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the ins and outs

Schedule Of Benefits

This document only constitutes a valid insurance policy when it is issued in conjunction with a valid schedule of insurance or booking invoice. Your Schedule of Benefits details the Sections of this document under which you are covered.

Standard Cover & Annual Multi-Trip

Section		Limit	Excess
A	Cancellation and Curtailment Loss of Deposit	Up to £1,500	£125 £20
B	Medical Expenses Including assistance services	£3,000,000	£125
C	Hospital Benefit £25 per day	Up to £400	N/A
D	Personal Effects and Baggage Single Article, Pair or Set of Articles Limit Valuables Limit in total Travel Documents Delayed Baggage £50 per day	Up to £1,500 £150 £250 £250	£125
E	Personal Money Cash limit Cash limit (aged 18 and under)	Up to £300 Up to £500 £200 £50	£125 N/A
F1	Travel Delay £10 per 12 hours	Up to £100	N/A
F2	Holiday Abandonment	Up to £1,500	£125
F3	Kennel and Cattery Fees £20 per day	Up to £100	N/A
G	Missed Departure	Up to £1,500	£125
H	Personal Accident Loss of Limbs or sight Permanent Total Disablement Death benefit (aged 18-65) Death benefit (aged under 18)	Max Benefit £10,000 £10,000 £10,000 £5,000 £2,500	N/A
I	Personal Liability	Up to £1,000,000	£250
J	Legal Expenses	Up to £10,000	£125

Winter Sports Cover

(Effected when additional premium is paid)

K	Ski Equipment - owned hired	Up to £500 Up to £250	£125 £125
	Single Article, Pair or Set of Articles Limit	£250	
L	Ski Equipment Hire £20 per day	up to £200	N/A
M	Ski Pack Up to £50 per day	Up to £300	N/A
N	Piste Closure £20 per day	Up to £200	N/A
O	Delay Due to Avalanche	Up to £150	£125

Insurance Excess

Your attention is drawn to the fact that Excesses apply as shown in the Schedule of Benefits above. This means that you have to pay the first amount of any claim. The Excess applies per person to each Section claimed under and per claim.

To remove the Excess you may purchase Excess Waiver cover - please ask for details.

Backpackers Cover

Section	Limit	Excess
A	Cancellation and Curtailment Loss of Deposit	Up to £1,000 £125 £25
B	Medical Expenses Including assistance services	£2,000,000 £125
D	Personal Effects and Baggage Single Article, Pair or Set of Articles Limit Valuables Limit in total Travel Documents	Up to £1,000 £100 £100 £100
E	Personal Money	£100 £125
Cash limit		
£100		
H	Personal Accident Loss of Limbs or sight Permanent Total Disablement Death benefit (aged 18-65) Death benefit (aged under 18)	Max Benefit £10,000 £10,000 £10,000 £5,000 £1,000
I	Personal Liability	Up to £1,000,000 £250
J	Legal Expenses	Up to £10,000 £125

Policy Queries

If you have any query regarding this policy please call Go Travel Insurance Customer Services on 0330 100 7702 who will be happy to assist you.

Territorial Limits

Area 1 United Kingdom, Isle of Man and Channel Islands.

Area 2 Europe excluding Spain, Cyprus, Turkey and Malta: Albania, Algeria, Andorra, Austria, Azores, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands, Croatia, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Isle of Man, Israel, Italy, Kosovo, Latvia, Lebanon, Libya, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mediterranean Islands not otherwise specified (except for the Balearic Islands), Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (European), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Syria, Tunisia, Ukraine, United Kingdom and the Vatican City.

Area 3 Europe: All countries in Area 2 including Spain (plus the Balearic Islands and Canary Islands), Cyprus, Turkey and Malta.

Area 4 Australia and New Zealand

Area 5 Worldwide excluding USA, Canada and the Caribbean

Area 6 Worldwide including USA, Canada and the Caribbean

Age Limit

The maximum age of any insured person shall be 65.

Cancellation Rights

If for any reason the terms and conditions of the insurance do not meet your requirements in the expected cover and protection afforded, then simply return it to us within 14 days of receipt of the documents for a full refund of premium, provided that you have not commenced travel and no claim has occurred.

Read Me First

The insurer draws your attention to some important features of your travel insurance policy. If you would like more information, please contact your issuing broker or agent, particularly if you feel the insurance may not meet your needs.

Health Conditions

Your policy excludes pre-existing medical conditions or associated conditions known to you concerning the health of you, your relatives, your travelling companions, business partners, or anyone whose ill health would force you to cancel or cut short your trip. Please read the definition of a pre-existing medical condition overleaf.

Reciprocal Health Agreement

Travellers to European Union countries should carry a European Health Insurance Card (EHIC) available from The Department of Health. This will entitle them to benefit from the reciprocal health agreements which exist between certain European Countries. When you are travelling to Australia and you have to go to hospital, you must enrol for treatment under the National Medicare Scheme. In the event of a claim being accepted for medical expenses which has been reduced by the use of a European Health Insurance Card, or Private Health Insurance, or the National Medicare scheme the deduction of the excess under Section B will not apply.

Property Claims

These claims are paid based on the value of goods at the time you lose them and not on a "new for old" or replacement cost basis. An amount for wear, tear and depreciation will be deducted. Certain items of personal property are not covered. Police reports are required for all losses involving theft and other losses require alternative appropriate reports, such as an Airline Property Irregularity Report, a Hotel Managers report, etc.

Policy Document

You should read this document carefully. It gives you full details of what is and is not covered and the conditions of the cover. Cover will vary from policy to policy and insurer to insurer.

Conditions and Exclusions

Conditions and exclusions will apply to individual sections of your policy, while general exclusions and conditions will apply to the whole of your policy.

Hazardous Activities

You are automatically covered under the personal accident and medical expenses sections of this policy, when you are participating in any of the Category 1 acceptable sports and leisure activities listed in this policy.

You will only be covered under the personal accident and medical expenses sections of this policy when you are participating in any of the Category 2 hazardous sports and leisure activities listed, if you have advised your issuing agent at the time you bought this policy, paid the appropriate additional premium before your trip commenced and the cover is shown on your certificate.

Personal Liability

There is no cover for Personal Liability claims arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment; or your participation in any Category 2 hazardous sport or leisure activity

Policy Limits

All sections of your policy have limits on the amount the insurer will pay under that section. There are specific limits under the personal effects and Baggage Section for: single items; valuables; items for which an original receipt, proof of purchase or an insurance valuation (obtained prior to loss) is not supplied.

Policy Excesses

Under most sections of the policy, claims will be subject to an excess. The excess will be applied per person, per section and per incident under which a claim is made. This means that you will be responsible for the first part of the claim. The amount you have to pay is the excess.

Reasonable Care / Unattended Property

You must exercise reasonable care to prevent illness, injury or loss or theft or damage to your property, as if uninsured. There is no cover for property left unattended in a place to which the general public has access. There is no cover for loss of money which was not carried on your person unless placed in a safety deposit box or similar locked, fixed receptacle.

Cooling Off Period

If, after reading this policy, you are not satisfied with it for any reason, you must contact us within 14 days of issue to receive a full refund of premium, as long as a claim does not exist and that travel has not taken place.

Renewal of Annual Multi-trip cover

We will automatically renew your policy after 12 months, for a further 12 months, using the payment details you have provided us with unless you tell us not to. If your card details change your card provider may supply us with updated details which we will use at subsequent renewals. If you do not wish to renew please call our Customer Services team at least 7 days prior to renewal.

Governing Law

Your policy is governed by English Law, unless you and the insurer have agreed otherwise.

Complaints Procedure

If you have any cause for complaint regarding this insurance, please refer to the complaints procedure on page 23.

Manual Employment

You will not be covered for any claim arising from any manual employment, except bar work and fruit picking (not involving the use of agricultural machinery at ground level).

Driving Abroad

Cover under the medical expenses and personal accident sections of this policy are extended to include claims arising as a consequence of you travelling as a driver or passenger in any private motor vehicle or motorcycle up to 125cc. It should be noted that no coverage exists under the personal liability section of this policy for claims arising out of the use or possession of a motorised vehicle. Therefore, you are urged to seek confirmation from the vehicle owner or hirer that this area of coverage is adequately provided for under an alternative insurance policy.

DEFINITIONS

Any word defined below will have the same meaning wherever it is shown in your policy. We have listed the definitions in alphabetical order.

Accident, Accidental

A sudden, unexpected, unusual, specific, violent, external event, which occurs at a single identifiable time and place and independently of all other causes, resulting directly, immediately and solely in physical bodily injury which results in a loss.

Act of 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 government(s), 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.

Adverse Weather

Weather of such severity that the police (or appropriate authority) warn by means of public communications networks (including but not limited to television or radio) that it is unsafe for individuals to attempt to travel via the route originally envisaged by you.

Business Equipment

Computer equipment and other business related equipment including samples but excluding stock which is carried by you in the course of your business.

Cancellation Costs

Irrecoverable travel and accommodation expenses paid or contracted to be paid by you in respect of your trip (excluding Air Passenger Duty where separately identified, credit card or administration charges).

Child or Children

Any person aged 17 or under living full time at home.

Close Business Associate

A person in the same employment as you in your country of residence, whose absence from work or place of employment for one or more complete days at the same time as you, prevents the effective continuation of that business.

Common-law Partner(s)

Any couple (including same sex) in a common law relationship or who have co-habited for at least 6 months.

Country of Residence

The area within the UK or Isle of Man where your home is.

Curtailment Costs

Travel costs necessarily incurred to return you home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, car hire and excursions attributable to each complete day which is not spent overseas **excluding all costs attributable to the outward and return travel tickets, whether used or unused.**

Excess

The first amount you, and each person named on the insurance schedule, have agreed to pay towards a claim under each Section of this policy.

Family

Shall mean parents or grandparents (up to a maximum of two adults) and up to 6 of their children or grandchildren aged 17 or under and living full time at home. Cover for families shall apply where the appropriate premium has been paid and where the Family members travel together. Adults insured on an annual multi-trip policy are entitled to travel independently of each other. Cover for children will only be provided if travelling with an insured adult and all travellers are named on the policy schedule.

Golf Equipment

Golf clubs, golf bag, non-motorised golf trolley and golf shoes.

Hazardous Activities

You are automatically covered under the personal accident and medical expenses sections of this policy, when you are participating in any of the Category 1 acceptable sports and leisure activities listed below:

Category 1 Acceptable Sports & Leisure Activities

The following activities are automatically included within the cover when participating on an amateur basis:

archery, if adequately supervised, badminton, banana boat rides (beach activity), baseball, basketball, beach games, black water rafting (Grade 1 to 4), blade skating, bowls, bum boarding, bungee jumping (up to 3 jumps), canoeing, clay pigeon shooting, cricket, curling, cycling (excluding BMX or Mountain Biking), dinghy sailing, fell running, fell walking, fencing, fishing, football, golf, hiking (under 2000 metres altitude), horse riding (up to 7 days, excluding horse jumping, polo or hunting on horseback), hot air ballooning which has been organised in the UK prior to departure, hot dogging grades (grades 1, 2 +3), ice skating (not ice hockey), inner tubing, jet boating, jet skiing, jogging, marathon running, motorcycling up to 125cc (excluding the use of quad bikes), narrow river and canal boat cruises, netball, orienteering, outward bound pursuits, paintballing, parascending (over water), passenger sledge (horse and carriage), pedaloes, pony trekking, racquetball, rambling, rifle range, river canoeing, roller skating, roller blading, rounders, rowing, rubber ring rides (beach activity), running-sprint/long distance, safari/gorilla trekking (UK/Ireland organised), sail boarding, sailing within territorial limits, scuba diving up to 30 metres, providing you hold the relevant recognised qualification or are accompanied by a qualified scuba diving instructor, snorkelling, snow shoeing, squash, surfing (under 14 days), swimming with dolphins, tennis, track events, trekking (under 2000 metres altitude), triathlon, tubing, volleyball, wake-boarding (water skiing but with a board), war games, water polo, water skiing, white water rafting (Grade 1 to 4), wide river boat cruises, windsurfing, work abroad, yachting (racing/crewing inside territorial waters).

THE FOLLOWING ACTIVITIES ARE CONSIDERED TO BE HAZARDOUS SPORTS & LEISURE ACTIVITIES. YOU WILL ONLY BE COVERED WHILST PARTICIPATING IN THIS HAZARDOUS SPORT OR LEISURE ACTIVITY, IF YOU HAVE PAID THE APPROPRIATE ADDITIONAL PREMIUM BEFORE YOUR TRIP COMMENCED AND YOU ARE PARTICIPATING ON AN AMATEUR BASIS.

The insurer will not:

- cover any child aged under 10, who is not supervised by an adult when participating in a Category 2 hazardous sport or leisure activity.
- provide any cover if you receive any financial reward or gain as a result of participating in a Category 2 hazardous sport or leisure activity.
- pay any personal liability claim, which arises directly or indirectly, as a result of you participating in a Category 2 hazardous sport or leisure activity.

Category 2 hazardous sports & leisure activities:

abseiling, American football, animal riding, black water rafting (grade 5 to 6 inclusive), bmx cycling, bob sleighing, boxing training (no contact), camel riding, canyoning, cat skiing, catamaran sailing (European waters only), cycle touring, deep sea fishing, dog sledging, dry skiing, elephant riding, flying in a private plane or small aircraft, flying as passenger in a private plane or small aircraft, gliding, go karting (specific use), gorge walking, gymnastics, hang gliding, heli-skiing, heptathlon, hiking (between 2,000 and 6,000 metres altitude), high diving, hobie catting (European waters only), hockey (amateur only), horse jumping (excluding polo or hunting on horseback), horse riding (over 7 days, excluding polo or hunting on horseback), hot air ballooning (non-UK

organised), hydro speeding, hydro speeding, hydro zorbing, ice hockey, indoor climbing, jeep/car trekking, kayaking, kite boarding (on land), kite surfing, land yachting, luging, manual work, martial arts (training only), micro lighting, motor rallies, mountain biking, outdoor endurance events, paragliding, parasailing, parascending (over land), quad biking up to 125cc, rock abseiling, rock climbing (under 2,000m), rock scrambling (under 4,000m), rugby, safari (non-UK organised), sand boarding, sand yachting, scuba diving (between 30 and 40 metres in depth, providing you hold the relevant recognised qualification), sea canoeing, sea fishing, show jumping, skateboarding, snow mobiling, street hockey, surfing (over 14 days), tobogganing, trekking (between 2,000 and 6,000 metres altitude), via ferrata, weight lifting, white water canoeing, white water kayaking, white water rafting (grade 5 to 6 inclusive), wrestling, yachting (racing / crewing) outside territorial waters, zip lining and zip lining into water, zorbing.

The following activities are not included in the definitions: hunting on horseback, polo on horseback, racing, safaris involving the use of firearms, scuba diving within 24 hours prior to departure, manual work which is not at ground level, manual work involving the use of heavy machinery, major events and scuba diving if you are not a BSAC, PADI, DIWA, SSI or SSA member.

Home

Where you usually reside for more than six months of the year, in your country of residence.

Insurance Premium Tax (IPT)

A UK Government tax which must be paid by you in addition to the insurance premium. Only residents of the Isle of Man are exempt from IPT.

Insurer

Cigna Europe Insurance Company S.A.-N.V.

Money

Bank and currency notes and coins and cheques.

Ocean Cruising

A trip, voyage or holiday where the primary method of transport is a cruise liner or chartered crewed vessel not designed for the transportation of vehicles.

One-way Trip

A journey where you are emigrating. The cover will begin when you leave your home and end no later than 24 hours after the time you first leave the immigration control of your final destination country.

Period of Insurance for a Single Trip or One-way Trip Policy

The trip duration, as shown in your schedule.

Cover under the cancellation section of your policy, starts from the date the policy is issued and ends at the start of your trip.

The cover under all other sections of your policy, starts at your trip departure and ends on your return home or expiry of the policy, whichever is first.

Period of Insurance for an Annual Multi-trip Only

The period starting and ending on those dates shown on your schedule.

Cover under the Cancellation section of your policy, starts from the later of either:

- * the start date of the annual multi trip policy, or
- * the time at which the trip is booked and ends at which ever happens first
- * the start of your trip, or
- * the expiry of the policy

The cover under all other sections of your policy, starts at your trip departure and ends on either

- * your return home, or
 - * the expiry of this policy, or
 - * your trip exceeding the maximum trip length as specified on your schedule of insurance.
- Cover for any trip solely within the UK under an annual multi-trip policy will only apply if you have pre-booked a minimum of 2 consecutive nights accommodation.

Period of Insurance for a Backpackers Policy

The trip duration, as shown in your schedule. Cover under the cancellation section of your policy, starts from the date the policy is issued and ends at the start of your trip. The cover under all other sections of your policy, starts at your trip departure and ends on your return home or expiry of the policy, whichever is first.

During the period of insurance you can return home up to 3 times. On entry to your country of residence the cover will cease and will commence again upon your departure. There will be no deferral of cover corresponding to the number of days at home.

Personal Effects

Luggage, clothing, valuables and personal items which are owned by you and have been either taken or purchased on the trip.

Excluding antiques, any property held or used for any business or professional purposes, bicycles, binoculars, bonds, coupons, documents of any kind, money, securities, keys or key fobs, stamps, or travellers cheques, computer equipment of any kind (with the exception of iPods/MP3 players), computer games, all audio and all audio visual equipment and their accessories and handheld computers (eg palm pilot), contact or corneal lenses, diving equipment, furs, musical instruments, satellite navigation devices, spectacles, sunglasses.

Policy

Your schedule including this policy and any endorsements.

Pre-existing Medical Condition

Any medical condition which has been suffered, or for which medical advice, treatment or medication has been received within 18 months prior to the date of issue of this or booking your trip (whichever is later).

Public Transport

A train, bus, coach, ferry service or scheduled airline flight operating to a published timetable to join the booked travel itinerary.

Redundancy, Redundant

You becoming unemployed under the Employment Protection Act. You must have been given a Notice of Redundancy and be receiving payment under the current redundancy payments legislation.

Relative

Brother, brother-in-law, common law partner, daughter, daughter-in-law, fiance(e), grandchild, legal guardian, parent, parent-in-law, sister, sister-in-law, son, son-in-law, or spouse who live in your country of residence.

Resident

You are within the UK for more than six months of the year at the time of arranging this insurance and at the time of your departure and are registered with a Medical Practitioner within the UK.

Serious Illness or Serious Injury

Any illness or injury which restricts your mobility; or results in you being a patient in hospital for more than 48 hours

Single Article, Pair or Set of Articles

Any single article, two or more items of personal effects which are complementary or can be used or worn together.

Ski Equipment

Skis, ski bindings, ski boots, ski poles, snow board, snow board bindings and snowboard boots.

Sports Equipment

Those items which are usually worn, carried, used or held during the participation in a sporting activity excluding golf and ski equipment which is defined separately.

Total Disablement

Means you are prevented from engaging in any paid employment or paid occupation whatsoever of any and every kind, but for children any occupation not normally reserved for the disabled, for at least 12 months from the date of injury and at the end of that time being beyond the hope of improvement.

Trip, Trip Duration

A journey which begins when you leave your home and ends on your return, during the period of insurance, to either

- a. your home, or
- b. a hospital or nursing home in the UK, following your repatriation.

Under annual multi-trip policies the maximum trip duration is 31 days.

United Kingdom, UK

Means England, Scotland, Wales, Northern Ireland and Isle of Man.

Unattended

Means when you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle.

Us

Cigna Insurance Services (Europe) Limited who administer the insurance on behalf of the insurer.

Valuables

Animal skins, articles made of or containing gold, silver or other precious metals, cameras, jewellery, leather goods, photographic equipment, precious or semi-precious stones, silks, telescopes, watches and mobile phones, smart phones and other telecommunication equipment.

Winter Sports

Guided cross country skiing, mono skiing, off-piste skiing and snowboarding, recreational racing, skiing, snow boarding and snow sledging, excluding any activity areas designated as unsafe by resort management or where there is an avalanche warning in place.

You, Your

All person(s) within the Age Limit, the names of whom are provided to Go Travel Insurance at the time of premium payment, being resident in the UK and registered with a Medical Practitioner in one of these areas, being the one in which you permanently reside. Each person is separately insured, with the exception of Children/Grandchildren unless travelling with an insured adult.

Section A - Cancellation and Curtailment

The insurer will pay, up to the amount shown in the Schedule of Benefits, for your proportion of the cancellation costs or curtailment costs which you have paid or agreed to pay and which you cannot recover from any source, if:

1) it is necessary and unavoidable to cancel or cut short your trip as a result of:

(a) death, serious injury or illness during the period of insurance of:

- * you, or
- * a person you are travelling with, or
- * a relative, or
- * a close business associate who lives in the United Kingdom, or
- * a friend or relative who lives abroad with whom you were staying.

(b) You or the person you are travelling with:

- * being required in the United Kingdom for jury service, as a witness in a Court of Law, or
- * being under compulsory quarantine, or
- * being required to be present by the police, as a result of your home or their home or usual place of business in the United Kingdom suffering a burglary within seven days before the start of your trip
- * suffering accidental damage to your home or to your travelling companion's home that renders the home uninhabitable within seven days before the start of your trip
- * being made redundant
- * being posted overseas or receiving emergency requirements of duty in the Armed Forces, Police, Fire, Nursing or Ambulance Services.

If you have paid the additional premium to include hazardous sport and leisure activities, we will also pay you a percentage of any unused pre-paid trip costs, if you have to cut short your trip by returning to your home in the UK, following serious injury whilst participating in the hazardous sport or leisure activity.

In addition, if you have booked a self drive holiday and it is necessary to cancel your trip as a result of your vehicle being involved in an accident within seven days before to your intended trip duration, we will pay for your proportion of the costs which you have paid or agreed to pay and which you cannot recover from any source.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section A:

- * the excess as shown in the Schedule of Benefits
- * any claim for curtailment which has not been approved by the assistance helpline, prior to your return to the UK
- * the cost of Air Passenger Duty where separately identified.
- * any claim which is not supported by written medical confirmation and clinical reports from medical service providers as well as other proof of the happening of an event causing you to cancel or cut short your trip.
- * any claim for Cancellation of Curtailment costs in relation to Ocean Cruising unless you have paid the additional premium prior to travel and cover is confirmed on your schedule.
- * any costs which you have paid or agreed to pay, if your trip is cancelled or curtailed for the following reasons:
 - i. claims arising directly or indirectly as a result of a pre-existing medical condition or associated condition relating to you, your travelling companion, a relative or close business associate of yours or your travelling companion, or the person with whom you have arranged to stay whilst on the trip
 - ii. the person whose medical condition giving rise to the claim:
 - a) is travelling for the purpose of having medical treatment during the trip duration, or
 - b) is travelling against the advice of a medical practitioner, or
 - c) has received a terminal prognosis by a registered doctor before taking out this policy, or
 - d) is on a hospital waiting list, or
 - e) is awaiting the results of medical investigations
 - iii. you have failed to have any recommended vaccines, inoculations or medications prior to your trip
 - iv. you have failed to get the relevant passport or visa
 - v. unlawful or criminal proceedings against you or a person you are travelling with
 - vi. redundancy, which is not notified during the period of insurance

- vii. your disinclination to travel, phobias, anxiety or stress
 - viii. your personal financial circumstances, other than you being made redundant after the issue date of the policy
 - ix. your late arrival at the airport or port after check in or booking in time
- * Any costs in respect of the following:
- a) any claims arising directly or indirectly from the cancellation or curtailment of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
 - b) loss of air passenger duty
 - c) unused timeshare property, Airmiles / Avios or other promotions of this nature
 - d) your loss of enjoyment of the trip, however caused
 - e) unused portions of your original ticket, where repatriation has been made
 - f) your travel expenses for you to return to the UK, if you do not already possess pre-paid return travel tickets
 - g) any cancellation or curtailment costs which the insurer would not have had to pay, had you notified the travel agent, tour operator or provider of transport or accommodation immediately after you knew you would be cancelling or curtailing your trip
 - h) any repair costs to your private motor vehicle
 - i) any claim resulting from you or a person you are travelling being posted overseas or receiving an emergency requirement of duty, following an act of war, invasion or terrorism

SPECIAL CONDITION:

It is a condition of this section that any claim for Cancellation be advised verbally to your issuing agent within 48 hours and confirmed in writing to the Claims Handler. Curtailment must be authorised by the assistance helpline, following confirmation from the treating doctor that **IT IS MEDICALLY NECESSARY THAT THE INSURED CURTAILS THEIR TRIP**. If you curtail your trip due to an illness/death of a third party, family member or relative then you must also contact the assistance helpline, otherwise your claim may be declined. You must always mitigate your costs.

Section B - Medical Expenses

If you become ill or are injured during the trip, the insurer will pay up to the amount shown in the Schedule of Benefits for:

- (i) Medical and treatment expenses
 - * medical, surgical and hospital expenses incurred outside the UK
 - * emergency dental treatment for the immediate relief of pain up to £200
- (ii) Funeral and Repatriation expenses

If you die during the trip or one-way trip, the insurer will pay for the following:

 - * the funeral expenses in the country where your death occurs up to £3,000, or
 - * the cost of returning your body or ashes home to the UK
- (iii) Travel and accommodation expenses
 - * reasonable additional travel and room only accommodation expenses incurred by you and one person travelling with you, as a result of you receiving medical advice from the insurer's medical advisors, that your originally planned return journey home to the UK, is impossible due to medical reasons.

The most the insurer will pay for accommodation costs is £1,000 per person.

Important Conditions:

It is essential that

- a) In the event of an illness, injury, accident or hospitalisation involving anyone insured under this policy which results in, or looks likely to result in inpatient treatment, repatriation/curtailment of a trip or medical bills exceeding £500, then you must contact our nominated emergency service. Failure to do so at the soonest possible time will affect the assessment of your claim.
- b) Wherever possible, you must use medical facilities that entitle you to the benefits of any reciprocal health agreements such as the EHIC in Europe and Medicare in Australia.
- c) We reserve the right to repatriate you when, in the opinion of our medical advisors, you are fit to travel. If you refuse to be repatriated, all cover under this policy will cease.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section B:

- * the excess as shown in the Schedule of Benefits
- * any costs or expenses, if you have not advised the assistance helpline and received their agreement to these costs, in the event of you:
 - a) dying, or
 - b) incurring medical or treatment expenses above £500, or
 - c) being involved in an accident, or
 - d) being admitted to hospital, or
 - e) missing your flight due to medical reasons
- * any medical costs or expenses, if you are in Australia and you have not enrolled with Medicare

- * the costs of telephone calls or taxi fares unless approved by the assistance helpline.
- * claims arising directly or indirectly as a result of your pre-existing medical condition or associated condition
- * any medical, hospital or treatment expenses in the UK
- * any medical or treatment expenses, funeral or repatriation expenses incurred as a result of participating in a Category 2 hazardous sport or leisure activity, Winter Sports or ocean cruising, unless you have paid the additional premium prior to travel and cover is confirmed on your certificate
- * any medical, hospital, treatment, funeral or repatriation expenses if you:
 - a) have received a terminal prognosis by a registered doctor before taking out this policy, or
 - b) are travelling for the purpose of obtaining medical treatment, or
 - c) are travelling against the advice of a medical practitioner, or
 - d) are on a hospital waiting list, or
 - e) are awaiting the results of medical investigations
- * any medical, hospital or treatment expenses, which in the opinion of the insurer's medical advisors, are not essential or can be reasonably delayed until your return home to the UK
- * any costs arising from you arranging a single or private accommodation room in a hospital, clinic or nursing home
- * dental treatment which is not for the purpose of relieving immediate pain or suffering
- * any medical, hospital or treatment expenses, which have not been authorised at the time by a recognised registered medical practitioner
- * any medical, hospital or treatment expenses, which you have incurred after:
 - a) you have refused the offer of repatriation when, in the opinion of the insurer's medical advisors, you are fit to travel
 - b) the insurer has repatriated you to your final destination, rather than the UK, during your one-way trip
- * any physiotherapy or associated treatment costs, if they are not part of an on-going treatment programme for a serious injury, which in the opinion of the insurer's medical advisors, cannot be reasonably delayed until your return home
- * non continuous treatment
- * any upgrades from economy class travel, unless the insurers medical advisors specify this necessary on medical grounds.
- * any costs or expenses if you do not have a pre-paid return ticket to the UK at the start of your trip
- * any medication or drugs which you know you will need at the start of the trip
- * the cost of any treatment or surgery, including exploratory tests, which are not directly related to the illness or injury, for which you went into hospital or clinic abroad
- * loss, or damage to false dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles
- * any repatriation expenses to the UK, if you are travelling on a one way trip and your final destination is nearer

Section C - Hospital Benefits

(not available under the Backpacker policy)

The insurer will pay you the amount shown in the Schedule of Benefits, for every complete 24 hours you spend in a hospital abroad as an in-patient during your trip, as a direct result of you suffering accidental injury or illness which is covered under Section B of this policy.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section C, if you:

- * are an in-patient at a hospital or clinic in the UK
- * are not receiving continuous treatment
- * are an in-patient at a hospital or clinic, which has not been authorised and arranged by the assistance helpline

Section D - Personal Effects, Travel Documents and Delayed Baggage

(a) Personal effects and baggage

The insurer will pay for accidental loss, theft of or damage to your personal effects, subject to provision of a written authoritative report confirming the loss, theft or damage, up to the amount shown in the Schedule of Benefits.

The amount payable will be the value at today's prices less a deduction for wear and tear and depreciation or the insurer may at their discretion replace, reinstate or repair the lost or damaged items.

(b) Travel Documents

The insurer will pay for any reasonable expenses you incur, whilst obtaining replacement passports, green cards, visas, accommodation vouchers and petrol coupons or travel tickets which have been lost or stolen during the trip, up to the amount shown in the Schedule of Benefits.

(c) Baggage delay

The insurer will pay for the purchase of emergency replacement clothing, medication and toiletries, up to the amount shown in the Schedule of Benefits, if your personal effects are delayed or lost in transit on your outward journey for more than 24 hours.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section D

- * the excess as shown on your schedule
- * claims for theft of your personal effects and baggage if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- * claims arising from theft occurring in your hotel room or apartment unless forcible and violent entry into or from your hotel room or apartment has occurred
- * more than £50 per single item, up to a maximum of £200 in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- * any claim if the loss, damage or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- * wear, tear, or depreciation
- * loss, theft or damage arising from the delay, detention, seizure or confiscation by Customs or other officials
- * damage caused by the leakage of powder or liquid carried within your personal effects or baggage.
- * any breakage of fragile articles, unless the breakage is caused by fire or an accident involving the vehicle in which you are being carried

claims arising for loss, theft or damage to:

- * prams or buggies, wheelchairs, pedal cycles, motor vehicles, marine equipment, diving equipment, watercraft, surfboards, sailboards, or their related accessories, sports equipment.

damage to, or loss or theft of your personal effects or baggage, if they have been left:

- * unattended, in a public place
- * in the custody of a person who does not have an official responsibility for the safekeeping of the property
- * in an unattended motor vehicle, unless they have been taken from a locked boot between 8am-8pm local time and there is evidence of forced entry, which is confirmed by a police report
- * loss or damage to sports equipment, whilst in use
- * loss, theft or damage to:
 - a) anything being shipped as freight or under a Bill of Lading; or
 - b) dentures, bridgework, artificial limbs or hearing aids of any kind; or
 - c) items being carried on a vehicle roof rack
- * loss, theft or damage to valuables, which at the time of such loss, theft or damage were located in checked-in luggage or an unattended motor vehicle
- * valuables stolen at any time whilst in transit unless you are carrying them as hand luggage
- * any claim for baggage delay if you cannot supply receipts for the emergency replacement clothing, medication and toiletries purchased and written confirmation from the carrier as to the length of delay

Section E - Personal Money

The insurer will pay for the loss, theft of your money and travellers cheques during your trip, whilst being carried on your person or left in a safe or safety deposit box in your trip accommodation, up to the amount shown in the Schedule of Benefits.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section E

- * the excess as shown on your schedule
- * any loss or theft of money if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.
- * loss or theft of travellers cheques, if the issuer provides a replacement service
- * depreciation in value, currency changes or shortage caused by any error or omission
- * loss or damage arising from delay, seizure, confiscation or detention by Customs or other officials

Section F1 - Travel Delay

(not available under the Backpacker policy)

The insurer will pay you the amount shown in the Schedule of Benefits, if your planned:

- * first outward flight, rail or sea trip from your home in the UK, or
- * final inbound flight, rail or sea trip to your home in the UK is delayed in departure for 12 hours or more due to:
 - a) strike or
 - b) industrial action or

- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the scheduled Public Transport on which you are booked to travel

Section F2 - Holiday Abandonment

(not available under the Backpacker policy)

The insurer will pay, up to the amount shown in the Schedule of Benefits, for travel and accommodation expenses which you have paid or have contracted to pay and which you cannot recover from any source, if your holiday or journey is necessarily cancelled following a delay of 24 hours or more from the scheduled departure time due to:

- a) strike or
- b) industrial action or
- c) adverse weather conditions or
- d) mechanical breakdown of or a technical fault occurring in the scheduled Public Transport on which you are booked to travel

The insurer will not pay the following in addition to the general exclusions, in connection with claims made under Section F1 & F2

- * the excess as shown in the Schedule of Benefits
- * any compensation if you have not got written confirmation from the airline, railway or shipping company or their handling agents, which shows the reason for the delay or cancellation of your holiday, the scheduled departure time and the actual departure time of your flight, rail journey or sailing, if applicable
- * any claim arising from your failure to check-in as per your original itinerary
- * any delay which is due to strike or industrial action which had started or was announced before you took out this policy
- * compensation under both the travel delay and holiday abandonment sections of this policy
- * any claims arising directly or indirectly from the delay of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority
- * any additional compensation under Sections G or O

Section F3 - Kennel and Cattery Fees

(not available under the Backpacker policy)

If you are delayed as a result of a covered event under Section B and as a result incur additional kennelling or cattery fees, the insurer will pay you the amount shown in the Schedule of Benefits, for each and every complete 24 hour period of delay.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section F3:

- * any fees, if your pet's stay does not exceed the pre-booked period of accommodation
- * any fees which did not form part of the original pre-booked duration for your pet

Section G - Missed Departure

(not available under the Backpacker policy)

The insurer will pay you, up to the amount shown in the Schedule of Benefits, for reasonable additional accommodation and travel expenses, if you arrive at your last departure point from the UK or the last departure point for your return trip to the UK, too late to board your booked flight, train or sailing, as a result of the following:

- * scheduled public transport services failing to get you to your destination in time due to strike, industrial action, adverse weather conditions or mechanical breakdown, or
- * the private motor vehicle in which you were travelling suffering from a mechanical breakdown or failure, or
- * the private motor vehicle in which you were travelling being directly involved in a road traffic accident which resulted in mechanical breakdown or failure.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section G:

- * the excess as shown in the Schedule of Benefits
- * any upgrade in accommodation
- * any claim arising as a result of you not having taken reasonable steps to complete the journey to the departure point on time
- * any claim, if the adverse weather, strike or industrial action was in existence or publicly declared before you started your journey to the departure point
- * any claim in respect of mechanical breakdown or failure, if your private motor vehicle, has not been properly serviced and maintained
- * any repair costs to your private motor vehicle
- * any claims for vehicle breakdown or failure, which are not substantiated by a written report from a rescue service or garage
- * any additional compensation under Sections, F1 or G.

Section H - Personal Accident

The insurer will pay you or your estate a lump sum, as shown in the Schedule of Benefits, if you suffer bodily injury as a result of an accident during your trip which causes:

- * your death, or
- * permanent loss of one or more limbs by physical separation at or above the wrist or ankle, or
- * permanent loss of all sight in one or both eyes, or
- * permanent and total disablement from carrying out any occupation whatsoever.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section H:

- * any benefit where your death, injury or loss does not occur within 180 days of the accident
- * any benefit as a result of participating in a hazardous sport or leisure activity, unless you have paid the additional premium where appropriate prior to travel and cover is confirmed on your certificate
- * any benefit if you cannot prove to the insurer that the permanent total disablement has continued for 12 months from the date of the injury and in all probability will continue for the remainder of your life
- * more than one lump sum under this section.
- * the contracting of any disease, illness and/or medical condition.
- * the injection or ingestion of any substance.
- * any event which directly or indirectly exacerbates a previously existing physical bodily harm.

Section I - Personal Liability

The insurer will pay for your legal liability inclusive of all associated legal fees and cost, in total up to the amount shown in the Schedule of Benefits, for any event which relates to an incident caused by you during the trip or one way trip, which results in:

- * injury, illness or disease to another person, loss or damage to property which does not belong to you or any member of your family and is not in your or a member of your family's custody or control

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section I:

- * the excess as shown in the Schedule of Benefits
- * claims arising directly or indirectly from, happening through or in consequence of: contractual liability, employers liability, or liability to a member of your family, your travelling companions family or to your travelling companion; or
- * animals belonging to you, or in your care, custody or control; or
- * wilful, malicious or unlawful acts or the use of firearms or weapons of any kind; or
- * the pursuit of trade, business or profession; or
- * ownership or occupation of land or buildings other than occupation only of any temporary residence for the purpose of your holiday; or
- * the influence of intoxicating liquor or drugs; or
- * any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment; or
- * claims for legal fees and costs resulting from any criminal proceedings; or
- * any claim where your liability is covered under any other policy; or
- * any personal liability claim, which arises directly or indirectly, as a result of you participating in a Category 2 hazardous sport or leisure activity or any other hazardous sports or leisure activity; or
- * any claims arising directly or indirectly from participant to participant liability.

Section J - Legal Expenses

The Insurer will reimburse you up to the amount as shown in the Schedule of Benefits, for legal costs incurred by you in pursuit of legal proceedings against third parties (excluding any member of your or your travelling companions family, your travelling companion, business partner or employer) for any compensation owed to you arising directly from physical bodily injury to you or your death during the period of insurance. Please contact the Legal Helpline on **0208 652 1313**.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section J:

- * the **excess** as shown in the Schedule of Cover;
- * claims arising for any legal expenses incurred without prior authorisation by the Insurer;
- * claims where we or our legal representatives believe that an action is not likely to be successful or if we believe that the costs of taking the action will be greater than the award
- * claims where we or our legal representatives believe that an action is not likely to be successful or if we believe that the costs of taking the action will be greater than the award
- * claims arising pursuant to a contingent fee agreement between you and your counsel/lawyer;
- * claims arising for travel and accommodation expenses over £1,000, whilst in pursuit of a legal action;

- * claims arising from your pursuing legal proceedings as part of and/or on behalf of a group or organisation.
- * claims incurred for any legal costs pursuant to a legal action against the insurer, us or our agents.
- * claims occurring under criminal law.
- * claims occurring or where the case is brought to court in more than one country.
- * any claim for legal costs where you are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
- * any claim for legal costs where you are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence

SPECIAL CONDITIONS:

The insured must comply with the following procedures:

- (a) the insured shall apply to the insurer for a written acknowledgement by the insurer of the existence of a potentially viable claim.
- (b) if an acknowledgement in (a) is granted, the insurer shall initially pay up to 5% of the amount shown in the schedule of cover for legal costs incurred by the insured to determine the probability of success in achieving a reasonable benefit. This shall include an assessment of the legal liability of the potential defendant and the ability to collect damages from the potential defendant.
- (c) the insurer shall not be responsible for any legal expenses incurred prior to its issuing the insured with a written acknowledgement of the existence of a potentially viable claim.
- (d) in the event that the insured is awarded compensation (by judgment or settlement), the insurer shall be entitled to recover from the insured or on behalf of the insured any sum paid to the insured under any section of this policy on account of the same incident for which compensation is received.

Winter Sports Cover

(not available under the Backpacker policy)

If you have paid the additional premium to include Winter Sports Cover and the cover is shown on your schedule, cover sections K - O inclusive apply.

Section K - Ski Equipment

The insurer will pay, up to the amount shown in the Schedule of Benefits, for accidental loss, theft of or damage to ski equipment, which is owned or hired by you.

If you own the ski equipment, the insurer will take off the following amounts for wear and tear:

Age of ski equipment Deduction

Up to 1 year old	10% of purchase price
1 to 2 years old	30% of purchase price
2 to 3 years old	50% of purchase price
3 to 4 years old	70% of purchase price
4 to 5 years old	80% of purchase price

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section K:

- * the excess as shown in the Schedule of Benefits
- * claims for ski equipment which is owned by you, if it is over five years old
- * more than your liability for the loss or damage to any hired ski equipment
- * any claim for loss or theft of ski equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number
- * claims arising from theft occurring in your hotel room or apartment unless forcible and violent entry into or from your hotel room or apartment has occurred
- * any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)
- * more than £50 per single item, up to a maximum of £200 in total for any one claim, if you are unable to provide the original receipt, proof of purchase or an insurance valuation which was obtained prior to the loss
- * claims arising from delay, detention, seizure or confiscation by Customs or other officials
- * claims for loss, theft or damage to anything being shipped as freight or under a Bill of Lading
- * damage to, or loss or theft of ski equipment, if it has been left:
 - * unattended by you in a public place other than in respect of ski equipment left in an area designated for their storage between the hours of 8am and 5pm where no secure facilities exist; or
 - * left in an unattended motor vehicle; or
 - * in the custody of a person who does not have an official responsibility for the safekeeping of the property

Section L - Ski Equipment Hire

If your own ski equipment is:

- * lost, stolen or damaged; or

- * misdirected or delayed in transit by more than 12 hours

the insurer will pay for the cost of hiring you the necessary ski equipment for each 24 hour period you are without your own ski equipment, up to the amount shown in the Schedule of Benefits.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section L:

- * any claim for loss or theft of your own ski equipment if you have not notified the police within 24 hours of its discovery and obtained a written report, which includes the crime reference number.

- * any claim, if the loss or theft of your own ski equipment occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR)

- * claims arising from theft occurring in your hotel room or apartment unless forcible and violent entry into or from your hotel room or apartment has occurred

- * claims arising from your own ski equipment being delayed, detained, seized or confiscated by Customs or other officials

- * claims for loss or theft of, or damage to your own ski equipment, whilst being shipped as freight or under a Bill of Lading

- * damage to, or loss or theft of your own ski equipment, if it has been left:

- a) unattended by you in a public place other than in respect of ski equipment left in an area designated for their storage between the hours of 8am and 5pm where no secure facilities exist; or

- b) in an unattended motor vehicle; or

- c) in the custody of a person who does not have an official responsibility for the safekeeping of the property

Section M - Ski Pack

If you are unable to use your ski pass, tuition or ski hire due to:

- * being involved in an accident; or

- * your sickness; or

- * the loss or theft of your ski pass

the insurer will pay you, up to the amount shown in the Schedule of Benefits, for the proportionate value of any unused ski pass, ski hire or tuition fee.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section M:

- * any claim, if the loss or theft of your ski pass is not notified to the police within 24 hours of its discovery and you have obtained a written report, which includes the crime reference number.

- * any claim, if the loss or theft occurs during a journey or whilst in the custody of an airline or other carrier, and you have not notified the carrier or their handling agent of the incident and obtained an official report or a Property Irregularity Report (PIR) loss or theft of your ski pass, if it was left:

- * unattended in a public place; or

- * in an unattended motor vehicle; or

- * claims arising from theft occurring in your hotel room or apartment unless forcible and violent entry into or from your hotel room or apartment has occurred

- * in the custody of a person who does not have an official responsibility for the safekeeping of the property

- * claims arising directly or indirectly as a result of your pre-existing medical condition or associated condition

- * claims arising from a medical condition which is not substantiated by a report from the treating doctor confirming your inability to ski.

Section N - Piste Closure

The insurer will pay a benefit, as shown in the Schedule of Benefits, if you are unable to ski for a continuous period of in excess of 12 hours, due to a lack of snowfall or adverse weather conditions during the months of November to March inclusive for travel within the Northern Hemisphere and May to October for travel within the Southern Hemisphere, at your pre-booked winter sports resort.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section N:

- * any benefit, if you are not skiing in a pre-booked winter sports resort which is 1,000m above sea level

- * any benefit, if you are unable to provide a report from the resort management substantiating your claim

- * any benefit, if an alternative resort is available

- * any benefit, if the piste closure was in existence prior to your arrival in your pre-booked winter sports resort

Section O - Delay Due to Avalanche

If your outward or return journey is delayed by at least 12 hours beyond the scheduled departure time as a direct result of an avalanche in your pre-booked winter sports resort, the insurer will pay you an amount, as shown in the Schedule of Benefits, for additional travel and accommodation expenses.

The insurer will not pay for the following in addition to the general exclusions, in connection with claims made under Section O:

- * the excess as shown in the Schedule of Benefits
- * any claim, if you are unable to provide a report from the resort management substantiating your claim
- * any additional compensation under Sections A, F1 or G of this policy.

Exclusions Which Apply to Your Whole Policy

The insurer is not responsible for any claims arising:

1. any pre-existing medical condition or associated condition known to you concerning the health of you, your relatives, your travelling companions, business partners or anyone whose ill health would force you to cancel or cut short your trip. Please read the pre-existing medical condition definition on page 8.
2. which are claims in any way caused or contributed to by:
 - i) the failure of; or
 - ii) the fear of the failure of; or
 - iii) the inability of any equipment or any computer programme to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date (except claims under Sections, B and H)
3. directly or indirectly caused by, occasioned by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the claim:
 - * act of terrorism; or
 - * nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or contamination may have been caused; or
 - * war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
 - * seizure or illegal occupation; or
 - * confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives you of the use or value of your property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
 - * discharge of pollutants or contaminants, which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
 - * chemical or biological release or exposure of any kind; or
 - * attacks by electronic means including computer hacking or the introduction of any form of computer virus; or
 - * threat or hoax, in the absence of physical damage due to an act of terrorism; or
 - * any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism
4. from you travelling against Foreign Office advice or where it is deemed unsafe for you to travel
5. from you engaging in any illegal or criminal act
6. from losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a trip (except as provided in Section D in relation to loss of Travel Documents)
7. directly or indirectly out of your financial incapacity
8. which, but for the existence of this policy, would be covered under any other
 - * insurance policy (policies), including any amounts recovered by you from private health insurance; or
 - * European Health Insurance Card payments; or
 - * any reciprocal health agreements; or
 - * airlines, hotels; or
 - * home contents insurers; or
 - * any other recovery by you, which is the basis of a claim
9. from the tour operator, airline or any other company, firm or person either becoming insolvent or being unable to or unwilling to fulfil any part of their obligation
10. from your death, injury or illness as a result of participating in:
 - * a Category 2 hazardous sport or leisure activity or any other hazardous sports or leisure activity whilst on your trip, unless you have paid the additional premium prior to travel and cover is confirmed on your certificate
 - * winter sports, and ocean cruises, if you have not paid the additional premium before your trip departure and it is not shown on your schedule
 - * any of the above, if you are receiving any personal financial reward or gain during the period of insurance, unless the insurer has agreed to this and you have paid the appropriate additional premium

11. from:
 - * wilful, self inflicted injury or illness or suicide or attempts to commit suicide; or
 - * wilful exposure to danger, except in an attempt to save a human life; or
 - * solvent abuse or being under the influence of alcohol or drugs, except those prescribed by a registered Doctor and not those drugs prescribed for drug addiction; or
 - * a failure to obtain any recommended vaccines, inoculations or medications prior to your trip departure; or
12. from a psychiatric or mental disorder, anxiety, stress or depression except where previously undiagnosed at the time you purchase the cover and condition necessitates in-patient treatment at a recognised hospital
13. from you entering into, entering from an aircraft or descending from an aircraft, which is not a fully licensed passenger carrying aircraft; in which you are travelling as a passenger or a member of the crew for the purpose of undertaking any trade or technical operation therein or thereon
14. from your wilful exposure to peril. You must exercise reasonable care to prevent illness, injury or loss or damage to your property as if uninsured
15. directly or indirectly from you being engaged in any manual employment during your trip, excluding bar work and fruit picking which does not involve the use of agricultural machinery at ground level
16. which have not been proven and the amount of the claim substantiated.
17. From you travelling against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
18. Any claims arising from routine treatment or care which could reasonably be expected to arise during your period of insurance.

Extension of Cover

If you are unable to complete the trip within the number of days shown on the schedule, due to:

- a. death, injury or illness to you or any person travelling with you, or
- b. a delay of or an interruption of public transport services

The insurers will extend your policy, without charge, for the additional days necessary for you to complete your trip.

Cover will automatically be extended day by day up to a maximum of 30 days after the expiry of the period as stated on your schedule of cover, when the return is necessarily delayed, as a result of the ill health of you, provided the assistance helpline has been notified; or through the failure of public transport.

Conditions Which Apply to Your Whole Policy

- 1) You must take reasonable care to ensure that the information provided by you or on your behalf in relation to your Go Travel Insurance is provided honestly, fully and to the best of your knowledge. If any of your insurance or personal details set out in Your documents are incorrect or incomplete, or if you need to make a change to your policy, please call the Customer Services helpline as soon as possible. A full list of the changes to be notified is outlined below:
 - Changes in destination;
 - Change of travel dates (for single trip policies);
 - Change in activities planned on your trip.
- 2) You must tell your agent as soon as possible about any change in risk which affects your policy, including you, a person you are travelling with, a close business associate or relative receiving confirmation of a medical condition or currently being under medical investigation, change in the sporting or leisure activities you intend to participate in during your trip or additional person(s) to be insured under the policy.
The insurer has the right to reassess your policy and premium after you have advised your agent of any relevant information. If you do not advise your agent of all the relevant information, the insurer may quote the wrong terms, reject or reduce your claim, or your policy may become invalid.
- 3) You must be in the UK at the time of taking out this policy and intend to return to the UK or Ireland within the trip duration, unless you have arranged a one-way trip.
- 4) The insurer will not consider any claim where you:
 - * have a pre-existing medical condition or associated condition; or
 - * are travelling against medical advice.
- 5) Your issuing agent or broker will refund in full your premium if, within 14 days of the Date of Issue of the policy, you decide it does not meet your needs, as long as you have not commenced your trip or made a claim. No refund in premium will be given after this period.
- 6) Whilst participating in any Category 2 hazardous sport or leisure activity, you must take reasonable care at all times to ensure your own safety and the safety of those around you. Such reasonable care involves following the directions of any instructor and (or) expedition leader and following the normal and reasonable safety procedures suggested or recommended by the recognised controlling body of the sport or activity concerned, or

the safety procedures commonly exercised in pursuing the sport or activity in question at all times.

- 7) You or your legal representative's must provide, at your own expense, the insurer with all certificates, information and evidence they require and in the format they require.
- 8) You must, as often as required, agree to a medical examination on behalf of the insurer at your expense.
- 9) In the event of your death, the insurer shall be entitled to have a post-mortem examination at their own expense.
- 10) 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 Agents 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.
- 11) In the event of any occurrence which may give rise to a claim under this policy, you must take all reasonable steps to minimise any loss arising out of such a claim.
- 12) You must submit any claim to the insurer within 31 days of the incident.
- 13) This insurance is non-transferable. No premium will be refunded, either in full or on a pro-rata basis, after the expiry of the money back guarantee.
- 14) The insurer and you are entitled to choose the law applicable to this insurance contract. The insurer chooses English Law and, in the absence of any agreement to the contrary, English Law shall apply.
- 15) The insurer may, at its own expense, take proceedings in your name to recover compensation or secure an indemnity from any third party in respect of any loss or damage covered by this insurance and any amount so recovered shall belong to the insurer.
- 16) In the event that you recover, by any means, damages from any third party in respect of personal accident in the circumstances defined in Section H, all benefits paid to you under section J shall be repaid to the insurer.
- 17) If any false or fraudulent claim is made or if any false or fraudulent means or devices are used to obtain any benefit under this policy, all benefits there under and premiums paid shall be forfeited.
- 18) If at the time of loss, damage or liability covered under this policy, you have any other insurance or guarantee which covers the same loss, damage or liability, the insurer will only pay a rateable share of the claim.

Use of personal information

The AA Data Protection Policy

When we use the terms 'we', 'our' or 'us' in this Data Protection notice, we mean the AA, except in the Cigna Data Protection Policy which contains its own definitions

- 1.1 **The AA Group of companies** (being AA plc, together with any entity in which AA plc directly or indirectly has at least a 50% shareholding*). (**"we"**) **will use your personal information for the following purposes**:**
 - a) to identify you when you contact us;
 - b) to help identify accounts, services and/or products which you could have from us or selected partners from time to time. We may do this by automatic means using a scoring system, which uses the information you have provided, any information we hold about you and information from third party agencies (including credit reference agencies);
 - c) to help administer, and contact you about improved administration of, any accounts, services and products we have provided before, or provide now or in the future;
 - d) to carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
 - e) to help to prevent and detect fraud or loss;
 - f) to contact you in any way (including mail, email, telephone, text or multimedia messages) about products and services offered by us and/or selected partners unless you have previously asked us not to use the relevant personal data for such purposes;
 - g) to keep you up to date with AA Rewards offers under which you will be given AA Membership information and details of discounts and offers negotiated from time to time on behalf of AA Members. If you do not want to receive this benefit please write to the AA Data Protection Officer at the address given in clause 1.5 below;
- 1.2 We may allow other people and organisations to use information we hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of our businesses, or if we have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these service providers and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK. We will, however, always

use every reasonable effort to ensure sufficient protections are in place to safeguard your personal information.

- 1.3 We may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance reasons.
- 1.4 We may check your details with fraud prevention agencies. If you provide false or inaccurate information and we suspect fraud, we will record this. We and other organisations may use and search these records to:
- help make decisions about credit related services for you and members of your household;
 - help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
 - trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies; and
 - check your identity to prevent money laundering unless you give us other satisfactory proof of identity.

* A list of companies forming the AA Group of companies is available from the Data Protection Officer at the address given below in section 1.5

** See the AA privacy policy at theAA.com/termsandconditions/privacy_policy.html for further details.

1.5 If you need details of those fraud prevention agencies from which we may obtain and with which we may record information about you, please write to The AA Data Protection Officer at The AA, Fanum House, Basingstoke, Hampshire, RG21 4EA.

1.6 Where you give us information on behalf of someone else, you confirm that you have provided them with the information set out in these provisions and that they have not objected to such use of their personal information. Where you give us sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in these provisions.

Cigna Data Protection Notice

Please make sure that you read and understand this Data Protection notice as it explains to you what we will do with the information that you give us in respect of this insurance policy.

Protection And Uses Of Your Personal Information

Your insurance policy is administered by Cigna Insurance Services (Europe) Limited ("Cigna").

When we use the terms 'we', 'our' or 'us' in this Data Protection notice, we mean Cigna, except in the AA Data Protection Policy which contains its own definitions.

The security of your personal information is very important to us. All personal information that is supplied to us either in respect of yourself or other individuals in connection with your products and/or services will be treated in confidence by us and maybe used by us for the purpose of providing and administering our products and services.

We and companies within the Cigna corporate group may analyse the personal information you provide in combination with any other information that we lawfully hold or receive for the purposes of reviewing, assessing, tailoring and improving our products and services and similar products and services offered by the Cigna corporate group. We may also engage the services of third parties to perform any such analysis on our behalf, however in doing so we will ensure that all such activities are carried out in compliance with the applicable data protection legislation. In order to protect your privacy, we will anonymise any information we analyse as far as possible.

Your personal information and sensitive personal data may also be shared with the insurer and reinsurer of your policy. The insurer and/or reinsurer are the organisations which ultimately pay out on claims under your policy. It may also be necessary to pass this information to other companies for processing on our behalf, or to organisations with which we work to provide the benefits under your policy (for example, to a hospital which is responsible for any treatment you receive through your policy).

When we work with the AA to provide your insurance product, we will pass some information about you back to them so that they may use it to contact you about their products and services, in accordance with your communications preferences; and to review, assess, tailor and improve the products and services it offers.

Some of the companies or organisations to which we transfer your personal information may be based outside Europe in countries which may not have the laws to protect your personal information to the same standard as in Europe. However, in all cases we will ensure that the personal information we transfer is kept securely and only used for the purposes described in this notice.

Telephone Calls

Please note that for your and our mutual protection telephone calls to us may be monitored and/or recorded for the purposes of:

- establishing facts relevant to our business;
- checking that we comply with laws, regulations and self-regulatory procedures;
- checking and/or demonstrating the standards that we should be meeting, for example, for quality control and staff training purposes;
- preventing or detecting crime;
- investigating or detecting the unauthorised use of our systems, to secure our system and to ensure the effective operation of our systems.

Fraud Prevention, Detection & Claims History

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police, loss adjustors and other third parties that we engage to investigate claims;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this. We, and other organisations involved in the administration of your policy, may also search these agencies and databases to:
- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases we access or contribute to.

When we investigate some claims, we may conduct searches of publicly accessible information about you available on the internet, including using sources such as search engines and social media.

Customer Satisfaction Surveys

We aim to continuously improve the services we offer to our customers. Occasionally we carry out customer satisfaction surveys which may be for our own benefit or for more general interest, and we may need to collect further information about you in connection with them. Surveys will usually be carried out by us but in some circumstances we will use an external firm.

Your participation in such a survey is entirely optional but your help and feedback would be appreciated.

Contacting Us And Your Rights In Relation To Your Personal Information

If you have any questions about the way in which we use your personal information, please contact the Customer Helpline or our Data Protection Officer at:

Cigna Insurance Services (Europe) Ltd, 1 Drake Circus, Plymouth, PL1 1QH

Telephone: 0330 100 7702

If you believe that we are holding inaccurate information about you in relation to your insurance policy, please contact us and we will be happy to correct any errors.

You have a right to access the personal information we hold about you. To obtain a copy, please contact us.

Complaints Procedure

You have the right to expect the best possible service and support. If we have not delivered the service that you expected or you are concerned with the service provided, we would like the opportunity to put things right. If you feel we have fallen short of our standards, please let us know. If we cannot help you and you remain dissatisfied, please contact the Customer Relations Team.

Post: Go Travel Insurance
Customer Relations Department
1 Drake Circus
Plymouth, PL1 1QH
Telephone: 0330 100 7701

For your protection calls may be recorded and may be monitored.
E.mail: customerrelations@gotravelinsurance.co.uk

What to do if you are still not satisfied.

If you are still not satisfied then you may be able to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within six months of our final response to your complaint. We will remind you of the time limits in the final response.

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

Telephone 0800 0 234 567, free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123, free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but you are not bound by it and may take further action if you wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of our complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Alternatively - online sales only.

Although contacting us directly is the quickest way to complain, the European Commission has set up an online platform where consumers in all EU countries can register a complaint. This can only be used for complaints about purchases made online.

The Online Dispute Resolution service (ODR) directs your enquiry to our Customer Relations Team who will handle it in the usual way. It will also let you know that the Financial Ombudsman Service (FOS) is the UK's dispute resolution body for insurance.

Please note that this new EU service facilitates contact only. It doesn't provide any other complaints service. You can find this platform at: <http://ec.europa.eu/odr>

Please quote our e-mail address: customerrelations@gotravelinsurance.co.uk

Pre - travel advice - this does not form part of the policy

1. Do read your travel Insurance policy and make sure you comply with all the terms and conditions.
2. When travelling in Europe, take your European Health Insurance Card (EHIC) formerly The E111 Form (EHIC entitles UK Residents to EU health care) Apply for the EHIC at The Department of Health.
3. If you take prescribed medication, take enough to last your holiday.
4. Take a supply of medication for common ailments with you. This should include treatments for mosquito bites, tablets for diarrhoea and travel sickness tablets if necessary.
5. Make sure your visas and passports are up to date and do not expire whilst you are abroad. Check the details on your tickets upon receipt.
6. Do not pack money, valuables, photographic equipment, or important documents in your checked-in luggage. Keep them secure at all times during your journey.
7. If you take valuable items on holiday, make sure these are insured under the All Risks Section of your household contents insurance policy.

8. Beat the burglars:
 - * remember to cancel milk and papers, ask someone to keep an eye on your home and push mail through your letterbox.
 - * securely lock all doors and windows.
 - * leave several lights on timer switches in different rooms.
 - * lock away garden and DIY tools, and don't leave hidden spare keys.
 - * make sure your insurance policies are up to date, note serial numbers of valuables and mark them with your postcode.
9. If you are driving abroad, check your licence, green card, the local driving law requirements and arrange car breakdown and third party liability insurance if applicable (ask for details). Remember, drink and drive regulations may differ from country to country.
10. Leave plenty of time to arrive at your departure point by the designated 'check-in' time. (Ask about airport parking or hotels if necessary).
11. The sun abroad can be much more powerful than at home - make sure your sun protection cream is SPF15 or above.

Advice whilst travelling abroad - this does not form part of the policy

1. Always carry cash on your person, (use Travellers Cheques or Credit Cards if possible) or leave in a locked safe. Do not leave your personal effects unattended anywhere.
2. Keep all receipts for medical treatment and other expenses.
3. For any loss or theft, advise police or appropriate authority within 24 hours of discovery and obtain a written report.
4. If your property is delayed or damaged in transit always obtain a report from the airline or carrier.
5. Make sure you know your duty free allowance and don't exceed it.
6. Check that water is safe to drink. If unsure, always drink bottled water and avoid ice in your drinks.
7. Avoid uncooked food unless you can peel or prepare it yourself.
8. Beware of the sun and prevent sunburn and sun stroke by not staying out in strong sunlight. Wear a sun hat or scarf, use the appropriate protective sun cream for your skin type and drink plenty of liquids.
9. Think before you dive and check that swimming pools and the sea area are deep enough to dive in.
10. If you are likely to remain abroad after the expiry of the Period of Insurance, telephone your issuing agent or broker for an extension request form at least five days before your last day of cover.

Advice for skiers - this does not form part of the policy

1. Ensure you wear adequate protective clothing and that boots and skis fit correctly.
2. Avoid alcohol before you ski.
3. Always ski on an appropriate piste corresponding to your level of skill and experience.
4. Before skiing, look up and down the run and make sure that you can set off without endangering yourself or others.
5. Leave plenty of room when overtaking skiers.
6. Try not to stop on the piste, especially where you cannot be seen in narrow places. If you stop or fall, move clear of the piste as soon as possible.
7. Always be careful and courteous on the slopes and adjust your speed and style of skiing to the land, snow, weather conditions and other skiers.

Have a safe trip

We are working with the Foreign and Commonwealth Office to do all that we can to help British Travellers stay safe overseas. Before you go overseas, check out the FCO website at www.gov.uk/knowbeforeyougo. It is packed with essential travel advice and tips, and up-to-date country specific information.



know before you go

fco.gov.uk/travel

How To Contact Us While You Are Away

We're here to help

Need medical help abroad? Call us first on +44 (0) 208 763 3079

For emergencies: if you are taken by ambulance to hospital following an emergency call, you or a travelling companion should call us as soon as possible once you have been admitted to hospital.

For non-emergencies: if you need a GP, or need to go to A&E or a clinic, Call Us First, before you try to locate help, so we can guide you to the safest and most appropriate source of treatment.

If you are unfortunate enough to need medical help whilst abroad please Call Us First on the Assistance Helpline

+44 (0) 208 763 3079

Our highly experienced multi-lingual team are available to talk 24 hours a day, to advise you or your travelling companion of what steps to take. Their aim will always be to establish the best treatment available to you in the country you are visiting.

Our first steps will always be to...

- Confirm that you're in a place of safety;
- Establish the best local treatment available to you; and
- Consider your health and best interests;
- Make sure that the necessary medical fees are guaranteed.

Important note: it may affect your claim if you, your travelling companion or a doctor/nurse does not contact us on the number above. We do not cover any costs over £500 where prior agreement regarding treatment has not been obtained from the Assistance Helpline.

Our highly experienced multi-lingual team of in-house doctors, nurses and experienced case managers will advise you, your travelling companion, and/or your treating doctor, of what steps to take.

We understand how important it is to have someone who...

- You can contact at any time of the day or night
- You can trust has the medical expertise to guide you to the right course of treatment
- Has an in-depth understanding of how and when to transfer sick and injured patients back home
- Will speak to you in a language you can understand.

Our team is focused on trying to take some of the worry out of what can be an incredibly stressful situation so we'll keep your key contacts updated on your progress for you and if need be, we'll fly a doctor or nurse out, with specialist repatriation equipment, to accompany you home.

We actively monitor the capabilities of medical facilities throughout the world and use this knowledge to determine whether you need to be transferred to a different facility. Once we are satisfied that you are getting the appropriate treatment, we will agree a treatment plan with your treating doctor and you. If you cannot be discharged in time to continue your trip as planned, we will make arrangements to bring you home at the appropriate time.

When You Return Home - Making a Claim

FOR ALL SECTIONS

To make a claim please call us by phone or contact us at the address given below depending on the type of claim.

All claims except Legal Expenses

Cigna Travel Insurance Claims

1 Drake Circus

Plymouth

PL1 1QH

Telephone: 0330 100 7702

Email: travel.claimsplymouth@cignainsurance.co.uk

Legal Expenses only

Chancery House

St Nicholas Way

Sutton

Surrey

SM1 1JB

Telephone: 0208 652 1313

The notification must be made within 31 days or as soon as possible after that following any bodily injury, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may give rise to a claim under this policy.

You must also inform us if you are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to us without delay.

You or anyone acting on your behalf must not negotiate, admit or repudiate any claim without our written consent.

You or your representatives must supply at your own expense all information, evidence, details of household insurance and medical certificates as required by us.

We reserve the right to require you to undergo an independent medical examination at our expense.

We may also request and will pay for a post-mortem examination.

You must retain any property which is damaged and if requested, send it to us at your own expense. If we pay a claim for the full value of the property and it is subsequently recovered or there is any salvage then it will become our property.

We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

Details about the FSCS

CIGNA Europe Insurance Company S.A.-N.V. is covered by the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Demands and needs statement for travel policies

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This product meets the demands and needs of those who wish to insure specific risks whilst travelling, including overseas medical expenses, cancellation cover and personal possessions cover.

Automobile Association Insurance Services Limited. Automobile Association Insurance Services Limited is an insurance intermediary which is authorised and regulated by the Financial Conduct Authority. The Financial Services Register number is 310562. You can check this information on the Financial Services Register by visiting the website <https://register.fca.org.uk/> or by phoning 0800 111 6768 or 0300 500 8082. Automobile Association Insurance Services Limited, registered office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. England and Wales. Company registration number 2414212.

Cigna Insurance Services (Europe) Limited is authorised and regulated by the Financial Conduct Authority and is registered in England & Wales No. 4617110, Financial Services Register number 310671. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB.

CIGNA Europe Insurance Company S.A.-N.V. UK Branch, Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Registered in Belgium with limited liability (Brussels trade register no. 0474624562), Avenue de Cortenbergh 52, 1000 Brussels, Belgium. Subject to the prudential supervision of the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels (Belgium) and to the supervision of the Financial Services and Markets Authority (FSMA), rue du Congrès 12-14, 1000 Brussels (Belgium), in the field of consumer protection and subject to limited regulation by the Financial Conduct Authority. Details of the extent of our regulation by the Financial Conduct Authority are available on request.

You can check this information on the Financial Services Register by visiting the website <https://register.fca.org.uk/> or by phoning 0800 111 6768 or 0300 500 8082.

gotravelinsurance.co.uk

24 hour Assistance Helpline

+44 (0) 208 763 3079

Lines open 24 hours a day, 7 days a week

On-line new notification form is available
at international.ops@capita.co.uk

Claims Helpline 0330 100 7702

Lines open 8am - 8pm Monday to Friday

email: [travel.claimsplymouth@
cignainsurance.co.uk](mailto:travel.claimsplymouth@cignainsurance.co.uk)

Legal Expenses Claims Helpline

0208 652 1313

Lines open 9am - 5pm Monday to Friday

Customer Services 0330 100 7702

Lines open 8am - 8pm Monday to Friday,
9am - 5pm Saturday

email: servicing@gotravelinsurance.co.uk

everywhere you



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GOFTRVPW (04-16)