



# le shuttle insurance

## European Travel Insurance and European Motor Breakdown Cover Policy Terms and Conditions

eurotunnel.com/insurance  
+44 (0)3457 35 35 35



*Cover is only available if you are a resident of the UK, Channel Islands or Isle of Man.*

- > This document contains full details of both insurance policies.
- > Please refer to your policy schedule to ensure you have purchased the appropriate cover that you require.
- > Please read all insurance documents carefully.

**RAC**



Thank you for taking out Eurotunnel Le Shuttle European Travel Insurance and/ or Eurotunnel Le Shuttle European Motor Breakdown Cover, we hope that you will now have extra peace of mind whilst travelling on your journey.

This policy wording provides you with all the terms, conditions and exclusions of your insurance cover together with information you may need in case of an emergency or when assistance is required. **The policy contains different levels of cover, some of which only apply if you have paid the appropriate premium.**

Please read this document and your confirmation or policy schedule very carefully to ensure you understand what is and is not covered and that it meets your requirements. It is recommended that you take your schedule and/or email confirmation and these policy terms and conditions with you when you travel. If you have any questions about your insurance please contact Eurotunnel Le Shuttle on +44 (0)3457 35 35 35.

We hope you have a very enjoyable trip.



*Eurotunnel Le Shuttle Insurance Team*

Note

You will not be covered if you travel to or choose to remain in a country or region where the Foreign, Commonwealth & Development Office (FCDO) has advised against all travel or all but essential travel or where you have travelled against the advice of a local authority at your journey destination. For further details, visit [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice).

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## Emergency Assistance

24/7, 365 days a year

0203 4096 231

## Claims Team

09:00-17:00 Monday - Friday

You can submit your claim online at:

<https://uk.claims.axa.travel/>

## Benefit Table - European Travel Insurance

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions. The limits and excesses shown are per **person insured**.

Cover	Limit	Excess
<b>Avalanche/ Landslide</b>		
Avalanche/ Landslide, maximum in total per person	up to £250	-
Avalanche/ Landslide, per 24 hours	up to £50	-
<b>Business Colleague Replacement</b>		
Business Colleague Replacement	up to £1,500	£50
<b>Business Samples</b>		
Business Samples	up to £500	£50
<b>Baggage Delay</b>		
Baggage Delay, maximum per person	up to £250	-
Baggage Delay, maximum per 12 hours delayed	up to £125	-
<b>Baggage, Personal money, Travel Documents and Camping Equipment</b>		
Baggage, maximum in total per person	up to £2,000	£50
- Single Article Limit	up to £350	-
- Valuables Limit	up to £500	-
Personal money, maximum	up to £500	£50
- Cash limit	up to £250	-
- Cash limit for under 16s	up to £50	-
Travel Documents, maximum	up to £300	£50
Camping Equipment, maximum in total per person	up to £500	£50
<b>Unusable Caravan Cover</b>		
Unusable Caravan, maximum	up to £200	-
- per 24 hours, up to the maximum	up to £50	-
<b>Cancellation</b>		
Cancellation, maximum per person	up to £5,000	£50
Abandonment, maximum per person	up to £5,000	£50
<b>Curtailed</b>		
Curtailed, maximum per person	up to £5,000	£50
<b>Delayed Departure</b>		
Delayed Departure, maximum per person	up to £250	-
- Delayed Departure, maximum per 10 hours delayed	up to £30	-

<b>Emergency Medical Expenses</b>		
Emergency medical expenses and Repatriation expenses, maximum	up to £10,000,000	£50
Infants born following complications of pregnancy	up to £75,000	£50
Emergency Dental Expenses	up to £500	-
Funeral expenses and Repatriation of Mortal Remains	up to £1,500	-
<b>Hospital Benefit</b>		
Hospital Benefit, maximum	up to £600	-
- Maximum per day	up to £30	-
<b>Missed Departure</b>		
Missed departure, maximum per person	up to £500	-
<b>Overseas Legal Expenses</b>		
Overseas legal expenses, maximum	up to £25,000	-
<b>Personal Accident</b>		
Personal Accident, maximum	up to £20,000	-
Death	up to £10,000 (£2,500 if under 16 or over 65)	-
<b>Personal Liability</b>		
Personal Liability, maximum	up to £2,000,000	£250
<b>Pet Care</b>		
Boarding fees	up to £300	-
Vets fees	up to £200	£50
<b>Optional: Winter Sports</b>		
Owned Ski Equipment	up to £1,000	£50
Hired Ski Equipment	up to £300	£50
- Single Article Limit	up to £350	-
Ski Equipment Hire, maximum per person	up to £300	-
- Ski Equipment Hire, maximum per 24 hours delayed	up to £30	-
Ski Pack	up to £300	-
Piste Closure	up to £300	-
- Piste Closure, per day	up to £30	-

# About Your Cover

## Introduction

Thank **you** for choosing this cover.

This is **your** travel insurance policy wording. It contains details of cover, conditions and exclusions relating to each person named on **your** booking confirmation and is the basis on which all claims will be settled. This policy is a contract of insurance between the policyholder and the insurer.

**Your** booking confirmation and any endorsements are all part of the policy.

## Insurer

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, which is part of the AXA Group.

## Dual Insurance

If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to PERSONAL ACCIDENT).

## Age Limitations

### Single Trip Policies:

The maximum age limit for benefits is 85 years inclusive. If **you** reach the age of 86 during a **trip** cover will continue under those sections until the end of that **trip** but not thereafter.

### Annual Policies:

The maximum age limit for benefits is 69 years inclusive. If **you** reach the age of 70 during a **trip** cover will continue under those sections until the end of that **trip** but not thereafter.

## Important Information

1. Claims arising from any **pre-existing medical conditions** are not covered unless **we** receive written confirmation that **you** were fit to travel from a **medical practitioner**.

2. Claims arising when **you** are travelling against the advice of a **medical practitioner** (or would be travelling against the advice of a **medical practitioner** had **you** sought their advice) are not covered.
3. Claims arising when **you** are travelling with the intention of obtaining medical treatment or consultation abroad are not covered.
4. In case of any **medical emergency you** or the treating facility should contact **us** on 02034096231 as soon as possible. **You** would also need to contact **us** to report any loss, **theft** or damage.
5. If **you** need to **curtail your trip you** must contact **us** on 02034096231.
6. This policy will be governed by the laws of England and Wales.
7. **We** will only pay up to the single article limit for any **baggage** or **valuables** (including Ski Equipment/**Golf equipment**).
8. The duration of any single **trip** may not exceed 93 consecutive days. The duration of any annual multi **trip** may not exceed 31 consecutive days with a maximum 365 travel days in any 12 month period. Please note if **your trip** is longer than the maximum duration, benefits will not apply to any part of that **trip**. **Trips** must begin and end in **your country of residence**. **Trips** using one way or one way open tickets are not covered unless the outbound and inbound travel tickets have been purchased before the **trip** begins. Any **trip** solely within **your country of residence** is only covered where **you** are travelling more than 100 kilometres from **home** and have pre-booked at least two nights' stay at a registered accommodation provider rented for a fee.
9. Cover for Benefits in BAGGAGE DELAY, EMERGENCY MEDICAL EXPENSES, HOSPITAL BENEFIT, OVERSEAS LEGAL EXPENSES, PERSONAL LIABILITY, and WINTER SPORTS is excluded in the **country of residence**.
10. An **excess** applies to benefits in CANCELLATION, CURTAILMENT, EMERGENCY MEDICAL EXPENSES, BAGGAGE, PERSONAL MONEY, TRAVEL DOCUMENTS AND CAMPING EQUIPMENT, PERSONAL LIABILITY, PET CARE, BUSINESS COLLEAGUE REPLACEMENT and BUSINESS DOCUMENTS REPLACEMENT.

## Important Limitations Under Cancellation or Curtailment

This policy will not cover any claims under CANCELLATION OR CURTAILMENT arising from any **pre-existing medical condition** known to **you** prior to purchasing the policy or prior to booking any **trip** (whichever is the later), affecting any **close relative**, any **close business associate**, any person with whom **you** are travelling or any person with whom **you** have arranged to stay, if:

1. a terminal diagnosis had been received from a **medical practitioner**; or if
2. they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic; or if
3. during the 90 days immediately prior to **you** purchasing the policy or prior to booking any **trip** (whichever is later) they had required surgery, inpatient treatment or hospital consultations.

## Emergency Assistance

**Please Note:** Contact **us** on 02034 096 231

If **you** suffer any serious illness or accident which may lead to **your** admission to hospital before any plans are made for repatriation or if you need to **curtail your trip you** must contact **us**. **We** are open 24/7 for advice and will be able to assist in arranging repatriation and settling medical expenses directly with the treating facility. Any treatment in a private facility is not covered unless pre-authorised by **us**. If it is not possible to contact **us** before any treatment happens (for any immediate emergency treatment) please call **us** as soon as possible. For any outpatient treatment (where **you** are not admitted into hospital) or minor illness or injury (excluding fractures) **you** should pay for the treatment and claim it back from **us** when **you** are **home**.

## Medical assistance abroad

**We** will arrange transport **home** if this is considered **medically necessary**, or when **you** have news of a serious illness, injury or death of a **close relative** at **home**.

## Payment for Medical Treatment Abroad

If **you** are admitted to a hospital/clinic while outside **your country of residence**, **we** will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. **We** will also arrange transport **home** when this is considered **medically necessary**, or when **you** have news of serious illness, injury, or death of a **close relative** at **home**. Please contact **us** on 02034 096 231 as soon as possible. For simple out-patient treatment, **you** should pay the hospital/clinic yourself and claim back medical expenses from **us** on **your** return to **your country of residence**. Please be careful not to sign anything confirming **you** will pay for excessive treatment or charges. If in doubt regarding any requests, please call **us** for guidance.

## Reciprocal Health Agreements

### European Union (not including the EEA or Switzerland)

If **you** are travelling to countries within the European Union (EU), not including the EEA or Switzerland, **you** are strongly advised to obtain a Global Health Insurance Card (GHIC). **You** can apply for a GHIC either online at [www.ghic.org.uk](http://www.ghic.org.uk) or by telephoning 0300 330 1350. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a Global Health Insurance Card or private health insurance, **we** will not deduct the **excess** under EMERGENCY MEDICAL EXPENSES.

# Important Health Requirements

**You** must comply with the following conditions in order to have full cover under these benefits. If **you** do not comply **we** may refuse to deal with **your** claim or reduce the amount of any claim payment.

If at the time of purchasing **your** policy or booking **your trip** (whichever is later) you have any pre-existing medical conditions, **you** should discuss **your** travel plans in advance with your General Practitioner.

1. **You** will be covered for claims arising directly or indirectly from any **pre-existing medical conditions**, provided **your** General Practitioner can confirm that at the time of purchasing **your** policy or booking the **trip** (whichever is later):
  - you were fit to travel;
  - your medical condition(s) were stable and were not likely to worsen;
  - you had not been diagnosed as suffering from a terminal illness
  - you did not know that you would need medical treatment or consultation at any medical facility during your trip;
2. If **you** need to make a claim arising directly or indirectly from any **pre-existing medical conditions**, **your** General Practitioner will be asked to confirm all of the above in writing.
3. These benefits will not cover **you** if **you**:
  - are travelling against the advice of a **medical practitioner** (or would be travelling against the advice of a **medical practitioner** had **you** sought his/her advice);
  - are travelling with the intention of obtaining medical treatment or consultation abroad;

In addition, **you** will not be covered under EMERGENCY MEDICAL EXPENSES, or for CANCELLATION OR CURTAILMENT due to a medical reason, if **you**:

- are not a permanent resident of, and (where applicable) registered with a General Practitioner in **your country of residence**.

**Please Note:** Any **pre-existing medical conditions** are not covered unless **we** receive written confirmation at the point of claim, from a **medical practitioner**, that **you** were fit to travel.

- make a claim under CANCELLATION for any trips booked prior to the change in health, or
- continue to travel, but this policy will not cover **you** for any claims under EMERGENCY MEDICAL EXPENSES, CANCELLATION or CURTAILMENT where **your** General Practitioner has advised that **you** are not fit to travel, or
- cancel **your** policy and receive a proportionate refund provided **you** have not travelled, no claim has been made or is intended to be made, and no incident likely to give rise to a claim has occurred.

## Changes in Health

If your health changes after taking out this policy and the change means that a **medical practitioner** is unable to confirm all the points listed under 1 above, **you** can:



## Definitions

Any word or expression which relates to a definition will have the same meaning throughout the benefit schedule and will be highlighted in **bold**. There may also be specific definitions relating to that section of the policy, these will all be listed at the start of the policy section.

ADVERSE WEATHER CONDITIONS	RAIN, WIND, FOG, THUNDER OR LIGHTNING STORM, FLOOD, SNOW, SLEET, HAIL, HURRICANE, CYCLONE, TORNADO OR TROPICAL STORM WHICH IS NOT CAUSED BY OR HAS NOT ORIGINATED FROM A GEOLOGICAL OR CATASTROPHIC EVENT SUCH AS BUT NOT LIMITED TO AN EARTHQUAKE, VOLCANO OR TSUNAMI.
BAGGAGE	CLOTHING, PERSONAL EFFECTS, LUGGAGE AND OTHER ARTICLES WHICH BELONG TO <b>YOU</b> (EXCLUDING <b>VALUABLES</b> , SKI EQUIPMENT, <b>GOLF EQUIPMENT</b> , <b>PERSONAL MONEY</b> AND DOCUMENTS OF ANY KIND) AND ARE WORN, USED OR CARRIED BY <b>YOU</b> DURING ANY <b>TRIP</b> .
BENEFIT TABLE	THE TABLE LISTING THE BENEFIT AMOUNTS ON PAGE 2.
BODILY INJURY	AN IDENTIFIABLE PHYSICAL INJURY CAUSED BY A SUDDEN, VIOLENT, EXTERNAL, UNEXPECTED SPECIFIC EVENT. INJURY AS A RESULT OF <b>YOUR</b> UNAVOIDABLE EXPOSURE TO THE ELEMENTS SHALL BE DEEMED TO BE A <b>BODILY INJURY</b> .
CANCELLATION PERIOD	THE 14 DAYS FOLLOWING PURCHASE OF THE INSURANCE POLICY.
CLOSE BUSINESS ASSOCIATE	ANY PERSON WHOSE ABSENCE FROM BUSINESS FOR ONE OR MORE COMPLETE DAYS AT THE SAME TIME AS <b>YOUR</b> ABSENCE PREVENTS THE PROPER CONTINUATION OF THAT BUSINESS.
CLOSE RELATIVE	MOTHER, FATHER, SISTER, BROTHER, SPOUSE, OR FIANCÉ/FIANCÉE OR COMMON LAW PARTNER (ANY COUPLE, IN A COMMON LAW RELATIONSHIP LIVING PERMANENTLY AT THE SAME ADDRESS) DAUGHTER, SON, INCLUDING ADOPTED DAUGHTER OR SON, GRANDPARENT, GRANDCHILD, PARENT- IN-LAW, SON-IN-LAW, DAUGHTER-IN-LAW, SISTER-IN-LAW, BROTHER-IN-LAW, STEPPARENT, STEPCHILD, STEPSISTER, STEPBROTHER, FOSTER CHILD, LEGAL GUARDIAN, LEGAL WARD.
COMPLICATIONS OF PREGNANCY	THE FOLLOWING UNFORESEEN <b>COMPLICATIONS OF PREGNANCY</b> AS CERTIFIED BY A <b>MEDICAL PRACTITIONER</b> : TOXAEMIA; GESTATIONAL HYPERTENSION; PRE-ECLAMPSIA; ECTOPIC PREGNANCY; HYDATIDIFORM MOLE (MOLAR PREGNANCY); HYPEREMESIS GRAVIDARUM; ANTE PARTUM HAEMORRHAGE; PLACENTAL ABRUPTION; PLACENTA PRAEVIA; POST-PARTUM HAEMORRHAGE; RETAINED PLACENTA MEMBRANE; MISCARRIAGE; STILLBIRTHS; <b>MEDICALLY NECESSARY</b> EMERGENCY CAESAREAN SECTIONS/ <b>MEDICALLY NECESSARY</b> TERMINATION; AND ANY PREMATURE BIRTHS OR THREATENED EARLY LABOUR MORE THAN 8 WEEKS (OR 16 WEEKS IN THE CASE OF A MULTIPLE PREGNANCY) PRIOR TO THE EXPECTED DELIVERY DATE.
COUNTRY OF RESIDENCE	THE <b>UNITED KINGDOM</b> . <b>YOU</b> MUST HAVE A RESIDENTIAL ADDRESS THAT <b>YOU</b> CAN REFER TO WITHIN THE <b>UNITED KINGDOM</b> AND SHOULD BE REGISTERED WITH A GENERAL PRACTITIONER.
CURTALMENT/ CURTAIL	CUTTING SHORT <b>YOUR TRIP</b> BY RETURNING <b>HOME</b> DUE TO AN EMERGENCY AUTHORISED BY <b>US</b> .
EXCESS	THE FIRST AMOUNT, AS SHOWN IN THE <b>BENEFIT TABLE</b> , WHICH <b>YOU</b> WILL BE RESPONSIBLE FOR, PER <b>COVERED PERSON</b> , FOR EACH AND EVERY EVENT.
GOLF EQUIPMENT	GOLF CLUBS, GOLF BALLS, GOLF BAG, GOLF TROLLEY AND GOLF SHOES.
HOME	<b>YOUR</b> NORMAL PLACE OF RESIDENCE IN <b>YOUR COUNTRY OF RESIDENCE</b> .
HOMEWARD JOURNEY	TRAVELLING TO <b>YOUR HOME</b> ADDRESS IN <b>YOUR COUNTRY OF RESIDENCE</b> FROM <b>YOUR TRIP</b> DESTINATION.
LOSS OF LIMB	LOSS BY PHYSICAL SEVERANCE, OR THE TOTAL AND IRRECOVERABLE PERMANENT LOSS OF USE OR FUNCTION OF, AN ARM AT OR ABOVE THE WRIST JOINT, OR A LEG AT OR ABOVE THE ANKLE JOINT.
LOSS OF SIGHT	TOTAL AND IRRECOVERABLE <b>LOSS OF SIGHT</b> IN ONE OR BOTH EYE(S); THIS IS CONSIDERED TO HAVE OCCURRED IF THE DEGREE OF SIGHT REMAINING AFTER CORRECTION IS 3/60 OR LESS ON THE SNELLEN SCALE. (THIS MEANS BEING ABLE TO SEE AT 3 FEET OR LESS WHAT <b>YOU</b> SHOULD SEE AT 60 FEET.)

MANUAL WORK	ANY WORK ABOVE GROUND LEVEL; WORK USING CUTTING TOOLS, POWER TOOLS AND MACHINERY; WORK INVOLVING HANDS-ON INVOLVEMENT WITH THE INSTALLATION, ASSEMBLY, MAINTENANCE OR REPAIR OF ELECTRICAL, MECHANICAL OR HYDRAULIC PLANT; UNDERTAKING WORK OF A PLUMBER, ELECTRICIAN, LIGHTING OR SOUND TECHNICIAN, CARPENTER, PAINTER/DECORATOR OR BUILDER, OR MANUAL LABOUR OF ANY KIND, WITH THE EXCEPTION OF BAR AND RESTAURANT WORK, WAIT STAFF, CHALET, MAID, AU PAIR AND CHILD CARE, AND OCCASIONAL LIGHT <b>MANUAL WORK</b> AT GROUND LEVEL INCLUDING RETAIL WORK AND FRUIT PICKING.
MEDICAL EMERGENCY	A <b>BODILY INJURY</b> OR SUDDEN AND UNFORESEEN ILLNESS SUFFERED BY <b>YOU</b> WHILE <b>YOU</b> ARE ON A <b>TRIP</b> OUTSIDE <b>YOUR COUNTRY OF RESIDENCE</b> AND A REGISTERED <b>MEDICAL PRACTITIONER</b> TELLS <b>YOU</b> THAT <b>YOU</b> NEED IMMEDIATE MEDICAL TREATMENT OR MEDICAL ATTENTION.
MEDICALLY NECESSARY	REASONABLE AND ESSENTIAL MEDICAL SERVICES AND SUPPLIES, ORDERED BY A <b>MEDICAL PRACTITIONER</b> EXERCISING PRUDENT CLINICAL JUDGEMENT, NEEDED TO DIAGNOSE OR TREAT AN ILLNESS, INJURY, <b>MEDICAL CONDITION</b> , DISEASE OR ITS SYMPTOMS, AND THAT MEET GENERALLY ACCEPTED STANDARDS OF MEDICAL PRACTICE.
MEDICAL PRACTITIONER	A LEGALLY LICENSED MEMBER OF THE MEDICAL PROFESSION, RECOGNISED BY THE LAW OF THE COUNTRY WHERE TREATMENT IS PROVIDED AND WHO, IN RENDERING SUCH TREATMENT IS PRACTISING WITHIN THE SCOPE OF HIS/HER LICENCE AND TRAINING, AND WHO IS NOT RELATED TO <b>YOU</b> , ANY <b>TRAVELLING COMPANION</b> , OR ANY PERSON WITH WHOM <b>YOU</b> HAVE ARRANGED TO STAY.
OUTWARD JOURNEY	TRAVELLING FROM <b>YOUR HOME</b> OR BUSINESS ADDRESS IN <b>YOUR COUNTRY OF RESIDENCE</b> TO <b>YOUR TRIP</b> DESTINATION INCLUDING INTERNATIONAL FLIGHTS, SEA CROSSINGS OR RAIL JOURNEYS WHICH ARE BOOKED PRIOR TO <b>YOU</b> LEAVING <b>YOUR COUNTRY OF RESIDENCE</b> WHICH IS DIRECTLY RELATED TO THE OUTBOUND JOURNEY.
PAIR OR SET	ITEMS FORMING PART OF A SET OR WHICH ARE NORMALLY USED TOGETHER.
PERIOD OF COVER	<p><u>SINGLE TRIP</u> THE PERIOD OF THE <b>TRIP</b>, NOT EXCEEDING THE PERIOD SHOWN ON <b>YOUR</b> BOOKING CONFIRMATION. COVER FOR CANCELLATION OF <b>YOUR TRIP</b> BEGINS WHEN <b>YOU</b> PURCHASE THE POLICY AND ENDS AT THE START OF <b>YOUR TRIP</b>. ANY <b>TRIP</b> MAY NOT EXCEED 93 CONSECUTIVE DAYS. WINTER SPORTS COVER IS LIMITED TO 17 DAYS IN ANY ONE <b>TRIP</b> (IF <b>YOU</b> HAVE PAID THE APPROPRIATE WINTER SPORTS PREMIUM TO INCLUDE THIS COVER).</p> <p><u>ANNUAL MULTI-TRIP</u> THE PERIOD STATED IN <b>YOUR</b> BOOKING CONFIRMATION. DURING THIS PERIOD ANY <b>TRIP</b> MUST NOT EXCEED 31 CONSECUTIVE DAYS AND UP TO A MAXIMUM OF 183 DAYS IN ANY 12 MONTH POLICY PERIOD. WINTER SPORTS COVER IS LIMITED TO 17 DAYS ANY ONE <b>TRIP</b> AND MUST NOT EXCEED 183 DAYS IN ANY ONE POLICY PERIOD (IF <b>YOU</b> HAVE PAID THE APPROPRIATE WINTER SPORTS PREMIUM TO INCLUDE THIS COVER).</p> <p><u>EXTENSION TO THE PERIOD OF INSURANCE</u> THE <b>PERIOD OF COVER</b> IS AUTOMATICALLY EXTENDED FOR THE PERIOD OF THE DELAY IN THE EVENT THAT <b>YOUR</b> RETURN TO <b>YOUR COUNTRY OF RESIDENCE</b> IS UNAVOIDABLY DELAYED DUE A TO COVERED EVENT. ANY <b>TRIP</b> THAT HAD ALREADY BEGUN WHEN <b>YOU</b> PURCHASED THIS INSURANCE WILL NOT BE COVERED.</p>
PERMANENT TOTAL DISABLEMENT	DISABLEMENT WHICH, HAVING LASTED FOR A PERIOD OF AT LEAST 12 CONSECUTIVE MONTHS FROM THE DATE OF OCCURRENCE WILL, IN THE OPINION OF AN INDEPENDENT QUALIFIED SPECIALIST, PREVENT <b>YOU</b> FROM ENGAGING IN, OR GIVING ANY ATTENTION TO, ANY BUSINESS OR OCCUPATION FOR THE REMAINDER OF <b>YOUR</b> LIFE.
PERSONAL MONEY	BANK NOTES, CURRENCY NOTES AND COINS IN CURRENT USE, TRAVELLERS' AND OTHER CHEQUES, POSTAL OR MONEY ORDERS, PRE-PAID COUPONS OR VOUCHERS, TRAVEL TICKETS, HOTEL VOUCHERS, ALL HELD FOR PRIVATE PURPOSES.
POLICYHOLDER	THE LEAD TRAVELLER WHO PURCHASES THE INSURANCE POLICY FOR ALL <b>COVERED PERSON(S)</b> .

PRE-EXISTING MEDICAL CONDITION(S)	<ul style="list-style-type: none"> <li>• ANY PAST OR CURRENT <b>MEDICAL CONDITION</b> THAT HAS GIVEN RISE TO SYMPTOMS OR FOR WHICH ANY FORM OF TREATMENT OR PRESCRIBED MEDICATION, MEDICAL CONSULTATION, INVESTIGATION OR FOLLOW-UP/CHECK-UP HAS BEEN REQUIRED OR RECEIVED DURING THE 2 YEARS PRIOR TO <b>YOU</b> PURCHASING OR RENEWING THIS POLICY: AND</li> <li>• ANY CARDIOVASCULAR OR CIRCULATORY CONDITION (E.G. HEART CONDITION, HYPERTENSION, BLOOD CLOTS, RAISED CHOLESTEROL, STROKE, ANEURYSM) THAT HAS OCCURRED AT ANY TIME PRIOR TO <b>YOU</b> PURCHASING OR RENEWING THIS POLICY.</li> </ul>
MEDICAL CONDITION(S)	ANY MEDICAL OR PSYCHOLOGICAL DISEASE, SICKNESS, CONDITION, ILLNESS OR INJURY THAT HAS AFFECTED <b>YOU</b> OR ANY <b>CLOSE RELATIVE</b> , TRAVELLING COMPANION OR PERSON WITH WHOM <b>YOU</b> INTEND TO STAY WHILST ON <b>YOUR TRIP</b> OR <b>YOUR CLOSE BUSINESS ASSOCIATE</b> .
PUBLIC TRANSPORT	ANY TRANSPORT BY ROAD, RAIL, SEA OR AIR WITH A LICENSED CARRIER OPERATING A REGULAR AND/ OR CHARTER PASSENGER SERVICE ON WHICH <b>YOU</b> ARE BOOKED TO TRAVEL.
SPORTS AND ACTIVITIES	THE ACTIVITIES LISTED UNDER SPORTS AND ACTIVITIES ON PAGE 14.
STRIKE OR INDUSTRIAL ACTION	ANY FORM OF INDUSTRIAL ACTION WHICH IS CARRIED OUT WITH THE INTENTION OF STOPPING, RESTRICTING OR INTERFERING WITH THE PRODUCTION OF GOODS OR PROVISION OF SERVICES.
TERRITORIAL LIMITS	<p><b>TRIPS</b> TO THE FOLLOWING COUNTRIES WILL BE COVERED: ALBANIA, ANDORRA, ARMENIA, AUSTRIA, AZERBAIJAN, BELARUS, BELGIUM, BOSNIA AND HERZEGOVINA, BULGARIA, CHANNEL ISLANDS (BAILIWICKS OF GUERNSEY AND JERSEY), CROATIA, CYPRUS, CZECH REPUBLIC, DENMARK (INCLUDING FAROE ISLANDS), ESTONIA, FINLAND, FRANCE (INCLUDING CORSICA), GEORGIA, GERMANY, GIBRALTAR, GREECE (INCLUDING GREEK ISLES), HUNGARY, ICELAND, IRELAND, ISLE OF MAN, ITALY (INCLUDING AEOLIAN ISLANDS, SARDINIA, SICILY), KOSOVO, LATVIA, LIECHTENSTEIN, LITHUANIA, LUXEMBOURG, MALTA, MOLDOVA, MONACO, MONTENEGRO, NETHERLANDS, NORTH MACEDONIA, NORWAY, POLAND, PORTUGAL (INCLUDING AZORES, MADEIRA ISLANDS), ROMANIA, RUSSIA (WEST OF THE URAL MOUNTAINS), SAN MARINO, SERBIA, SLOVAKIA, SLOVENIA, SPAIN (INCLUDING BALEARIC ISLANDS, CANARY ISLANDS), SWEDEN, SWITZERLAND, TURKEY, UKRAINE, <b>UNITED KINGDOM</b> (ENGLAND, SCOTLAND, WALES, NORTHERN IRELAND, HEBRIDES, ISLE OF MAN, ORKNEY IS, SHETLAND IS) AND VATICAN CITY.</p> <p><b>PLEASE NOTE:</b> ANY <b>TRIPS</b> TO A COUNTRY, SPECIFIC AREA OR EVENT WHEN THE TRAVEL ADVICE UNIT OF THE FOREIGN, COMMONWEALTH &amp; DEVELOPMENT OFFICE (FCDO) OR REGULATORY AUTHORITY IN A COUNTRY TO/FROM WHICH <b>YOU</b> ARE TRAVELLING HAS ADVISED AGAINST ALL TRAVEL OR ALL BUT ESSENTIAL TRAVEL ARE NOT COVERED.</p>
TERRORISM	AN ACT, INCLUDING BUT NOT LIMITED TO THE USE OF FORCE OR VIOLENCE AND/OR THE THREAT THEREOF, OF ANY PERSON OR GROUP(S) OF PERSONS, WHETHER ACTING ALONE OR ON BEHALF OF OR IN CONNECTION WITH ANY ORGANISATION(S) OR GOVERNMENTS, COMMITTED FOR POLITICAL, RELIGIOUS, IDEOLOGICAL OR SIMILAR PURPOSES INCLUDING THE INTENTION TO INFLUENCE ANY GOVERNMENT AND/OR TO PUT THE PUBLIC, OR ANY SECTION OF THE PUBLIC, IN FEAR.
THEFT	ANY <b>THEFT</b> COMMITTED BY VIOLENCE, THREAT OF VIOLENCE, MUGGING, ASSAULT OR THROUGH BREAK IN BY A THIRD PARTY (A PERSON WHO IS NOT A RELATIVE, <b>CLOSE RELATIVE</b> OR TRAVEL COMPANION)

TRIP	<p>ANY HOLIDAY OR JOURNEY FOR BUSINESS OR PLEASURE MADE BY <b>YOU</b>, WITHIN THE <b>TERRITORIAL LIMITS</b>, WHICH BEGINS AND ENDS IN <b>YOUR COUNTRY OF RESIDENCE</b>, DURING THE <b>PERIOD</b></p> <p><b>OF COVER. TRIPS</b> USING ONE WAY OR ONE WAY OPEN TICKETS ARE NOT COVERED UNLESS THE OUTBOUND AND INBOUND TRAVEL TICKETS HAVE BEEN PURCHASED BEFORE THE <b>TRIP</b> BEGINS.</p> <p>ANY <b>TRIP</b> SOLELY WITHIN <b>YOUR COUNTRY OF RESIDENCE</b> IS ONLY COVERED WHERE <b>YOU</b> ARE TRAVELLING AT LEAST 100 KILOMETRES FROM <b>HOME</b> AND HAVE PRE-BOOKED AT LEAST TWO NIGHTS' STAY AT A REGISTERED ACCOMMODATION PROVIDER RENTED FOR A FEE.</p> <p><b>PLEASE NOTE:</b> ANY <b>TRIPS</b> TO A COUNTRY, SPECIFIC AREA OR EVENT WHEN THE TRAVEL ADVICE UNIT OF THE FOREIGN, COMMONWEALTH &amp; DEVELOPMENT OFFICE (FCDO) OR REGULATORY AUTHORITY IN A COUNTRY TO/FROM WHICH <b>YOU</b> ARE TRAVELLING HAS ADVISED AGAINST ALL TRAVEL OR ALL BUT ESSENTIAL TRAVEL ARE NOT COVERED.</p>
UNITED KINGDOM	ENGLAND, WALES, SCOTLAND AND NORTHERN IRELAND.
UNATTENDED	WHEN <b>YOU</b> ARE NOT IN FULL VIEW OF AND NOT IN A POSITION TO PREVENT UNAUTHORISED INTERFERENCE WITH <b>YOUR</b> PROPERTY OR VEHICLE.
UNDER THE INFLUENCE	IF A TOXICOLOGY HAS BEEN COMPLETED AND PRODUCES A RESULT ABOVE 0.02% BAC (BLOOD ALCOHOL CONTENT) OR DRUG SCREENING PROVES POSITIVE. IF A TOXICOLOGY HAS NOT BEEN COMPLETED, ANY REPORT FROM THE TIME OF THE INCIDENT CONFIRMING OR NOTING ANY SUSPICION OF <b>YOUR</b> CONSUMPTION/USE OF DRUGS OR ALCOHOL.
VALUABLES	JEWELLERY, PRECIOUS METALS OR PRECIOUS STONES OR ITEMS MADE FROM PRECIOUS METALS OR PRECIOUS STONES, WATCHES, FURS, LEATHER ARTICLES, PHOTOGRAPHIC- AUDIO- VIDEO- COMPUTER- TELEVISION- GAMES (INCLUDING BUT NOT LIMITED TO CDS, DVDS, MEMORY DEVICES AND HEADPHONES), TELESCOPES, BINOCULARS, LAPTOPS, TABLETS AND NOTEBOOKS, E-READERS, MP3/4 PLAYERS.
WE/US/OUR	THE SERVICE PROVIDER, ARRANGED BY INTER PARTNER ASSISTANCE S.A. UK BRANCH.
YOU/YOUR/COVERED PERSON(S)	<p><u>INDIVIDUAL:</u> THE <b>POLICYHOLDER</b>.</p> <p><u>COUPLE:</u> THE <b>POLICYHOLDER</b> AND THEIR SPOUSE OR PARTNER WHO ARE TRAVELLING ON THE SAME BOOKING AND IN THE SAME VEHICLE</p> <p><u>FAMILY:</u> THE <b>POLICYHOLDER</b> AND THEIR SPOUSE OR PARTNER AND UP TO 6 CHILDREN, WHO ARE TRAVELLING ON THE SAME BOOKING AND IN THE SAME VEHICLE</p> <p><u>SINGLE PARENT:</u> THE <b>POLICYHOLDER</b> AND UP TO 7 CHILDREN, WHO ARE TRAVELLING ON THE SAME BOOKING AND IN THE SAME VEHICLE</p> <p><u>GROUP:</u> UP TO 8 PEOPLE WHO ARE TRAVELLING ON THE SAME BOOKING AND IN THE SAME VEHICLE</p>

## Conditions of Cover

**You** must comply with the following conditions to have the full protection of this policy. If **you** do not comply **we** may at **our** option refuse to deal with **your** claim, or reduce the amount of any claim payment.

- You** must comply with **our** Important Health Requirements.
- The maximum age limit for benefits is:
  - 85 years inclusive for Single **Trips**.
  - 69 years inclusive for Annual **Trips**
- Cover for benefits in BAGGAGE DELAY, EMERGENCY MEDICAL EXPENSES, HOSPITAL BENEFIT, OVERSEAS LEGAL EXPENSES, PERSONAL LIABILITY and WINTER SPORTS is excluded in **your** country of residence.
- You** must take all reasonable care and precautions prevent a claim happening. **You** must act as if **you** are not covered and take steps to minimise **your** loss as much as possible and take reasonable steps to prevent a further incident and to recover missing property.
- If **you** need to **curtail your trip** **you** must contact **us** on 02034096231. **We** are open 24/7 for advice and assistance with **your** return **home**. **We** will also arrange transport **home** if **you** have news of serious illness, deterioration or death of a **close relative at home**.
- You** must tell **us** as soon as possible in the event of an emergency or if **you** are hospitalised (any outpatient treatment, minor illness or injury (excluding fractures) costs must be paid for by **you** and reclaimed).
- You** must pay the appropriate premium for the full number of days comprising **your** planned **trip**.
- We** ask that **you** notify **us** within 28 days of **you** becoming aware that **you** need to make a claim and that **you** return **your** completed claim form and any additional information to **us** as soon as possible.
- You** must report all incidents to the local police in the country where it occurs and obtain a crime or lost property report, which includes an incident number.
- You** must not abandon any property for **us** to deal with and keep any damaged items as **we** may need to see them.
- You** must provide all necessary documentation requested by **us** on page 34 at **your** expense. **We** may also request more documentation than what is listed to substantiate **your** claim. If **you** do not provide this any claim may be refused.
- You** or **your** legal representatives must send **us** at **your** own expense all information, evidence, medical certificates, original invoices, receipts, reports, assistance that may be needed including details of other insurance policies that may cover the claim. **We** may refuse to reimburse **you** for any expenses for which **you** cannot provide receipts or bills. Please keep copies of all documents sent to **us**.
- No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit here under to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, **United Kingdom** or United States of America.
- The policy **excess**, as and when applicable, will be deducted in respect of each **covered person** and each and every incident.
- You** must not admit, deny, settle, reject, negotiate or make any arrangement for any claim without **our** permission.
- You** must tell **us** and provide full details in writing immediately if someone is holding **you** responsible for damage to their property or **bodily injury** to them. **You** must immediately send **us** any writ or summons, letter of claim or other document relating to **your** claim.
- In the event of a claim and if **we** require it, **you** must agree to be examined by a **medical practitioner** of **our** choice, at **our** expense as often as may be reasonably necessary prior to paying a claim. In the event of **your** death **we** may also request and will pay for a post-mortem examination.
- If **we** provide transportation or settle **your** claim and as a result **you** have unused travel ticket(s) **you** must surrender those tickets to **us**. If **you** do not **we** will deduct the amount of those tickets from any amount paid to **you**.
- We** have the right, if **we** choose, in **your** name but at **our** expense to:
  - take over the settlement of any claim;
  - take legal action in **your** name to get compensation from anyone else for **our** own benefit or to get back from anyone else any payments that have already been made;
  - take any action to get back any lost property or property believed to be lost.
- If **you** or anyone acting for **you** in any respect, attempts to gain funds, information or other assets by deception or any other illegal means, including deliberate misrepresentation or omission of facts in order to misrepresent the true situation, this policy shall become void. **We** may inform the police and **you** must repay to **us** any amount already received under the policy.

21. If **we** pay any expense which is not covered, **you** must pay this back within one month of **our** asking.
22. **We** will make every effort to apply the full range of services in all circumstances as shown in the policy. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.
23. **You** must claim against **your** private health insurer, state health provider and/or other travel insurer first for any expenses.

## Sports & Activities

**You** are covered when participating in the following activities. Any SPORTS AND ACTIVITIES marked with \* is excluded under PERSONAL LIABILITY and PERSONAL ACCIDENT.

SPORTS AND ACTIVITIES are excluded if **your** participation in them is the sole or main reason for **your trip** (excluding Winter Sports **trips**).

- \*Abseiling
- \*Archery
- Badminton
- Baseball
- Basketball
- Bowling
- Camel Riding
- \*Canoeing (up to grade/class 3)
- \*Clay pigeon shooting
- Cricket
- \*Cross country skiing
- \*Elephant Riding
- \*Fell running
- \*Fencing
- Fishing
- Football
- \*Glacier Skiing
- \*Go- Karting
- Golf
- Hockey
- \*Horse Riding
- \*Horse Trekking
- \*Hot air ballooning
- Ice Skating (on recognised ski rinks)
- \*Jet Biking
- \*Jet Skiing
- Kitesurfing
- Monoskiing
- \*Mountain bicycling on tarmac
- Netball
- Orienteering
- \*Paintball
- Pony Trekking
- Racquetball

- Road Cycling
- Roller skating
- Rounders
- Running
- Sailing (within 20 Nautical Miles of the coastline)
- \*Sailing (outside 20 Nautical Miles of the coastline)
- Scuba Diving \*\* (see note below)
- \*Ski touring
- \*Skidoo/snowmobiling
- Skiing (on piste or off piste with a guide)
- \*Snowblading
- Snowboarding (on piste or off piste with a guide)
- Snowshoeing
- Squash
- Surfing
- Table Tennis
- Tennis
- \*Tobogganing
- Trampolining
- Trekking (up to 4000 metres without use of climbing equipment)
- Volleyball
- \*War games
- Water polo
- Water Skiing
- Wind Surfing
- Yachting (within 20 Nautical Miles of the coastline)
- \*Yachting (outside 20 Nautical Miles of the coastline)
- Zorbing

\*\* Scuba diving – **you** are only covered for scuba diving up to the depth of **your** qualification. **You** must hold the relevant qualification for **your** dive and be diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation.

**Please note:** **You** are not covered when participating in any training or qualification course.

# Your Benefits

## Avalanche/Landslide

### What is Covered

If access to or from **your** accommodation is blocked following an avalanche or landslide for more than 24 hours **We** will pay **you**:

- a. £50 for the first full 24 hours that **you** cannot access **your** accommodation for extra transport and accommodation costs which **you** have to pay to get to **your** final destination; and
- b. £50 for each additional 24 period for extra transport and accommodation costs which **you** have to pay to get to **your** final destination.

The maximum **we** will pay **you** per **trip** is £250;

Please refer to MAKING A CLAIM for the documents **you** would need to provide.

### What is Not Covered

1. Claims when avalanches or landslides occur after the pre-booked period of **your trip**.
2. Claims where **you** have not obtained written confirmation from the accommodation provider or the local highway authority confirming the dates applicable.
3. Any costs or charges for which the carrier or resort must, has or will reimburse **you** and all amounts paid in compensation by the carrier or resort.

Any claim where **your** accommodation hasn't been blocked for more than 24 hours from **your** start date. Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

# Baggage Delay

## What is Covered

Up to the amount shown in the **benefit table** in total for all **covered persons** travelling together, for the emergency replacement of clothing, medication and toiletries if the checked in **baggage** is temporarily lost in transit during the **outward journey** and not returned to **you** within 12 hours of **your** arrival, provided written confirmation is obtained from the airline, confirming the number of hours the **baggage** was delayed.

If the loss is permanent the amount will be deducted from the final amount to be paid under BAGGAGE, PERSONAL MONEY, TRAVEL DOCUMENTS AND CAMPING EQUIPMENT.

## Important Claim Conditions

1. **You** must obtain written confirmation from the carrier, confirming the number of hours the **baggage** was delayed. **You** must:
  - obtain a Property Irregularity Report from the airline or their handling agents
  - give written notice of the claim within the time limitations of the carrier and retain a copy.
  - retain all travel tickets and tags to submit with a claim.
2. All amounts are only for actual receipted expenses in **excess** of any compensation paid by the carrier. Please refer to MAKING A CLAIM for the documents **you** would need to provide

## What is Not covered

1. Claims which do not relate to **your outward journey** on a **trip** outside of **your country of residence**.
2. Claims due to delay, confiscation or detention by customs or other authority.
3. Claims arising from **baggage** shipped as freight or under a bill of lading.
4. Any costs or charges for which any carrier or provider must, has or will compensate **you**.
5. Reimbursement for items purchased after **your baggage** was returned.
6. Reimbursement where itemised receipts are not provided.
7. Claims where **you** do not obtain written confirmation from the carrier (or their handling agents), confirming the number of hours the **baggage** was delayed and when the **baggage** was returned to **you**.

8. Any purchases made outside of 4 days of the actual arrival at the destination.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Baggage, Personal Money, Travel Documents and Camping Equipment

### Definitions - Applicable to this Section

CAMPING EQUIPMENT	Tents, poles, guide ropes, tent pegs, ground sheets, sleeping bags, air mattresses, gas stoves, gas lights and mallet.
TRAVEL DOCUMENTS	Any valid identity document issued by a government or international treaty organization to facilitate the movement of individuals or small groups of people across international boundaries, following international agreements.

### What is Covered

#### Baggage

Up to the amount shown in the **benefit table** per **trip** for all **covered persons** travelling together, for the

accidental loss of, **theft** of or damage to **baggage** and **valuables**.

The amount payable will be the full replacement cost of **your items, with no depreciation or deductions for wear and tear**, or we may replace, reinstate or repair the lost or damaged **baggage or valuables**. The maximum **we will pay** for any one article, **pair or set of** articles is equal to the Single Item Limit shown in the **benefit table**.

The maximum **we will pay** for all **valuables** in total is equal to the **valuables** limit shown in the **benefit table**.

#### Personal Money

Up to the amounts shown in the **benefit table** per **trip** for all **covered persons** travelling together for the accidental loss of, **theft** of or damage to **personal money**.

**We will pay** up to the amounts shown in the **benefit table** under cash limit for bank notes and coins and up to the cash limit for under 16's if **you** are under the age of 16.

#### Travel Documents

Up to the amount shown in the **benefit table** for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of **your** lost or stolen **travel documents** as well as the pro- rata cost of the lost or stolen document.

Please refer to MAKING A CLAIM for the documents **you** would need to provide

#### Camping Equipment

Up to the amount shown in the **benefit table** per **trip** for all **covered persons** travelling together for the accidental loss of, **theft** of or damage to **your** owned or hired **camping equipment**.

### Important Claim Conditions

1. If **baggage** or **valuables** or **camping equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel **you** must report to them, in writing, details of the incident. **You** must obtain an official report from the local police within 24 hours.
2. If **baggage** or **valuables** or **camping equipment** is lost, stolen or damaged whilst in the care of an airline **you** must:
  - obtain a Property Irregularity Report from the airline at the airport when the incident occurs.



- give written notice of the claim to the airline within the time limitations of the carriage or the handling agents and please retain a copy.
  - retain all travel tickets and tags to submit with a claim.
3. **You** must provide an original receipt or proof of ownership for items to help to substantiate **your** claim.
  4. Any amounts paid under **BAGGAGE DELAY** will be deducted from the final amount to be paid under this section.
  9. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
  10. Any amounts already paid under **BAGGAGE DELAY**.
  11. All items used in connection with **your** business, trade, profession or occupation.
  12. Damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moths, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
  13. Depreciation in value, variations in exchange rates or loss due to error or omission by **you** or a third party.

## What is Not Covered

1. The **excess** as shown in the **benefit table** per **covered person** for each and every claim.
  2. Claims which are not supported by the proof of ownership or insurance valuation (obtained prior to the loss) of the item(s) lost, stolen or damaged.
  3. Incidents of loss or **theft of baggage** or **valuables** which are not reported to the local police within 24 hours of discovery and a written report is not obtained; A Holiday Representatives Report is not sufficient.
  4. Items damaged whilst **you** are on a **trip** when **you** do not obtain a damage/repair statement from an appropriate agent within 7 days of **your** return to **your country of residence**.
  5. Loss or damage due to delay, confiscation or detention by customs or other authority.
  6. Cheques, traveller's cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, if **you** have not followed the issuer's instructions.
  7. Claims relating to currency when **you** do not produce evidence of the withdrawal.
  8. Unset precious stones, contact or corneal lenses, non-prescription spectacles or sunglasses without a receipt, hearing aids, dental or medical fittings, cosmetics, perfumes, tobacco, vaporisers or E-cigarettes, drones, alcohol, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, surfboards/ sailboards, bicycles, marine equipment or craft or any related equipment or fittings of any kind and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage). Damage to china, glass (other than glass in watch faces, prescription spectacles and sunglasses, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, **theft**, or accident to the transportation vehicle or vessel in which they are being carried.
  15. **Valuables** or **personal money** or passports left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box. If items are stolen from a hotel safe or safety deposit box, any claims where **you** have not reported the incident to the hotel in writing and obtained an official report from the appropriate local authority.
  16. Claims arising from damage caused by leakage of powder or liquid carried within **baggage**.
  17. Claims arising from **baggage** shipped as freight
- Please refer to **CONDITIONS APPLICABLE TO ALL BENEFITS** and **EXCLUSIONS APPLICABLE TO ALL BENEFITS**.

## Business Colleague Replacement

### What is Covered

**We** will pay up to the amount shown in the **benefit table** in arranging for a business associate to take **your** place on a pre-arranged business **trip** in the event of:

1. Unforeseen illness, **bodily injury**, injury or death of **you**
2. **Your close relative** or **business associate** in **your country of residence** dies, is seriously injured or falls seriously ill.

**You** are unable to continue working on **your trip** following **your** return **home** after **your** covered treatment under **EMERGENCY MEDICAL EXPENSES**.

## What is Not Covered

1. Additional costs if **you** were totally disabled, hospitalised or **you** were on a waiting list to go into hospital at the time of arranging the **trip**.
2. The **excess** as shown in the **benefit table** per **covered person** for each and every claim.
3. Additional costs if **you** were aware of circumstances at the time of arranging the **trip** which could reasonably have been expected to give rise to a claim.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Business Samples

### Definitions - Applicable to this Section

BUSINESS SAMPLES	Any item carried by <b>you</b> which is directly related to <b>your</b> business and for the purpose of <b>your</b> journey.
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## What is Covered

1. Up to £500 per **trip** for the loss, **theft** of, or damage to **your business samples**.

Please refer to MAKING A CLAIM for the documents **you** would need to provide

## Important Claim Conditions

1. **You** must provide an original receipt or proof of ownership for items to help to substantiate **your** claim.

## What is Not Covered

1. the **excess** as shown in the **benefit table** per **covered person** for each and every incident.
2. Incidents of loss or **theft** of **business samples** which are not reported to the local police within 24 hours of discovery and a written report is not obtained; A Holiday Representatives Report is not sufficient.

3. computer equipment, (including laptop computers, hardware and software, peripherals and PDAs), communication devices, (including mobile phones) left **unattended** at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box;
4. any loss, **theft** of or damage to **business samples** during a journey, unless **you** report this to the carrier and get a property irregularity report at the time of the loss. Any claims for loss, **theft** or damage must then be made to the carrier within seven days;
5. any item, **business samples** where **you** are not able to provide proof of value (for example, original receipts);
6. any loss, **theft** of or damage to **business samples** shipped as freight or under a bill of lading;
7. Anything listed in WHAT IS NOT COVERED under BAGGAGE, PERSONAL MONEY, TRAVEL DOCUMENTS AND CAMPING EQUIPMENT, except for business samples.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Unusable Caravan Cover

### What is Covered

Up to the amount shown in the **benefit table** per **trip** for all **covered persons** travelling together for reasonable additional travel and accommodation expenses if the caravan being used on **your trip** is unusable due to **adverse weather conditions** at **your** pre-booked campsite.

Please refer to MAKING A CLAIM for the documents **you** would need to provide.

### What is Not Covered

1. Claims where **you** have not obtained confirmation from the campsite or booking provider in writing to confirm the number of days the caravan was unusable and the reason.
2. Any claim arising directly or indirectly from circumstances known to **you** prior to the date **you** purchased the policy or the time of booking or commencing any **trip** (whichever is later) which could reasonably have been expected to give rise to a claim.
3. Any costs or charges for which any campsite or booking provider must, has or will reimburse **you** and all amounts paid in compensation by the campsite.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Cancellation

### Definitions - Applicable to this Section

REGIONAL QUARANTINE	any period of restricted movement or isolation, including national lockdowns, within <b>your country of residence</b> or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.
PERSONAL QUARANTINE	a period of time where <b>you</b> are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

### What is Covered

Up to the amount shown in the **benefit table** per **trip** for all **covered persons** travelling together for irrecoverable unused travel and accommodation costs and any pre-paid excursions, tours or activities at **your trip** destination which **you** have paid or will have to pay for **covered persons** together with any reasonable additional travel expenses incurred if cancellation or rebooking of the **trip** is necessary and unavoidable as a result of any of the following changes in circumstances, which are beyond **your** control, and of which **you** were unaware at the time **you** booked **your trip** or began **your trip**, whichever is the later:

1. Unforeseen illness, injury, complication of pregnancy or death of **you**, a **close relative** or any person with whom **you** are travelling or staying during **your trip**.
2. Compulsory **personal quarantine**, jury service attendance or being called as a witness at a Court of Law (other than in an advisory or professional capacity) of **you** or **your** travelling companion(s).

3. The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which **you** are travelling advising against all travel or all but essential travel to the area **you** are travelling to/in, but not including where advice is issued due to a pandemic or **regional quarantine**, providing the advice came into force after **you** purchased this insurance or booked the **trip** (whichever is the later) and was within 21 days of **your** departure date.
4. The emergency services requesting **you** to remain at or subsequently return **home** due to serious damage to **your home** or business (where the **policyholder** is the owner, manager or principal of the business) caused by a third party that is not related to **you**.
5. **Your** redundancy where **you** are in permanent employment, and have passed **your** probationary period, with **your** employer.
6. If **you** or any travelling companion or person **you** are staying with on **your trip**, are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your/their authorised leave cancelled for operational reasons, provided that such cancellation or curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip** (whichever is the later).
7. **Abandonment:** If **your outward journey** on scheduled **public transport** is delayed at the final departure point for more than 24 hours from the scheduled time of departure due to **strike or industrial action; or adverse weather conditions; or mechanical breakdown of or a technical fault occurring in the scheduled public transport** on which **you** are booked to travel.
8. If the car which **you** intended to use for **your trip** is stolen, or damaged and is unroadworthy, within seven days of the original departure date, and repairs are unable to be completed by the day of departure, only the costs of an equivalent hire car will be covered and no cancellation costs will be paid.

Please refer to MAKING A CLAIM for the documents **you** would need to provide.

### What is Not Covered

1. Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO) (or any other equivalent government body in another country) advises against travel due to a pandemic.

2. The **excess** as shown in the **benefit table** per **covered person** for each and every claim.
3. Any **pre-existing medical conditions** are not covered unless **we** receive written confirmation that **you** were fit to travel from a **medical practitioner**.
4. Any claim relating to IVF treatment
5. Any unused or additional costs incurred by **you** which are recoverable from:
  - The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
  - The providers of the transportation, their booking agents, travel agent, compensation scheme.
  - **Your** credit or debit card provider or Paypal.
6. Claims where **you** have not provided the necessary documentation requested by **us**.
7. Any claim due to a **regional quarantine**.
8. Any claim arising directly or indirectly from circumstances known to **you** prior to the date **you** purchased the policy or the time of booking or commencing any **trip** (whichever is later) which could reasonably have been expected to give rise to a claim.
9. Any costs for cancellation or **curtailment** of the **trip** due to **bodily injury** or illness where **you** do not provide a medical certificate from the **medical practitioner** treating the injured/ill person, stating that it was necessary for **you** to cancel and prevented **you** from travelling or return to **your country of residence** due to **bodily injury** or illness.
10. Claims for travelling companions if they are not **covered persons**.
11. Any costs paid for using any airline mileage reward scheme, for example Avios (formerly air miles), or any card bonus point schemes, any Timeshare, Holiday Property Bond or other holiday point's scheme and/or any associated maintenance fees.
12. Any costs or charges for which the **public transport** provider will compensate **you**.
13. Claims where **you** have not complied with the terms of contract of the travel agent, tour operator or provider of transport.
14. **Strike or industrial action** or air traffic control delay existing or publicly declared by the date these benefits became effective or **you** booked **your trip** (whichever is the earlier).
15. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority, a Port Authority or any similar body in any country.
16. Any claim resulting from the failure of the provider of any service forming part of **your** booked **trip** to provide any part of **your** booked **trip** (apart from excursions) including error, insolvency, omission or default.
17. Any cancellation or **curtailment** caused by work commitment or amendment of **your** holiday entitlement by **your** employer unless **you** or any travelling companion or person **you** are staying with on **your trip** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your/their** authorised leave cancelled for operational reasons.
18. Any claim resulting from **your** inability to travel due to failure to hold, obtain or produce a valid passport or any required visas of any member of the travelling party.
19. Claims where **you** delay or fail to notify the travel agent, tour operator or provider of transport/ accommodation, at the time it is found necessary to cancel the **trip**. **Our** liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.
20. Claims for unused travel tickets to a destination where **we** have already paid for **your** alternative travel arrangements.
21. Claims for abandonment where **you** have not obtained confirmation from the carriers (or their handling agents) of the length and reason for the delay.
22. Any claim arising from **complications of pregnancy** which first arise before booking or paying for the **trip**, whichever is later
23. Any claim resulting from a change of plans due to **your** financial circumstances except if **you** are made redundant whilst in permanent employment with the same employer for 2 years or more
24. Claims where documented evidence that authorised leave is cancelled for unforeseen operational reasons is not provided.
25. Any rebooking costs that exceed the cost of **your** originally booked **trip**.
26. Claims where **you** have not checked in according to the itinerary supplied to **you**.
27. Abandonment after the first leg of a **trip**.
28. Any expenses when reasonable alternative travel arrangements have been made available within 24 hours of the scheduled departure time.
29. Any claims for abandonment under this section if **you** have claimed under MISSED DEPARTURE or under DELAYED DEPARTURE.
30. Any claim resulting from the delay or change to **your** booked **trip** because of Government action or restrictive regulations.
31. Any amount for which **you** have claimed under CURTAILMENT.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Curtailment

### You Must Always Contact us Before Curtailing Your Trip

Telephone Number 02034 096 231

## What is Covered

Up to the amount shown in the **benefit table** per **trip** for all **covered persons** travelling together for irrecoverable unused travel and accommodation costs and any pre-paid excursions, tours or activities at **your trip** destination which **you have** paid or will have to pay for **covered persons** together with any reasonable additional travel expenses incurred if the **trip** is **curtailed** before completion as a result of any of the following changes in circumstances, which are beyond **your** control, and of which you were unaware at the time **you** booked **your trip** or began **your trip**, whichever is the later:

1. Unforeseen illness, injury, complication of pregnancy or death of **you**, a **close relative** or any person with whom **you** are travelling or staying during **your trip**.
2. The emergency services requesting **you** to remain at or subsequently return **home** due to serious damage to **your home** or business (where the **policyholder** is the owner, manager or principal of the business) caused by a third party that is not related to **you**.
3. If **you** or any travelling companion or person **you** are staying with on **your trip**, are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled for operational reasons, provided that such cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip** (whichever is the later).
4. If access to or from **your** accommodation is blocked following an avalanche or landslide for more than 24 hours and the period of **your trip** is reduced by more than 25% of the original pre-booked duration.

Please refer to MAKING A CLAIM for the documents **you** would need to provide.

**PLEASE NOTE:** Reimbursement will be calculated strictly from the date **you** return to **your home** in **your country of residence**.

## What is not covered

1. Any claim where **you** do not get pre-authorisation from **us** before returning to **your country of residence**. **We** will confirm the necessity to return **home** before **curtailment** due to **bodily injury** or illness.
2. The **excess** as shown in the **benefit table** per **covered person** for each and every claim.
3. Any **pre-existing medical conditions** are not covered unless **we** receive written confirmation that **you** were fit to travel from a **medical practitioner**.
4. Any claim relating to IVF treatment
5. Claims where **you** have not provided the necessary documentation requested by **us**.
6. Any claim arising directly or indirectly from circumstances known to **you** prior to the date **you** purchased the policy or the time of booking or commencing any **trip** (whichever is later) which could reasonably have been expected to give rise to a claim.
7. Any costs for cancellation or **curtailment** of the **trip** due to **bodily injury** or illness where **you** do not provide a medical certificate from the **medical practitioner** treating the injured/ill person, stating that it was necessary for **you** to cancel and prevented **you** from travelling or return to **your country of residence** due to **bodily injury** or illness.
8. Claims for travelling companions if they are not **covered persons**.
9. Any costs paid for using any airline mileage reward scheme, for example Avios (formerly air miles), or any card bonus point schemes, any Timeshare, Holiday Property Bond or other holiday point's scheme and/or any associated maintenance fees.
10. Any costs or charges for which the **public transport** provider will compensate **you**.
11. Claims where **you** have not complied with the terms of contract of the travel agent, tour operator or provider of transport.
12. **Strike or industrial action** or air traffic control delay existing or publicly declared by the date these benefits became effective or **you** booked **your trip** (whichever is the earlier).
13. Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority, a Port Authority or any similar body in any country.
14. Any claim resulting from the failure of the provider of any service forming part of **your** booked **trip** to provide any part of **your** booked **trip** (apart from excursions) including error, insolvency, omission or default.

15. Any cancellation or **curtailment** caused by work commitment or amendment of **your** holiday entitlement by **your** employer unless **you** or any travelling companion or person **you** are staying with on **your trip** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled for operational reasons.
16. Any claim resulting from **your** inability to travel due to failure to hold, obtain or produce a valid passport or any required visas of any member of the travelling party.
17. Any unused or additional costs incurred by **you** which are recoverable from:
  - The providers of the accommodation, their booking agents, travel agent or other compensation scheme.
  - The providers of the transportation, their booking agents, travel agent, compensation scheme.
  - **Your** credit or debit card provider or Paypal.
18. Any costs for transportation and/ or accommodation not arranged by **us** or incurred without **our** prior approval.
19. Any claim arising from **complications of pregnancy** which first arise before departing on **your trip**.
20. Any amount for which **you** have claimed under CANCELLATION.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Delayed Departure

### What is Covered

If **you** have arrived at the terminal and have checked in or attempted to check in during **your outward journey** or **homeward journey** and the departure of **your** pre-booked scheduled **public transport** is delayed at the final departure point for more than 6 hours from the scheduled departure time due to:

1. **strike or industrial action**; or
2. **adverse weather conditions**; or
3. mechanical breakdown of or a technical fault occurring in the scheduled **public transport** on which **you** are booked to travel;

**we** will pay **you**:

- a. £30 for the first full 10 hours that **your** departure is delayed, and
- b. £30 for each additional full 10 hour period of delay. The maximum **we** will pay **you** per **trip** is £250;

**PLEASE NOTE:** If after a minimum of 24 hours delay on **your outward journey** and the period of **your trip** is reduced by more than 25% of the original pre-booked duration, **you** may choose to submit an abandonment claim under CANCELLATION. A refund or alternative compensation must initially be sought from the travel provider.

Please refer to MAKING A CLAIM for the documents **you** would need to provide.

### What is Not Covered

1. Any costs or charges for which any carrier or provider must, has or will reimburse **you** and all amounts paid in compensation by the carrier.
2. Claims where **you** have not checked in or attempted to check in according to the itinerary supplied to **you**. **You** must also arrive at the departure point before the advised departure time.
3. Claims where **you** have not complied with the terms of contract of the travel agent, tour operator or provider of transport.
4. Claims where **you** have not obtained confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
5. **Strike or industrial action** or air traffic control delay which had commenced or for which the start date had been announced before **you** made **your** travel arrangements for **your trip**, and/or **you** purchased the policy.
6. Withdrawal from service (temporary or otherwise) of **public transport** on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
7. Any claim where **you** have not been delayed for more than 10 hours of the scheduled departure time.
8. Any claims for delayed departure under this section if **you** have claimed under MISSED DEPARTURE or CANCELLATION OR CURTAILMENT.
9. Privately chartered flights.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

# Emergency Medical Expenses

## This is Not Private Medical Insurance

If **you** become unexpectedly ill, injured or have a complication of pregnancy and **you** require in-patient treatment, repatriation or it is likely that the costs will exceed £500 then **you** must contact **us** on 02034 096 231.

**We** may:

- move **you** from one hospital to another; and/or
- return **you** to **your home** in **your country of residence**; or move **you** to the most suitable hospital in **your country of residence**;

at any time, if **us** and the treating **medical practitioner** believes that it is **medically necessary** and safe to do so. If **our** Chief Medical Officer advises a date when it is feasible and practical to repatriate **you**, but **you** choose not to be repatriated, **our** liability to pay any further costs under this section after that date will be limited to what **we** would have paid if **your** repatriation had taken place.

## What is Covered

Up to the amount shown in the **benefit table** for costs incurred outside **your country of residence** for:

1. All reasonable and necessary expenses which arise as a result of a **medical emergency** involving **you**. This includes medical practitioners' fees, hospital expenses, medical treatment and all the costs of transporting **you** to the nearest suitable hospital, when deemed necessary by a recognised **medical practitioner**.
2. All reasonable and necessary emergency medical expenses for all infants born following **complications of pregnancy** during a **trip**. Claims involving multiple births are considered to be one event.
3. Emergency dental treatment for the immediate relief of pain and/or emergency repairs to dentures or artificial teeth solely to relieve distress in eating.
4. With **our** prior authorisation, additional travelling costs to repatriate **you** to **your home** when recommended by **our** Chief Medical Officer, including the cost of a medical escort if necessary. Repatriation expenses will be in the identical class of travel utilised on the **outward journey** unless **we** agree otherwise.
5. With **our** the prior authorisation and if deemed **medically necessary** by **our** Chief Medical Officer:

- all necessary and reasonable accommodation (room only) and travel expenses incurred if it is **medically necessary** for **you** to stay beyond **your** scheduled return date, and including travel costs, back to **your country of residence** if **you** cannot use **your** original ticket.
  - all necessary and reasonable accommodation (room only) and travel expenses incurred by any one other person if required on medical advice to accompany **you** or escort a child **home** to **your country of residence**.
  - all necessary and reasonable accommodation (room only) and travel expenses for a friend or **close relative** to travel from **your country of residence** to escort **covered persons** under the age of 18 to **your home** in **your country of residence** if **you** are physically unable to take care of them and are travelling alone. If **you** cannot nominate a person **we** will then select a competent person. If the original pre-booked return ticket(s) for the child cannot be used, **we** will pay for economy one way travel to return the child to the **home**. **We** will not pay for travel and/or accommodation that has not been arranged through **us** or incurred without **our** prior approval.
6. If **you** die abroad:
    - cremation or burial charges in the country in which **you** die; or
    - transportation charges for returning **your** body or ashes back to **your country of residence**.

Please refer to MAKING A CLAIM for the documents **you** would need to provide

## What is Not Covered

1. The **excess** as shown in the **benefit table** per **covered person** for each and every claim or used the Global Health Insurance Card (GHIC) and it has been accepted by the treating facility.
2. Any claim arising from any **pre-existing medical conditions** are not covered unless **we** receive written confirmation that **you** were fit to travel from a **medical practitioner**.
3. Claims where **you** unreasonably refuse the medical repatriation services **we** agree to provide and pay for under this policy. If **you** choose alternative medical repatriation services **you** must notify **us** in writing in advance and it will be at **your** own risk and own cost.
4. Any costs **you** incur outside **your country of residence** after the date **our** Chief Medical Officer tells **you** should return **home** or **we** arrange for **you** to return **home**. (**Our** liability to pay further costs under this section after that date will be limited to what **we** would have paid if **your** repatriation had taken place).



5. Any treatment which is not a surgical or medical procedure with the sole purpose of curing or relieving acute unforeseen illness or injury.
6. Any expenses which are not usual, reasonable or customary to treat **your bodily injury** or illness.
7. Any treatment or diagnostic testing that was pre-planned or pre-known by **you**.
8. Any form of treatment or surgery which in the opinion of **our** Chief Medical Officer can be reasonably delayed until **your** return to **your country of residence**.
9. Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside **your country of residence** unless stolen or damaged.
10. Additional costs arising from single or private room accommodation.
11. Treatment or services provided by a private clinic or hospital, health spa, convalescent or nursing **home** or any rehabilitation centre unless agreed by **us**.
12. Treatment costs for cosmetic reasons unless **our** Chief Medical Officer agrees such treatment is necessary as a result of an accident covered by this policy.
13. Any expenses incurred after **you** have returned to **your country of residence** unless previously agreed to by **us**.
14. Any claim arising from **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
15. The cost of flight tickets exceeding economy class for an accompanying non-medical escort in the event of medical repatriation (any increase in cost due to requested upgraded flight tickets must be at the personal expense of the person(s) travelling).
16. The cost of dental treatment involving the provision of dentures, artificial teeth or the use of precious metals and not for the immediate relief of pain.
17. Any costs incurred in Australia where **you** would have been eligible and had the opportunity to enrol in the Medicare scheme and **you** have failed to do so.
18. Costs of telephone calls, other than calls to **us** notifying them of the problem for which **you** are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
19. Air-sea rescue costs.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Hospital Benefit

### What is Covered

If **we** accept a claim under EMERGENCY MEDICAL EXPENSES, we will also pay **you** up to the amount shown in the **benefit table** for incidental expenses for each continuous 24 hour period that **you** have to spend in hospital as an in-patient outside **your country of residence**.

Please refer to MAKING A CLAIM for the documents **you** would need to provide

### What is Not Covered

1. Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or **medical condition** which necessitated **your** admittance into hospital.
2. Any additional period of hospitalisation relating to treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Missed Departure

### What is Covered

If **you** arrive at the airport, port or rail terminal too late to commence **your** international **trip** as a result of:

- a. The failure of other scheduled **public transport**; or
- b. An accident to or breakdown of the vehicle in which **you** are travelling or a major event causing serious delay on the roads on which **you** are travelling;
- c. unexpected adverse weather

**we** will reimburse **you** up to the amount shown in the **benefit table** per **trip** for all **covered persons** travelling together, for additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or connecting flights outside **your country of residence**.

**PLEASE NOTE:** Claims are strictly calculated from the time of **your** scheduled departure to the time of **your** actual departure.

Please refer to MAKING A CLAIM for the documents **you** would need to provide.



## What is Not Covered

1. Claims where **you** have not allowed sufficient time (i.e. a reasonable period of time as allowed on a recognised itinerary/route map for the journey based on the method of transport to arrive in time for check-in) for the scheduled **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.
2. Claims where **you** have not provided a written report from the carrier confirming the length and reason for the delay.
3. Costs in excess of the original provider's alternative arrangements for expenses incurred where **you** take alternative transportation.
4. All amounts paid in compensation by the carrier.
5. Claims where **you** have not retained and provided original receipts for costs above £5.
6. Breakdown of any vehicle in which **you** are travelling if the vehicle is owned by **you** and has not been serviced properly and maintained in accordance with the manufacturer's instructions.
7. Claims where **you** have not obtained a written report from the police or emergency service, or a repairers report and/or receipt within 7 days of **you** returning **home** if the vehicle **you** are travelling in breaks down or is involved in an accident.
8. Withdrawal from service (temporary or otherwise) of **public transport** on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
9. Any claims for missed departure under this section if **you** have claimed under CANCELLATION or DELAYED DEPARTURE.
10. Any expenses when reasonable alternative travel arrangements have been made available by the **public transport** operator within 12 hours of the actual departure time or actual connecting flight time.
11. Privately chartered flights.
12. **Strike or industrial action** which had commenced or for which the start date had been announced before **you** made **your** travel arrangements for **your trip**, and/or **you** purchasing the policy.
13. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled departure time or within 12 hours of an actual connecting flight arrival time.

14. Denied boarding due to **your** drug or alcohol abuse or **your** inability to provide a valid passport, visa or other documentation required by the **public transport** operator.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Overseas Legal Expenses

### Definitions - Applicable to this Section

ADVISER	specialist solicitors or their agents.
ADVISER'S COST	reasonable fees and disbursements incurred by the adviser with <b>our</b> prior written authority. Legal and accounting expenses shall be assessed on the standard basis and third party costs shall be covered if awarded against <b>you</b> and paid on the standard basis of assessment.
PANEL	<b>our</b> panel of advisers who may be appointed by <b>us</b> to act for <b>you</b> .

### What is Covered

Up to the amount shown in the **benefit table** for legal costs to pursue a civil action for compensation if someone else causes **your bodily injury**, illness or death during **your trip**. **We** will also pay reasonable costs for an interpreter **we** have selected for court proceedings.

### How We Settle Legal Expenses Claims

**We will** appoint a member of **our panel** to handle **your case**. However, should **you choose** to appoint an **adviser** to act on **your behalf**, **you must** notify **us immediately** to that effect. **We will**, upon receipt of **your notice**, advise **you of any conditions concerning such** appointment.

Please refer to MAKING A CLAIM for the documents **you** would need to provide

## Special Conditions

1. **You** must notify **us** of claims as soon as reasonably possible and in any event within 90 days of **you** becoming aware of an incident which may generate a claim.
2. **We** will provide **you** with a claim form which must be returned promptly with all information **we** require. **You** must supply at **your** own expense all of the information which **we** require to decide whether a claim may be accepted.
3. **We** will only authorise a legal adviser if there is a reasonable prospect of success.
4. **We** will only be liable for **adviser's** costs for work expressly authorised by **us** in advance in writing and undertaken where there are reasonable prospects of success. In the event that **you** instruct an **adviser** of **your** choice instead of the **panel adviser** appointed by **us**, **your adviser's** costs will be covered to the extent that they do not exceed **our** standard **panel adviser's** costs.
5. **We** will not initiate legal proceedings in more than one country for the same occurrence.
6. **We** may choose to conduct legal proceedings in the United States of America or Canada under the contingency fee system operating in those countries.

## What is Not Covered

1. Any claim where **we** think there is not more than a 51% chance of **you** winning the case or achieving a reasonable settlement.
2. Costs or expenses incurred before **we** accept **your** claim in writing.
3. Claims not notified to **us** within 90 days of the incident or as soon as reasonably possible.
4. Claims against a carrier, the travel or holiday agent or tour operator arranging any **trip**, **us**, **your** employer, **us** or **our** agents.
5. Claims against someone **you** were travelling with or another **covered person**.
6. Legal action where in **our** opinion the estimated amount of compensation is less than £ 750 or where **you** do not have a reasonable chance of success.
7. Actions undertaken in more than one country.
8. Lawyers' fees incurred on the condition that **your** action is successful.
9. Penalties or fines which a Court awards against **you**.
10. Claims by **you** other than in **your** private capacity.
11. Any claims occurring when travelling in **your country of residence**.

## 12. Anything listed in EXCLUSIONS APPLICABLE TO ALL BENEFITS.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Personal Liability

### What is Covered

Up to the amount shown in the **benefit table**, against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any event occurring during a **trip** outside of **your country of residence** in respect of accidental:

1. **Bodily injury**, death, illness or disease to any person who is not in **your** employment or who is not a relative, **close relative** or member of **your** household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of **you**, a relative, **close relative**, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

Please refer to MAKING A CLAIM for the documents **you** would need to provide

## Important Claims Conditions

1. **You** must give **us** written notice as soon as possible of any incident, which may give rise to a claim.
2. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** written consent.
3. **We** will be entitled if **we** so desire to take over and conduct in **your** name the defence of any claims for indemnity or damages or otherwise against any third party. **We** shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** shall give **us** all necessary information and assistance which **we** may require.
4. In the event of **your** death, **your** legal representative(s) will have the protection of the **benefit table** provided that such representative(s) comply (ies) with the terms and conditions outlined in this document.

## What is Not Covered

1. The **excess** as shown in the **benefit table** per **covered person** for each and every claim.
2. Compensation or legal costs arising from:
  - a. Liability which has been assumed by **you** which would not apply had **you** not agreed to take on the liability.
  - b. Pursuit of any business, trade, paid or unpaid voluntary work, profession or occupation or the supply of goods or services.
  - c. Ownership, possession or use of firearms, vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
  - d. The transmission of any communicable disease or virus.
  - e. Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where **we** will not pay for the first £250 of each and every claim arising from the same incident).
  - f. **Your** criminal, malicious or deliberate acts.
  - g. Punitive or exemplary damages

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Personal Accident

### What is Covered

Up to the amount shown in the **benefit table**, if **you** suffer a **bodily injury** caused by an accident during a **trip**, which within 12 months directly results in **your**

- Death; or
- **Loss of sight**; or
- **Loss of limb**; or
- **Permanent total disablement**

If **you** suffer from **loss of limb** or **loss of sight**, the following amounts may be paid, but in any case will not exceed 100% of the benefit amount for **permanent total disablement**.

Loss of:	Benefit Amount
Both hands	100% of the <b>Permanent total disablement</b> Benefit
Both feet	
Entire sight in both eyes	
One hand and one foot	
One hand or foot and the entire sight of one eye	

One hand	50% of the <b>Permanent total disablement</b> Benefit
One foot	
The entire sight of one eye	

Please refer to MAKING A CLAIM for the documents **you** would need to provide

### Important Claims Conditions

1. **Our medical practitioner** may examine **you** as often as may be reasonably necessary prior to paying a claim.
2. The benefit is not payable under **permanent total disablement**, until one year after the date **you** sustain **bodily injury**.
3. **We** will not pay more than;
  - one benefit for the same **bodily injury**

### What is Not Covered

1. Any **pre-existing medical conditions** are not covered unless **we** receive written confirmation that **you** were fit to travel from a **medical practitioner**.
2. Any claim when **you** are not travelling on **public transport**
3. Any disability or death that is caused by a worsening of physical health (e.g. a stroke or a heart attack) and not as a direct result of a **bodily injury**.
4. Payment under **permanent total disablement** one year before the date **you** sustain **bodily injury**.
5. Normal and habitual travel between **you home** and place of employment or second residence will not be considered as a covered **trip**.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Pet Care

### What is Covered

1. Up to the amount shown in the **benefit table** for additional kennel/cattery fees incurred for every complete 24 hour period that **you** are delayed after receiving in-patient hospital treatment which is covered under EMERGENCY MEDICAL EXPENSES.

- If **you** domestic dog or cat is admitted to a veterinarian's surgery as an in-patient for treatment following injuries received in an accident while **you** are on a **trip**, **we** will reimburse **you** up to the amount shown in the **benefit table**.

Please refer to MAKING A CLAIM for the documents **you** would need to provide.

## What is Not Covered

- Any claim arising from **your bodily injury**, illness or disease that is not covered under EMERGENCY MEDICAL EXPENSES.
- The **excess** as shown in the **benefit table** per **covered person** for each and every claim.
- Any claim where **your** pet's stay does not exceed the pre-booked period of accommodation.
- Any claim where **you** have not provided written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.
- Any pre-existing conditions of the pet.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Winter Sports

Only Operative if Marked As Active On Your Booking Confirmation.

### Definitions - Applicable to this Section

SKI EQUIPMENT	skis and snowboards (including bindings), ski boots, snowboard boots and ski poles.
SKI PACK	ski lift pass, ski school fees and hired ski equipment, all pre-paid.

## Ski Equipment, Hired Ski Equipment And Ski Equipment Hire

### What is Covered

### Ski Equipment And Hired Ski Equipment

Up to the amount shown in the **benefit table** for the accidental loss of, **theft** of or damage to **your** own **ski equipment** or hired **ski equipment**. The maximum **we** will pay for any one article, **pair** or **set** of articles is shown in the **benefit table**. Hired **ski equipment** is limited to **your** liability as specified in the hire agreement.

The amount payable will be the value at time of purchase less a deduction for wear and tear based on the age of the property as shown in the table below, (or if the item can be repaired economically **we** will pay the cost of repair only).

Ski equipment up to 1 year old	90% of purchase price
Ski equipment up to 2 year old	70% of purchase price
Ski equipment up to 3 year old	50% of purchase price
Ski equipment up to 4 year old	30% of purchase price
Ski equipment up to 5 year old	20% of purchase price
Ski equipment over 5 years old	No payment

Please refer to MAKING A CLAIM for the documents **you** would need to provide.

## Ski Equipment Hire

### What is Not Covered

- The **excess** as shown in the **benefit table** per **covered person** for each and every claim.
- Anything listed in WHAT IS NOT COVERED under BAGGAGE AND PERSONAL MONEY, TRAVEL DOCUMENTS AND CAMPING EQUIPMENT.

3. Any claim where **you** do not provide original receipts.
4. Any claims occurring when travelling in **your country of residence**.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Ski Pack

### What is Covered

**We** will pay **you** up to the amount shown in the **benefit table** for the unused portion of **your ski pack** that **you** are contracted to pay before the incident occurred, following **your bodily injury** or illness. Partial unused days will not be considered.

Please refer to MAKING A CLAIM for the documents **you** would need to provide.

### What is Not Covered

1. The **excess** as shown in the **benefit table** per **covered person** for each and every claim.
2. Any **pre-existing medical conditions** are not covered unless **we** receive written confirmation that **you** were fit to travel from a **medical practitioner**.
3. Claims where **you** do not provide written confirmation from a **medical practitioner** that such **bodily injury** or illness prevented **you** from using your **ski pack**.
4. Claims where **you** do not provide confirmation that no refund is available for the unused **ski pack** elements.
5. Any claims occurring when travelling in **your country of residence**.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

## Piste Closure

### What is Covered

If **you** are prevented from skiing (excluding cross country skiing) at the pre-booked resort for more than 24 consecutive hours, due to insufficient snow or unexpected adverse weather causing a total closure of the lift system (other than baby drags and lifts used for transport within the resort by non-

skiers), **we** will pay **you** up to the amount shown in the **benefit table** for the cost of transport and lift pass charges for travel to and from an alternative site.

If no alternative sites are available **we** will pay **you** a cash benefit up to the amount shown in the **benefit table**. Please refer to MAKING A CLAIM for the documents **you** would need to provide.

## What is Not Covered

1. **Trips** to resorts outside their published ski season.
2. **Trips** where **you** have not pre-booked at least one nights' accommodation.
3. Claims when closure of a lift system occurs after the pre-booked period of **your trip**.
4. Claims where **you** have not obtained a written confirmation from the resort management of the piste conditions confirming the closure of the facilities, the reason for closure and the dates applicable.
5. Any claims occurring when travelling in **your country of residence**.
6. Any costs where transport, compensation or alternative skiing facilities are provided to **you**.
7. **Trips** in the Northern Hemisphere before 1st November and after 31st March
8. **Trips** in the Southern Hemisphere before 1st May and after 30th September.

Please refer to CONDITIONS APPLICABLE TO ALL BENEFITS and EXCLUSIONS APPLICABLE TO ALL BENEFITS.

# Exclusions Applicable to All Benefits

These exclusions apply throughout **your** policy. **We** will not pay for claims arising directly or indirectly from:

1. Any **pre-existing medical conditions** are not covered unless **we** receive written confirmation that **you** were fit to travel from a **medical practitioner**.
2. Under all sections, any claim arising from a reason not listed in WHAT IS COVERED.
3. Claims where **you** have not provided the necessary documentation requested by **us** on page 31 at **your** expense. **We** may also ask for more documentation than what is listed to substantiate **your** claim.
4. **Your** engagement in or practice of: **manual work**, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised two or three wheeled vehicles unless an applicable current driving licence is held allowing the use of such vehicles in **your country of residence** and **your trip** destination and a crash helmet is worn (see the SPORTS AND ACTIVITIES Section on page 14) professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, track- driving, or any tests for speed or endurance.
5. **Your** participation in or practice of any other sport or activity unless shown as covered without charge in the SPORTS AND ACTIVITIES on list page 14. SPORTS AND ACTIVITIES are only covered on an incidental, non-competitive and non-professional basis. Under no circumstances will any claims arising from any activities not listed be covered regardless of whether undertaken as part of an organised excursion or event.
6. **Your** pursuit of Winter sports unless the appropriate additional premium has been paid and WINTER SPORTS is shown on **your** booking confirmation. However, even if WINTER SPORTS cover is included **you** are still not covered for the following activities: **you** skiing against local authoritative warning or advice, off piste skiing or snowboarding where an avalanche warning of more than 2 is in place, ski stunting, free-style skiing, ice hockey, bobbing, tobogganing, heli skiing, ski acrobatics, ski flying, ski jumping, ski mountaineering, snowcat skiing, snow carting or the use of bob sleighs, luges or skeletons.
7. Any claim resulting from **you** attempting or committing suicide; deliberately injuring yourself; using any drug not prescribed by a **medical practitioner**, being addicted to, abusing or being **under the influence** of drugs, or alcohol.
8. Self-exposure to needless peril (except in an attempt to save human life).
9. Any claim resulting from **your** involvement in a fight except in self-defence.
10. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
11. **Your** own unlawful action or any criminal proceedings against **you** or any loss or damage deliberately carried out or caused by **you**.
12. Any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples of such loss, damage or additional expenses would be the cost incurred in preparing a claim, loss of earnings, loss or costs incurred arising from the interruption of **your** business, inconvenience, distress, or loss of enjoyment.
13. Operational duties of a member of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under CANCELLATION OR CURTAILMENT.
14. Any claim where **you** are entitled to indemnity under any other insurance, including any amounts recoverable from any other source, except in respect of any **excess** beyond the amount which would have been covered under such other insurance, or any amount recoverable from any other source, had these benefits not been effected.
15. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all travel or all but essential travel.
16. **You** climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
17. Any costs **you** would have been required or been expected to pay, if the event resulting in the claim had not happened.
18. Any circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this policy.
19. Costs of telephone calls or faxes, internet charges unless they are documented as costs to contact **us**.
20. A condition for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
21. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution,

insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under EMERGENCY MEDICAL EXPENSES, HOSPITAL BENEFIT and PERSONAL ACCIDENT unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

22. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
23. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
24. No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit here under to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, **United Kingdom** or United States of America.
25. Any claim within **your country of residence** for BAGGAGE DELAY, EMERGENCY MEDICAL EXPENSES, HOSPITAL BENEFIT, OVERSEAS LEGAL EXPENSES, PERSONAL LIABILITY and WINTER SPORTS.
26. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.

## Getting in Contact

### How to Make A Claim

In the event of an emergency **you** should call **us** on 02034096231.

For all other claims please call **our** claims helpline on 02034096231 (Monday - Friday 09:00 - 17:00) to obtain a claim form.

Alternatively complete the online claims form at <https://uk.claims.axa.travel/>

**You** will need to give:

- **your** name
- **your** policy number
- brief details of **your** claim.

**We** ask that **you** notify **us** within 28 days (unless otherwise stated) of **you** becoming aware of needing to make a claim and return the completed claim forms with any additional requested documentation as soon as possible.

Please keep a copy of all documents sent to **us**. To help **us** agree a quick and fair settlement of a claim, it may sometimes be necessary for **us** to appoint a claims handling agent.

**You** will need to obtain some information about **your** claim while **you** are away. **We** may ask for more documentation than what is listed below to substantiate **your** claim. If **you** do not provide the necessary documentation **your** claim could be refused. Below is a list of the documents required to assist **us** to deal with **your** claim as quickly as possible.

### For All Claims

- **Your** original booking invoice(s) and travel documents showing the dates of travel and booking date.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance that may also cover the incident.
- Any documentation **you** have to substantiate **your** claim
- For all claims relating to illness or injury a medical certificate will need to be completed by the treating **medical practitioner** treating **you**, a **close relative**, or any person with whom **you** are travelling or staying with. Or any claims due to a death **we** will require a medical certificate from the **medical practitioner** treating **you**, a **close relative**, or any person with whom **you** are travelling or staying with and a copy of their death certificate.
- Original receipts or proof of ownership for stolen, lost or damaged item(s)

### Avalanche/ Landslide

- Written confirmation from the accommodation provider or the local highway authority confirming the dates applicable.

### Unusable Campsite Cover

- Written confirmation from the campsite or booking provider in writing to confirm the number of days the caravan was unusable and the reason.

## Cancellation

- Original cancellation invoice(s) detailing all cancellation charges incurred and any refunds given.
- To submit a claim for abandonment after 24 hours delay **you** must obtain a written report from the carrier confirming the length and reason for the delay.
- If **your** claim relates to other covered circumstances **we** will detail what documents **you** would need to provide in the claim forms.

## Curtailment

- Original receipt or booking invoice for new flight
- Original booking invoice for any unused pre-paid excursions confirming date and amount paid.
- For all claims relating to illness or injury a medical certificate will need to be completed by the treating **medical practitioner** treating **you**, a **close relative**, or any person with whom **you** are travelling or staying with during the **trip**. If **you** are curtailing due to a death **we** will require a medical certificate from the **medical practitioner** treating **you**, a **close relative**, or any person with whom **you** are travelling or staying with during the **trip** and a copy of their death certificate.

## Missed Departure

- Proof of reason for missed departure:
  - Failure of **public transport** – letter confirming length and reason of delay.
  - Breakdown – report from the breakdown company showing date and what was wrong with vehicle.
  - Motorway Problem – Highways agency printout of that date or written confirmation from the police showing location, duration and reason for delay.
- Evidence of additional travel/ accommodation expenses incurred as a result of missed departure.

## Delayed Departure

- Written confirmation from carrier (or their handling agents) confirming length and reason for delay.
- Original receipts for purchases of refreshments and meals, or additional accommodation if necessary.

- If after 24 hours delay on **your** initial outbound journey **you** choose to cancel, a cancellation invoice and letter from carrier confirming length and reason for delay.

## Baggage Delay

- Property Irregularity Report (PIR) from the carrier or their handling agents.
- Letter from airline confirming reason and length of delay and when item(s) were returned to **you**.
- Original itemised receipts for any emergency purchases made.

## Baggage, Personal Money, Travel Documents And Camping Equipment

- If **your baggage** or **personal money** or **camping equipment** is lost or stolen a police report confirming **you** reported the incident to the police within 24 hours of **you noticing the item(s) missing**.
- If **your** travel documents is lost or stolen a police or embassy report confirming **you** reported to the local authorities within 24 hours of **you** noticing the documents missing.
- If lost or damaged by the carrier please obtain a PIR (Property Irregularity Report) and letter from the airline confirming the item(s) lost. Please also keep all luggage tags where possible.
- If **personal money** was lost or stolen a police report confirming what happened and what was lost, and any bank statements/ bureau de change receipt as proof of ownership.
- A damage report and repair estimate for damaged item(s)
- Keep any damaged items beyond repair as **we** may need to inspect them.
- Original receipts for any additional accommodation or travel expenses incurred.

## Emergency Medical Expenses

- In case of any **medical emergency you** must contact **us** on 02034096231 as soon as possible.
- For outpatient treatment (excluding fractures) **you** should pay for the treatment. Please keep all original receipts and obtain a medical report from the hospital confirming the illness or injury, any treatment and admission and discharge dates if applicable.
- A medical report from the **medical practitioner** confirming the treatment and medical expenses.



- If there are any outstanding expenses please send a copy of the outstanding bill. Please also mark on it that it remains outstanding.
- If **you** incur any additional expenses after **our** prior authorisation please provide these receipts.

## Hospital Benefit

- Original receipts for any incidental expenses incurred.
- Medical report confirming the dates of admission and discharge.

## Personal Accident

- Detailed explanation of the circumstances surrounding the incident, including photographs and video evidence (if this applies)
- A medical certificate from the **medical practitioner** to confirm the extent of the injury and treatment given including hospital admission/discharge.
- A death certificate (where applicable),
- Full details of any witnesses, providing written statements where possible.

## Personal Liability

- Detailed explanation of the circumstances surrounding the incident, including any photographs and video evidence (where applicable).
- Every writ, summons, or other correspondence received from a third party.
- Full details of any witnesses, providing written statements where possible.

## Overseas Legal Expenses

- Detailed explanation of the circumstances surrounding the incident, including any photographs and video evidence (where applicable).
- Any writ, summons, or other correspondence received from a third party.
- Full details of any witnesses, providing written statements where possible.

## Winter Sports

### Ski Pack

- Written confirmation from the business **you** purchased the ski pack through and that no refund is available for the unused elements.
- **You** must obtain written confirmation from a **medical practitioner** that the **bodily injury** or illness stopped the use of the ski pack

## Ski Equipment

- If lost or stolen a police report confirming **you** reported the incident to the police within 24 hours of noticing the item(s) missing.
- If lost or damaged by the carrier please obtain a PIR (Property Irregularity Report) and letter from the airline confirming the item(s) lost. Please also keep all luggage tags where possible.
- A damage report and repair estimate for damaged item(s)
- Keep any damaged items beyond repair as **we** may need to inspect them.
- All hire receipts and luggage labels/tags (where applicable)

## Piste Closure

Written confirmation from the resort management confirming the closure of facilities and the dates applicable.

## Complaints Procedure

**We** make every effort to provide **you** with the highest standards of service. If on any occasion **our** service falls below the standard **you** would expect **us** to meet, the procedure below explains what **you** should do.

**You** can contact the Complaints Team, who will arrange an investigation on **your** behalf, on: 02034096231.

If, after **our** investigation is complete, it is impossible to reach an agreement, **you** may have the right to make an appeal to the by writing to:

The Financial Ombudsman Service Exchange  
Tower Harbour Exchange Square London  
E14 9SR

Tel: 0300 123 9123 or 0800 023 4567

Fax: 020 7964 1001

Email : [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

These procedures do not affect **your** right to take legal action.

## Compensation Scheme

In the unlikely event that Inter Partner Assistance S.A UK Branch is unable to meet its obligations, **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS.

Their contact details are Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, United Kingdom.

Call: 0800 678 1100 or 020 7741 4100, Fax: 020 7741 4101

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Cancellation of Your Policy

### Statutory Cancellation Rights

**You** may cancel this policy within 14 days of receipt of the policy documents (the **Cancellation period**) by writing to or calling **us** during the **Cancellation period**. Any premium already paid will be refunded to **you** providing **you** have not travelled and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. Any Cancellations after this 14 day period will not be refunded.

### Cancellation Outside The Statutory Period

**You** may cancel this policy at any time after the **Cancellation period** by writing to **us**. If **you** cancel after the

**Cancellation period** no premium refund will be made.

**We** reserve the right to cancel the policy by providing 21 days notice by registered post to **your** last known address. No refund of premium will be made.

### Non Payment Of Premiums

**We** reserve the right to cancel this policy immediately in the event of non payment of the premium.

## Use Of Your Personal Data

By providing **your** personal information in the course of purchasing this policy and using **our** services, **you** acknowledge that **we** may process **your** personal information. **You** also consent to **our** use of **your** sensitive information. If you provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice available at [www.axa-assistance.com/en.privacypolicy](http://www.axa-assistance.com/en.privacypolicy).

Processing **your** personal information is necessary in order to provide **you** with an insurance policy and other services. **We** also use **your** data to comply with **our** legal obligations, or where it is in **our** legitimate interests when managing **our** business. If **you** do not provide this information **we** will be unable to offer **you** a policy or process **your** claim.

**We** use **your** information for a number of legitimate purposes, including:

- Underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention.
- Use of sensitive information about the health or vulnerability of **you** or others where relevant to any claim or assistance request, in order to provide the services described in this policy. By using **our** services, **you** consent to **us** using such information for these purposes.
- Monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control.
- Technical studies to analyse claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory). Detailed analysis on claims to better monitor providers and operations. Analysis of customer satisfaction and construction of customer segments to better adapt products to market needs.
- Obtaining and storing any relevant and appropriate supporting evidence for **your** claim, for the purpose of providing services under this policy and validating **your** claim.
- Sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

**We** may disclose information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law.

**We** will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

When carrying out these activities, **we** may transfer **your** personal information outside the UK or the European Economic Area (EEA). Where this happens **we** will make sure that the appropriate safeguards have been implemented to protect **your** personal information. This includes ensuring similar standards to the UK and EEA are in force and placing the party **we** are transferring personal information to under contractual obligations to protect it to adequate standards.

**We** keep **your** personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this notice and in order to comply with **our** legal and regulatory obligations.

**You** are entitled to request a copy of the information **we** hold about **you**. **You** also have other rights in relation to how **we** use **your** data, as set out in **our** website privacy notice. Please let **us** know if **you** think any information **we** hold about **you** is inaccurate so that **we** can correct it.

If **you** want to know how to make a complaint to the UK Information Commissioner or have any other requests or concerns relating to **our** use of **your** data, including obtaining a printed copy of the website privacy notice please write to **us** at:

Data Protection Officer AXA

106-108 Station Road Redhill

RH1 1PR

Email:

[dataprotectionenquiries@axa-assistance.co.uk](mailto:dataprotectionenquiries@axa-assistance.co.uk)

# European Motor Breakdown Cover

## RAC Contact information

	Telephone	In Writing
Breakdown in the UK	0333 070 2673	
Breakdown in Europe		
Calling from Europe	+33 487 25 71 24	
Calling from a French landline (freephone)	0800 290 112	
Calling from the Republic of Ireland (freephone)	1 800 535 005	
Bringing your vehicle back to the UK after a breakdown	0330 159 0342	
European Legal Care	0333 202 2981	
Claim Form Requests		
From the UK	0330 159 0337	europeanclaims@rac.co.uk
From Europe	+44 161 332 1040	www.rac.co.uk/european-claimform
Hearing assistance	Telephone prefix 18001 to access Typetalk or text us on 07855 828282	

## Eurotunnel Contact information

Eurotunnel Customer Services	03457 35 35 35	Eurotunnel UK Terminal Ashford Road Folkestone Kent CT18 8XX  Customer.support@eurotunnel.com
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## Telephone charges

Please note that **we** do not cover the cost of making or receiving telephone calls. **Our** calls may be monitored and/or recorded.

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

**In Europe:** Roaming charges may apply when making or receiving calls, please check with **your** mobile phone provider for more information. It may not always be possible for **us** to return a call to a mobile phone.

## If the vehicle breaks down, please provide us with

1. Your name or policy number
2. The vehicle's make, model and registration number
3. The exact location of the vehicle - the road you are on or the nearest road junction
4. The number of the phone you are using
5. The cause of the breakdown, if you know it
6. Identification such as a bank card or driving licence
7. Your credit or debit card if you need additional services

If you fail to make contact within 24 hours of becoming aware of the breakdown cover may be refused in relation to the breakdown.

## Remember

Please let us know if you have called us but manage to get going before we arrive. We will only provide cover if we arranged help, so please do not go directly to a garage or other recovery service, or otherwise approve action taken by you or on your behalf.

## Breakdown or involved in a road traffic collision on a motorway in France or Mainland Europe

Motorways in France and many other European countries are privately managed. If the vehicle breaks down or is involved in a road traffic collision on a French motorway, motorway service area, or other European private motorway, you must use the roadside emergency telephones as we cannot send assistance. If the vehicle is recovered by the police or authorised motorway services, you may have to pay labour and towing charges on the spot and a standard tariff is normally applied.

We will reimburse these charges as long as the vehicle is towed to the recovery company's depot. This may also apply to other roads, so we recommend you use the emergency phones where available. If they will not send a breakdown recovery vehicle, you should contact us.

### Note:

Where you have purchased breakdown cover:

- You and your vehicle must stay together within these limits at all times; if you travel or intend to travel outside these countries, with or without your vehicle, your cover will become invalid and we will not arrange assistance for you nor pay any claims.
- Cover within your home country applies only to the direct journey to and from the seaport or Eurotunnel Le Shuttle terminal and can only be used for journeys where you take a vehicle overseas by waterborne craft or Eurotunnel Le Shuttle and not for crossing estuaries and non-tidal waterways.

## Your terms and conditions

### Definitions

Any words in bold appearing throughout this RAC Breakdown Cover have a specific meaning which we explain below.

“**accident**” means a specific or sudden incident for which **you** were not at fault and another party was at fault that causes **you** bodily injury;

“**beyond economical repair**” means where the total cost required to repair the **vehicle**, including any taxes, is greater than the **market value** of the **vehicle**. If the **vehicle** has **broken-down** or had a **road traffic collision** in **Europe**, the total cost required to repair the **vehicle** will be based on the estimate for repair provided by the service provider in the applicable country in **Europe** where the **breakdown** or **road traffic collision** has occurred;

“**breakdown**”/“**breaks down**”/“**broken-down**” means an event during the **policy period**, that stops the **vehicle** from being driven because of a mechanical or electrical failure including as a result of battery failure, running out of fuel, flat tyres, a **road traffic collision** but not as a result of a mis-fuel, fire, flood, theft, acts of vandalism, any fault caused by actions or omissions of the **driver**, or any key related issue other than keys locked in the **vehicle**;

“**caravan**”/“**trailer**” means any caravan or trailer that is less than (a) 3.5 tonnes; (b) 7 metres long; (c) 2.55 metres wide; and (d) 3 metres high;

“**claim**” means

1. for Section 9 – European Legal Care, an incident which **we** accept as falling within the terms of European Legal Care and which, in **our** reasonable opinion, is the first incident that could lead to a **claim** being made; or
2. for all other sections, means each separate request for service or benefit for cover under any section of this RAC Breakdown Cover;

“**driver**”/“**their**”/“**they**” means **you** or any driver of the **vehicle** at the time a **breakdown** occurs who is authorised to be driving the **vehicle** and is permanently resident in the **UK**;

“**end date**” means the date that this RAC Breakdown Cover expires as shown on **your policy schedule**;

“**Europe**” means the mainland countries of Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro,

Netherlands, North Macedonia, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding the Canary Islands, Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above in the Mediterranean Sea;

“**Eurotunnel**” means Eurotunnel of a trading name of Eurotunnel Financial Services Limited, UK Terminal, Ashford Road, Folkestone, Kent CT18 8XX who arrange and administer this RAC Breakdown Cover;

“**home**” means the address **you** reside at in the **UK**, as shown on **your policy schedule**;

“**legal costs**” means:

1. the reasonable, proportionate and properly incurred fees, expenses, costs and disbursements incurred by **you** and agreed by **us** in pursuing or defending a **claim**; and/or
2. the reasonable costs of a third party for which **you** are ordered to pay by the court or are agreed by **us** and which are incurred in connection with **legal proceedings**;

“**legal proceedings**” means the pursuit of a **claim** for **uninsured losses** or damages either by negotiation or by civil, tribunal or arbitration proceedings within a court in the **UK** or **Europe**, or the defence of a motoring prosecution within a court of criminal jurisdiction in the **UK** or **Europe**;

“**legal representative**” means the solicitors or other qualified experts appointed by **us** to act for **you** provided that they agree:

1. to try to recover all **legal costs** from the other party;
2. not to submit any **claim** for **legal costs** until the end of the case; and
3. to keep **us** informed, in writing, of the progress of **legal proceedings**;

“**market value**” means the market value in the **UK**, as reasonably determined by **us** in accordance with published industry data (using Glass’s Guide or other appropriate trade vehicle valuation guide(s)), of a **vehicle** based upon one of the equivalent age, make, recorded mileage and model;

“**passengers**” means the **driver** and up to the number of passengers allowed as shown in the Vehicle Registration Document travelling in the **vehicle**;

“**planned departure date**” means the date when **you**

intend to begin **your trip**. We may ask for proof of this;

**“policy period”** means the length of time for which **your RAC Breakdown Cover** is in force as shown on **your policy schedule**;

**“policy schedule”** means the document entitled **“policy schedule”** containing important details about this **RAC Breakdown Cover** and levels of cover;

**“RAC”/“we”/“us”/“our”**

1. For Sections 1 to 9 means RAC Insurance Limited;
2. For Your data means RAC Motoring Services and RAC Insurance Limited;
3. For Additional services means RAC Motoring Services; and
4. In each case any person employed or engaged to provide certain services on their behalf;

**“RAC Breakdown Cover”** means this RAC Breakdown policy that is subject to the terms and conditions together with the **policy schedule**;

**“reimburse”/“reimbursement”** means reimbursement by **us** under the reimbursement process;

**“road traffic collision”**

1. For Section 9 - European Legal Care, means a traffic collision involving a **vehicle** and at least one other motor vehicle on a public highway, private road or a car park to which the public has an uninterrupted right of access for which **you** were not at fault and another party was at fault; and
2. In all other cases means a traffic collision involving a **vehicle** within the **UK** and **Europe** that immobilises the **vehicle**;

**“specialist equipment”** means resource or equipment that is not normally required by **us** to complete a repair or recovery, for example a crane, tractor or winching and specialist lifting equipment;

**“start date”** means the date that this **RAC Breakdown Cover** begins, or renews, as shown on **your policy schedule**;

**“trip”** means a journey to **Europe** which begins and ends on return from **home** during the **policy period**;

**“uninsured losses”** means **your** losses directly arising out of a **road traffic collision** or bodily injury due to an **accident**, that are not covered by insurance;

**“UK”** means England, Scotland, Wales, Northern Ireland, and for the purpose of this **RAC Breakdown Cover** includes the Channel Islands and the Isle of Man;

**“vehicle”** means the **UK** registered vehicle as shown on **your policy schedule**, which is owned, contract hired or leased by **you** and that complies with the following specifications:

1. it is either a car, commercial vehicle or motorhome that is less than (a) 3.5 tonnes; (b) 7 metres long including a tow bar; and (c) 2.55 metres wide; or
2. it is a motorcycle over 49cc and is not a mobility scooter

**“you”/“your”** means the person, as shown on **your policy schedule**, taking out the **RAC Breakdown Cover** and who is a resident of the **UK**.

## Important information about your RAC Breakdown Cover

- This **RAC Breakdown Cover** is intended to offer services relating to the **breakdown of vehicles**. Based on the information provided this **RAC Breakdown Cover** meets the demands and needs of those who wish to ensure the risk of the **breakdown of vehicles** is met now and in the future, and where additional cover is chosen, that certain additional risks relating to the **breakdown of vehicles** are met.
- The levels of cover are optional. The ones **you** have chosen are listed on **your policy schedule**. Please make sure this is correct.
- There are general conditions that apply to all sections. There are also specific conditions that are shown in each section that apply to each section. **You** must meet all of these conditions.
- All requests for service must be made directly to **us**.

Your **RAC Breakdown Cover** consists of:

1. A Breakdown Policy – a contract of insurance between **you** and RAC Insurance Limited who provides insurance for all sections.
2. A **policy schedule**- detailing the type of cover **you** have, the level of cover chosen, and the cost of cover. The **policy schedule** will detail the premium and any other charges payable. These will be made clear in advance of purchase and provided to **you** by Eurotunnel following purchase.

## Policy type

This **RAC Breakdown Cover** covers the **vehicle** shown on **your policy schedule** and if registered at **your home address**. The **vehicle** is covered whoever is driving.

## Policy period

The **RAC Breakdown Cover** will start on the **start date** and end after the **end date** as shown on **your policy schedule**.



## Limits of cover

Cover under this **RAC Breakdown Cover** is subject to limits on:

- the maximum number of **claims** that **you** can be make under each section. This depends on the level of cover **you** have chosen. Please refer to **your policy schedule** and following table;
- Each request for service will be counted as a **claim**, but requests for service relating to the same **breakdown** or **road traffic collision** will count as one **claim**. Once **claim** limits are reached we will not provide any further service under the relevant section of this **RAC Breakdown Cover**.

SECTION NAME		SILVER COVER	GOLD COVER
ALL	MAXIMUM VEHICLE AGE UP TO:	15 YEARS OLD	11 YEARS OLD
ANNUAL POLICIES	OVERALL AGGREGATE CLAIM LIMIT	£2,500 PER CLAIM	UNLIMITED
	NUMBER OF CLAIMS PER TRIP	1 CLAIM PER TRIP	UNLIMITED CLAIMS PER TRIP
	MAXIMUM DURATION OF TRIP	90 DAYS	90 DAYS
	NUMBER OF CLAIMS PER ANNUM	3 CLAIMS PER POLICY PERIOD	UNLIMITED
	CARAVAN OR TRAILER COVER	INCLUDED	INCLUDED
TRIP POLICIES	OVERALL AGGREGATE CLAIM LIMIT	£2,500 PER CLAIM	UNLIMITED
	NUMBER OF CLAIMS PER TRIP	1 CLAIM PER TRIP	UNLIMITED CLAIMS PER TRIP
	CARAVAN OR TRAILER COVER	EXCLUDED UNLESS ADDITIONAL PREMIUM PAID	EXCLUDED UNLESS ADDITIONAL PREMIUM PAID
1. ROADSIDE ASSISTANCE IN THE UK	PERIOD BEFORE PLANNED DEPARTURE DATE:	24 HOURS	7 DAYS
2. ONWARD TRAVEL IN THE UK	PERIOD BEFORE PLANNED DEPARTURE DATE:	24 HOURS	7 DAYS
	HIRE CAR PERIOD UP TO:	14 CONSECUTIVE DAYS	24 CONSECUTIVE DAYS
3. ROADSIDE ASSISTANCE IN EUROPE	REPAIRABLE WITHIN:	SAME DAY	WITHIN 7 WORKING HOURS
	LABOUR ONLY COSTS UP TO:	£175	£1,000
4. MISSED CONNECTION		NOT COVERED	3 CLAIMS, UP TO £500 PER CLAIM
5. ONWARD TRAVEL IN EUROPE	REPAIRABLE WITHIN:	12 HOURS	6 HOURS
	HIRE CAR PERIOD UP TO:	14 CONSECUTIVE DAYS	24 CONSECUTIVE DAYS
	ALTERNATIVE TRANSPORT COSTS UP TO:	£125 PER DAY AND £1,500 IN TOTAL	£125 PER DAY AND £3,000 IN TOTAL
	ADDITIONAL ACCOMMODATION EXPENSES UP TO:	£30 PER PASSENGER PER NIGHT AND £500 IN TOTAL	£100 PER PASSENGER PER NIGHT AND £1,200 IN TOTAL
6. GETTING YOUR VEHICLE HOME	HIRE CAR, FOLLOWING RETURN TO THE UK, FOR A PERIOD OF UP TO:	2 CONSECUTIVE DAYS	7 CONSECUTIVE DAYS
7. VEHICLE BREAK-IN EMERGENCY REPAIRS	LABOUR ONLY COSTS UP TO:	£175	£300
8. REPLACEMENT DRIVER		INCLUDED	INCLUDED
9. EUROPEAN LEGAL CARE		INCLUDED	INCLUDED

## Reimbursement

Under some sections, **you** may need to pay for the service up front and **claim** this back from **us**. To do so, please visit [www.rac.co.uk/europeanclaimform](http://www.rac.co.uk/europeanclaimform). If **you** have any queries please contact Breakdown Customer care on 0330 159 0337. Please send **your** completed claim form with proof of payment (such as a receipt) to Customer Services. **We** may ask **you** to supply original documents.

Please note: any costs that are not arranged through **us** or agreed by **us** will not be **reimbursed**.

## Caravans and trailers

If **you** are towing a **caravan** or **trailer** and **we** have agreed to cover this, as shown on **your policy schedule** and Limits of cover, **we** will provide the benefits available to the **vehicle** under this **RAC Breakdown Cover** in respect of the **caravan** or **trailer**. **We** cannot arrange a replacement **caravan** or **trailer**, nor can **we** usually hire vehicles with tow bars so **you** may need to leave the **caravan** or **trailer** with the **vehicle** while it is being repaired. It may become necessary to bring the **caravan** or **trailer** back to the **UK** together with the **vehicle**, if the **vehicle** cannot be repaired abroad by the planned return date.

Please note: **caravans** and **trailers** are only covered when attached to **your vehicle** when the **breakdown** occurs. Please also note that **trailers**, where covered, do not include anything being carried on the **trailer**, and the benefits under this **RAC Breakdown Cover** do not cover these.

## Hire car terms

Certain sections of this **RAC Breakdown Cover** include the supply of a hire car. Where a hire car is available as a covered benefit, the following terms apply:

### Covered

1. **We** will arrange and pay for the hire cost of a replacement car. **We** will try to find a hire car close in size to **your vehicle**, but cannot guarantee this. If **your vehicle** has more seats than the hire car **we** provide, and **you** require more seats, **we** may need to provide two cars;
2. If **you** are not eligible for a hire car arranged by **us** for any reason, such as **you** do not meet the hire car provider's terms (e.g. **you** have points on **your licence**), and **you** choose to hire a car yourself, let **us** know before **you** hire a car, and then provided **we** have agreed the cost, **we** will **reimburse you** up to £35 per day;
3. Where **we** arrange a hire car **we** will pay the insurance and collision damage waiver (this cov-

ers the cost of damage but **you** would still need to pay the excess).

### Not covered

1. **We** will not provide any specific car type, model or accessories, including tow bars or motor-cycles, **caravans**, **trailers** or vans;
2. Crossing a border from one country to another unless agreed with **us** and allowed by the hire car provider. **You** may need to change vehicles;
3. Any cost of:
  - a) delivery and collection of the car hire, unless agreed by **us**;
  - b) fuel while using the car hire; or
  - c) any insurance excess and additional costs.

### Your cover

## Section 1. Roadside assistance in the UK

**Your RAC Breakdown Cover** includes cover under this section.

### Covered

If **your vehicle breaks down** in the **UK**, within the timescale shown in the Limits of cover for the cover **you** have chosen as shown on **your policy schedule**, prior to the **planned departure date** or on **your trip**, **we** will send help to either:

1. Repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If **we** are unable to repair the **vehicle** at the roadside, **we** will recover the **vehicle** and **your passengers**, along with any **caravan** or **trailer** attached to it, to a destination chosen by the **driver**.

### Caravans or Trailers

If a **caravan** or **trailer breaks down** within the **UK** more than a quarter of a mile from **your home**, **we** will send help to repair the **caravan** or **trailer** at the roadside. This could be a permanent or temporary repair.

**We** will not provide any other cover under this **RAC Breakdown Cover** if a **caravan** or **trailer breaks down**. However, if a **vehicle breaks down** and there is a **caravan** or **trailer** attached to it **we** will recover the **caravan** or **trailer** as well.

## Not Covered

1. The cost of any parts or any **specialist equipment**;
  2. The fitting of parts, including batteries, supplied by anyone other than **us**;
  3. Any **breakdown** as a result of a **road traffic collision**;
  4. Any **breakdown** resulting from a fault that **we** have previously attended, and
    - a) the original fault has not been properly repaired; or
    - b) **you** have not followed **our** advice after a temporary repair;
  5. Recovery for **caravans** or **trailer** if the **caravan** or **trailer breaks down**.
2. If **we** are unable to repair the **vehicle** at the roadside, **we** will:
    - a) recover the **vehicle** and **passengers** to a local garage for fault diagnosis on the **vehicle**;
    - b) pay for the initial fault diagnosis to find the next course of action;
    - c) contribute towards the garage labour charges when the **vehicle** can be repaired
      - i. within the timescale shown in the Limits of cover for the cover **you** have chosen as shown on **your policy schedule**; and
      - ii. up to the amount as shown in the Limits of cover for the cover **you** have chosen as shown on **your policy schedule**;
    - d) help **you** purchase replacement parts if they cannot be found locally and pay for them to be delivered.

## Section 2: Onward travel in the UK

Your **RAC Breakdown Cover** includes cover under this section.

### Covered

If **we** attend a **breakdown** under Section 1 and cannot fix **your vehicle** by **your planned departure date** **we** will arrange a hire car for the continuation of **your trip** or until the **vehicle** had been fixed if sooner. **We** will transport one person to the nearest hire car supplier to collect the vehicle. The maximum period for the hire car is shown in the Limits of cover for the cover **you** have chosen as shown on **your policy schedule**.

### Not covered

Requests following a **road traffic collision**.

## Section 3: Roadside assistance in Europe

Your **RAC Breakdown Cover** includes cover under this section.

### Covered

If the **vehicle breaks down** or is involved in a **road traffic collision** in **Europe** during a trip, **we** will send help to either:

1. Repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or

### Not covered

1. Repair costs, including garage labour charges:
  - a) If the **breakdown** was due to mis-fuelling or a flat tyre. **You** are also not covered for any benefits under any other section of this **RAC Breakdown Cover** unless **you** have Gold cover, as shown on **your policy schedule** and **your vehicle** has a flat tyre and the local garage is closed or does not have a tyre for **your vehicle** in stock, requiring it to be ordered, **we** will provide Additional Accommodation Expenses under Section 5 (Onward travel in Europe).
  - b) if the vehicle was in a **road traffic collision**; or
  - c) if the **vehicle** repair costs will be more than its **market value**;
2. Any liability if damage is caused to the **vehicle** whilst attempting to get keys, which have been locked in the **vehicle**, out. **You** are also not covered for any benefits under any other section of this **RAC Breakdown Cover**; or
3. The costs of any parts.

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

## Section 4: Missed connection

Please see **your policy schedule** and Limits of Cover to check whether **your RAC Breakdown Cover** includes cover under this section together with the **claim** limits.

### Covered

If **we** attend a **breakdown** under Sections 1 or 3 and **you** miss **your** pre-booked connection, **we** will **reimburse you** for the costs of a replacement standard class ticket to allow the **passengers** to continue the trip.

### Not Covered

1. The cost of:
  - a) connections where **you** are not travelling in the vehicle;
  - b) transport to a destination outside **Europe**; or
  - c) the original travel ticket.

## Section 5: Onward travel in Europe

**Your RAC Breakdown Cover** includes cover under this section.

### Covered

If the **vehicle** has **broken-down** or is involved in a **road traffic collision** during a trip in **Europe** and **we** establish that the repairs cannot be completed within the timescale shown in the Limits of cover for the cover **you** have chosen as shown on **your policy schedule**, **we** will help the **driver** by making arrangements for the **passengers** to continue the trip. The **driver** can choose one of the following options based on **your** circumstances and subject to availability:

1. Hire car; or
2. Alternative transport; or
3. Additional accommodation expenses.

If **you** have Gold cover, as shown on **your policy schedule**, **you** are entitled to additional accommodation expenses in addition to either a hire car or alternative transport.

### Not covered

Accommodation where the **driver** has suitable alternative accommodation that can be used. Cover under this section will stop once:

1. The **vehicle** has been repaired to a roadworthy condition;
2. The decision to bring the **vehicle home** is made by **us** or **your** motor insurer; or
3. Once **we** establish that the repair costs to the **vehicle** exceed its **market value** under Section 6 (Getting your vehicle home).

Once the **driver** is notified of cover ending, if **they** have a hire car, it must be returned to the place agreed with **us** within 24 hours. The **driver** can keep the hire car for longer if **you** agree this with **us** first and pay for it.

## 1. Hire Car

### Covered

A hire car as a replacement until the **vehicle** has been fixed up to the period shown in the Limits of cover for the cover **you** have chosen as shown on **your policy schedule**.

## 2. Alternative transport

### Covered

A standard class ticket for travel by air, rail, taxi or public transport up to the amount shown in the Limits of cover for the cover **you** have chosen as shown on **your policy schedule**.

## 3. Additional accommodation expenses

### Covered

**We** will arrange and pay for additional accommodation expenses if **you** are unable to use **your** pre-arranged accommodation up to the amount shown in the Limits of cover for the cover **you** have chosen as shown on **your policy schedule**.

## Getting your passengers home

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

1. The **vehicle** is brought back home under Section 6 (Getting your vehicle home); or

2. Once **we** establish that the repair costs to the **vehicle** exceed its **market value** under Section 6 (Getting your vehicle home).

## Section 6: Getting your vehicle home

Your **RAC Breakdown Cover** includes cover under this section.

### Covered

If **we** attend a **breakdown** or **road traffic collision** in **Europe** under Section 3 and the **vehicle** cannot be repaired before the **drivers** planned return to the **UK**, **we** will arrange and pay for:

1. Recovery of the **vehicle** to a single destination of the **drivers** choice within the **UK**; and
2. Storage charges for the **vehicle** whilst awaiting the **vehicle** to be returned to the **UK**; or
3. If the **vehicle** is repaired in **Europe**, the cost of one person to travel to collect the **vehicle** by standard class rail or air fare and public transport up to £600 and a contribution towards room only accommodation up to £50 per day;
4. If the cost of repairing the **vehicle** is greater than its **market value** as a result of a **breakdown** and it has to be disposed of abroad under Customs supervision, **we** will pay the cost of the import duty;
5. **Reimbursement** for a hire car in the **UK** once **we** have brought the **passengers home** under Section 5 (Onward travel in Europe) until the **vehicle** is brought back to the **UK** up to the period shown in the Limits of cover for the cover **you** have chosen as shown on **your policy schedule**.

**We** will take the **passengers** in the **vehicle home** under Section 5 (Onward Travel in Europe).

It is **our** decision whether to get the **broken-down vehicle home** or have it repaired locally. **We** will follow **your** motor insurer's decision whether to get the **vehicle home** or have it repaired locally following a **road traffic collision** covered by **your** motor insurance. It is **our** decision whether to get **your broken down vehicle home** or have it repaired locally, unless **you** have Gold cover, as shown on **your policy schedule**, and repair costs exceed £500 in which case **you** can choose.

### Not covered

1. Any costs:
  - a) if the **vehicle** is **beyond economical repair**;
  - b) covered under **your** motor insurance;

- c) relating to storage once **you** have been notified that the **vehicle** is ready to collect; and
- d) relating to any costs incurred as a result of actions or omissions of **your** motor insurers;

1. **We** will not take the **vehicle** back home if:
  - a) the **vehicle** is roadworthy; or
  - b) a customs officer or other official finds any contents in the **vehicle** that are not legal in that country;
2. Any import duties not relating to the **vehicle**, for example relating to items carried in the **vehicle**;
3. **We** will not cover the costs of fuel, insurance or meals; or
4. **We** will only cover costs under this section up to the **market value**, so if **you** want **us** to bring the **vehicle home** and the costs of bringing the **vehicle home** exceed this amount **you** will need to pay any costs above this amount before **we** make arrangements.

### Important

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

## Section 7: Vehicle break-in emergency repairs

Your **RAC Breakdown Cover** includes cover under this section.

Before claiming under this section the break-in must be reported to the police within 24 hours in order to obtain a written report.

### Covered

If the **vehicle** suffers damage to windows, wind-screens or locks caused by forcible entry or attempted forcible entry, although this is not a **breakdown** **we** will **reimburse you** up to the amount shown in the Limits of cover for the cover **you** have chosen as shown on **your policy schedule**, for:

1. immediate emergency costs incurred in order to continue the **trip**; or
2. the costs of recovering the **vehicle** to a local repairer to ensure the **vehicle** is secure and roadworthy.

### Not covered

1. The cost of any parts; or
2. Any benefits under any other section of this **RAC Breakdown Cover**.

## Section 8: Replacement driver

Your **RAC Breakdown Cover** includes cover under this section.

### Covered

Although this is not covered as a **breakdown** under this **RAC Breakdown Cover**, if the **driver** suddenly or unexpectedly falls ill or is injured during the **trip** in **Europe**, meaning **they** are unable to drive, **we** will provide a replacement driver to allow the **trip** to continue or return **home**. **We** will require written confirmation from the treating hospital or medical expert that the **driver** is unable to drive.

### Not covered

1. If there is another qualified driver who is a **passenger** and who is fit and legally able to drive the **vehicle**.
2. Any benefits under any other section of this **RAC Breakdown Cover**.

## Section 9: European legal care

Your **RAC Breakdown Cover** includes cover under this section.

Please let **us** know as soon as possible if **you** think **you** may need to **claim**. If **you** do not, this may prejudice **your claim** and may mean **we** are unable to cover **you**. Just call **us** on 0333 202 2981 first for help and advice.

### Uninsured Loss Recovery

#### Covered

If **you** are involved in an **accident** or **road traffic collision** in the **UK** or **Europe** during a **trip** for which **you** are not at fault and **you** have **uninsured losses**, for example **your** motor insurance excess, that **you** need to recover, **we** will:

1. Provide **you** with help and advice. **You** must call **our** helpline straight away, as **we** will not be able to cover **legal costs** that have not been agreed by **us** first;
2. Put **you** in touch with our **legal representative**, who will assess **your claim**; and
3. If our **legal representative**, in their reasonable opinion, agrees **your claim** has a 51% or greater chance of succeeding, **we** will cover **you** for **legal costs**, up to a maximum of £100,000 per **claim**.

### Legal Defence

#### Covered

If **you** have received a summons to attend a magistrates' court (or equivalent court outside of England and Wales) for an alleged motoring offence involving **your vehicle** and occurring in the **UK** or **Europe** during a **trip** and **you** wish to defend this allegation, **we** will:

1. Provide **you** with help and advice. **You** must call **our** helpline straight away, as **we** will not be able to cover **legal costs** that have not been agreed by **us** first;
2. Put **you** in touch with our **legal representative**, who will assess **your case**; and
3. If in their reasonable opinion, our **legal representative** agrees **you** have a 51% or greater chance of successfully defending the alleged offence, **we** will appoint and pay for a barrister or suitable representative to defend **you**, up to a maximum of £25,000 per **claim**.

#### Not Covered

**We** cannot provide help if **your** summons relates to an alcohol, drugs or parking related offence.

### Travel Costs

#### Covered

If **you** are required to travel to **Europe** for a medical examination or to attend court, **we** will reimburse **you** up to £1,000 per **claim**, providing:

1. The **road traffic collision, accident** or traffic offence, occurred in **Europe**;
2. It is for a **claim** **we** have accepted under the Uninsured Loss Recovery or Legal Defence Sections; and
3. **Your** costs are reasonable, for example **you** do not purchase first class tickets where standard class is available.

Please contact us as soon as you are aware you may need to travel. We must agree to the travel costs before they are incurred.

## Conditions for European Legal Care

1. Legal claims can be complex and technical. You must follow our advice to continue to receive funding from us. If you do not (for example, you go against our advice, fail to co-operate with our reasonable requests, delay the claim, do not submit legal costs to us straight away or take any other action that may harm your case) we may withdraw cover;
2. We will not provide cover for appeals;
3. We will not cover legal costs:
  - a) that have not been agreed by us or were incurred prior to us accepting the claim;
  - b) for claims arising from:
    - i. faults in in the vehicle or faulty, incomplete or incorrect service, maintenance or repair of the vehicle; or
    - ii. a road traffic collision occurring during a race, rally or competition;
4. We may withdraw cover if at any point your claim has less than a 51% chance of succeeding;
5. You must always keep any losses you incur to a minimum; ensure you take steps to prevent any loss in the first place and do not do anything that could unnecessarily increase your losses or prejudice your claim. If you do not, we may not cover you and it may affect your ability to claim. Please speak to us if in doubt;
6. We will need to be able to speak directly to any legal representative appointed, or agreed by us, even if this is one you have chosen;
7. Whilst we must appoint the legal representative, you may choose your own if it becomes necessary to start court proceedings, or if there is a conflict of interest. If you wish to do this, please tell us their name and address so we can consider your request. If for any reason we cannot agree to your suggested legal representative, we will ask the Law Society of England and Wales (or similar body) to name one;
8. If you have a dispute with us or complaint about the service provided by us or a legal representative we appoint, please let us know using our complaints procedure. Please note however, this RAC Breakdown Cover will not cover your legal costs in connection with this; and

9. We may decide not to issue legal proceedings, but instead pay you directly for your claim, for example, where the legal costs of your claim are greater than the value of your claim.

## General conditions

The following conditions apply to all sections of this RAC Breakdown Cover. If you do not comply we can refuse cover and/or cancel your RAC Breakdown Cover.

1. You must pay your premium;
2. You must request services directly from us, as we will only provide cover if we make arrangements to help you;
3. Where the breakdown is caused by a component failure this must stop the vehicle from working, so for example an air-conditioning failure in itself does not constitute a breakdown, and the illumination of a warning light does not always constitute a breakdown. If it does not, you will need to take the vehicle to a place of repair and your RAC Breakdown Cover will not cover this;
4. How the exchange rate is calculated:
  - a) any costs incurred directly by us in a currency other than GBP will be converted to GBP at the exchange rate used by them at the time;
  - b) costs incurred by you in a currency other than GBP which are recoverable will be converted to GBP either:
    - i. at the exchange rate used by your credit or debit provider; or
    - ii. at the exchange rate used by us when your claim form is received if you paid in cash;
5. Any claim which the driver could make under any other insurance policy. If the value of the claim is more than the amount which can be recovered under another policy we may pay the difference, subject to the limits as shown in this RAC Breakdown Cover;
6. If, following a breakdown, the vehicle needs to be repaired, you must not delay or refuse repairs whilst you are in Europe. If you do, and in our reasonable opinion that would lead to additional costs being incurred, we reserve the right to refuse to provide cover under Section 5 (Onward travel in Europe) or Section 6 (Getting your vehicle home);

7. If the **breakdown** or **road traffic collision** is caused by flooding brought about by adverse weather **we** will only arrange for the **vehicle** to be taken to a local repairer. All further service will be an additional cost paid by **you**, or must be referred to the **vehicle's** motor insurer;
8. **We** will not cover any **claim** for any repairs to a **vehicle** which are not essential in order to continue the **trip**;
9. **We** will not cover any **claim** where the **vehicle** is already at a garage or other place of repair;
10. Where **we** deem, acting reasonably, that **you** requested service to avoid the cost of repairing the **vehicle**, or to correct an attempted repair by someone else, **we** will not provide cover;
11. A **driver** must be with the **vehicle** when **we** attend;
12. **We** will not be responsible for any loss of or damage to the contents of the **vehicle**;
13. Where **we** recover **passengers** under the age of 16, they must be accompanied by an adult;
14. **We** will not allow animals in **our** vehicles, except service animals. Any animals can remain in the **vehicle** at the **driver's** own risk. **We** will not be liable for any injury to animals, or damage caused by them. **We** will not transport any livestock. **We** will not be responsible for any costs relating to animals;
15. **You** must make sure the **vehicle** meets all relevant laws of the countries visited during a **trip**;
16. The **vehicle** must not carry more passengers than the number stated in the **vehicle's** registration document. Each **passenger** must have a separate fixed seat fitted to the manufacturer's specification and any child must occupy a properly fitted child seat, where required;
17. Where **we** provide a repair to the **vehicle**, whilst **we** are responsible for that repair, this does not mean that **we** are confirming the legal and roadworthy condition of the **vehicle**. This remains **your** responsibility;
18. When a hire car, taxi, hotel or similar benefit is arranged under this **RAC Breakdown Cover**, **we** will always try to find a suitable option that is available at the time, however:
  - a) **we** are not responsible for the quality or service of each individual hotel, train or taxi booked; and
  - b) for hire cars, whilst reputable companies are used, **we** are unable to and cannot be responsible for checking the condition of each vehicle or the quality of service provided by each company;
19. **We** will not be responsible for any losses that may incur following a **breakdown** that are not expressly covered by this **RAC Breakdown Cover**. For example, **we** will not pay for any loss of earnings or missed appointments;
20. **We** do not guarantee that recovery to any garage will be during opening hours, or that repairs can start immediately. Whilst **we** will try to check that the garage will undertake the type of repairs required, **we** cannot guarantee this. **We** will not take responsibility for repairs carried out at any garage and the contract for such repairs will be between **you** and the garage / repairer;
21. During extreme weather, riots, war, civil unrest, industrial disputes or any other event, **our** services can be interrupted. **We** will resume **our** service to **you** as soon as **we** can in these circumstances;
22. The cost of the following is not covered by this **RAC Breakdown Cover**:
  - a) ferry charges for the **vehicle** and **our** vehicle;
  - b) spare tyres and wheels and repairing or sourcing them; or
  - c) recovery by someone other than **us** even if this is requested by the emergency services. **We** will only provide recovery once instructed to do so by the emergency services;
23. In handling any **claim** there may be more than one option available to the **driver** under this **RAC Breakdown Cover**. **We** will decide which is the most appropriate option based on **our** expertise in **breakdown** situations. In doing so **we** will act in consultation with the **driver**, and act reasonably at all times;
24. This **RAC Breakdown Cover** does not cover:
  - a) routine servicing, maintenance or assembly of the **vehicle**;
  - b) **caravan** or **trailers** if the **policy period** is less than one year, unless the additional premium has been paid;
  - c) use of the **vehicle** for any business use;
  - d) **breakdowns** resulting from activities that are not subject to the normal rules of the road for example rallies, stock car racing, use of the Nürburgring or other formal or informal race events;



- e) **breakdowns** that occur, or recovery of the **vehicle** to a destination that is, off the public highway to which the **driver** or **we** have no legal access;
  - f) the **vehicle** if it is not legally taxed, insured and holding a valid MOT which is required by law or is not being used in line with the manufacturer's guidelines or if the **vehicle** is overloaded under the laws in any country in which the **vehicle** is travelling;
  - g) **vehicles** that are not in a roadworthy condition. If **we** consider, acting reasonably, that the **vehicle** is not in a legal or roadworthy condition, **we** can refuse to provide service. If **you** can demonstrate that the **vehicle** is roadworthy **we** will provide service;
  - h) any **claim** that is or may be affected by the influence of alcohol or drugs;
  - i) any **breakdown** or **road traffic collision** caused by running out of oil or water, frost damage, rust, corrosion or as a result of **vehicle** theft or fire;
  - j) **vehicle** storage charges, other than under Section 6. If the **vehicle** is being stored, **you** will be contacted at **your** last known address with details of how to arrange collection and any fees which may be payable. In extreme instances, where the **vehicle** has not been collected and fees not paid, the **vehicle** may be disposed of and any outstanding fees will be deducted. **You** will be notified, in accordance with legislation, prior to this happening; or
  - k) any **claim** under this **RAC Breakdown Cover** where the **breakdown** was first reported to **us** under a different policy;
25. If the **driver** is asked to review and approve a document recording the condition of the **vehicle**, including an electronic form, it is **their** responsibility to ensure that the record is accurate and complete, and **we** will not be responsible for any errors or omissions.

## Additional benefits

The following are provided at no additional charge:

### Driver induced faults

If the **vehicle** cannot be driven for any reason other than a **breakdown**, for example if the **vehicle** has broken or cracked glass, the **vehicle** keys are broken or lost or there has been a **driver**-induced fault, **we** will send help to the **vehicle**. If **we** cannot get the **vehicle** going again, **we** will recover the **vehicle** and **passengers** to a local garage. Any **specialist equipment** required by **us** to repair or arrange recovery of the **vehicle** will be chargeable. This service is discretionary and **we** will decide whether or not to provide this service.

### Urgent message relay

If the **vehicle** has **broken-down** and the **driver** needs to get in touch with friends and family urgently, **we** will get a message to them.

### Additional services

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

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

If **you** need extra help, **we** will agree the costs up front and will need full payment before **we** can help. If **you** took out the **RAC Breakdown Cover**, **you** will be responsible for any additional charges so if **we** help someone under **your RAC Breakdown Cover** and they cannot pay, **we** will invoice **you**. This is why **we** request proof of identity at the **breakdown**.

## Cancellation of your RAC Breakdown Cover

### Your right to cancel

**You** can cancel **your RAC Breakdown Cover** within the cooling off period, being 14 days from the later of:

1. the **start date**; or
2. the date **you** receive **your RAC Breakdown Cover** documents.

If **you** do this, we will cancel the **RAC Breakdown Cover** with immediate effect from the day **you** request it and we will refund **your** premium in full unless a **claim** has been made within this cooling off period or the date **you** request the cancellation is after the **planned departure date**. If **you** downgrade **your RAC Breakdown Cover** after this cooling off period we will not refund premium to **you**;

At any time after the 14 day cooling off period referred to above, **you** may cancel this **RAC Breakdown Cover**. Cancellations must be made by contacting Eurotunnel. **RAC Breakdown Cover** will be cancelled with immediate effect. **You** will receive a **pro-rata refund of premium** if no **claims** have been made or the date **you** request the cancellation is before the **planned departure date**. If any **claims** have been made or the cancellation request was made after the **planned departure date**, then no refund of premium will be given.

## Our right to cancel

1. If any premium for the **RAC Breakdown Cover** is not paid by a relevant date as stated on **your policy schedule**, Eurotunnel will notify **you**; and
2. We may cancel the **RAC Breakdown Cover** in the event of misuse of this **RAC Breakdown Cover** and there will be no refund any premium.

## Misuse of RAC Breakdown Cover

Each **driver** must not:

1. Behave inappropriately towards us, including acting in a threatening or abusive manner, whether verbally or physically;
2. Persuade or attempt to persuade **us** into a dishonest or illegal act;
3. Omit to tell **us** important facts about a **break-down** in order to obtain a service;
4. Provide false information in order to obtain a service;
5. Knowingly allow someone that is not covered by **your RAC Breakdown Cover** to try and obtain a service under this **RAC Breakdown Cover**;
6. Pay for additional services or goods in the knowledge that the payment has or will fail, with no intention of providing alternative payment.

If these conditions are not complied with, we may:

1. Restrict the cover available to **you** at the next renewal;
2. Restrict the payment methods available to **you**;
3. Refuse to provide any services to **you** under this **RAC Breakdown Cover** with immediate effect;
4. Immediately cancel this **RAC Breakdown Cover**; and
5. Refuse to sell any **RAC Breakdown Cover** or services to **you** in the future.

We may also take any of the additional steps as shown above if any **claim** is found to be fraudulent in any way, and the **RAC Breakdown Cover** will be cancelled with effect from the date of the fraudulent act, and the fraudulent **claim** forfeited. We will not refund any premium. We will notify **you** in writing if we decide to take any of the above steps.

## Renewal of RAC Breakdown Cover (Annual policies only)

Eurotunnel will contact **you** approximately one month before the **end date** of **your RAC Breakdown Cover** and **you** can purchase a new **RAC Breakdown Cover**.

## Changes to your details

**You** must let Eurotunnel know immediately if **you** need to change anything on **your RAC Breakdown Cover**.

Eurotunnel can be contacted by phone, post, or email. Please see Contact Information.

**Important:** If **you** change the **vehicle** **you** must contact Eurotunnel to update **your** details. If **you** do not, **you** may not be covered.

If **you** cancel **your RAC Breakdown Cover** for any reason, the whole **RAC Breakdown Cover** will be cancelled and others on **your RAC Breakdown Cover** will no longer be covered by us.

All communications from Eurotunnel or **us** shall be deemed duly received if sent to **your** last known address.

## Complaints

We are committed to providing excellent service. However, we realise that there are occasions when you feel you did not receive the service you expected. If you are unhappy with our services relating to this **RAC Breakdown Cover** such as services at or following a **breakdown**, or the included benefits please contact us as follows:

	PHONE	IN WRITING
RAC BREAKDOWN RELATED COMPLAINTS	0330 159 0337	BREAKDOWN CUSTOMER CARE RAC INSURANCE LIMITED GREAT PARK ROAD BRADLEY STOKE BRISTOL BS32 4QN  BUSINESSSERVICESCUSTOMERCARE@RAC.CO.UK
EUROPEAN LEGAL CARE RELATED COMPLAINTS	0330 159 0610	LEGAL CUSTOMER CARE GREAT PARK ROAD BRADLEY STOKE BRISTOL BS32 4QN  LEGALCUSTOMERCARE@RAC.CO.UK
EUROTUNNEL SALES AND ADMINISTRATION COMPLAINTS	03457 35 35 35	EUROTUNNEL UK TERMINAL ASHFORD ROAD FOLKESTONE KENT CT18 8XX  <a href="http://WWW.EUROTUNNEL.COM/UK/INSURANCE/INSURANCE-COMPLAINTS-PROCEDURE">WWW.EUROTUNNEL.COM/UK/INSURANCE/INSURANCE-COMPLAINTS-PROCEDURE</a>

In the event we cannot resolve a complaint raised complaints can be brought to the Financial Ombudsman Service by, or on behalf of customers, who are private individuals or small businesses.

## Financial Ombudsman Service

IN THE EVENT THAT WE CANNOT RESOLVE YOUR COMPLAINT TO YOUR SATISFACTION UNDER THE COMPLAINTS PROCESS SHOWN ABOVE, YOU MAY IN CERTAIN CIRCUMSTANCES BE ENTITLED TO REFER YOUR COMPLAINT TO THE FINANCIAL OMBUDSMAN SERVICE AT THE FOLLOWING ADDRESS:	PHONE	IN WRITING
	0800 023 4567 OR 0300 123 9123	THE FINANCIAL OMBUDSMAN SERVICE EXCHANGE TOWER HARBOUR EXCHANGE LONDON E14 9SR  <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>  <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>
THE FINANCIAL OMBUDSMAN SERVICE WILL ONLY CONSIDER YOUR COMPLAINT ONCE YOU HAVE TRIED TO RESOLVE IT WITH US. USING THIS COMPLAINTS PROCEDURE WILL NOT AFFECT YOUR LEGAL RIGHTS.		

## Financial Services Compensation Scheme

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

Further information about FSCS arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or by writing to:

Financial Services Compensation Scheme  
PO Box 300  
Mitcheldean  
GL17 1DY

The cover provided by RAC Motoring Services under this **RAC Breakdown Cover** is not covered by the FSCS.

## Law

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

## Your data

### Data protection statement

This section provides a summary of how **we** use **your** information. For full details about **our** use of **your** data, please visit [rac.co.uk/t/pdfs/businessroadside/breakdown/privacypolicy](http://rac.co.uk/t/pdfs/businessroadside/breakdown/privacypolicy).

**You** can contact **our** Data Protection Officer by emailing [dpof@rac.co.uk](mailto:dpof@rac.co.uk) or writing to Data Protection Officer, RAC Great Park Road, Bradley Stoke, Bristol BS32 4QN.

### What data will we use?

There are three types of information about you which **we** will use to provide **your RAC Breakdown Cover**:

1. **Personal data:** Information which potentially identifies **you**. This includes **your** name, address, email address, telephone number and date of birth.

2. **Non-personal data:** information about **you** that is not personal such as information about the vehicle.
3. **Special category data:** In very limited circumstances, **we** will collect special category data such as information relating to **your** health. **We** will only ask for this information when necessary and in accordance with data protection laws.

### How we collect your data

**We** obtain **your** data from **you** when **you** contact **us** directly. **We** also obtain **your** data from **Eurotunnel** when **you** purchase this **RAC Breakdown Cover** and/or if **you** report a new claim to **Eurotunnel** in relation to this **RAC Breakdown Cover**.

### How we use your data

**We** will use **your** data for the administration of **your RAC Breakdown Cover** such as when **you** require assistance. **We** also monitor and record any communications with **you** including telephone conversations and emails for quality and compliance reasons.

**We** may disclose **your** personal data to third parties involved in providing products and services or to service providers who perform services on **our** behalf.

### Your rights

**You** have a number of rights relating to **your** personal data. For information about **your** rights **you** can visit [rac.co.uk/pdfs/businessroadside/breakdown/privacy-policy](http://rac.co.uk/pdfs/businessroadside/breakdown/privacy-policy), contact **our** Data Protection Officer or contact **our** Customer Service Team by:

1. **Telephone:** 0330 159 0337
2. **Email:** [membershipcustomercare@rac.co.uk](mailto:membershipcustomercare@rac.co.uk)
3. **Post:** RAC Insurance Limited, Great Park Road, Bradley Stoke, Bristol BS32 4QN





## European Travel Insurance

Contact Number

Emergency Assistance

0203 4096 231

## European Motor Breakdown

Contact Number

Breakdown in the UK

0333 070 2673

Breakdown in Europe

Calling from Europe

+33 487 25 71 24

Calling from a French landline (freephone)

0800 290 112

Calling from the Republic of Ireland (freephone)

1 800 535 005

Bringing your vehicle back to the UK after a breakdown

0330 159 0342

European Legal Care

0333 202 2981

Claim Form Requests

From the UK

0330 159 0337

From Europe

+44 161 332 1040

Eurotunnel is a partnership between The Channel Tunnel Group Limited, registered in England under no. 01811435 and whose registered office is at UK Terminal, Ashford Road, Folkestone, Kent CT18 8XX, United Kingdom and France Manche, Société Anonyme with a share capital of 95,856,763 euros, 333 286 714 RCS Paris, whose registered office is at 3 Rue La Boétie, 75008 Paris, France, and whose address for service in Great Britain is UK Terminal, Ashford Road, Folkestone, Kent CT18 8XX.

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Eurotunnel Le Shuttle Personal Travel Insurance is underwritten by Inter Partner Assistance S.A. UK Branch, which is part of the AXA Group.

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The Channel Tunnel Group Limited acts as an agent for RAC Motoring Services and Inter Partner Assistance S.A. UK Branch, which is part of the AXA Group for the receipt of customer money and handling premium refunds.

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