair or replacement of winter sports equipment that you
  own or have hired. The amount we will pay for replacement of winter
  sports equipment will be today's value less a deduction for wear and
  tear and loss of value as follows:
  - Up to one year old
    Up to two years old
    Up to three years old
    Up to four years old
    Up to five years old
    Over five years old
    Over five years old
    No payment
- £200 for hire of replacement winter sports equipment because yours is lost, stolen, accidentally damaged or delayed.
- £200 for replacement of your lift pass.

# **Special conditions**

- You must report any theft or loss of winter sports equipment to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If your winter sports equipment is lost, stolen or damaged while
  it is in the care of an airline you must:
  - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
  - keep **your** tickets and luggage tags.
- If your winter sports equipment is lost, stolen or damaged while it is
  in the care of a transport or accommodation provider or an authority
  you must get a report from them.
- You must always take reasonable care of your winter sports
  equipment to keep it safe and take all reasonable steps to recover
  winter sports equipment that is lost or stolen.
- You must provide us with proof of ownership and value for the items of winter sports equipment for which you are claiming to substantiate your claim.

- · We will at our option either:
  - pay the cost of repairing or replacing the item; or
  - make a cash payment to you.

#### c. Piste closure

#### What is covered

**We** will cover **you** if all the pistes in **your** pre-booked resort are closed due to lack of snow, too much snow or adverse weather conditions.

# The most we will pay

The most we will pay for each insured person is:

- £10 per day for the extra costs of transport or lift passes to get you
  to an alternative site; or
- £30 per day compensation if there are no alternative sites available
   Up to £930 in total for each insured person per trip.

#### **Special conditions**

- You must provide confirmation that all the pistes are closed from your tour operator or local representative.
- This cover only applies where the dates of your trip are within the normal ski season as defined by the local piste authority.

#### d. Avalanche

#### What is covered

**We** will cover **you** for additional travel and accommodation expenses if **your** departure or arrival in **your** pre-booked resort is delayed by avalanche.

# The most we will pay

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

# What is not covered (applies to all Winter Sports Cover sections) We will not cover:

- the excess amount. This is £50 for every claim for each insured person under part b. Winter Sports Equipment only. No excess will be charged for claims for other parts of this section;
- · any expenses that you can recover from elsewhere;
- · anything mentioned in the General Exclusions section of this policy;
- any claim under part a. Ski pack where there is, or would be, no valid claim for that medical condition under Section D Emergency Medical and Related Costs;
- any claim for costs incurred as a result of an **anticipated event**;
- any claim as a result of you participating in any hazardous activity unless that hazardous activity had already been declared to us and accepted by us in writing;
- · any claim for winter sports equipment:
  - that is more than five years old; or
  - that is lost, stolen or damaged as a result of your deliberate, wilful or malicious act, carelessness or neglect;
  - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process;
- · that is left unattended in a motor vehicle
- any claim for piste closure where:
  - the date you became an insured person or the date when you booked your trip, whichever is later is less than 14 days before your departure date; or
  - the dates of your trip are outside the normal ski season as defined by the local piste authority.

# Part 4 - Optional Extra Covers

You are not automatically covered for the following sections. If you have any of these covers in force we will notify you by letter. You will have to pay an additional premium if you need any of these covers.

#### **Section M Business Cover**

**We** will extend cover provided by this **policy** as detailed in this section if **you** have added the Business Cover extension and this has been confirmed by **us** in writing.

# a. Business Equipment and Business Samples

#### What is covered

We will cover you if your business equipment or business samples are lost, stolen or accidentally damaged during your trip.

#### The most we will pay

The most **we** will pay for each **insured person** is £3,000. This is reduced to £1,000 for any one item (including items that form part of a pair or set of items).

# **Special conditions**

- You must report any theft or loss of business equipment or business samples to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If your business equipment or business samples are lost, stolen or damaged while they are in the care of an airline you must:
  - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
  - keep your tickets and luggage tags.
- If your business equipment or business samples are lost, stolen or damaged while they are in the care of a transport or accommodation provider or an authority you must get a report from them.
- You must always take reasonable care of your business equipment or business samples to keep them safe and take all reasonable steps to recover business equipment or business samples that are lost or stolen.
- You must provide us with proof of ownership and value for the items of business equipment or business samples for which you are claiming to substantiate your claim.
- · We will at our option either:
  - pay the cost of repairing or replacing the item; or
  - make a cash payment to **you**.
- We will not pay more than the market value of your business equipment or business samples at the time of the loss.

#### b. Hiring Replacements

# What is covered

We will cover you to hire emergency replacement business equipment for the remainder of your trip if business equipment that you own is lost, stolen or accidentally damaged during your trip, or if it is temporarily lost for more than four hours on your outbound trip.

#### The most we will pay

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

# **Special conditions**

- You must report any theft or loss of business equipment to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If your business equipment is lost, stolen or damaged while it is in the care of an airline you must:
  - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
  - keep **your** tickets and luggage tags.
- If your business equipment is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority you must get a report from them.

- You must always take reasonable care of your business equipment to keep it safe and take all reasonable steps to recover business equipment that is lost or stolen.
- We will at our option either:
  - pay the cost of repairing or replacing the item; or
  - make a cash payment to you.

# c. Business Colleagues

#### What is covered

**We** will cover **you** to be replaced by a colleague (return travel tickets only) if **you** are treated as an in-patient for at least three days while **you** are on a **trip** or **we** pay a claim under Section C Cutting Short Your Trip (after your trip has started) due to **your** death, injury or illness.

# The most we will pay

The most we will pay for each insured person is £1,500 for each insured person per trip.

#### **Special conditions**

- All claims for death, injury, illness or quarantine must be supported by relevant medical certificates from a doctor, which must be obtained at your own expense as well as any other supporting documents that we reasonably require in support of your claim.
- You must provide receipts for the travel tickets obtained for your colleague.

# What is not covered (applies to all Business cover sections) We will not cover:

- the excess amount. This is £50 for every claim for each insured person under part a. Business Equipment or Business Samples only.
   No excess will be charged for claims for other parts of this section;
- any expenses that **you** can recover from elsewhere;
- · anything mentioned in the General Exclusions section of this policy;
- any claim for costs incurred as a result of an anticipated event;
- any claim under part a. Business Equipment or Business Samples or part b. Hiring Replacements:
  - for items that are lost, stolen or damaged as a result of your deliberate, wilful or malicious act, carelessness or neglect;
  - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process;
  - that you do not report to the police as soon as reasonably possible or which is not supported by a police report;
  - for items that you have left unattended unless they have been stolen from your locked personal accommodation, a safe or safety deposit box or motor vehicle;
  - for valuable items that are left unattended in a motor vehicle;
  - for items that are confiscated, detained or delayed by customs or other officials; or
  - that is more specifically insured elsewhere; or
- any claim under part c. Business Colleagues where there is, or would be, no valid claim for that medical condition under Section D Emergency Medical and Related Costs or Section C Cutting Short Your Trip (after your trip has started).

#### **Section N Golf Cover**

**We** will extend cover provided by this **policy** as detailed in this section if **you** have added the Golf Cover extension and this has been confirmed by **us** in writing.

#### a. Golf Equipment

#### What is covered

**We** will cover **you** if **your golf equipment** is lost, stolen or accidentally damaged during **your trip**.

#### The most we will pay

The most we will pay for each insured person is £1,500.

#### **Special conditions**

- You must report any theft or loss of golf equipment to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If your golf equipment is lost, stolen or damaged while it is in the care
  of an airline you must:
  - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
  - keep your tickets and luggage tags.
- If your golf equipment is lost, stolen or damaged while it is in the care
  of a transport or accommodation provider or an authority you must
  get a report from them.
- You must always take reasonable care of your golf equipment to keep it safe and take all reasonable steps to recover golf equipment that is lost or stolen.
- You must provide us with proof of ownership and value for the items of golf equipment for which you are claiming to substantiate your claim.
- · We will at our option either:
  - pay the cost of repairing or replacing the item; or
  - make a cash payment to you.
- We will not pay more than the market value of your golf equipment at the time of the loss.

#### b. Hiring Replacements

#### What is covered

**We** will cover **you** to hire emergency replacement **golf equipment** for the remainder of **your trip** if **golf equipment** that **you** own is lost, stolen or accidentally damaged during **your trip**, or if it is temporarily lost for more than four hours on **your** outbound **trip**.

#### The most we will pay

The most we will pay for each insured person is £250.

# **Special conditions**

- You must report any theft or loss of golf equipment to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If your golf equipment is lost, stolen or damaged while it is in the care
  of an airline you must:
  - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
  - keep your tickets and luggage tags.
- If your golf equipment is lost, stolen or damaged while it is in the care
  of a transport or accommodation provider or an authority you must
  qet a report from them.
- You must always take reasonable care of your golf equipment to keep it safe and take all reasonable steps to recover golf equipment that is lost or stolen.

#### c. Cancellation or Curtailment

#### What is covered

We will extend the cover provided under Section A Cancelling Your Trip (before you are due to start your trip) and Section C Cutting Short Your Trip (after your trip has started) because you have an injury or illness that prevents you from playing golf. All limits, special conditions and restrictions in those sections continue to apply.

#### d. Green Fees

#### What is covered

**We** will cover **you** for **your** unused green fees that **you** have paid or legally have to pay that **you** are unable to use on **your trip** because:

- · you have an injury or illness that prevents you from playing golf; or
- you have a valid claim under one or more other section of this policy that prevents you from playing golf.

#### The most we will pay

The most we will pay for each insured person is £250 per trip.

#### **Special conditions**

- All claims for injury or illness must be supported by relevant medical certificates from a doctor, which must be obtained at your own expense.
- If your claim is as a result of cancellation or curtailment of your trip, you must provide us with a cancellation invoice, your unused tickets and ticket receipts, as well as any other supporting documents that we reasonably require in support of your claim.
- If your claim is as a result of a delay to the start of your trip, you must
  provide us with your booking invoice and travel itinerary showing your
  scheduled departure times along with the actual departure times and
  reason for the delay from the carrier as well as any other supporting
  documents that we reasonably require in support of your claim.

# What is not covered (applies to all Golf cover sections)

#### We will not cover:

- the excess amount. This is £50 for every claim for each insured person under part a. Golf Equipment only. No excess will be charged for claims for other parts of this section;
- · any expenses that you can recover from elsewhere;
- anything mentioned in the General Exclusions section of this policy;
- any claim for costs incurred as a result of an anticipated event;
- any claim under part a. Golf Equipment or part b. Hiring Replacements:
  - for items that are lost, stolen or damaged as a result of your deliberate, wilful or malicious act, carelessness or neglect;
  - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process;
  - that you do not report to the police within or as soon as reasonably possible after that, or which is not supported by a police report;
  - for items that you have left unattended unless they have has been stolen from your locked personal accommodation, a safe or safety deposit box or motor vehicle;
  - for items that are confiscated, detained or delayed by customs or other officials; or
  - that is more specifically insured elsewhere; or
- any claim under part c. Cancellation or Curtailment or part d. Green Fees where there is, or would be, no valid claim under any other section of this policy.

# **Section O Wedding Cover**

**We** will extend cover provided by this **policy** as detailed in this section if **you** have added the Wedding Cover extension and this has been confirmed by **us** in writing.

### a. Wedding Effects

#### What is covered

We will cover you if your wedding attire, rings for the ceremony or wedding gifts are lost, stolen or accidentally damaged during your trip.

### The most we will pay

The most we will pay for each insured couple is:

- £1,500 for wedding attire.
- £250 for rings for the ceremony.
- · £1,000 for wedding gifts.

#### **Special conditions**

- You must report any theft or loss of wedding effects to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If your wedding effects are lost, stolen or damaged while they are in the care of an airline you must:

- get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
- keep **your** tickets and luggage tags.
- If your wedding effects are lost, stolen or damaged while they are in the care of a transport or accommodation provider or an authority you must get a report from them.
- You must always take reasonable care of your wedding effects to keep them safe and take all reasonable steps to recover wedding effects that are lost or stolen.
- You must provide us with proof of ownership and value for the items of wedding effects for which you are claiming to substantiate your claim.
- · We will at our option either:
  - pay the cost of repairing or replacing the item; or
  - make a cash payment to **you**.
- We will not pay more than the market value of your wedding attire
  at the time of the loss.

# b. Photographs and Video Recordings

#### What is covered

We will cover you to:

- obtain reprinted photographs or duplicate video recordings if your original photographs or video recordings are lost, stolen or accidentally damaged during your trip; or
- hire an alternative professional to take photographs or video recordings if your pre-booked professional photographer is unable to fulfil their obligations to you due to illness, injury or unforeseen transport problems.

#### The most we will pay

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

#### **Special conditions**

- You must report any theft or loss of wedding photographs or video recordings to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If your wedding photos or video recordings are lost, stolen or damaged while they are in the care of an airline you must:
  - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
  - keep **your** tickets and luggage tags.
- If your wedding photographs or video recordings are lost, stolen or damaged while they are in the care of a transport or accommodation provider or an authority you must get a report from them.
- You must always take reasonable care of your wedding photographs or video recordings to keep them safe and take all reasonable steps to recover wedding photographs or video recordings that are lost or stolen.
- We will at our option either:
  - pay the cost of repairing or replacing the item; or
  - make a cash payment to you.

# What is not covered (applies to all Wedding cover sections) We will not cover:

- the excess amount. This is £50 for every claim for each insured couple;
- any expenses that you can recover from elsewhere;
- · anything mentioned in the General Exclusions section of this policy;
- any claim for costs incurred as a result of an anticipated event;
- any claim for wedding attire or wedding photographs or video recordings:
  - that are lost, stolen or damaged as a result of your deliberate, wilful or malicious act, carelessness or neglect;
  - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process;
  - that you do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report;

- that you have left unattended unless they have been stolen from your locked personal accommodation, a safe or safety deposit box or motor vehicle;
- valuable items that are left unattended in a motor vehicle;
- that are confiscated, detained or delayed by customs or other officials; or
- that is more specifically insured elsewhere.

# **General exclusions and General conditions**

#### General exclusions

General exclusions which apply to sections A to O. **You** are not covered for any of the following:

#### 1. War

We will not cover any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorism or terrorist acts. This exclusion does not apply to section D Emergency Medical and Related Costs or section E Personal Accident.

#### 2. Radioactivity and Pressure Waves

**We** will not cover any loss or damage to property or any direct or indirect loss, expense or liability caused by or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts; or
- pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

#### 3. Deliberate Acts

We will not cover any claim resulting from:

- · suicide or attempted suicide;
- · deliberately injuring yourself;
- putting yourself in danger that can reasonably be predicted (unless you were trying to save a person's life);
- · sexually transmitted diseases;
- you being under the influence or effect of alcohol or drugs (other than
  drugs taken under medical supervision and not for the treatment
  of drug addiction). We do not expect you to avoid drinking on your
  trip but we will not cover any claims where you have drunk so much
  alcohol that your judgement is seriously affected;
- you travelling in an aircraft other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft;
- · you breaking the law or being dishonest; or
- you travelling to a country or area where the Travel Advice Unit
  of the Foreign & Commonwealth Office (FCO) or the World Health
  Organisation (WHO) has advised against all travel before you
  departed on your trip.

# 4. Uninsured Costs

We will not cover any claim for:

- any loss not specifically covered by this policy (for example loss of earnings because you are not able to return to work after an injury or illness that happened on a trip or costs associated with returning your vehicle to your home area); or
- any payment that you would normally have to make during your trip.

#### 5. Events Beyond The Restrictions Of Your Policy

We will not cover any claim for:

- any claim relating to a trip outside the trip limits please see Period
  of insurance in the Definitions section;
- any claim where you no longer have a valid Royalties Gold Account under which you are entitled to receive the benefit of this policy;

- any claim where you are aged 70 years or over, unless you have a valid, current age extension at the date of the event leading to your claim;
- any claim where you have not paid the appropriate premium when due; or
- any claim relating to Part 4 Optional Covers or hazardous activities
  where the relevant cover has not been selected by you and/or the
  appropriate additional premium has not been paid.

#### **General conditions**

General conditions which apply to sections A to O.

# 1. Providing accurate information

You must take care to provide us with accurate information which is correct to the best of your knowledge.

You must tell us immediately if the state of health of any insured person changes; please refer to the Medical Declaration on page 12.

Failure to provide correct information or inform **us** of any changes could adversely affect **your policy**, including invalidating **your policy** and causing claims to be rejected or not fully paid.

#### 2. Notification of Claims

You must tell us as soon as reasonably possible about any event which may lead to a claim under this policy. If you receive any notice of prosecution, inquest or fatal accident inquiry or you are sent a writ, summons, claim or letter, you must send it to us, unanswered, as soon as possible. For claims under section G Legal Costs claims must be submitted no later than 180 days after the date you knew about or should have known about the event giving rise to the claim.

# 3. Claims Procedure - Our Rights and Your Obligations

#### · You must:

- not admit any liability for or negotiate to settle any claim without our written permission;
- give us any information and help we need.
- We are entitled to:
  - take over and carry out the negotiation, defence or settlement of any claim in your name;
  - take proceedings in your name to get back any money we have paid under this policy;
  - ask you to pay us back any amounts that we have paid to you that are not covered by this policy;
  - refuse to pay any claim where you have not provided sufficient receipts, bills or evidence to support your claim.

#### 4. Evidence Of Claims

- you or your legal representatives must provide at your own expense all certificates, information and evidence that we need in order to consider your claim;
- if your claim is for injury or illness we may ask for your permission that we may contact your doctor to get access to your medical records.
   If you refuse permission we may not be able to deal with your claim;
- we may arrange, at our own expense, for you to be medically examined on our behalf including post-mortem if you die.

#### 5. Duty Of Care

**You** must take all reasonable steps to prevent any loss, damage or accident involving **you** or **your baggage**.

#### 6. Cancellation

The account holder can cancel this policy at any time by telling us
either over the phone or in writing. However, this insurance is included
as an integral benefit with your Royalties Gold bank account. You do
not, therefore, pay a separate premium and would not receive any
refund as a consequence of cancelling the policy.

The account holder can cancel any upgrades or endorsements at any
time by telling us either over the phone or in writing. We will not refund
any premium unless the account holder cancels the relevant upgrade
or endorsement within 14 days from the date of purchase or renewal
or the date of receiving the relevant documents or renewal notice,
whichever is the later, and so long as no insured person has travelled
or made a claim.

#### 7. Fraud

You must be honest and truthful in your dealings with us at all times.

If you, any insured person or anyone acting on your behalf attempts to deceive us or knowingly makes a false claim, we have the right to 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 this 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.

#### 8. Other Insurances

If you have other insurance that covers the same loss, damage or liability, we will not pay more than our share of your claim. This does not apply to Section E Personal Accident. Please note: if you have a no claims discount (NCD) on your household insurance policy, any contribution we claim from your household insurer should not affect your NCD.

# 9. If You Have Not Paid Your Monthly Account Fee or Upgrade Or Endorsement Premium

**We** may refuse **your** claim or deduct any unpaid premiums from any claim payment **we** make to **you**.

#### 10. Automatic Renewal

We may automatically renew any upgrades or endorsements to your policy on the renewal date. If we plan to automatically renew, we will let you know we are planning to do this before your cover ends together with sending you details of the renewal premium. If you do not wish to renew your upgrade or endorsement you should let us know before the renewal date.

#### 11. Rights of Third Parties

Unless otherwise provided for in the **policy**, nothing in the **policy** is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

# **Your Information**

RBS and U K Insurance Limited (UKI) are aware of the trust you place in us when you buy our products and our responsibility to protect your information. This product is underwritten and administered by UKI. This notice describes who UKI are, why they need to collect your information and how they will use it.

RBS and UKI will share your information and this notice will tell you how UKI will process your data as well as with who and why they may share it.

#### 1 - Privacy

#### Why we need your information

**We** will use **your** information 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 vou with the service vou expect from us.

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.

# Who we will share your information with

Royalties Gold Account Travel Insurance is underwritten by U K Insurance Limited (UKI).

During the course of **our** dealings with **you we** may need to disclose some of **your** information to other insurers, third party underwriters, reinsurers, credit reference and fraud prevention and law prevention agencies and other companies that provide service to **us** or **you**, to:

- · assess financial and insurance risks;
- recover debt:
- · prevent and detect crime;
- develop our products, services, systems and relationships with you;
- · understand our customers' requirements;
- rate and price insurance.

We do not disclose your information to anyone else 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 make sure 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.

**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 agreement.

#### 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**. 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.

#### **Credit Reference Agencies**

UKI carries out a consumer search when any application for insurance is submitted. This is done using public data to evaluate insurance risks and no financial information is reviewed as part of this process. There is no visible credit footprint and after 12 months is automatically deleted.

#### 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:

The Data Protection Officer, 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; or
  - 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.

# How To Claim, How To Complain and Our Regulator

#### How To Claim, How To Complain and Our Regulator How to make a claim Please call While you are away: If you are injured or ill while you 0870 562 5555 +44 1252 740 441 from abroad are away, call our Emergency Assistance Service Lines are open 24 hours a day, 365 days a year 0870 562 5555 in the UK Non-emergency claims +44 1252 740 441 from abroad Lines are open 9am to 5pm Monday to Friday Legal Costs claims 0845 246 2070 in the UK +44 1275 557 950 from abroad Lines are open 24 hours a day, 365 days a year

#### How to complain

If you need to complain:

- For issues relating to the purchase or administration of your insurance (including any upgrades and endorsements) or a claim you have made:

   Please call us on 0870 562 5555.
  - If you wish to write, then please address your letter to Customer Relations, PO Box 1150, Churchill Court, Bromley BR1 9WA.
- You can refer complaints about claims under Section G to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The Arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If we cannot agree then we will ask the Chartered Institute of Arbitrators to decide. The Arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

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: Financial Ombudsman Service, Exchange Tower, London E14 9SR. Phone: 0800 023 4567 or 0300 123 9 123. **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. 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. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pra, or the Prudential Regulation Authority can be contacted on 020 7601 4878.

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 www.fscs.org.uk

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



# Braille, large print or audio format?

If you would like this information in Braille, large print or audio format please contact us on 03457 24 24 24 (Minicom 0800 404 6160).

Royalties Gold Account Travel Insurance is 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.

The Royal Bank of Scotland plc. Registered Office: 36 St. Andrew Square, Edinburgh EH2 2YB. Registered in Scotland No. 90312.