

**Important:** Please read and keep it safe

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# Home Insurance

policy booklet



## Section F - Optional Extra

### Annual Travel Cover

This section only applies if it is shown on **your** schedule and the cover provided by this section is only valid for trips which **you** make within the **period of insurance** shown on the schedule.

#### Coronavirus Note

Please note that we will not cover any claims caused by or relating to Coronavirus (meaning COVID-19 or severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these), including any claims relating to any fear or threat concerning Coronavirus, unless the claim arises under:

Section F Benefit A (Cancelling and cutting short your holiday) because you or a member of your family or travelling party are medically diagnosed with Coronavirus or personally instructed to isolate by an NHS service or medical professional; or

Section F Benefit B (Medical and other expenses) because you need medical treatment for Coronavirus while abroad.

The General Conditions and Exclusions, and Special Exclusions for Section F Benefit A and Section F Benefit B still apply.

No other cover applies in respect of claims caused by or relating to Coronavirus.

#### 10 things to do before you go

1. Check the Foreign, Commonwealth & Development Office (FCDO) travel advice online at [www.fcdo.gov.uk](http://www.fcdo.gov.uk) or phone **020 7008 1500**.
2. Get travel insurance and check that the cover is appropriate.
3. Get a good guidebook and get to know the place **you** are going to. Find out about local laws and customs.

4. Make sure **you** have a valid passport and any visas **you** need.
5. Check what vaccinations **you** need at least six weeks before **you** go.
6. Check to see if **you** need to take extra health precautions.
7. Make sure whoever **you** book **your** trip through is a member of the Association of British Travel Agents (ABTA) or the Air Travel Organisers' Licensing scheme (ATOL).
8. Photocopy **your** passport, insurance **policy**, 24-hour emergency numbers and **your** ticket details and leave copies with **family** and friends.
9. Take enough **money** for **your** trip and some back-up funds, for example, a prepaid travel debit or credit card.
10. Tell **your family** or friends where **you** will be staying and what **you** plan to do, and give them a way of contacting **you**, (such as an email address).

#### Important

Under The Package Travel and Linked Travel Arrangement Regulations 2018, **you** are entitled to claim compensation from **your** airline if any of the following happen:

#### 1. You are not allowed to board or your flight is cancelled.

If **you** check-in on time but **you** are not allowed to board because there are too many passengers for the number of seats available or **your** flight is cancelled, the airline operating the flight must offer **you** financial compensation.

## Section F - Optional Extra

### Annual Travel Cover (continued)

#### 2. There are long delays.

If **you** are delayed for two hours or more, the airline must offer **you** meals and refreshments, hotel accommodation and communication facilities. If **you** are delayed for more than five hours, the airline must also offer to refund **your** ticket.

#### 3. Your baggage is damaged, lost or delayed.

If your checked-in baggage is damaged or lost by an EU airline, you must make a

claim to the airline within seven days. If your checked-in baggage is delayed, you must make a claim to the airline within 21 days of when you get your baggage back.

#### 4. You do not receive the services you have booked.

If **your** tour operator does not provide the services **you** have booked, for example, any flights or a part of **your** package holiday, **you** may claim damages from the tour operator.

**Table of benefits**

Benefit		Maximum amount insured (for each person insured)	Excess
<b>A</b>	labelling="Text">           Cancelling and cutting short <b>your</b> holiday	labelling="Text">           £1,000	labelling="Text">           £100 (£20 loss of deposit)
<b>B</b>	labelling="Text">           Medical and other expenses	labelling="Text">           £2million	labelling="Text">           £100
<b>C</b>	labelling="Text">           Hospital benefit	labelling="Text">           £10 for every 24hrs up to £100	labelling="Text">           £0
<b>D</b>	labelling="Section-Header"> <b>Personal accident:</b>		
	labelling="Text">           Loss of limbs or sight (aged under 66)	labelling="Text">           £10,000	labelling="Text">           £0
	labelling="Text">           Permanently disabled (aged under 66)	labelling="Text">           £10,000	labelling="Text">           £0
	labelling="Text">           Death benefit (aged 18 to 65)	labelling="Text">           £10,000	labelling="Text">           £0
	labelling="Text">           Death benefit (aged under 18)	labelling="Text">           £2,500	labelling="Text">           £0
	labelling="Text">           All benefits (aged 66 and over)	labelling="Text">           £2,500	labelling="Text">           £0
<b>E</b>	labelling="Text">           Abandoning <b>your</b> holiday	labelling="Text">           £1,000	labelling="Text">           £100
	labelling="Text">           Delayed departure	labelling="Text">           £10 for the first 12hrs, £10 for all other 12hrs up to £100	labelling="Text">           £0
<b>F</b>	labelling="Text">           Personal liability	labelling="Text">           £1million	labelling="Text">           £250
<b>G</b>	labelling="Text">           Legal expenses	labelling="Text">           £10,000	labelling="Text">           £0
<b>H</b>	labelling="Text">           Accommodation cover	labelling="Text">           £250	labelling="Text">           £100

## Section F - Optional Extra

### General Information

#### Insurers

This insurance is underwritten by MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, Sociedad Anonima. Dixon House, 72-75 Fenchurch Street, London EC3M 4BR Company Number: FC021974. Branch Number BR008042. Trading under the name MAPFRE Assistance. UIA (Insurance) Ltd act as agents of the insurer in collecting premiums; such monies are deemed to be held by the insurers with which your insurance is arranged.

MAPFRE ASISTENCIA is authorised and regulated by the Dirección General de Seguros y Fondos de Pensiones (DGS) in the jurisdiction of the Kingdom of Spain. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

MAPFRE Asistencia Compañía Internacional de Seguros y Reaseguros, S.A. branch in the United Kingdom (trading as MAPFRE Assistance) has registered offices at 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

MAPFRE Asistencia main office is based in Spain which forms part of the EEA (European Economic Area) as a member state. The Kingdom of Spain is responsible for controlling the insurance activity of MAPFRE Asistencia S.A., through the Spanish Ministry of Economy and the Treasury, and specifically the General Directorate for Insurance Matters and Pensions Fund (Dirección

General de Seguros y Fondos de Pensiones). Its branch in the United Kingdom is also under the United Kingdom FCA (Financial Conduct Authority) and PRA (Prudential Regulation Authority) supervision in certain situations according to the European Union Regulation.

**You** can check this information on the Financial Services Register by visiting the website <https://register.fca.org.uk/>

#### Reciprocal Health Agreements

When travelling to a country in the European Union (EU) **you** should receive inpatient treatment in a public hospital.

**You** must therefore obtain a Global Health Insurance Card (GHIC) prior to travel by completing an application form via [www.ghic.org.uk](http://www.ghic.org.uk). This allows European citizens to benefit from the health agreements between countries in the EU. (This used to be known as EHIC / E111). A UK issued EHIC Card is also still valid and accepted until expiry and can be used in place of a GHIC Card.

If **you** are admitted to a public hospital, **you** should present your GHIC / EHIC to the hospital; if **you** are unable to do so, **you** must co-operate with the medical assistance department in order to obtain one.

When **you** are travelling to Australia or New Zealand and **you** have to go to hospital, **you** must register for treatment under the national Medicare or equivalent scheme of those countries

UIA (Insurance Services) Ltd act as agents of the insurer in collecting premiums and such monies are deemed to be held by the insurers with which **your** insurance is arranged.

# Section F - Optional Extra

## Important Information

### Travel insurance contract

This is **your** insurance contract. It contains certain conditions and exclusions in each benefit from the table of benefits on page 55, and general conditions and exclusions apply to all the benefits. **You** must meet these conditions or **we** may not accept **your** claim.

### Personal information

**We** will only share the personal information **you** have given **us** with other organisations for administration purposes, to deal with any claims on **your Policy** or where **you** have given **your** prior marketing consent.

### Data Transfer

MAPFRE Asistencia may transfer personal information about you to the European Economic Area (EEA) and outside the EEA, in order to fulfil our obligations to you in the provision of services under the terms of your policy. When making these transfers, we will put in place appropriate measures to ensure that your personal information is adequately protected and transferred in accordance with the requirements of EU and UK data protection laws. Further information on data transfers can be found in our Privacy policy on our website.

### Eligible people

**This is a family policy** - **You, your** husband or wife (or a partner **you** have lived with for six months or more) and **your** dependent children (aged under 18) are covered by the **policy** if **you** pay the premium.

**Independent travel on annual multi trip policies** – Everyone on an annual multi trip **policy** is entitled to travel independently, but children under 18 who travel alone must be dropped off and picked up by a responsible adult aged over 21.

**Age limits** – Policies are only available for people aged up to 79 (at the date **you** buy the **policy**).

**Residence limits** – **You** must have lived in the United Kingdom, or the Channel Islands for at least six of the last 12 months, before **you** bought or renewed **your policy**.

### Health conditions

⊗ **We will not pay claims if at the time of taking out this insurance or prior to the booking of any individual trip you:**

- are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
- are travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
- have been told about a condition that will cause **your** death.

⊗ **We will not cover claims if you or any person insured on your policy:**

- has in the last 5 years suffered from or received medical advice, treatment or medication for:
  - any heart-related, blood circulatory or diabetic condition; or
  - any breathing condition;
  - any psychiatric or psychological condition (including anxiety or depression);
- has had treatment for cancer in the last five years; or
- has been referred to or seen by a hospital doctor or surgeon (other than an accident and emergency doctor), or needed inpatient treatment in hospital in the last 12 months.

## Section F - Optional Extra

### Important Information (continued)

**You** must make sure that **you** tell UIA (Insurance Services) Ltd about any change in **your** circumstances that happens after the **policy** has been issued and before **you** travel. **We** have the right to change the conditions of **your policy** in line with the change in risk.

There is no cover for health conditions which **you** knew about before the **policy** started or prior to the booking of any individual trip. This applies to **you** and any person travelling.

#### Important limitations – Cancelling and cutting short your holiday

- ⊗ This **policy** will not cover any claims under Benefit A within the table of benefits on page 55 that result directly or indirectly from any medical condition **you** knew about before the **policy** started, and that affects:
  - a **close relative** who is not travelling and is not insured under this **policy**;
  - someone travelling with **you** who is not insured under this **policy**; or
  - a person **you** plan to stay with on **your** trip.
- ⊗ They will not be covered if during the 90 days before this **policy** started, they:
  - needed surgery, inpatient treatment or hospital consultations;
  - needed any treatment or prescribed medication; or
  - were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic when this **policy** started; or

- had been diagnosed with a terminal condition (that will cause their death) before this **policy** started.

**You** should also refer to the general exclusions further on in this section.

#### Pregnancy and Childbirth

**We** provide cover under this **section** if something unexpected happens. In particular, **we** provide cover under Benefit B from the table of benefits on page 55 for injuries to the body or illness that was not expected. **We** do not consider pregnancy or **Childbirth** to be an illness or injury. To be clear, **we** only provide cover under Benefit A, B and C of this **policy** from the table of benefits on page 55 for claims that come from **complications of pregnancy and Childbirth**. Please make sure **you** read the definition of 'Complications of pregnancy and Childbirth' in the 'Definitions' section on pages 61 to 64.

#### Excesses

Under most benefits of this **policy** **you** have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each benefit of the **policy** **you** claim under. This amount is shown under each of the benefits on the table of benefits on page 55 where it applies.

#### Dangerous activities

**You** may not be covered when **you** take part in certain sports or activities where there is a high risk **you** will be injured. Please see page 79 of this booklet for information about dangerous or sporting activities that are covered as standard under this **policy**.

- ⊗ **You** will not be covered for taking part in any activities that are not on the list.

## Section F - Optional Extra

### Important Information (continued)

#### Cancellations & 'Cooling-off' period

If you have a **Signature Home insurance policy** this product is included within **your** UIA Household Insurance package. If **your** UIA Household Insurance is not suitable for **you** and **you** want to cancel **your policy**, **you** must contact UIA (Insurance Services) Ltd within 14 days of purchase and this **policy** will also be cancelled automatically.

If you have a **Flexi Home Insurance policy** If this section of cover is not suitable for **you** and **you** want to cancel it **you** must write to UIA (Insurance Services) Ltd within 14 days of buying **your policy** or the date **you** receive **your policy**.

In line with the conditions below, they will refund all the premiums **you** have paid within 30 days of the date **you** write to them to ask to cancel the **policy**.

If **you** have not travelled or made a claim and **you** wish to cancel the **policy** within 14 days of receiving **your policy** documentation a full refund will be given.

If **you** cancel after 14 days of receipt of **your policy** documents no premium refund will be made. If **you** have travelled or made a claim before **you** asked to cancel the **policy**, UIA (Insurance Services) Ltd may only refund part of the premium.

**You** can request cancellation of this Section by either:

Emailing **us** at: [Support@uia.co.uk](mailto:Support@uia.co.uk)  
or

Writing to:

**Customer Service Team,  
UIA (Insurance Services) Ltd.  
Kings Court, London Road, Stevenage  
Herts SG1 2TP**

#### Law

The laws of England and Wales govern this insurance, unless **we** agree otherwise. Conditions and exclusions will apply to individual benefits from the table of benefits on page 55 of **your policy**, while general exclusions, conditions and warranties will apply to the whole of **your policy**.

#### Property claims

**We** pay these claims based on the value of the items at the time **you** lose them, unless it says otherwise in **your policy**. (This means **you** will not get back all of the **money you** paid for the item).

#### Policy limits

Most benefits of **your policy** have limits on the amount the insurer will pay under that benefit (please see the table of benefits on page 55). Some benefits also include other specific limits, for example, for specified time periods. **You** should check **your policy**. If **you** plan on taking expensive items with **you**, **we** suggest **you** insure them separately under a household all-risks **policy**.

#### Reasonable care

**You** need to take all reasonable care to protect **yourself** and **your** belongings.

#### If you have any questions

If **you** have any questions about the cover **we** provide or **you** would like more information, please phone customer services on **01438 761 776** or email [support@uia.co.uk](mailto:support@uia.co.uk)

## Section F - Optional Extra

### Medical and other emergencies

We will help **you** immediately if **you** are ill or injured outside the **home area you** live in. We provide a 24-hour emergency service 365 days a year, and **you** can contact **us** on the following numbers:

#### Emergency phone number:

**020 7748 2964**

When **you** contact **us you** will need to say **you** bought the **policy** from UIA (Insurance Services) Ltd and give the following information:

- **Your** name and address
- **Your** phone number abroad
- The date **you** left and the date **you** are due to come back.

#### Hospital treatment abroad

If **you** go into hospital abroad and **you** are likely to be in hospital for more than 24hrs, someone must contact **us** for **you** immediately. If they do not, **we** may not provide cover and **we** may also reduce the amount **we** pay for medical expenses. If **you** receive medical treatment abroad as an outpatient, **you** should pay the hospital or clinic and claim back **your** medical expenses from UIA (Insurance Services) Ltd Travel Claims when **you** return to the United Kingdom, or the Channel Islands. If **your** outpatient treatment is likely to cost more than £500, **you** must contact **us** immediately.

#### Returning early to your home area

We must agree for **you** to return to **your home area** under Benefit B (Medical and other expenses) or Benefit A (Cancelling and cutting short **your** holiday) from the table of benefits on page 55. If **we** do not agree, **we** will not provide cover and **we** may reduce the amount **we** pay **you** to return to **your home area**.

#### A note to all insured people, doctors and hospitals

This is not a private medical insurance. If **you** need any medical treatment, **you** must tell **us** immediately or **we** may not guarantee medical expenses. If **you** need any medical treatment, **you** must allow **us** or **our** representatives to see all of **your** medical records and information.



## Section F - Optional Extra

### Definitions specific to Section F

Wherever the following words or phrases appear in this **Policy**, they will always have the meanings shown under them.

#### Annual multi trip

This gives **you** cover to travel as many times as **you** like during any one period of insurance, as long as no single trip lasts longer than 24 days. **We** provide cover for holidays in **your home area** if **you** have booked accommodation for two or more nights in a row.

#### Business associate

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

#### Civil partner

A civil partner is someone who has entered into a formal agreement with the insured person (known as a 'civil partnership') as a same sex partner so that they have the same legal status as a married couple.

#### Civil unrest

Activities inclusive of organised protests, riots, arson, looting, occupation of institutional **buildings**, border infringements and armed insurrection (excluding where civil war has been declared).

#### Close relative or relative

Husband, wife, civil partner or partner, common-law partner (as long as they have lived together for six months or more), parent, parent-in-law, step-parent, legal guardian, children (including legally adopted children, stepchildren and daughter and son-in-laws), sibling (including step-siblings and brothers and sisters-in-law), grandparent, grandchild and a fiancé or fiancée of any insured person.

#### Complications of pregnancy and Childbirth

In this **policy** 'complications of pregnancy and **childbirth**' will only include the following:

- toxæmia (toxins in the blood)
- gestational hypertension (high blood pressure arising as a result of pregnancy)
- pre-eclampsia (where **you** develop high blood pressure, carry abnormal fluid and have protein in **your** urine during the second half of pregnancy)
- ectopic pregnancy (a pregnancy that develops outside of the uterus)
- molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- post-partum haemorrhage (excessive bleeding following **childbirth**)
- retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- placental abruption (part or all of the placenta separates from the wall of the uterus)
- hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- stillbirth
- miscarriage
- emergency Caesarean section

## Section F - Optional Extra

### Definitions specific to Section F (continued)

- a termination needed for medical reasons
- premature birth more than 8 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date.

#### Europe

Albania, Andorra, Austria, The Azores, The Balearic Islands, Belgium, Belarus, Bosnia, Bulgaria, The Canary Islands, The Channel Islands, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Greece, Germany, Hungary, Iceland, Italy, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldavia, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (Moscow), San Marino, Sardinia, Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine (Kiev) and Vatican City.

#### Family

A person and their husband, wife or partner (as long as they have lived together for six months or more) and their dependent, adopted or fostered children who are aged under 18 and are either in full-time education or living with them.

#### Geographical Destination areas

- Europe, including countries bordering the Mediterranean Sea (except Algeria, Israel, Jordan, Lebanon and Libya). See full countries list detailed within the definition for **Europe**.

#### Home Area

The area **you** normally live in which in accordance with **our** Important Information Section would need to be within the UK or the Channel Islands (Please note that for the purpose of this insurance each of these areas is defined as a separate area of residence).

#### Known event

A known event is an existing or expected publicly announced occurrence, such as a named tropical storm, a hurricane or a strike voted upon by union members.

#### Manual labour

Manual labour is work that is physical, including, but not limited to construction, installation, assembly and **building** work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery).

**We** will provide cover for manual labour that is voluntary, for a charity registered under the Charity Commission in England and Wales, the Scottish Charity regulator or the Department for Social Development in Northern Ireland and where **you** will not earn any **money**. In these situations, **you** will not be covered for work that involves installing, putting together, maintaining, repairing or using heavy electrical, mechanical or hydraulic machinery. **You** will not be covered when **you** are working more than three metres above the ground, and cover for personal accident and personal liability is not included. If **you** injure **yourself** during voluntary work, the **policy excess** under Benefit B (Medical and other expenses) will be increased to £250 and an excess waiver will not delete this increased **excess**.

## Section F - Optional Extra

### Definitions specific to Section F (continued)

#### Natural disasters

An extraordinary natural phenomenon such as tsunamis, earthquakes, landslides, volcanic eruptions (including volcanic ash clouds), atypical cyclonic storms, falling objects from space (including meteorites), and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

#### Pair or set of items

A number of items that are similar or used together, for example, a pair of earrings.

#### Permanently disabled

A disability caused by an accident during **your** trip that:

- stops **you** from working in any job **you** are qualified for;
- lasts for 12 months; and
- **our** medical advisor believes is not going to improve at the end of those 12 months.

#### Policy schedule

The document that shows the names and other details of all the people insured under this **policy**. The **policy schedule** proves **you** have the cover shown in this document.

#### Public transport

Using a train, bus, ferry, coach or publicly licensed aircraft to join the booked holiday.

#### Search and rescue costs

Costs that are charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include

the costs of medical evacuation (by the most appropriate transport) from a medical emergency which is covered under Benefit B (medical and other expenses).

#### Reasonable and necessary medical costs

Costs that are incurred for approved, eligible medical services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients.

#### Trip

Cover under Benefit A – Cancelling and cutting short **your** holiday, starts at the time that **you** book the trip or the start date shown on **your policy schedule**, whichever is later.

**Your** holiday or journey starts when **you** leave the place **you** usually live or work (whichever is later), or from the start date shown on **your policy schedule**, whichever is later. The end of **your** trip is the date that **you** go back to the place **you** usually live or work (whichever is earlier), or at the end of the period shown on **your policy schedule**, whichever is earlier. Cover cannot start more than 24hrs before the booked departure time or end more than 24hrs after **you** get back. **Your** cover cannot start after **you** have left **your home area**.

#### Unattended

When **you** cannot see and are not close enough to **your** property or vehicle to stop it being damaged or stolen.

#### United Kingdom (UK)

England, Scotland, Wales, Northern Ireland and the Isle of Man. For the purpose of this insurance the UK does not include the Channel Islands.

## Section F - Optional Extra

### Definitions specific to Section F (continued)

#### War

War, whether declared or not, or any warlike activities, including using military force to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

#### We, us, our

MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima. 5th Floor, Alpha House, 24a Lime Street, London EC3M 7HS.

#### You, your

The person named in the schedule as the insured and their **family** (see family definition on page 62). Each person must have lived in the **UK** or The Channel Islands for at least six of the last 12 months.

## Section F - Optional Extra

# Important information about claims

### Medical claims

If **you** receive medical treatment for an injury or illness, **you** must get a medical certificate that shows the details of the injury or sickness and any bills **you** have paid. If **you** go into hospital abroad and **you** are likely to be in hospital for more than 24hrs, someone must contact **us** for **you** immediately.

### Claims for cancelling your trip

**You** must tell the carrier or travel agent immediately if **you** know the trip will be cancelled, so **you** lose as little as possible. If **you** do not tell the carrier or travel agent as soon as **you** find out that **you** have to cancel the trip, **we** will only pay the cancellation charges due at the date **you** found out **you** had to cancel the trip, not from the date **you** tell them.

### Our rights

**We** can, at any time, do the following:

- take over the defence or settlement of any claim
- try to recover expenses or compensation from any other person or people involved (third parties) at any time in **your** name or in the name of anyone else claiming under this **policy**. If **you** claim for illness or injury, contact any healthcare specialist who has treated **you** for up to three years before the claim, and have full access to **your** medical records
- additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at **your** or **your** legal personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim.

### Rights of third parties

A person or company who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to insist on any term of this **policy** being applied. This does not affect any right or remedy of a third party that exists or is available under this Act.

### General

**You** must register any claim to UIA (Insurance Services) Ltd Travel Claims within 31 days of **your** trip ending. If **you** do not, **we** may not be able to pay **your** claim. If **you** need to make a claim, please send a brief description of **your** claim to:

**UIA (Insurance Services) Ltd Claims**  
**One Victoria Street**  
**Bristol Bridge**  
**Bristol**  
**BS1 6AA**  
Phone: **020 7748 2965**

Claims forms can be obtained from [www.travelclaimsservices.com](http://www.travelclaimsservices.com), or email [claims@travelclaimsservices.com](mailto:claims@travelclaimsservices.com) to obtain a claim form.

UIA (Insurance Services) Ltd Travel Claims are open Monday to Friday from 9am until 5pm, and will send **you** a claim form as soon as **you** tell them about **your** claim. To help **us** prevent fraud (people making claims that they are not entitled to) **we** keep **your** personal details on a central system. **We** keep this information according to the rules of the Data Protection Act 2018.

## Section F - Optional Extra

### Important information about claims (continued)

#### Customer service

UIA (Insurance Services) Ltd do everything they can to make sure that **you** receive a high standard of service. If **you** are not satisfied with the service **you** receive for sales issues, such as how **our** sales staff dealt with **your** call, please write to:

**Customer Relationship Manager  
UIA (Insurance Services) Ltd  
Kings Court  
London Road  
Stevenage  
Herts, SG1 2TP  
Phone: 01438 761 764  
email: [complaints@uia.co.uk](mailto:complaints@uia.co.uk)**

If **you** have a complaint about a claim please write to:

**The Customer Relations Manager  
UIA (Insurance Services) Ltd Claims  
One Victoria Street,  
Bristol Bridge,  
Bristol,  
BS1 6AA  
email:  
[complaints@travelclaimsservices.com](mailto:complaints@travelclaimsservices.com)**

If **you** are still not satisfied with the way **we** have handled **your** complaint, **you** may take **your** complaint to the Financial Ombudsman Service who will investigate **your** complaint, see page 7 of this booklet.

#### Financial Services Compensation Scheme

UIA (Insurance Services) Ltd is covered by the Financial Services Compensation Scheme (FSCS). **You** may be able to get **money** from the scheme if **we** cannot meet **our** financial responsibilities.

MAPFRE Asistencia are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event they cannot meet their liabilities to **you**, **you** may be able to claim money from the Financial Services Compensation Scheme. **Your** rights will depend on the type of policy **you** have bought and the events surrounding **your claim**. Further information about the scheme can be obtained from the Financial Services Compensation Scheme at:  
Tel: **0800 678 1100** or **0207 741 4100**  
E-mail: [enquiries@fscs.org](mailto:enquiries@fscs.org)  
Web: [www.fscs.org.uk](http://www.fscs.org.uk)

## Section F - Optional Extra

### Annual Travel Cover (continued)

#### General conditions

The following conditions apply to this insurance:

- 1. you** must have lived in **your home area** for at least six of the last 12 months before **you** bought or renewed **your policy**
- 2. you** must tell UIA (Insurance Services) Ltd if **you** know about anything which may affect their decision to accept **your** insurance (for example, dangerous activities or a health condition). If **you** are not sure whether to tell UIA (Insurance Services) Ltd, tell them anyway
- 3. you** must act in a reasonable way to look after **yourself** and **your** property
- 4. you** must take all reasonable steps to get back any lost or stolen items, and **you** must help the authorities to catch and charge any guilty people
- 5. you** must take all reasonable steps to avoid losing any item which may mean that **you** have to make a claim under this insurance
- 6. you** must keep to all the conditions and endorsements of this insurance. If **you** do not, **we** may not pay **your** claim
- 7. you** must help **us** get back any **money** that **we** have paid from anyone or from other insurers (including the Benefits Agency) by giving **us** all the details **we** need and by filling in any forms
8. if **you** try to make a fraudulent claim (a claim **you** are not entitled to), **you** may be prosecuted, **we** will not cover **your** claim and **your policy** may be cancelled
- 9. you** must give UIA (Insurance Services) Ltd Travel Claims all the documents they need to deal with any claim. **You** will be responsible for any costs involved in doing this
10. **you** must keep any items which are damaged and send them to UIA (Insurance Services) Ltd Travel Claims if they ask. **You** must pay any costs involved in doing this
11. **you** must agree to have a medical examination if **we** ask **you** to. If **you** die, **we** are entitled to have a post-mortem examination
12. **you** must pay **us** back any amounts that **we** have paid to **you** which are not covered by this insurance, within one month of **us** asking
13. if **you** have a valid claim, **you** must let **us** see any relevant travel documents **you** are not able to use because of the claim
14. **you** are only covered for the number of days provided for under this **policy** for any one trip. If **you** travel for more than the number of days **you** have cover for, **you** will not be covered after the last day(s) **you** have paid for
15. **we** can, at any time, do the following:
  - a) take over the defence or settlement of any claim
  - b) try to recover expenses or compensation from any other person or people involved (third parties) at any time in **your** name or in the name of anyone else claiming under this **policy**. If **you** claim for illness or injury, contact any healthcare specialist who has treated **you** for up to three years before the claim, and have full access to **your** medical records
  - c) additionally any items which become the subject of a claim for damage must be retained for the insurer's inspection and shall be forwarded to their Agent's upon request at **your** or **your** legal

## Section F - Optional Extra

### Annual Travel Cover (continued)

personal representative's expense. All such items shall become the property of the insurer following final settlement of the claim

16. a person or company who is not covered by this **policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to insist on any term of this **policy** being applied. This does not affect any right or remedy of a third party that exists or is available under this Act.

#### General exclusions

⊗ **We will not pay claims for the following:**

1. if at the time **you** take out this insurance or prior to the booking of any individual trip, the following apply:

- a) **you** are aware of any medical condition or set of circumstances which could lead to a claim
- b) any person, including those not travelling whose condition may give rise to a claim and who:
  - is receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
  - is travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
  - have been told about a condition that will cause their death

c) **we** will not cover claims if **you** or any person insured on **your policy** has in the last 5 years:

suffered from or received medical advice, treatment or medication for:

- i) any heart-related, blood circulatory or diabetic condition; or
- ii) any breathing condition;
- iii) any psychiatric or psychological condition (including anxiety or depression);

- had treatment or hospital tests for cancer in the last five years; or
- been referred to or seen by a hospital doctor or surgeon (other than an accident and emergency doctor), or needed inpatient treatment in hospital in the last 12 months

d) any change in **your** circumstances that happens after the **policy** has been issued and before **you** travel which **you** have not made UIA (Insurance Services) Ltd aware of. **We** have the right to change the conditions of **your policy** in line with any change in risk

2. costs of phone calls or faxes, meals, taxi fares (except for taxi costs paid for the initial journey to a hospital abroad due to an insured person's illness or injury), interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of the holiday, time share maintenance fees, holiday property bonds or points and any extra travel or accommodation costs (unless **we** authorised these or they are part of a valid claim under Benefit A, Benefit B, Benefit C or Benefit E2)
3. any claim that happens as a result of war, invasion, revolution, rebellion, act of foreign enemy or any similar event (except for any which the public did not know about at the time of purchase of this insurance and/or for annual multi trip policies prior to the booking of any individual trip).



## Section F - Optional Extra

### Annual Travel Cover (continued)

**Please note that this exclusion does not apply to Benefit B – Medical expenses**

4. any claim which is directly or indirectly caused by, results from or is in connection with a **Natural Disaster** or **Civil unrest** (see Definitions pages 61 to 64)
5. any property that is legally taken or damaged by any government or public or local authority
6. any claim that happens as a result of strikes or industrial action (except for any which the public did not know about at the time of purchase of this insurance and/or for annual multi trip policies prior to the booking of any individual trip)
7. costs to replace or restore any property that is lost or damaged because of:
  - a) ionising radiation or contamination from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
  - b) the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
8. all the costs for an item that is lost or damaged if:
  - a) there is other insurance covering it at the time **you** claim under this **policy**; or
  - b) under the EU travel directives, **you** are able to get **money** from the airline **you** travelled with. **We** will only pay **our** share.
9. any item that is lost or destroyed or damaged by pressure waves from any aircraft or other flying object travelling at or above the speed of sound
10. any claim that results from **you** being in, entering or leaving any aircraft other than as a paying passenger in a fully licensed passenger-carrying aircraft
11. **we** will not pay for any losses which are not directly covered by the terms and conditions of this **policy**. Examples of losses **we** will not pay for include loss of earnings. For example, if **you** are not able to return to work after injury or illness **you** suffered from while on a trip, and replacing locks if **you** lose **your** keys
12. any claim that results from the tour operator, airline or any other company, firm or person not being able or not being willing to carry out any part of their obligation to **you**
13. any claim that results from **you** being involved in any malicious, reckless, illegal or criminal act
14. motor racing or vehicle racing of any kind
15. any dangerous activity
16. any claim that results from **you** travelling to a country or an area where the Foreign, Commonwealth & Development Office (FCDO) advice at the time **you** purchased **your** policy or booked an individual trip, whichever is the latter, was not to travel to that country or area
17. any claim that results from **you** doing **manual labour** in connection with **your** trade, business or profession, unless **we** have approved this

## Section F - Optional Extra

### Annual Travel Cover (continued)

18. any claim that results from:
- a) **you** suicide or attempted suicide;
  - b) **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save someone's life); or
  - c) **you** fighting (except in self-defence).
19. any claim that results from using alcohol or drugs (unless the drugs have been prescribed by a doctor)
20. any claim that results from **you** being affected by any sexually transmitted disease or condition
21. any claim that results from **you** not getting the vaccinations **you** need
22. any claim that results from **you** acting in a way which goes against the advice of a medical practitioner
23. any search and rescue costs
24. any claim that **you** already have a more specific insurance for
25. any claim related to a **known event** (see Definitions page 62) that **you** were aware of at the time **you** took out this insurance and/or for an annual multi trip **policy**, prior to the booking of any individual trip
26. for Benefits A and E to H, **we** will not pay for any claims or costs that result from an event where any person or group acts for political, religious, ideological or similar purposes with the intention to influence any government or to put the public, or any section of the public, in fear, and the event leading to the claim happens before **you** leave the **UK**, Channel Islands or Republic of Ireland. **We** will not pay claims where a loss is caused by, results from or is connected to any action taken in trying to control or prevent any of the above
27. any claim that results from **you** riding a motorcycle with an engine over 125cc (as either the driver or a passenger)
28. any claim caused by **you** climbing, jumping or moving from one balcony to another regardless of the height of the balcony
29. any claims caused by or relating to Coronavirus (meaning COVID-19 or severe acute respiratory syndrome coronavirus (SARS-COV-2) or any mutation or variation of these), including any claims relating to any fear or threat concerning Coronavirus, unless the claim arises under:
- Section F Benefit A (Cancelling and cutting short your holiday) because you or a member of your family or travelling party are medically diagnosed with Coronavirus or personally instructed to isolate by an NHS service or medical professional; or
- Section F Benefit B (Medical and other expenses) because you need medical treatment for Coronavirus while abroad.
- The General Conditions and Exclusions, and Special Exclusions for Section F Benefit A and Section F Benefit B still apply.
- No other cover applies in respect of claims caused by or relating to Coronavirus.
30. Any claim that results from **you** travelling to a country or an area where the (FCDO) Foreign, Commonwealth and Development Office advice at the time that **you** purchase **your** policy, book an individual trip, or depart, whichever is the latter, is against 'all travel', or 'all but essential' travel'.

## Section F - Optional Extra

### Benefits of Insurance

#### Benefit A – Cancelling and cutting short your holiday

##### What you are covered for

If **you** have to cancel or cut short **your** trip because of one of the reasons listed below **we** will pay up to the amount shown in the table of benefits on page 55 for:

- travel and accommodation expenses that **you** have paid or have agreed to pay under a contract and which **you** cannot get back, including any local prepaid excursions, tours or activities, if it is necessary and **you** cannot avoid cancelling or cutting short **your** trip; and
- reasonable extra travel costs if it is necessary and **you** cannot avoid cutting short **your** trip.

#### The following are reasons we will accept for you cancelling or cutting short your trip:

1. **You** die, become seriously ill or get injured.
2. A **relative, business associate**, a person **you** have booked to travel with or a **relative** or friend living abroad, who **you** plan to stay with, dies, becomes seriously ill or gets injured.
3. **You** have to go to court to be a witness or be on a jury (but not as an expert witness) or **you** are put in quarantine related to a court case.
4. There is an accident involving a vehicle **you** were planning to travel in, which happens within seven days before the date **you** planned to leave and means **you** cannot use the vehicle. This only applies to self-drive holidays.
5. **You** are a member of the armed forces, police, fire, nursing or ambulance

services and **you** have to stay in **your home area** because of an emergency or **you** are posted overseas unexpectedly.

6. **You** are made redundant, as long as **you** are entitled to payment under the current redundancy payments law and, at the time of booking **your** trip, **you** had no reason to believe **you** would be made redundant.
7. It is necessary for **you** to stay in **your home area** after a fire, storm, flood or burglary at **your home** or place of business within 48 hours before the date **you** planned to leave. **We** will need a written statement from a relevant public authority confirming the reason and necessity.
8. It is necessary for **you** to return to **your home area** after a fire, storm, flood or burglary at **your home** or place of business. **We** will need a written statement from a relevant public authority confirming the reason and necessity.
9. If **you** become pregnant after **we** have sold **you** this **policy**, and **you** will be more than 32 weeks pregnant at the start of, or during, **your** trip. Or, **your** doctor advises that **you** are not fit to travel because **you** are suffering from complications of pregnancy or **childbirth**.
10. If **you** will be more than 32 weeks pregnant at the start of, or during, **your** trip and **you** still choose to travel, **you** may not claim for cutting short **your** trip unless as a result of the **complications of pregnancy or childbirth**.

## Section F - Optional Extra

### Benefits of Insurance (continued)

#### Special exclusions which apply to Benefit A



We will not cover the following:

1. the **excess** shown in the table of benefits on page 55
2. **you** not wanting to travel
3. any extra costs that result from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your** holiday
4. cancelling or cutting short **your** trip because of a medical condition or any illness related to a medical condition **you** knew about at the time of taking out this insurance and/or, for annual multi trip **policy**, prior to the booking of any individual trip. This applies to **you**, a **relative, business associate** or a person **you** are travelling with, and any person **you** were depending on for the trip
5. any claim that comes from pregnancy or **childbirth**, except as provided for under the benefits in Benefit B, unless a qualified medical practitioner confirms that the claim comes from the **complications of pregnancy or childbirth**
6. the cost of **your** original return trip, if **you** have already paid this and **you** need to cut short **your** journey
7. the cost of going back to the original destination to finish **your** trip and the costs of more accommodation there
8. **you** cutting short **your** trip and not returning to **your home area**
9. **you** not getting the passport or visas **you** need
10. the cost of visas **you** need for **your** trip
11. **civil unrest**, strikes, blockades, actions taken by the government of any country or the threat of an event like this
12. airport taxes and administration fees charged as a result of refund of airport taxes included in the cost of **your** flights
13. annual membership or maintenance fees for time share properties or holidays
14. the provider (for example, an airline, hotel, ferry company and so on) not providing any part of the trip **you** have booked, (this could be a service or transport) unless the event is covered by this **policy**. If this happens, **you** should claim against the provider
15. compensation for any air miles or holiday points **you** used to pay for the trip in part or in full
16. any claim as a result of **your** passport or travel documents being lost or stolen
17. cancelling or cutting short **your** holiday due to: (a) restrictions implemented by any government or administration; or (b) actions taken by a transport or accommodation provider; if those restrictions or actions relate to a pandemic illness (as declared by the World Health Organisation), including Coronavirus disease (COVID-19) or severe acute respiratory syndrome coronavirus (SARSCOV-2) or any mutation or variation of these.

#### Please remember

We will work out claims for cutting short **your** holiday from the day **you** return to **your home area** or from the day **you** have to go into hospital as an inpatient to the day **you** are discharged. **Your** claim will only be based on the number of full days **you** have not used.

## Section F - Optional Extra

### Benefits of Insurance (continued)

#### Special conditions which apply to Benefit A

1. **You** must get **our** permission if **you** have to cut **your** holiday short and return early to **your home area** for an insured reason.
2. **We** will only consider the unused expenses of a person who has taken out insurance cover with UIA (Insurance Services) Ltd. For example, if **you** are travelling with someone who is not insured, **we** only pay **your** proportion of costs, not theirs.
3. If **you** cancel the trip because of an illness or injury **you** must get a medical certificate immediately from the general practitioner saying that this prevented **you** from travelling.

Please read the general conditions and exclusions on pages 67 - 70.

#### Benefit B – Medical and other expenses

##### Please remember

This benefit does not apply if **you** become ill or are injured during trips in **your home area**, England, Scotland, Wales, Northern Ireland and the Isle of Man.

If **you** go into hospital, **you** must tell **us** immediately.

##### What you are covered for

**We** will pay up to the amount shown in the table of benefits on page 55 for the following.

**We** will pay any costs that are necessary and reasonable as a result of **you** being unexpectedly injured or ill during **your** trip.

1. Emergency medical, surgical and hospital treatment and ambulance costs. (**You** are covered up to £250 for emergency dental

treatment, as long as it is to immediately relieve pain only).

2. Up to £5000 for the cost of returning **your** body or ashes to **your home area**, or for the cost of a funeral in the country where **you** die if this is outside **your home area**.
3. Up to £1000 for the cost of returning **your** body or ashes to **your home** if **you** die in **your home area**.
4. Extra accommodation (a room only) and travel expenses to allow **you** to return to **your home area** if **you** cannot return as **you** originally booked. **You** must have **our** permission to do this\*.
5. Extra accommodation (a room only) for someone to stay with **you** and the costs for travelling **home** with **you**, if this is necessary due to medical advice\*.
6. The costs for one **relative** or friend to travel from **your home area** to stay with **you** (a room only) and travel **home** with **you**, if this is necessary due to medical advice\*.
7. **We** will pay to return **you** to **your home area** if **we** think this is medically necessary.

\* **Please Note:** A maximum combined total of £2,000 can be claimed for parts 4, 5 & 6 (above) if **you** contract coronavirus (COVID-19) or are required to quarantine as a result of coronavirus (COVID-19).

##### Please remember

If, due to unexpected circumstances that are beyond **your** control and which fall under the conditions of this cover, **you** cannot finish **your** holiday within the period of insurance set out on **your policy schedule**, **we** will extend **your** cover for up to 30 days. **We** will not charge **you** for this.

## Section F - Optional Extra

### Benefits of Insurance (continued)

#### Special exclusions which apply to Benefit B

⊗ We will not cover the following:

1. the **excess** shown in the table of benefits on page 55
2. any treatment or surgery which **we** think **you** do not need immediately and can wait until **you** return **home**. **Our** decision is final
3. any costs of treatment or surgery that was carried out more than 12 months after the date of the incident which **you** are claiming for
4. the extra cost of single or private-room accommodation unless it is medically necessary
5. any medical treatment that **you** receive because of a medical condition or any illness related to a medical condition which **you** knew about at the time of taking out this insurance and/or, for annual multi trip **policy**, prior to the booking of any individual trip. This applies to **you**, a **relative**, **business associate** or person **you** are travelling with, and any person **you** were depending on for the trip
6. any treatment or medication that **you** receive after **you** return to **your home area**
7. any extra costs after the time when, in **our** medical advisor's opinion, **you** are fit to return to **your home area**
8. any medical treatment that **you** receive after **you** have refused the offer of returning to **your home area**, when, in the opinion of **our** medical advisors, **you** are fit to travel
9. any claim that comes from pregnancy or **childbirth**, unless a qualified medical practitioner confirms that the claim comes from **complications of pregnancy or childbirth**
10. the cost of any phone calls, other than the first call to **us** to tell **us** about the medical problem. The cost of any taxi fares, unless a taxi is being used instead of an ambulance. The cost of any food and drink (unless these are a part of **your** hospital costs if **you** are kept as an inpatient)
11. costs of more than £500 which **we** have not agreed beforehand
12. any medical treatment or tests **you** have planned or expect to have
13. any costs that result from taking part in winter sports or dangerous activities
14. treatment or services provided by a private clinic or hospital, health spa, convalescent **home** or any rehabilitation centre; unless **we** have agreed that this is medically necessary
15. cosmetic treatment, unless **we** have agreed that this treatment is necessary as the result of an accident covered under this **policy**
16. any costs that are as a result of a tropical disease, if **you** have not had the recommended vaccinations or taken the recommended medication.

**Please read the general conditions and exclusions on pages 67 - 70.**

## Section F - Optional Extra

### Benefits of Insurance (continued)

#### Benefit C – Hospital benefit

This benefit does not apply for trips in **your home area**, England, Scotland, Wales, Northern Ireland and the Isle of Man.

#### What you are covered for

**We** will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under Benefit B (Medical and other expenses) of this **policy**, **you** go into hospital as an inpatient outside **your home area**. **Your** benefit will end if **you** go into hospital when **you** return to **your home area**.

**Note:** **we** pay the benefit to **you** for each complete 24-hour period that **you** are kept as an inpatient. This amount is meant to help **you** pay extra costs such as taxi fares and phone calls.

#### Special exclusions which apply to Benefit C

- ⊗ Any claim that comes from pregnancy or **childbirth**, unless a qualified medical practitioner confirms that the claim comes from **complications of pregnancy or childbirth**.

Please read the **general conditions and exclusions 67-70**.

#### Benefit D – Personal accident

The following definition applies specifically to this section:

#### Loss of sight

Means total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; and

- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means **you** are only able to see at 3 feet that which **you** should normally be able to see at 60 feet) and **we** are in no doubt that the condition is permanent and without expectation of recovery.

#### What you are covered for

**We** will pay **you** or **your** executors or administrators up to the amount shown in the table of benefits on page 55, if **you** are involved in an accident during **your** trip which causes **you** an injury, and this accident is the only thing that results in **you** becoming disabled within 12 months of the date of the accident. **We** will pay for the following:

1. **your** permanent total disability.
2. losing one or more of **your** limbs (a permanent loss at or above the wrist or ankle).
3. irrecoverable loss of sight in one or both eyes for a period of at least 12 months.
4. if **you** die, **we** will pay the amount shown in the table of benefits on page 55 (this is limited for children aged under 18).

Please note: - **You** can only claim under one of the above subsections for the same event.

#### Special exclusions which apply to Benefit D

- ⊗ **We will not cover the following:**

1. an injury or death that is not caused by an accident. For example, if **you** die from a heart attack, **we** know the cause, but it is not an accident so it will not be covered.

## Section F - Optional Extra

### Benefits of Insurance (continued)

2. a disability that was caused by mental or psychological trauma and did not involve the injury to **your** body.
3. a disease or any physical disability or illness which existed before the trip.

Please read the general conditions and exclusions on pages 67 - 70.

#### Benefit E – Delayed departure or Abandoning your holiday

##### Please remember

**You** are entitled to claim for either delayed departure or abandoning **your** holiday, but not for both.

This benefit does not apply for trips in **your home area**, England, Scotland, Wales, Northern Ireland and the Isle of Man.

##### Delayed Departure

**We** will pay for each full 12-hour period **you** are delayed (up to the amount shown in the table of benefits on page 55), as long as **you** eventually go on the trip.

##### What you are covered for

If the first part of **your** booked outward or final return international journeys (by aircraft, ship, cruise ship, coach or cross-channel train) is delayed because of a strike or industrial action, poor weather conditions or a mechanical breakdown **we** will pay for delayed departure or abandonment up to the amounts shown on the table of benefits. **You** must be delayed by at least 12hrs on each occasion.

##### Abandoning your trip

If **you** have to abandon **your** outward trip as a result of a delay lasting more than 24hrs where the delay has been caused by a strike or industrial action, poor weather conditions or a mechanical breakdown, **we** will pay for **your**

unused travel and accommodation expenses, including any local prepaid excursions, tours or activities, up to the amount shown in the table of benefits after any amount that **you** can get back is taken off.

#### Special exclusions which apply to Benefit E

⊗ **We will not cover the following:**

1. the **excess** shown in the table of benefits on page 55 for abandoning **your** holiday
2. any claim that results from **you** missing a connecting flight
3. any claim that results from **civil unrest** or **natural disaster** (see Definitions pages 61 to 64)
4. claims that result from an actual or planned strike or industrial action which the public knew about at the time **you** made travel arrangements for the trip.

#### Special conditions which apply to Benefit E Under this Policy you must:

- have checked in for **your** trip at or before the recommended time; and
- get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

**You** should make claims that result from abandoning **your** holiday and happen as a result of the circumstances described in the EU travel directives (see page 54) to the airline first. **We** will pay any **money** under this **policy** after the amount of compensation **you** receive from the airline for the same event is taken off.

Please read the general conditions and exclusions on pages 67 - 70.



## Section F - Optional Extra

### Benefits of Insurance (continued)

#### Benefit F – Personal liability

##### What you are covered for

We will pay up to the amount shown in the table of benefits on page 55 if **you** are legally responsible for accidentally:

1. injuring someone; or
2. damaging or losing somebody else's property.

##### Special exclusions which apply to Benefit F

⊗ We will not cover the following:

1. the **excess** shown in the table of benefits on page 55
2. any legal responsibility that comes from an injury or loss or damage to property that:
  - **you**, a member of **your family**, household or a person **you** employ owns; or
  - **you, your family**, household or a person **you** employ, cares for or controls.
3. any legal responsibility, injury, loss or damage:
  - to members of **your family**, household, or a person **you** employ;
  - that results from or is connected to **your** trade, profession or business;
  - that results from a contract **you** have entered into;
  - that results from **you** owning, using or living on any land or in **buildings** (except temporarily for the trip); or
  - that results from **you** owning or using mechanically-propelled vehicles, watercraft

- or aircraft, animals (other than horses and pet cats or dogs), guns or weapons other than guns that are used for sport);
- that results from **you** infecting any other person with any sexually transmitted disease or condition.

##### Special conditions which apply to Benefit F

##### Under this Policy you must:

1. give UIA (Insurance Services) Ltd Travel Claims notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any other documents relating to any claim;
2. help UIA (Insurance Services) Ltd Travel Claims and give them all the information they need to allow them to take action on **your** behalf;
3. not negotiate, pay, settle, admit or deny any claim unless **you** get UIA (Insurance Services) Ltd Travel Claims' permission in writing; and
4. be aware that **we** will have full control over any legal representatives and any proceedings. **We** will be entitled to take over and carry out any claim in **your** name for **your** defence or prosecute for **our** own benefit.

Please read the general conditions and exclusions on pages 67 - 70.

#### Benefit G – Legal expenses

##### What you are covered for

We will pay up to the amount shown in the table of benefits for legal costs that result from dealing with claims for compensation and damages if **you** die, become ill or get injured during **your** trip.

## Section F - Optional Extra

### Benefits of Insurance (continued)

#### Special exclusions which apply to Benefit G

⊗ **We will not cover the following:**

1. any claim **we** or **our** legal representatives believe is not likely to be successful or if **we** think the costs of taking action will be more than any award
2. the costs of making any claim against **us**, **our** agents or representatives, or against any tour operator, accommodation provider, carrier or any person who **you** have travelled or arranged to travel with
3. any costs or expenses which are based on the amount of any award. The costs of following up a claim for an injury or damage caused by or in connection with **your** trade, profession or business, under contract or resulting from **you** having, using or living on any land or in any **buildings**
4. any claims that result from **you** having or using mechanically-propelled vehicles, watercraft, aircraft, animals, guns or weapons
5. any claims that results from **you** acting in a criminal or malicious way
6. any claims reported more than 180 days after the incident took place.

#### Special conditions which apply to Benefit G

##### Under this Policy you must:

1. be aware that **we** have full control over any legal representatives and any proceedings;

2. follow **our** or **our** agents' advice in handling any claim; and
3. where possible, get back all of **our** costs. **You** must pay **us** any costs **you** do get back.

**Please read the general conditions and exclusions on pages 67 - 70.**

#### Benefit H – Accommodation cover

##### What you are covered for

**We** will pay up to the amount shown in the table of benefits on page 55 for the cost **you** pay, or agree to pay overseas, for travel expenses and providing other similar accommodation to allow **you** to continue with **your** holiday or journey. **We** will only do this if **you** cannot reach or cannot live in **your** booked accommodation because of a fire, flood, storm, lightning, explosion, avalanche or a major outbreak of an infectious disease (excluding coronavirus).

#### Special exclusions which apply to Benefit H

⊗ **We will not cover the following:**

1. the **excess** shown in the table of benefits on page 55
2. any costs that **you** can get back from any tour operator, airline, hotel or **other service provider**
3. any costs that **you** would normally have to pay during the period shown on **your Policy schedule**
4. any claim that results from **you** travelling against the advice of the appropriate national or local authority
5. Any claim that results from a **natural disaster** or **civil unrest** (see Definitions pages 61 to 64).

## Section F - Optional Extra

### Benefits of Insurance (continued)

#### Special conditions which apply to Benefit H

##### Under this policy you must:

1. give **us** a written statement from an appropriate public authority confirming the reason for and the type of the disaster and how long it lasted;
2. confirm that **you** did not know about any event that lead to a claim, before **you** left **your** international departure point; and
3. give **us** proof of all the extra costs **you** had to pay.

Please read the general conditions and exclusions on pages 67 - 70.

#### Dangerous activities

We will not cover any activity considered to be dangerous unless it is included in the list below. We also will not cover any sport undertaken professionally.

The activities which are covered in full as standard are:

- Amateur Athletics
- Archaeological digging
- Archery
- Badminton
- Baseball
- Basketball
- Bridge Walking
- Bungee jumps (max 3 jumps)
- Canoeing
- Cave tubing
- Cricket
- Cycling
- Golf
- Hiking (under 2000 metres)
- Husky sledge driving
- Inline skating
- Jogging
- Marathons
- Mountain biking (not including downhill racing and extreme ground conditions)
- Netball
- Orienteering
- Parasailing
- Rambling
- Refereeing (amateur basis)
- River tubing
- Roller blading
- Running (both sprinting and long distance)
- Safari
- Sand boarding
- Scuba diving (qualified, max 30 metres under 14 days)
- Skate boarding
- Sleigh rides (as part of a Christmas trip to Northern Europe)
- Snorkelling
- Squash
- Surfing
- Swimming
- Tennis
- Trekking (under 2000 metres)
- Triathlons
- Volleyball
- Wake boarding
- Water polo
- Water skiing
- White/Black water rafting (Grades 1 to 4)
- Windsurfing and Yachting (both racing and crewing) inside territorial waters.



## **Together Mutual Insurance**

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