



**NatWest**  
International



# **Travel Insurance Guide**

## **Travel Benefits**

underwritten by AWP P&C SA and administered  
in the UK by Allianz Assistance

# Key information about your Gold Travel Insurance

Policy Number : TRVNGOLD

## How to get help

### Before you travel

If You have a medical condition you need to declare.

If You want to add any of the policy upgrades detailed below.

If You wish to discuss anything else about how your insurance works.

### Please call or email

Membership Services 023 9267 6060  
From abroad: +44 (0) 23 9267 6060

Lines are open 9am to 6pm Monday to Friday and 9am to 1 pm Saturday.

Email:  
natwest.travelinsurance@allianz-assistance.co.uk

### Emergency medical assistance and claims

If you are injured or ill while you are away, call our Emergency Assistance Service

Non-emergency claims

### Please call or email

Up to 16 July 2024 call 020 8763 3040  
From aboard: +44 (0) 20 8763 3040

From 17 July 2024 call 020 3433 3988  
From abroad: +44 (0) 20 3433 3988

Lines are open 24 hours a day, 365 days a year.

Email: medicalassistanceuk@allianz.com

Membership Services: 023 9267 6060  
From abroad: +44 (0) 23 9267 6060

Lines are open 9am to 5pm, Monday to Friday.

## Medical conditions

**If you or anyone who relies on this Travel Insurance policy has an existing medical condition, you are not eligible to claim on this policy for the medical condition until you have called for medical screening and confirmation of cover.**

At the time of opening the account or before You book a Trip, You can call the Insurer at any time to tell them about a medical condition. The Insurer will tell You whether or not the benefits of the Insurance are available to You at no charge, whether an endorsement to the Insurance can be purchased for an additional premium to cover Your medical conditions, or if the Insurer cannot cover Your medical condition at all.

**If any of the medical statements detailed on pages 9-10 apply to any of the beneficiaries, you need to call Membership Services 023 9267 6060 for medical screening.**

## Trip duration limits

6 months or 17 days for Winter Sports (unless a Winter Sports Trip Extension has been agreed).

## Policy upgrades available

Medical Endorsement (cover for existing medical conditions)

Guest Endorsement (add guest)

Increased Cancellation and Curtailment/Loss of holiday Limit Extension

Winter Sports Trip Extension.

## Summary of Cover

Section	Cover	Limit of cover (per beneficiary) unless trip maximum is stated		Excess
1a	Personal baggage	up to	£10,000	£35
	All Valuables		£1,000	£35
	Single article		£1,000	£35
1b	Delayed baggage	Trip maximum	£600	£0
	After 4 hours	up to	£200	£0
	After 48 hours	up to	£400	£0
2	Personal money	up to	£500	£35
	Limit on cash, currency, notes and coins	up to	£250	£35
3	Loss of passport/driving licence	up to	£500	£35
4	Cancellation and curtailment/Loss of holiday	up to	£10,000	£35
5	Travel delay	up to	£250	£0
	Abandonment		£10,000	£35
6	Missed connections			
	After 4 hours	up to	£250	£0
		Trip maximum	£1,000	£0
	After 24 hours	Additional amount up to	£500	£0
		Trip maximum	£2,000	£0
7	Missed departure	up to	£250	£0
8	Medical and emergency expenses	up to	£25,000,000	£35
9	Personal accident			
	Death, Loss of sight or limb or Permanent total disablement		£50,000**	£0
10	Hospital benefit - per day		£35	£0
		Trip maximum	£805	
11	Personal liability	up to	£2,000,000	£0
12	Legal expenses*	up to	£50,000	£0
13	Winter Sports			
	Ski pack per week	up to	£80	£0
	Loss of ski equipment	up to	£1,000	£35
	Cost of hired skis	up to	£200	£0
	Piste closure alternative transport per day		£10	£0
	No sites available per day		£20	£0
	No sites available maximum	up to	£150	£0
Avalanche closure	up to	£150	£0	
14	Golf Cover			
	Loss/Damage to golf clubs	up to	£1,500	£50
	Hire of golf clubs	up to	£400	£50
	Cancellation and curtailment/Loss of holiday	up to	£10,000	£50
	Reimbursement of green fees	up to	£300	£50

\* Not available to accounts held with NatWest International Gibraltar

\*\* Reduced death benefit applies to persons aged under 23 - refer to Section 9 for more details.

## Section A

### Gold Summary of Travel Benefits

Please read this summary carefully. A full description of the benefits that are available to You, as well as the terms, conditions and exclusions applying to those benefits can be found in the Summary of cover on page 3.

This document is not a contract of insurance but summarises an Insurance policy held by Us which provides Insurance benefits and coverage held for the benefit of (and in trust for) Account holders and other Beneficiaries.

#### Journeys You Can Claim Benefits For

You are only able to claim benefits for Trips or Journeys that are temporary absences from Your Home address for at least 1 night:

- a) abroad; or
- b) staying in pre-arranged Accommodation within the Beneficiary's Country of residence.

In either case the maximum Trip length is 6 months for any one Trip, with the exception of Trips that include winter sports where the maximum Trip length is limited to 17 days. There is no limit to the number of winter sports trips that may be taken within your policy period – however no single trip should exceed 17 days.

There is no cover for any part of a Trip where the intended duration is greater than 6 months (or 17 days when that Trip includes winter sports), including for the first 6 months/17 days.

All cancellation cover ends when You leave Your home to start a Journey.

#### Eligibility to Receive Benefits

- a) You must be a Gold Account holder for the duration of Your Trip.
- b) there is a Journey limit of 6 months in duration, except where the Trip involves winter sports where the maximum duration allowable is 17 days. There is no limit to the number of winter sports trips that may be taken within your policy period – however no single trip should exceed 17 days. An Insurance policy to cover a higher maximum winter sports duration can be purchased by calling **Membership services: 02392 676060**.
- c) all eligibility to receive the benefits of the Insurance will stop upon closure of Your Gold account.
- d) the benefits of the Insurance do not become available if a Trip has already started.
- e) there may be an Excess applicable to some sections of this policy. This Excess will be applied to each Beneficiary for each event.

- f) You can purchase an Insurance policy for Guests at a special rate, please call **Membership services: 02392 676060**.
- g) the benefits of the Insurance are also available to Dependent children travelling without the Account holder on Trips organised by schools or recognised organisations that are supervised by adults.

#### Significant Features and Benefits

Medical and Emergency Expenses – £25,000,000

Cancellation and Curtailment/Loss of holiday – up to £10,000

Personal Baggage – up to £10,000

Cover also includes delayed Baggage, personal money, loss of passport/driving licence, travel delay and abandonment, missed connections, failure of Public transport, personal accident, hospital benefit, personal liability, Legal expenses and winter sports.

Full details of the Benefit levels are contained in the Policy Schedule.

#### Significant or Unusual Exclusions or Limitations

- any claims as a result of a Beneficiary's Business trip.
- any part of any Trip with a duration of greater than 6 months, or of 17 days if the Trip involves winter sports.
- pre-existing medical conditions – please see the Medical Statements on pages 9-10 for further information.
- where You are diagnosed with a new medical condition or a change of health after You book a Journey, but before You leave, and do not contact the Insurer to discuss it.
- medical expenses incurred 12 months after the sickness or injury first occurred.
- medical treatment in Your Country of residence.
- claims where You were travelling to obtain medical treatment, contrary to medical advice, after receiving a terminal diagnosis, or while still awaiting medical treatment, tests or investigations.
- suicide, attempted suicide or wilful exposure to danger.
- a medical condition of a close relative, travelling companion or business associate (whether they are travelling or not) who:
  - has been a hospital in-patient in relation to the aforementioned condition in the last year or been put on a waiting list for treatment;
  - or has been diagnosed with or had cancer in the last year.

- any form of alcohol abuse including alcohol withdrawal or You drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of Your faculties and/or judgement resulting in a claim. The Insurer does not expect You to avoid alcohol on Your Trip but they will not cover any claim arising because You have drunk so much alcohol that Your judgement is seriously affected and You need to make a claim as a result.
- bankruptcy/liquidation of any Tour operator, travel agent or transportation company.
- air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
- cover is excluded for certain hazardous activities. This means any pursuit or activity where it is recognised that there is an increased risk of injury or accident. A list of the activities covered by the policy can be found on page 14 under the Sports and leisure activities section in the policy wording.
- travel to areas where the UK Foreign, Commonwealth and Development Office or the equivalent government authority in Your Country of residence has advised against all travel or all but essential travel.
- delays that were announced before You checked in.
- loss or theft of Valuables and/or personal property or money left unattended (except as specifically provided for in the Policy).
- any Anticipated events.
- the Excess (please see Schedule of Benefits for a list of all 'excesses' applicable to the benefits).

## Complaints Procedure

The Insurer is dedicated to providing a high quality service and wants to maintain this at all times. If You are not satisfied with this service, please contact them immediately so that Your complaint can be dealt with as soon as possible.

If You have a complaint, please contact:

The Customer Service Manager, NatWest International Travel Insurance, Allianz Assistance, 102 George Street, Croydon CR9 6HD.

Tel: 02392 676060

Email: [natwest.complaints@allianz-assistance.co.uk](mailto:natwest.complaints@allianz-assistance.co.uk)

If You are not satisfied following receipt of a final response, You may contact the Financial Ombudsman Service (FOS), Exchange Tower, Harbour Exchange Square, London E14 9SR Telephone 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](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

# Section B

## Gold

### Travel Benefits Guide

#### Before you travel

You have a medical condition you need to declare.

Want to add any of the policy upgrades detailed below.

Wish to discuss anything else about how your insurance works.

#### Please call or email

Membership Services 023 9267 6060  
From abroad: +44 (0) 23 9267 6060

Lines are open 9am to 6pm Monday to Friday and 9am to 1 pm Saturday.

Email:  
NatWest.Travelinsurance@allianz-assistance.co.uk

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From 17 July 2024 call 020 3433 3988  
From abroad: +44 (0) 20 3433 3988

Lines are open 24 hours a day, 365 days a year

Email: medicalassistanceuk@allianz.com

#### Non-emergency claims

Membership Services: 023 9267 6060  
From abroad: +44 (0) 23 9267 6060

Lines are open 9am to 5pm, Monday to Friday.

email:  
NatWest.Travelinsurance@allianz-assistance.co.uk

This document is not a contract of Insurance but summarises an Insurance policy held by Us which provides Insurance benefits and coverage held for the benefit of (and in trust for) Account holders and other Beneficiaries.

The Insurance is administered by Allianz Assistance which is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD and is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 311909.

The Insurance is underwritten by AWP P&C SA under policy no TRVNGOLD.

AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the PRA are available from us on request.

The Insurance is held by Us – The Royal Bank of Scotland Limited trading as NatWest International. We are the only policyholder and only We have direct rights under the contract of Insurance against AWP P&C SA. These rights are held for the benefit of (and in trust for) Account holders and other Beneficiaries.

This document summarises the benefits available under the policy of Insurance held by Us: it does not give Account holders direct rights under the policy. Strict compliance with the Insurer's policy's terms and conditions are required if You are to receive any benefit. Under the Insurance Conduct of Business rules, Account holders will not be customers of Allianz Assistance or of Us.

The conditions that appear in this Travel Benefits Guide reflect the contract between Us and the Insurer, and must be complied with. Failure to comply may mean that claims will not be paid under the Insurance.

#### Important Information

We have agreed with the Insurer that English Law will apply. Communication of and in connection with the Insurance shall be in the English language.

If a Beneficiary holds a policy of insurance, which covers a loss for which they are also claiming benefit under the Insurance, the Insurer reserves the right to seek a contribution from the underwriters of that other policy of insurance where appropriate.

To notify Us of claims in the first instance please telephone

**Membership Services: + 44 (0) 2392 676060.**

## Complaints Procedure

The Insurer is dedicated to providing a high quality service and wants to maintain this at all times. If You are not satisfied with this service, please contact them immediately so that Your complaint can be dealt with as soon as possible.

If You have a complaint, please contact:

The Customer Service Manager, NatWest International Travel Insurance, Allianz Assistance, 102 George Street, Croydon CR9 6HD.

Tel: 02392 676060

Email: natwest.complaints@allianz-assistance.co.uk

If You are not satisfied following receipt of a final response, You may contact the Financial Ombudsman Service (FOS), Exchange Tower, Harbour Exchange Square, London E14 9SR Telephone 0800 023 4567 and 0300 123 9123; Fax 0207 964 1001; financial-ombudsman.org.uk

## Financial Services Compensation Scheme (FSCS)

AWP P&C SA 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 (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.

**For emergencies:** If You are taken by ambulance to hospital following an emergency call, You or a travelling companion should call the Insurer 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 the Insurer 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) 20 8763 3040 up to 16 July 2024. From 17 July 2024 call +44 (0) 20 3433 3988.

The Insurer's 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.

### The Insurer's 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 the Insurer on the number above. The Insurer does not cover any costs over £500 where prior agreement regarding treatment has not been obtained from the Assistance Helpline.

The Insurer's 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.

The Insurer's team is focused on trying to take some of the worry out of what can be an incredibly stressful situation so they will keep Your key contacts updated on Your progress for You and if it is medically necessary, they'll fly a doctor or nurse out, with specialist repatriation equipment, to accompany You home.

The Insurer actively monitors 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 they are satisfied that You are getting the appropriate treatment, they will agree a treatment plan with Your treating doctor and You. If You cannot be discharged in time to continue Your Trip as planned, the Insurer will make arrangements to bring You home at the appropriate time.

### Reciprocal health arrangements

- For residents of England, Scotland, Wales or Northern Ireland:
  - If You already have a valid EHIC, it will continue to entitle You to reduced-cost, sometimes free, medical treatment that becomes necessary while You are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of Your EHIC.
  - If You do not have a valid EHIC or it is due to expire before You travel, You can apply for a GHIC. This entitles You to reduced-cost, sometimes free, medical treatment that becomes necessary while You are in a European Union (EU) country.
  - These cards give access to state-provided medical treatment only. Remember, this might not cover all the things You would expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of Your care.
  - You may apply for an GHIC online at ghic.org.uk or by calling 0300 330 1350.

- For residents of other countries:
  - You should refer to Your local government website(s) for information on reciprocal health care arrangements that may be available.

**Note**

The EHIC and GHIC do not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to Your Country of residence or for an Immediate family member to stay or fly out to be with You. In a medical emergency You may have no control over the hospital You are taken to or the closest hospital may be private.



**This section explains the travel benefits available with Your Gold account.**

**It is recommended that You read this booklet before travelling and carry it with You. Please take particular note of the documentation required for each claim.**

Please note: Any tax for which a Beneficiary becomes liable will be the responsibility of the Beneficiary and not that of NatWest International or the Insurer.

**Please read this travel benefits guide carefully**

Whilst all the words are important, You should pay particular attention to all the exclusions and conditions.

### **Eligibility to Receive Benefits**

- a) you must be a Gold Account holder, or the Partner of a Gold Account holder, or Dependent child of the Gold Account holder, where the Gold Account is operative for the entire duration of the Trip;
- b) there is a Trip limit of 6 months in duration, except where the Trip involves winter sports where the maximum duration allowable is 17 days. There is no limit to the number of winter sports trips that may be taken within your policy period – however no single trip should exceed 17 days.

There is no cover for any part of a Trip where the intended duration is greater than 6 months (or 17 days when that Trip includes winter sports), including for the first 6 months/17 days. An insurance policy to cover a higher maximum winter sports duration can be purchased by calling **Membership services: 02392 676060**;

- c) all eligibility to receive the benefits of the Insurance will stop upon closure of Your Gold account;
- d) the benefits of the Insurance do not become available if a Trip has already started;
- e) there may be an Excess applicable to some sections of this policy. This Excess will be applied to each Beneficiary for each insured event;
- f) you can purchase an insurance policy for Guests at a special rate, please call **Membership services: 02392 676060**;
- g) benefits of the Insurance are also available to Dependent children travelling without the Account holder on Trips. These benefits are limited to Trips which have been organised by schools or recognised organisations that are supervised by adults such as a church or a member organisation of the National Council for Voluntary Youth Services. No benefit shall be available where the Dependent child travels alone or under the supervision of any other person or institution not mentioned above. If You are unsure whether or not the benefits extend to a particular Trip, please call **Membership services: 02392 676060**.

Please note that any additional cover must be obtained prior to the start of a Trip.

### **Medical Statements**

It is important that You read this entire section to ensure that You understand what benefits may be available to You. Failure to do so may leave You with no right to make a claim.

Call Us on **Membership services: 02392 676060** to talk about Your medical circumstances.

### **At the time of opening the account or before You book a Trip**

At the time of opening the account or before You book a Trip, You can call the Insurer at any time to tell them about a Pre-existing medical condition. The Insurer will tell You whether or not the benefits of the Insurance are available to You at no charge, whether an endorsement to the Insurance can be purchased at an additional premium to cover Your Pre-existing medical conditions, or if the Insurer cannot cover Your Pre-existing medical condition at all.

The Insurer will write to You to confirm what they tell You over the phone. Please read the medical questions below.

If You or any other Beneficiary answer YES to any of these questions, You must telephone the Insurer to confirm eligibility of cover.

1. Are You or any other Beneficiary receiving, or are waiting to receive, inpatient or outpatient treatment?
2. Within the last 12 months, have You or any other Beneficiary:
  - been prescribed medication, received medical treatment or consulted a Medical Practitioner?
  - attended or been due to attend a hospital or clinic as an inpatient or an outpatient?
  - been diagnosed with or treated for any cancerous, respiratory, heart or circulatory conditions (problems with blood flow, including high blood pressure, strokes and high cholesterol)?
3. Have You or any other Beneficiary been given a terminal prognosis?
4. Are You or any other Beneficiary awaiting the results of any tests or investigations, whether a condition has been diagnosed or not?

Please be aware that the Insurer is not able to provide any cover for undiagnosed conditions, where You have experienced symptoms that are awaiting test results or other diagnostics.

Note that if You do not contact Us in this way, You may not have any benefits available to You if You make a claim.

If the Insurer is unable to cover Your Pre-existing medical condition(s), then they will not pay claims that are related to that condition.

## After You have called the Insurer

Where the Insurer has either provided You with an endorsement to the Insurance to cover Your Pre-existing medical conditions, or declined to do so, they will usually apply those terms for a 12 month period and at the end of this period they will send You a communication asking You to call in again, so that they can reassess the cover for Your Pre-existing medical condition(s). In some circumstances, the Insurer may not be able to cover Your Pre-existing medical condition(s) for a period of 12 months. Where the Insurer is able to offer cover by way of an endorsement to the Insurance, this will be on a per Trip basis and the full details of each Trip will be required, which includes the countries You are travelling to and the total duration of Your Trip. If the cover for Your Pre-existing medical condition(s) has been accepted on a per Trip basis, You must contact the Insurer again as soon as You book another Trip or if there is a change in detail to Your existing Trip e.g. You decide to travel to a different country or You extend the duration of Your Trip.

Where the Insurer has provided You with an endorsement to the Insurance to cover Your Pre-existing medical condition(s) on a per Trip basis, as stated above, it is Your responsibility to advise the Insurer as soon as You book another Trip if You want cover to extend to Your Pre-existing medical condition(s) again.

The Insurer's medical risk assessment system is updated frequently and they reserve the right to amend their medical risk assessment outcomes, so You may find that after one year the Insurer might be unable to cover Your Pre-existing medical condition(s) but at a later date they might be able to or that the additional premium charged may change.

If You wish to make any change or corrections to Your details please contact **Membership services: 02392 676060**.

## At any time

No benefits are available to You when:

- a) You travel to obtain medical treatment;
- b) You travel against medical advice.

## Changes in Your health

Any change to an existing or previously declared condition (including medical conditions that are undiagnosed or awaiting investigation) You must tell the Insurer about these changes if because of these You:

- have seen a Medical practitioner and have seen or been referred to a consultant or specialist.
- have been admitted to hospital for, or are waiting to receive treatment (including surgery, tests or investigations) or the results of tests and investigations the Insurer will then tell You if they can cover these Pre-existing medical conditions free of charge or for an additional premium.

If the Insurer cannot cover Your Pre-existing medical condition(s) (including those which You may have already declared to the Insurer) or You do not want to pay the additional premium quoted, the Insurer will give You the choice of either:

- Making a cancellation claim for any pre-booked Trips; or
- Continuing but without cover for Your medical condition(s). Cancelling Your endorsement to the Insurance for Your medical condition(s) and receiving a proportionate/partial refund (provided that You have not made a claim or are about to).

## Claiming Benefits

1. In relation to any benefit which is held by Us on trust for You, We have authorised You, as Our agent, to notify the Insurer and make a claim under this Insurance on Our behalf. The appointment of You as Our agent is subject to the appointment:
  - a) not altering the basis upon which the Insurance is held in trust by Us for Beneficiaries;
  - b) being limited to the sole purpose of making a claim under the Insurance directly from the Insurer;
  - c) providing no rights whatsoever to commence legal proceedings as Our agent;
  - d) not permitting any act or omission undertaken by a Beneficiary to affect any claims or any other rights of ours (or any other Beneficiary) under the insurance.
2. If a claim is to be made You must contact the Insurer as soon as possible.
3. Amounts paid by the Insurer in respect of valid claims will be credited to the applicable Beneficiary's bank account or paid by cheque as agreed with the Beneficiary.
4. If You or any Beneficiary do not comply with obligations as shown in this Travel Benefits Guide, such Beneficiary's claim may be invalid.

## Data Protection Notice

The Insurer cares about Your personal data.

This summary and the Insurer's full privacy notice explain how the insurer protects Your privacy and uses Your personal data.

The Insurers full Privacy Notice is available at [allianz-assistance.co.uk/privacy-notice/](http://allianz-assistance.co.uk/privacy-notice/)

If a printed version is required, please write to the Insurer at Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon, Surrey CR9 6HD.

### How the insurer will obtain and use your personal data

The Insurer will collect Your personal data from a variety of sources including:

- Data that You provide to the Insurer; and
- Data that may be provided about You from certain third parties, such as, doctors in the event of a medical emergency or airline companies in the event of repatriation.

The Insurer will collect and process Your personal data in order to comply with their contractual obligations and/or for the purposes of their legitimate interests including:

- Entering into or administering contracts with You;
- Informing You of products and services which may be of interest to You.

### Who will have access to your personal data?

The Insurer may share Your personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on the insurer's behalf;
- Organisations who the Insurer deals with which provide part of the service to You such as in the event of a medical emergency;
- To meet the Insurers legal obligations including providing information to the relevant ombudsman if You make a complaint about the product or service that they have provided to You.

The Insurer will not share information about You with third parties for marketing purposes unless You have specifically given Us Your consent to do so.

### How long does the insurer keep your personal data?

The Insurer will retain voice recordings for a maximum of two years and Your other personal data will be kept for a maximum of seven years from the date the insurance relationship between You and the insurer ends. If the Insurer is able to do so, they will delete or anonymise certain areas of your personal data as soon as that information is no longer required for the

purposes for which it was obtained.

### Where will your personal data be processed?

Your personal data may be processed both inside and outside the United Kingdom (UK) and European Economic Area (EEA).

Whenever the insurer transfers Your personal data outside the UK and the EEA to other Allianz Group companies, the Insurer will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, the insurer will take steps to ensure that personal data transfers outside the UK and the EEA receive an adequate level of protection.

### What are your rights in respect of your personal data?

You have certain rights in respect of Your personal data. You can:

- Request access to it and learn more about how it is processed and shared;
- Request that the Insurer restricts any processing concerning You, or withdraw Your consent where You previously provided this;
- Request that the insurer stop processing it, including for direct marketing purposes;
- Request that the Insurer updates it or deletes it from their records;
- Request that the Insurer provide it to You or a new insurer;
- To file a complaint.

### Automated decision making, including profiling

The Insurer carries out automated decision making and/or profiling when necessary.

### How can you contact the insurer?

If You would like a copy of the information that the Insurer holds about you or if you have any queries about how uses Your personal data, You can contact the Insurer as follows:

By post: Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon, Surrey CR9 6HD

By telephone: 0208 603 9853

By email: [AzPUKDP@allianz.com](mailto:AzPUKDP@allianz.com)

## Definitions

Below are certain words that have been given specific meanings. They have the same meaning wherever they are used in the policy or in any endorsement.

**'Abroad'** means outside of Your Country of residence.

**'Accommodation'** means any hotel room, apartment, villa, etc, but excludes the provision of food, drink, telephone calls, newspapers etc.

**'Account holder'** means any individual who holds a Gold account.

**'Anticipated event'** means something that happened before opening Your account or booking Your Trip (whichever is later) and which could reasonably have been expected to be the reason for a claim, unless the Insurer agreed to it in writing.

**'Associated condition'** means a medical condition that has a higher likelihood of occurring if You have a particular existing medical condition than if You did not have that existing medical condition. Any associated conditions will be shown on Your policy schedule if You decline to cover Your medical condition(s) or they are excluded from cover. If You do not disclose Your Pre-existing medical condition(s) You may not be covered for any conditions associated with Your Pre-existing medical condition(s).

**'Baggage'** means clothing, personal effects (including Valuables) and suitcases (or similar luggage carriers), taken on or acquired during the Trip.

**'Beneficiary/Beneficiaries/You/Your'** is as described under 'Eligibility to Receive Benefits, on page 4'.

**'Bodily injury'** means an identifiable physical injury sustained by Beneficiaries caused by sudden, unexpected, external, violent and visible means. Injury as a result of Your unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

**'Business address'** means where You work in Your Country of residence.

**'Business trip'** means any Trip where the main purpose is to carry out Your business or trade, even if this involves an element of leisure either prior or after the business element of the Trip.

**'Country of residence'** means the country in which You reside, and have resided (or have made formal arrangements to reside) for 6 months (or longer) in any one calendar year.

**'Computer system'** means any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

**'Cyber risk'** means

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any Computer system;
- Any error or omission involving access to or the processing, use, or operation of any Computer system;
- Any partial or total unavailability or failure to access, process, use or operate any Computer system; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

**'Curtailed'** means where You cut short Your Trip after its commencement to return to Your Home address.

**'Departure point'** means the airport, international train/coach station or port where:

- the outward journey of the Trip begins;
- the return journey back to Your Country of residence begins; or
- any onward, scheduled transport to reach a further destination within the Trip begins.

**'Dependent children'** means all unmarried children of the Account holder (including legally adopted, foster and stepchildren as well as the children of the Account holder's Partner) who at the time of the incident are under 18 years of age and living at home or up to 23 years of age if in full time education.

Note:

- The child is considered to be in full time education up until the date the last examination is taken or the last piece of coursework is submitted (whichever is later).
- Children aged between 18 and 23, who have left compulsory education and are travelling on a 'gap year' are only covered if they can provide evidence that they have applied for a university or college placement.
- An Account holder or their Partner, who are divorced or separated and whose children do not live permanently with them, may still cover their children under this policy.

**'Directly related'** refers to situations where You have previously suffered from the same medical condition or illness. We would not consider conditions such as high blood pressure or high cholesterol to be 'Directly related' to a claim for a heart attack.

**'Epidemic'** means a contagious disease recognised by the World Health Organization (WHO) or an official government authority in Your Country of residence or Your Trip destination.

**'Excess'** an excess is the amount the Insurer will deduct from a claim. This amount is payable per Beneficiary claiming, per claim registered. Where a single incident gives rise to a claim under two or more benefits, only one excess will be payable per Beneficiary.

**'Guest'** any individual for whom the appropriate additional premium has been paid, whilst travelling with an Account holder during the period of the Journey and whose Country of residence is the same as the Account holder.

**'Home address'** means where You live in Your Country of residence.

**'Immediate family'** Your Partner, Fiancé, Fiancée, Parents, Parents-in-law, Step-parents, Son, Son-in-law, Daughter, Daughter-in-law, Brother, Brother-in-law, Step-brother, Sister, Sister-in-law, Step-sister, foster children, Legal Guardian, Grandparents and Grandchildren.

**'Incidental'** means happening on a casual or occasional basis and not the main purpose of or reason for the Trip.

**'Insurance'** means the policy of travel insurance held by Us, the benefits of which are made available to Account holders and other Beneficiaries.

**'Insurer'** means AWP P&C SA (administered in the UK by Allianz Assistance).

**'Legal expenses'** means professional fees and expenses reasonably and properly incurred by a legal representative that are proportionate to the value of the claim or legal proceedings. The Insurer will also pay costs that You are ordered to pay by a court or other organisation and any other costs they agree to in writing. The most they will pay for all legal expenses will be £50,000 for any claim or claims arising from any one incident.

**'Loss of holiday'** means the number of days You are confined to a hospital, hotel room or cabin on Your treating doctor's orders and are unable to participate in Your planned Trip; due to death, serious injury or illness. This applies only for You, as the patient, and not for any other Beneficiary.

**'Loss of limb(s)'** means the permanent severing at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm.

**'Loss of sight'** means if the degree of sight remaining, in one eye, after correction is 3/60 or less on the Snellen Scale (this means seeing at 3 feet what You should see at 60 feet), or in both eyes if Your name is added to the register of blind persons on the authority of a fully qualified ophthalmic specialist.

**'Medical advisor(s)'** means a senior medical officer appointed by the Assistance Helpline.

**'Medical practitioner'** means a person, other than You or a member of Your family, or anyone travelling with You, who is qualified and registered as such by a competent and recognised authority.

**'Outward Journey'** means travelling from Your home or Business address to Your Trip destination.

**'Pandemic'** means an Epidemic that is recognised by the World Health Organization (WHO) or an official government authority in Your Country of residence or Your Trip destination.

**'Partner'** the person that the Account holder lives with at the Account holder's Home address in a relationship, whether married or cohabiting, as if husband and wife or civil Partners regardless of gender.

**'Period of the trip'** means from the time of You leaving Your Home address or Business address, to undertake a Trip, until You return there from Your Trip, both of which must be in Your Country of residence.

**'Permanent total disablement'** means a disability preventing You from doing any work of any kind for 104 weeks and at the end of this period there is no reasonable hope of improvement.

**'Personal money'** means cash, letters of credit, travel tickets and hotel vouchers, all held for Your private purpose and includes the wallet or purse in which these items are carried.

**'Pre-existing medical condition'** means when, at the time of You booking Your Trip or opening Your account, You answer yes to any of the Medical Statements on pages 9-10 of this policy.

**'Public transport'** means a scheduled public service namely: train, coach, taxi, bus, aircraft and sea vessel.

**'Quarantine'** means mandatory confinement, intended to stop the spread of a contagious disease to which You or a travelling companion upon whom Your travel depends have been exposed.

**'Redundant/Redundancy'** means You being made redundant, as long as You had been working at Your current place of employment for a minimum continuous period of two years and that at the time of booking the Trip or the date You took out this account, whichever is earlier, You had no reason to believe that You would be made redundant.

This cover would not apply if You are self-employed or accept voluntary redundancy.

**'Secure area'** means the locked boot of a motor vehicle. This includes the locked luggage compartment of a hatchback or estate vehicle fitted with a lid, fixed tray or roller blind that closes off the luggage area behind the rear seats.

**'Single article'** means the one item, pair or set of articles (this doesn't include golf equipment).

**'Ski equipment'** means skis (including bindings), clothing, snowboards, boots and poles either owned or hired by You.

**'Ski pack'** means pre-paid lift pass, ski school and equipment hire fees or combination of these items.

**'Solicitor'** means any suitably qualified person acting for You to pursue a claim under Section 12.

**'Terrorism/Terrorist act'** means an act or threat of action by a person or group of people, whether they are acting alone or with other people, organisations or governments, for political, ethnic, racial, religious,

ideological or similar purposes to influence any government or to frighten the public or any section of it. An 'act' or 'action' here means:

- violence against a person;
- damage to property;
- putting a person's life in danger;
- creating a health risk to the public or a section of it; or
- interfering with or seriously disrupting electronic systems or transport services.

**'Tour operator'** means a registered company whose primary business is the provision of pre-arranged travel and accommodation facilities, with whom You are booked to travel or their agents as specified in Your travel itinerary.

**'Trip/Journey'** means a temporary absence from Your Home address for at least 1 night:

- abroad; or
- staying in pre-arranged Accommodation within Your Country of residence.

This includes multi-centre holidays.

In either case the maximum Trip length is 6 months for any one Trip, with the exception of Trips that include winter sports where the maximum Trip length is limited to 17 days in total in any one year. This includes any one trip taken during a 'gap' year. Insurers will not pay any benefit for any part of a Trip that has exceeded these maximum Trip durations.

**'Valuables'** means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic, audio, video, computer, television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges, headphones, electronic readers, laptops, tablets and mobile phones), computer games and associated equipment, telescopes, binoculars and satellite navigation equipment.

**'We/our/us'** means The Royal Bank of Scotland International Limited trading as NatWest International.

## Sports and leisure activities

If there are activities that You intend to participate in that are not listed below, please call the Insurer to confirm whether cover is provided.

### Covered

Aerobics	Hiking/Trekking (under 4,000m)	SCUBA Diving (down to 30m accompanied by a qualified diver or instructor)
Animal interaction (not big game)	Ice Skating	
Athletics	Jogging	Skateboarding (if wearing pads and helmet)*
Badminton	Kiting	Snooker
Baseball	Manual Work on an Incidental basis (at ground level not involving machinery)*	Snorkelling
Basketball		Softball
Billiards		Squash
Boogie Boarding	Marathon	Stand Up Paddle Boarding
Bowls	Running	Surfing
Cricket	Mountain Biking (on recognised routes)	Swimming (not long distance in open water)
Croquet		Table Tennis
Curling	Netball	Tennis
Cycling (no racing)	Pilates	Ten Pin Bowling
Darts*	Pool	Volleyball
Fell Walking	Rambling	Walking
Fishing	Rollerskating/ blading (if wearing pads and helmet)	Water Polo
Football (kick around only - no matches or tournaments)	Rounders	Windsurfing
Frisbee	Sailing (within territorial waters)*	Yoga
Golf		
Handball		

### Covered if professionally organised and supervised plus you wear appropriate safety equipment and take safety precautions:

Abseiling	Go Karting*	River Tubing (no white water)
Archery	Glacier walking	Safari (in a vehicle, on horseback or on foot)
Banana Boating	Gymnastics	
Black Water Rafting	High or Low Rope Activities	Segway Riding (organised tours only)*
Bungee Jumping	Hiking/Trekking (between 4,000m and 6,000m)	Shooting (not Big Game)*
Camel/Elephant Riding	Horse Riding (no jumping)	Sleigh riding (as a passenger)
Canoeing/ Kayaking (no white water)	Hot Air Ballooning	Swimming with Dolphins
Cheerleading (no stunting)	Indoor Rock Climbing (with belays)	Trampolineing
Clay Pigeon Shooting	Jet Biking*	Water Skiing (no jumping)
Dune bashing (as a passenger only)	Jet Skiing*	White Water Rafting
Fencing	Paint Balling	Ziplining/ Zipwiring
Flotilla	Parascending over water	Zorbing
Sailing (with professional leader)*	Pony Trekking	

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## Not covered

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Base Jumping	Lacrosse	Polo
Big Game Hunting	Micro Lighting	Professional/ Semi Professional Sports
BMX Stunt Riding	Motor Cycling as a driver or passenger (unless on machines of less than 125cc, You wear a helmet, and as a driver, You have held a motorcycle licence for at least 3 years and have no motoring convictions)	Quad Biking
Bouldering		Rock Climbing
Boxing		Sailing (outside territorial waters)
Canyoning		Scuba Diving (below 30m)
Caving/Pot Holing		Shark Diving
Coasteering		Street Hockey
Cycle Racing		Tomb Stoning
Dune or Sand Buggy	Mountaineering	Track Days involving motor vehicles including motorcycles
Flying except (as a fare paying passenger)	Organised Team Sports	Water Ski Jumping
Free/High Diving	Parachuting	Weightlifting
Gliding	Paragliding	Wrestling
Hang Gliding	Parascending (over land)	
Horse Jumping/ Hunting	Participation in competitions unless otherwise agreed by Us	
Judo/Karate/ Martial Arts		
Kite Surfing		

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\* There is no cover under the Personal Liability section of this policy.

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## Winter Sports

If a Trip involving Winter Sports is longer than 17 days a trip extension will need to be purchased.

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The following activities are covered:

- On piste skiing or snowboarding on piste
- Off-piste skiing or snowboarding (within ski area boundaries of a recognised ski resort and following local ski patrol guidelines)
- Big foot skiing
- Cross country skiing on recognised routes and with a guide
- Monoskiing
- Ski boarding
- Ski racing arranged by ski schools for their pupils
- Sledging
- Sleigh riding
- Snow blading
- Snow mobiling
- Snow tubing

Examples of Winter Sports activities not covered are:

- Bobsleighting
- Heli Skiing
- Ice Hockey
- Lugging
- Use of Skeletons
- Ski Acrobatics
- Ski Jumping

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## General Conditions

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The following General Conditions apply to the whole policy:

1. You must tell the Insurer about any claim as soon as reasonably possible. The benefits of the insurance shall not be available in respect of any increase in costs caused by Your delay in telling the Insurer. You must also inform them if you are aware of any court order to do or stop doing something, order to attend court or impending prosecution. Every communication relating to a claim must be sent to them without delay.
2. You must take all reasonable steps to prevent any loss, damage or accident. If You do not, the benefits of the insurance may not be available to You.
3. You, or any person acting for You, must not negotiate, admit or repudiate any claim without the Insurer's written consent.
4. The expense of supplying all certificates, information and evidence which the Insurer may require will be borne by You or Your legal representative. When a Bodily injury or illness occurs, the Insurer may request and will pay for, You to be medically examined on behalf of the Insurer. They may also request, and will pay for, a post mortem examination if You die.
5. If at the time of any incident, a separate policy of insurance covers the costs, loss, damage or liability or any part of such, the benefits shall only be available for a rateable portion of the claim, except under sections 9 and 10 where the benefits shall still be available in full, subject to the policy limits.
6. The Insurer is entitled to take over and conduct in Your name the defence or settlement of any legal action. They may also take proceedings to their own expense and for their own benefit, but in Your name, to recover any payment they have made under the Insurance to anyone else.
7. In respect of sections 1, 5, 6 and 7 when it is not possible for the account holder to utilise their Gold account or an associated credit or charge card for additional accommodation, travel expenses, meals and refreshments, invoices/receipts must be provided in order for the benefits of the insurance to be available.
8. If any claim is found to be fraudulent in any way, the benefits of the insurance will not be made available/ apply and all claims will be forfeited. It is a criminal offence to make fraudulent claims.
9. You must let the Insurer know of any medical condition as set out under Medical Statements including any medical conditions that have arisen after You have booked a Journey but before You leave.

## General Exclusions

This policy does not provide any benefits for claims arising from:

1. A Business trip.
2. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
3. Terrorism/a Terrorist act. This exclusion does not apply to section 9 - Personal Accident or to section 8 - Medical and Emergency Expenses except where nuclear, chemical or biological weapons/agents are used.
4. Whether directly or indirectly caused by:
  - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
  - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
5. A medical condition of a close relative, travelling companion or business associate (whether they are travelling or not) who:
  - a) has been a hospital in-patient in relation to the aforementioned condition in the 12 months prior to the booking of your Journey;
  - b) has been put on a waiting list for treatment; or
  - c) has been diagnosed with or had cancer in the 12 months prior to the booking of your Trip.
6. Death, injury, illness or disablement resulting from suicide, attempted suicide or wilful exposure to danger (except in an attempt to save human life).
7. Death, injury, illness or disablement resulting from alcoholism, the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction) or solvent abuse.
8. Bankruptcy/liquidation of any Tour operator, travel agent, transportation company or accommodation provider.
9. 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 or the cost of replacing locks in the event that keys are lost.
10. Unlawful acts of Beneficiaries.
11. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
12. Your participation in or practise of any other sport or activity unless shown as covered under the sports and leisure activities section unless otherwise agreed.
13. You not following any advice or recommendations made by the Foreign, Commonwealth and Development Office (FCDO) or the equivalent government authority in Your Country of residence, the World Health Organization (WHO), or any government or other official authority. This includes where:
  - a) certain vaccinations or other preventative measures (such as malaria tablets) are recommended or
  - b) The FCDO or the equivalent government authority in Your Country of residence has advised against:
    - all travel; or
    - all but essential travel (unless the purpose of your trip is necessary, urgent and cannot be postponed – evidence of this will be required if making a claim);
  - c) You have travelled against the advice of a local authority at any destination you are travelling from, through or to.

For further details on FCDO travel advice, visit: [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice)

This exclusion does not apply where cover is provided under benefit 6 of Section 4 - Cancellation and curtailment / Loss of holiday.

14. Your failure to obtain any recommended vaccines, inoculations or medications prior to Your Trip.
15. Claims where there is another insurance policy covering the same risk.
16. Costs recoverable elsewhere.
17. Any form of alcohol abuse including alcohol withdrawal or You drinking too much alcohol where it is reasonably foreseeable that such consumption could result in a serious impairment of Your faculties and/or judgement resulting in a claim. The Insurer does not expect You to avoid alcohol on Your Trip but they will not cover any claim arising because You have drunk so much alcohol that Your judgement is seriously affected and You need to make a claim as a result.
18. Claims arising from the unauthorised use of a swimming pool outside the specified times of opening.
19. You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless Your life is in danger or you are attempting to save human life.
20. Any claim where You are not wearing a helmet whilst on a motorcycle, motor scooter or moped.
21. Any claim where You are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
22. Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or UK, which prohibit Us, the Insurer or members of the Allianz Group from providing cover under this policy.
23. Cyber risks of any kind.
24. Any Epidemic or Pandemic, except as expressly stated as being covered under Section 4 - Cancellation and curtailment / Loss of holiday, Section 8 - Medical and emergency expenses, Section 13 - Winter sports and Section 14 - Golf cover.



## Summary of Cover

Section	Cover	Limit of cover (per beneficiary) unless trip maximum is stated		Excess
1a	Personal baggage	up to	£10,000	£35
	All Valuables		£1,000	£35
	Single article		£1,000	£35
1b	Delayed baggage	Trip maximum	£600	£0
	After 4 hours	up to	£200	£0
	After 48 hours	up to	£400	£0
2	Personal money	up to	£500	£35
	Limit on cash, currency, notes and coins	up to	£250	£35
3	Loss of passport/driving licence	up to	£500	£35
4	Cancellation and curtailment/Loss of holiday	up to	£10,000	£35
5	Travel delay		£250	£0
	Abandonment	up to	£10,000	£35
6	Missed connections			
	After 4 hours	up to	£250	£0
		Trip maximum	£1,000	£0
	After 24 hours	Additional amount up to	£500	£0
		Trip maximum	£2,000	£0
7	Missed departure	up to	£250	£0
8	Medical and emergency expenses	up to	£25,000,000	£35
9	Personal accident			
	Death, Loss of sight or limb or Permanent total disablement		£50,000**	£0
10	Hospital benefit - per day		£35	£0
		Trip maximum	£805	
11	Personal liability	up to	£2,000,000	£0
12	Legal expenses*	up to	£50,000	£0
13	Winter Sports			
	Ski pack per week	up to	£80	£0
	Loss of ski equipment	up to	£1,000	£35
	Cost of hired skis	up to	£200	£0
	Piste closure alternative transport per day		£10	£0
	No sites available per day		£20	£0
	No sites available maximum	up to	£150	£0
Avalanche closure	up to	£150	£0	
14	Golf Cover			
	Loss/Damage to golf clubs	up to	£1,500	£50
	Hire of golf clubs	up to	£400	£50
	Cancellation and curtailment/Loss of holiday	up to	£10,000	£50
	Reimbursement of green fees	up to	£300	£50

\* Not available to accounts held with NatWest International Gibraltar

\*\* Reduced death benefit applies to persons aged under 23 - refer to Section 9 for more details.

# The Benefits Available

## Section 1 Baggage

### How can You benefit

#### A. Personal Baggage

The Insurer will pay for up to a maximum of £10,000 for Your Baggage that is lost, damaged, stolen or destroyed whilst on a Journey.

The Single article limit is £1,000.

The Valuables limit is £1,000.

#### B. Delayed Baggage

If Your Baggage is temporarily lost on an outbound Journey from Your Country of residence and not restored to You:

1. Within 4 hours, the Insurer will pay the cost of essential replacement items up to the value of £200;
2. After 48 hours, the Insurer will pay the cost of further essential replacement items up to the further value of £400, giving a total of £600. The most the Insurer will pay under part B of this section is £600, regardless of the number of people claiming.

#### Claims conditions

In addition to anything mentioned in the general conditions, You must:

1.
  - a) keep Your tickets and luggage tags;
  - b) keep all receipts for any replacement essential items purchased;
2. Report any loss to the carriers or the Police within 24 hours of its discovery;
3. Take all steps to recover property, which is lost or stolen;
4. Obtain a property irregularity report from the carriers within three days of the incident or where You have reported the loss to the Police authorities in the country where the loss occurred within 24 hours of discovery and obtain a copy of the report;
5. Follow the carrier's conditions of carriage;
6. Provide the Insurer with proof of ownership for the items;
7. Not abandon any property.

If Your Baggage proves to be permanently lost, the overall limit under Section 1 will apply. You must provide the Insurer with as much information as possible to substantiate claims and where necessary make every attempt to recover Your Baggage.

#### When no benefit is available (exclusions)

In addition to anything mentioned in the general exclusions, Insurers will not pay for loss, damage, theft or destruction of:

1. Valuables left in luggage whilst in transit and outside of Your control;
2. Valuables left in a motor vehicle;
3. Valuables and Baggage which are kept in a locked personal Accommodation or safety deposit box if force and violence has not been used to gain entry to the locked personal Accommodation or safety deposit box;
4. Baggage that is left in any motor vehicle (excluding caravans and motor homes) unless it is kept in the Secure area of the motor vehicle and there is evidence that force and violence has been used to gain entry or where the loss is supported by evidence from the police and CCTV footage.
5. Valuables and Baggage:
  - a) caused by wear and tear, loss of value, moth, vermin and atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process;
  - b) being shipped as freight or under a bill of lading;
  - c) which are made of china, glass or similar fragile materials;
  - d) by delay, detention, seizure or confiscation by Customs or other officials;
6. Films, tapes, cassettes, cartridges, or discs that You have used or recorded on other than their value as unused material when we will pay the makers latest list price;
7. Perishable goods, bottles or cartons and their contents or any damage caused by these items;
8. Property more specifically covered by any other insurance policy;
9. Business samples or business equipment;
10. Sports equipment and accessories whilst in use;
11. Ski equipment and golf equipment;
12. Personal money, bonds, negotiable instruments and securities of any kind;
13. Pedal cycles, motor vehicles, caravans, trailers, camping equipment or parts or accessories of any of them, or household goods, musical instruments, antiques, pictures, dinghies, boats and/or ancillary equipment;
14. You must take care to look after Your Baggage, in particular Your Valuables. They should be kept on Your person or secured in Baggage, which stays with You at all times. If this is not possible, these items should be locked in Accommodation or a safety deposit box. If You don't take precautions with Your property, Insurers may not pay claims.

## Claims settlement

1. When the Insurer settles a claim under this section they will at their option either:
  - a) pay the cost of replacing the item;
  - b) make a cash payment to You;
  - c) pay the cost of repairing the item.
2. They will make a deduction for wear and tear for claims for clothing, including sports clothing.
3. They will deduct an Excess of £35 under Personal Baggage (but not Delayed Baggage);
4. They will not pay the cost of replacing any other pieces that form part of a set.

## Section 2 Personal Money

### How You can benefit

The Insurer will pay up to a maximum of £500, for Your personal money that is lost or stolen whilst on a Journey. They will also provide cover during the 72 hours immediately before You are due to leave on Your Journey. The cash, currency, notes and coins limit is £250. NOTE - If You are aged 16 or under, claims under personal money are limited to £100 overall.

Personal money is defined as being cash, letters of credit, travel tickets and hotel vouchers, all held for private purpose and includes the wallet or purse in which these items are carried.

### Claims conditions

In addition to anything mentioned in the general conditions, You must:

1. Report any loss to the Police within 24 hours of its discovery and obtain a police report;
2. Take all steps to recover property, which is lost or stolen;
3. At all times, supervise or take reasonable care of Your money to ensure its safety;
4. Provide the Insurer with proof of ownership for the amount of money You have lost or had stolen.

You must provide the Insurer with as much information as possible to substantiate Your claims, e.g. mini bank statements to show they had the money and where necessary make every attempt to recover personal money.

### When no benefit is available (exclusions)

In addition to anything mentioned in the general exclusions, the Insurer will not pay for loss, damage, theft or destruction of personal money:

1. Left in luggage whilst in transit and outside of Your control;
2. Outside of Your control, other than when it is kept in a locked personal Accommodation or safety deposit box and as long as force and violence has been used to gain entry to the locked personal Accommodation or safety deposit box;

3. Left in any motor vehicle;
4. If You cannot provide proof that You had the money in Your possession at the time of the loss;
5. Due to error, omission or depreciation in value;
6. More specifically covered by any insurance policy.

You must take care to look after Your personal money. It should be kept on Your person or secured in Baggage, which stays with You at all times. If this is not possible it should be locked in Your personal Accommodation or safety deposit box. If You don't take precautions with Your personal money, the Insurer may not pay Your claim.

### Claims settlement

The Insurer will deduct an Excess of £35.

## Section 3 Loss of Passport/Driving Licence

### How You can benefit

The Insurer will pay up to £500 if Your passport or driving licence is destroyed, lost or stolen Abroad for additional Accommodation and travel expenses whilst You obtain necessary documentation to re-enter Your Country of residence.

### Claims conditions

In addition to anything mentioned in the general conditions, You must report the incident to the Police in the country where the loss occurred within 24 hours of discovery or as soon as possible after that and obtain a copy of the Police report. You must report the loss or theft of a passport to the appropriate Embassy, Consulate or passport office and obtain written confirmation of the date of loss/cancellation of the passport.

### When no benefit is available (exclusions)

In addition to anything mentioned in the general exclusions, the Insurer will not pay for claims which are a result of:

1. Any destruction, loss or theft, which occurred prior to the start date of the Journey Abroad.
2. Any costs incurred in replacing the passport or driving licence.

### Claims settlement

1. You must provide the Insurer (at Your own cost) with all documentation reasonably necessary in support of Your claim, such as:
  - a) a copy of the police report;
  - b) receipts for any additional Accommodation and travel expenses.
2. The Insurer will deduct an Excess of £35 per person.

## Section 4 Cancellation and curtailment/ Loss of holiday

The cancellation benefit is only available for a Journey before You leave Your home to start the Journey.

### Please note!

**Beneficiaries must let Us know of any medical condition as set out under Medical Statements on pages 9-10.**

### How You can benefit

The Insurer will pay up to £10,000 for Your share of the Journey deposits and costs, which cannot be recovered from any other source if it becomes necessary to cancel or curtail Your Journey and this is due to:

1. Death or serious injury or illness to:
  - a) You;
  - b) Your travelling companion upon whom Your travel depends;
  - c) a member of Your Immediate family;
  - d) Your close business associate;  
All of the above must be resident in Your Country of residence
  - e) a relative or friend in whose home You are intending to stay.

NOTE: Cover under a, b & c above includes any Epidemic or Pandemic disease such as COVID-19.
2. You or Your travelling companion upon whom Your travel depends being required:
  - a) for jury service in Your Country of residence;
  - b) as a witness (but not as an expert witness) in Your Country of residence;
  - c) to stay at Your/their Home address following a serious burglary or attempted burglary, fire, lightning, storm, explosion, impact of aircraft, earthquake, subsidence, falling trees, riot or civil commotion, malicious damage, burst pipes or flood at Your/their Home address or usual place of business in Your Country of residence, which occurs during the Journey.
3. You being made unemployed or Redundant.
4. Your pet dog or cat requiring life saving treatment within seven days immediately prior to the Journey starting.
5. You being required for unexpected emergency duty or posted overseas as a member of the armed forces, the police, ambulance/fire or nursing service during the intended Journey.
6. The UK Foreign, Commonwealth and Development Office or the equivalent government authority in Your Country of residence advising against 'all travel' or 'all but essential travel' to Your intended destination.

7. Your passport or visa being stolen in a burglary within 7 days of Your planned departure and You cannot obtain a replacement in time.
8. You or a travelling companion upon whom Your travel depends being held in Quarantine by order or other requirement of a government or public authority, based on their suspicion either of You, specifically, have been exposed to a contagious disease (including an Epidemic or a Pandemic disease such as COVID-19). This does not include any Quarantine that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where You are travelling to, from or through.
9. You or a travelling companion upon whom Your travel depends being refused boarding of the ship, aircraft or train specified in Your travel itinerary, on the order of any government, public authority or carrier, due to either of You displaying symptoms of a contagious disease (including an Epidemic or Pandemic disease, such as COVID-19).

The Insurer will also pay for additional travel expenses needed to return You to Your Country of residence which has been authorised by the Assistance Helpline.

Claims for Curtailment of a Trip or Loss of holiday will be calculated on the pro-rata cost of the unused portion of a Trip starting from the time You are first admitted to hospital as an inpatient or the dates You are held in Quarantine or confined to a hospital, hotel room or cabin where Loss of holiday is applicable, or from the time You return to Your Country of residence.

### Claims conditions

In addition to anything mentioned in the general conditions, the Insurer will only pay:

1. For travel and Accommodation expenses, which You have pre-paid or contracted to pay, at the time You realise a claim may be made.
2. Claims that are a result of an accident or illness, when a Medical practitioner confirms in writing that cancellation or Curtailment is medically necessary.
3. Claims for injury or illness to Your cat or dog when it requires life saving treatment within seven days prior to the start date of Your Journey.
4. Refunds for Curtailment which have been calculated based on the number of complete days lost by You returning early to Your Country of residence.
5. At the time of booking the Journey, You must not be aware of any reason why it may be cancelled or curtailed.

## When no benefit is available (exclusions)

In addition to anything mentioned in the general exclusions, the Insurer will not pay for claims, which are a result of:

1. Government regulations, excluding where the UK Foreign, Commonwealth and Development Office or the equivalent government authority in the Your Country of residence advise against 'all travel' or 'all but essential travel' to the intended final destination.  
For specific country advice, You can visit the UK Foreign, Commonwealth and Development Office (FCDO) at:  
[gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice)
2. Any criminal proceedings.
3. Your financial circumstances.
4. Strikes or industrial action existing or notified by declaration of intent, at or prior to the date of booking the Journey.
5. Unemployment due to lack of work if You are self-employed, promotion or any other occupational posting other than staff transfer which is absolutely necessary and which must be confirmed in writing by an employer.
6. Disinclination to travel or continue the Journey.
7. Failure of the Tour operator or any provider of transport or Accommodation to fulfill the Journey booking.
8. Adverse weather conditions.
9. A Pre-existing medical condition or an Associated condition, unless the Pre-existing medical condition has been declared to and accepted by the Insurer.
10. The transport operator or their agents refusing to transport You or an Immediate relative, or a travelling companion, because they consider that they are not fit to travel, unless cover is provided under benefit 9.
11. Anyone upon whom the Journey depends receiving a terminal prognosis prior to the Journey being booked or the Insurance being taken out.
12. Failing to notify the travel agent or Tour operator as soon as You become aware of a reason to cancel the Journey.
13. A medical condition of a member of Your Immediate family, a travelling companion or close business associate (whether they are travelling or not) who has been a hospital inpatient in the past 12 months or been put on a waiting list for hospital treatment.
14. Any treatment or help where, given Your physical or mental condition, You should not have travelled or it would have been reasonable for You to have consulted Your Medical practitioner, prior to the Journey, about whether or not it was appropriate to travel.
15. An Anticipated event, except where specifically stated that this does not apply.

16. Not having the correct passport or visa, including denied or delayed passport and visa applications, or failing to get police confirmation that a passport or visa had been stolen in a burglary.
17. Airport taxes and credit or debit card fees incurred in the cost of booking the Journey.
18. The cost of Airport Passenger Duty (APD).
19. Any administration fees, booking fees, banking fees or card fees.
20. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles or Avios Points.
21. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme as well as any management fees, maintenance fees or any other associated contractual expenses.
22. Any extra cancellation charges arising because You did not cancel Your reservation(s) with the company providing Your transport or accommodation, their agents, or any person acting for You, as soon as You knew You had to cancel.
23. Any claim for Loss of holiday not supported by a medical certificate from Your treating Medical practitioner confirming the number of days that You were confined to Your to a hospital, hotel room or cabin.
24. Extra costs for transport and accommodation which are of a higher standard to those pre-booked for use during the Journey, unless the Insurer agrees otherwise.
25. Any portion of Journey expenses attributable to individuals who are not Beneficiaries, regardless of who paid for these (including accommodation intended to be used by more than one person).
26. The cost of any privately arranged domestic services, including child care.
27. The cost of privately hiring staff separately to any inclusive travel or accommodation booking.
28. The cost of bookings or arrangements relating to any sport or leisure activity that is not shown as covered on pages 14-15 or that the Insurer has not agreed otherwise to cover.

## Claims settlement

You must provide the Insurer (at Your own cost) with all documentation reasonably necessary in support of claims.

The Insurer will deduct an Excess of £35, with the exception of claims:

- a) for loss of holiday deposit, where the Excess payable will be £10;
- b) for children travelling with You, where no Excess will be payable.

By saying reasonably necessary, the Insurer means documents such as:

- a) a medical certificate in the event of a medical condition that prevents You from travelling, or causes You to curtail Your Trip or stay in hospital, Your hotel room or cabin on medical orders.
- b) a booking confirmation/invoice from the company who booked the Journey;
- c) confirmation of other insurance, which may cover the loss.

## Section 5 Travel delay

The benefit provided under 1. below is intended to provide compensation if you are delayed at Your Departure point and is only applicable if You have left Your Home address or Business address to start Your Trip before the delay is announced.

### How You can benefit

If there is a delay in the departure of the ship, aircraft or train with which You are booked to make a Trip or if the flight is cancelled after they have checked in:

1. If You are delayed at Your Departure point, the Insurer will pay You up to £250 for the first full 4 hours of delay in respect of reasonable expenses incurred for additional Accommodation, travel expenses, meals and refreshments, there is a limit of £5 for telephone calls.
2. If You are delayed on Your Outward Journey from Your Country of residence for 24 hours or more, the Insurer will pay You up to £10,000 for deposits, which cannot be recovered from any other source, should You decide to cancel the Trip. The period of delay will be calculated from the date and time of the departure of the ship, aircraft or train specified in Your travel itinerary, You must check-in according to this and obtain written confirmation from the carrier or handling agents stating the actual departure time and date and the reason for the delay.

### Claims conditions

In addition to anything mentioned in the general conditions, You must:

1. Provide confirmation of the scheduled departure time as detailed on Your travel itinerary and the actual departure time from the airline.
2. The delay must have been announced after You checked in.
3. Provide receipts confirming any additional costs You pay.

### When no benefit is available (exclusions)

No payment shall be made in respect of any claim arising from strike or industrial action existing, or notified by declaration of intent, at or prior to the date of booking the Trip.

### Claims settlement

The Insurer will deduct an Excess of £35 for claims under 2. Abandonment (but not under 1. Travel Delay).

## Section 6 Missed connections

### How You can benefit

If Your first flight is delayed after You have checked in, meaning that You miss Your connecting flight and an alternative flight is not offered within four hours, the Insurer will pay You up to £250 (maximum £1,000) for additional Accommodation, travel expenses, meals and refreshments.

If Your first flight is delayed after You have checked in, meaning that You miss Your connecting flight and an alternative connecting flight is not offered within 24 hours, the Insurer will pay You up to an additional £500 (maximum £2,000) for additional travel expenses in order to reach Your original intended destination as shown on Your original travel itinerary by the same class of travel as originally booked. This additional benefit is only available to You where the total amount claimed under Section 6 Missed Connections does not exceed the total cancellation cost of the Journey.

### Claims conditions

In addition to anything mentioned in the general conditions, You must:

1. Provide confirmation of Your scheduled departure times as detailed on Your travel itinerary and Your actual departure times from the airline.

### When no benefit is available (exclusions)

In addition to anything mentioned in the general exclusions, the Insurer will not pay for claims, which are a result of:

1. Missing the check-in time as shown in the travel itinerary for any reason, other than the previous flight being delayed.
2. A strike or any form of industrial action which had been announced or commenced before You purchased the travel tickets, obtained confirmation of booking or before You departed from Your Home address.

### Claims settlement

You must provide the Insurer (at Your own cost) with all documentation reasonably necessary in support of Your claim.

By saying reasonably necessary, the Insurer means documents such as:

- a) a booking confirmation/invoice from the company that booked the Journey;
- b) confirmation from the carrier of the delay.

## Section 7 Missed Departure

### How You can benefit

The Insurer will pay up to £250 for Your additional Accommodation, travel expenses, meals and refreshments, if You fail to arrive at Your Departure point in time to board Your booked transport and this is because of:

1. The failure of Public transport; or
2. An accident to or breakdown of Your own vehicle; or
3. A delay involving Your vehicle because of unexpected and unforeseen heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website, on television, news bulletins or in the press.

### Claims conditions

In addition to anything mentioned in the general conditions, You must provide confirmation of Your scheduled departure time as detailed on Your travel itinerary and Your actual departure time from the airline/carrier.

You may claim only under this section or the Travel delay section or the Missed connections section for the same event.

### When no benefit is available (exclusions)

In addition to anything mentioned in the general exclusions, the Insurer will not pay for claims, which are a result of:

1. Missing the check-in time as shown in the travel itinerary for any reason not detailed under 'How you can benefit' in this section.
2. A strike or any form of industrial action which had been announced or commenced before You purchased the travel tickets, obtained confirmation of booking or before You departed from Your Home address.
3. Where You had not allowed sufficient time for the journey to Your Departure point and allowed enough time to complete the boarding process at Your Departure point.
4. If You did not use Public transport and You missed Your departure because of heavy traffic or road closures that were not sufficiently severe to warrant reporting on a recognised motoring association website or on television, news bulletins or in the press.

### Claims settlement

You must provide the Insurer (at Your own cost) with all documentation reasonably necessary in support of Your claim.

By saying reasonably necessary, the Insurer means documents such as:

- a) confirmation of Your scheduled departure time as detailed on Your travel itinerary and Your actual departure time from the airline/carrier.
- b) in the event of a claim arising from any delay occurring following an accident to or breakdown of the vehicle in which You are travelling You must obtain written confirmation from the carrier, police or relevant transport authority confirming the delay and stating its cause.
- c) in the event that the vehicle in which You are

travelling is delayed by heavy traffic or road closures You must obtain confirmation that the delays were sufficiently severe to warrant reporting on a recognised motoring association web site, Highways Agency website or television, news bulletins or in the press.

## Section 8 Medical and emergency expenses

This section provides insurance for emergency medical costs not covered under a reciprocal health agreement between the government of Your Country of residence and that of your country of loss including costs covered by the EHIC or GHIC cards (see Reciprocal Health Arrangements on page 7 for more details).

### This is not Private Medical Insurance.

#### Please Note:

**You must let Us know of any medical condition as set out under Medical Statements on pages 9-10.**

#### How You can benefit

The Insurer will pay towards Your emergency medical, surgical or hospital treatment (including complications in pregnancy as diagnosed by a Doctor or specialist in obstetrics, provided that if You are travelling between 28 and 35 weeks pregnant You obtained written confirmation from a registered Medical practitioner of Your fitness to travel no earlier than 5 days prior to the commencement of the Journey) as well as costs being subject to compulsory quarantine on the orders of a treating doctor. Cover is also included if You are diagnosed with an Epidemic or Pandemic disease, such as COVID-19.

The maximum amount the Insurer will pay in respect of each Beneficiary is £25,000,000.

These costs include:

1. Additional travel expenses needed to return You to Your Country of residence on the advice of the Insurer's Medical advisor or following compulsory Quarantine on the orders of the treating Medical practitioner.
2. Extra Accommodation if the length of Your Journey is extended due to Your stay in hospital or following compulsory Quarantine on the orders of the treating Medical practitioner.
3. Up to £2,500 towards the cost of Your funeral or cremation in the country in which death occurs.
4. The cost of a friend or relative, resident in Your Country of residence to be brought to, remain with or escort You back to Your Country of residence on advice of the Insurer's Medical advisor, provided all costs are agreed with the Assistance Helpline.
5. The cost of returning Your remains to Your Country of residence.
6. Dental treatment only for the relief of immediate pain.
7. The Insurer will also pay up to Limits of amount

payable under the Cancellation and curtailment/ Loss of holiday section if You were unable to use a pre-paid excursion due to injury or illness to You or Your travelling companion or following You or their compulsory Quarantine on the orders of the treating Medical Practitioner.

- 8 i. cost of telephone calls to the Assistance Helpline notifying and dealing with the problem for which You are able to provide receipts or other evidence to show the cost of the calls and the numbers You telephoned.
- ii. any costs incurred by You when You receive calls on Your mobile from the Assistance Helpline for which You are able to provide receipts or other evidence to show the cost of the calls.
9. The cost of taxi fares, other than those for Your travel to or from hospital relating to Your admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for You by the hospital. However, any costs incurred by You to visit another person or by another person visiting You in hospital are not covered.

### Claims conditions

In addition to anything mentioned in the general conditions, You must:

1. Accept the Insurer's decisions concerning the most suitable, practical and reasonable solution to any medical emergency, including returning to Your Country of residence if the Insurer's Medical advisor confirms You are fit to return or move You from one hospital to another.

They will do this if they and the treating doctor think that it is safe for You to be moved or returned to Your Country of residence. If You choose not to, Our liability will end on the date it was deemed safe for You to be moved or returned to Your Country of residence.

2. Contact the Assistance Helpline as soon as possible after an incident arises (where costs are likely to be greater than £500) to obtain authorisation for treatment or return to Your Country of residence.
3. Not be travelling contrary to medical advice or to obtain treatment.
4. Not have received a terminal prognosis prior to the Journey being booked or opening your account whichever is later.
5. Not be awaiting medical treatment or investigations or tests prior to booking the Journey or before becoming an Account holder.
6. Advise the Insurer of any change in health or circumstances before making any new travel arrangements.

### When no benefit is available (exclusions)

In addition to anything mentioned in the general exclusions, the Insurer will not pay:

1. Any expenses incurred more than 12 months after

the original injury or illness.

2. Any payment in respect of medical treatment obtained in Your Country of residence.
3. Any costs for treatment (including preventative treatment) in relation to an illness or injury, which is not essential in the opinion of the Insurer's Medical advisors and which could have waited until You return to Your Country of residence.
4. Claims for treatment or returning You to Your Country of residence that are not confirmed as being necessary by the Insurer's Medical advisor.
5. A Pre-existing medical condition or an Associated condition, unless the Pre-existing medical condition has been declared to and accepted by the Insurer.
6. Your participation in or practice of any other sport or activity unless shown as covered under the sports and leisure activities on page 14 or unless otherwise agreed.
7. Any treatment or aid obtained after You, in the opinion of the Insurer's Medical advisors, first became able to return to Your Country of residence.
8. Any claim for non-emergency treatment, tests or surgery (including cosmetic surgery and any complications of cosmetic surgery that You have travelled for), which is not Directly related to the illness or injury, which caused Your admittance into hospital.
9. For single or private room Accommodation, unless it has been deemed medically necessary by the Insurer's Medical advisor.
10. Treatment or services obtained at a health spa, convalescent or nursing home or any rehabilitation centre.
11. Any claims which arise from You failing to take medication, which You knew was required or to be continued on Your Journey.
12. For treatment for dental work of a cosmetic nature, including the use of precious metals and the replacing or repairing of dentures or artificial teeth (such as crowns).
13. For treatment for dental work which is not to relieve immediate pain only.
14. An Anticipated event.
15. Any treatment or help where, given Your physical or mental condition, You should not have travelled or it would have been reasonable for You to have consulted Your Medical practitioner, prior to You booking or taking the Journey, about whether or not it was appropriate for You to travel.
16. For the cost of any phone calls, other than necessary calls to the Insurer's Assistance Helpline.
17. In respect of point 7 of How You can benefit under this section, claims where You have not received in writing confirmation from the treating doctor that You or Your travelling companion were not fit to undertake the excursion or the dates of any compulsory Quarantine.
18. Claims where You do not comply with the treatment



agreed by the treating doctor and the Assistance Helpline.

19. Any costs which are covered under a reciprocal health agreement between the government of Your Country of residence and that of Your country of loss including costs covered by the EHIC or GHIC cards (see Reciprocal Health Arrangements on page 7 for more details).

### Claims settlement

1. You must provide the Insurer with all documentation reasonably necessary in support of Your claim. By saying reasonably necessary, the Insurer means documents such as:
  - a) a medical certificate in the event of a medical condition necessitating a stay in hospital.
  - b) receipts for treatment or medication already paid for.
2. The Insurer will deduct an Excess of £35 from outpatient claims, with the exception of claims where using a reciprocal health arrangement has reduced the claim. (see Reciprocal Health Arrangements on page 7 for more details)
3. Where possible the Insurer will deal with the hospital direct.

## Section 9 Personal accident

### How You can benefit

The Insurer will pay one of the items shown below if during a Journey, You sustain Bodily injury which shall solely and independently of any other cause, result within 12 months in Your:

Item 1 - Death where You are aged:

- a) under 18 years £2,000;
- b) aged 18 - 22 years £10,000;
- c) aged 23 and above £50,000

Item 2 - Total and irrecoverable Loss of limb £50,000;

Item 3 - Total and irrecoverable Loss of sight £50,000;

Item 4 - Permanent total disablement £50,000

### When no benefit is available (exclusions)

In addition to anything in the general exclusions, the Insurer will not pay any claim, which arises from or is in connection with:

1. Any sickness or disease, naturally occurring or degenerative condition.
2. A claim under more than one item of this section.
3. A Pre-existing medical condition or an Associated condition, unless the Pre-existing medical condition has been declared to and accepted by the Insurer.
4. Your participation in or practice of any other sport or activity unless shown as covered under the sports and leisure activities section on page 14 or unless otherwise agreed.
5. Any complication following a Bodily injury which is

attributable to the death, loss of limb, Loss of sight or total permanent disablement.

6. Claiming for Permanent total disablement after retirement.
7. An injury which existed prior to commencement of the Journey.
8. Any claim that arises from or is in connection with a claim occurring in Your Country of residence.

You must let the Insurer know if You are taking part in a sports and leisure activity, which is either the main purpose of Your Journey, or if You know there is a good chance You are going to be taking part.

### Claims settlement

The Insurer will pay the amounts as detailed above to You or Your legal representatives.

## Section 10 Hospital benefit

### How You can benefit

If the Insurer pays under section 8 - Medical and Emergency Expenses, they will also pay £35 for every complete 24 hours that You spend in hospital. The maximum amount the Insurer will pay You is £805.

The purpose of this section is to provide extra cash to cover telephone calls and any other incidental expenses that You cannot claim for from any other source.

### When no benefit is available (exclusions)

In addition to anything mentioned in the general exclusions, the Insurer will not pay any claim under this section, if You do not have a valid claim under section 8 - Medical and Emergency Expenses.

## Section 11 Personal liability

### How You can benefit

The Insurer will indemnify You up to £2 million against all sums which You are legally liable to pay as damages in respect of:

1. Accidental Bodily injury (including death illness or disease) to any person;
2. Accidental loss of or damage to material property; which occurs during the period that You are the holder of a valid and open Gold account and arising out of the Journey.

The maximum the Insurer will pay under this Section for all damages as a result of any one occurrence or series of occurrences arising directly or indirectly from one source or original cause shall be £2 million, inclusive of Costs and Expenses.

Costs and Expenses shall mean:

1. All costs and expenses recoverable by a claimant from You;

2. Solicitors' fees for representation at any coroner's inquest or fatal accident inquiry or in any Court of Summary Jurisdiction;

Costs and Expenses will only be covered where incurred with the prior consent of the Insurer.

### Special Conditions

1. The Insurer may at their sole discretion in respect of any occurrence or occurrences covered by this Section pay to You the limit of liability applicable to such occurrence or occurrences (but deducting therefrom any sum(s) already paid) or any lesser sum for which the claim(s) arising from such occurrence(s) can be settled and the Insurer shall thereafter be under no further liability in respect of such occurrence(s) except for the payment of costs and expenses incurred prior to the date of such payment and for which the Insurer may be responsible hereunder.
2. If at the time of the happening of any occurrence covered by this Section there is any other existing insurance whether taken out by You or not covering the same liability the Insurer shall not be liable to indemnify You in respect of such liability except so far as concerns any Excess beyond the amount which would have been payable under such other insurance had this Section not been effected.

### When no benefit is available (exclusions)

Cover for any liability:

- A. in respect of Bodily injury to any person who is
  - I. under a contract of service with You when such injury arises out of and in the course of their employment by You;
  - II. a member of Your family.
- B. assumed by You under a contract or agreement unless such liability would have attached in the absence of such contract or agreement;
- C. in respect of loss of or damage to property
  - I. belonging to You;
  - II. in the care, custody or control of You.

However this Exclusion shall not apply in respect of loss of or damage to buildings and their contents not belonging to but temporarily occupied by You in the course of Your Journey.

- D. in respect of Bodily injury loss or damage caused directly or indirectly in connection with:
  - I. the carrying on of any trade business or profession;
  - II. the ownership, possession or use of
    - i. mechanically propelled vehicles;
    - ii. aircraft, hovercraft or watercraft (other than manually propelled watercraft);
    - iii. firearms (other than sporting guns);

iv. arising from the occupation or ownership of any land or building other than any building temporarily occupied by You in the course of a Journey.

- E. in respect of activities or volunteer work organised by or when the individual is assigned overseas by or on the behalf of a charitable voluntary not for profit social or similar organisation except where no other insurance or indemnity is available.
- F. in respect of punitive or exemplary damages. When hiring motorised vehicles such as cars, mopeds or jet skis on a Journey, You must ensure that they have adequate third party liability insurance as no benefit is available under the Insurance in respect of third party injury, loss or damage caused while they are in charge of such vehicles.

## Section 12 Overseas Legal Advice & Expenses

This Section only applies to Journeys outside of Your Country of residence and is not available to accounts held with NatWest International Gibraltar.

Within this section obligations on You, for example things which must be done or observed by You, are contractual obligations on us, these obligations must be performed by You acting as Our agent for the purpose of making a claim under the policy.

### How You can benefit

If during a Journey You sustain Bodily injury or contract an illness because of the wrongful acts or omissions of a third party, the Insurer will pay Legal expenses, up to £50,000, which it is necessary to incur to assist You in obtaining any damages or compensation due from the third party.

### Special Conditions

1. Legal representatives must be qualified to practise in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this Section is resident.
2. Where legal proceedings are taking place in Your Country of residence, at the point it is necessary to take a claim to court, or if there is a conflict of interests, We have the right to choose a legal representative to act for You. We will ask the Insurer to recommend a legal representative. Otherwise, the Insurer will choose a legal representative to act. The legal representative will act on behalf of You in Your name.
3. You MUST co-operate fully with the legal representatives and ensure that the Insurer is fully informed at all times in connection with any claim or legal proceedings. The Insurer is entitled to obtain from the legal representatives any information, document or advice relating to a claim or legal proceedings under the Insurance held by Us. On request You will give to the legal representatives any instructions necessary to ensure such access.

4. The Insurer's authorisation to incur Legal expenses will only be given whilst You are able to demonstrate that it is more likely than not that the claim or legal proceedings will conclude successfully and that the total Legal expenses it will be necessary to incur in the claim or legal proceedings will be proportionate to the level of damages or compensation that may realistically be recovered in the claim or legal proceedings.  
The decision to grant authorisation will take into account the opinion of the legal representative. If there is a dispute, the Insurer may request, at Your (or party's other than the insurer) own expense, an opinion of a barrister or court advocate as to the merits of the claim or legal proceedings. If the claim is admitted, Your costs in obtaining this opinion will be covered by the Insurer.
5. The Insurer's written consent must be obtained before any Legal expenses are incurred or work undertaken by the legal representative. The Insurer may set fee limits and review the merits of the claim or legal proceedings at regular intervals.
6. The Insurer may at their discretion choose not to pay Legal expenses and instead agree to pay You the sum You would have been likely to obtain by way of damages or compensation should legal proceedings have been brought.
7. You shall be required to repay to the Insurer all sums paid by them in respect of the Legal expenses where:
  - A. an award of costs is made in Your favour in the claim or legal proceedings; or
  - B. costs are agreed to be paid to You as part of any settlement of the claim or legal proceedings.
8. If at Your request legal representatives cease to continue acting for You, the Insurer shall be entitled to withdraw cover immediately or agree with You to appoint other legal representatives in accordance with the terms of the Insurance held by Us.
6. Legal expenses incurred for any claim or legal proceedings brought against:
  - Us, The Insurer or the Insurer's agents.
7. Legal proceedings pursued in order to obtain satisfaction or enforcement of a judgment or legally binding decision or agreement.
8. Legal expenses incurred in pursuing any claim for compensation (either individually or as a member of a group or class action) against the manufacturer, distributor or supplier of any drug, medication or medicine.
9. Legal expenses incurred where You have:
  - A. failed to co-operate fully with and make sure that the Insurer is fully informed at all times in connection with any claim or legal proceedings; or
  - B. settled or withdrawn from any claim or legal proceedings without the Insurer's agreement. In such circumstances the Insurer shall be entitled to withdraw cover immediately and to recover any fees or expenses paid;
10. Legal expenses where the You decline an offer from a third party to settle a claim or legal proceedings without the prior written consent of the Insurer.

## Section 13 Winter Sports Cover

### How You can benefit

#### 1. Ski pack

Where You are unable to use Your Ski pack due to injury or illness (including being diagnosed with an Epidemic or Pandemic disease such as COVID-19) on advice from the Insurer's Medical advisor, the Insurer will pay up to £80 per week for Your unused Ski pack, which You originally pre-booked in Your Country of residence.

#### 2. Ski equipment

If, during the Journey, Your Ski equipment is damaged, lost or stolen, the Insurer will pay You up to £1,000 for replacements.

#### 3. Hired skis

If Your own Ski equipment is damaged, lost or stolen, the Insurer will pay You up to £200 to hire replacement Ski equipment for the remainder of Your Journey.

#### 4. Piste closure

If the skiing facilities in Your pre-booked resort are closed in their entirety due to lack of or too much snow, the Insurer will pay You up to £10 per day for You to travel to an alternative site. If there are no alternative sites available, the Insurer will pay You £20 for each full day You are unable to ski up to a maximum of £150.

### When no benefit is available (exclusions)

The insurer will not cover:

1. Any claim reported to the Insurer more than 12 months after the beginning of the incident which led to the claim.
2. Legal expenses incurred before receiving prior authorisation in writing from the Insurer.
3. Legal expenses incurred in any claim or legal proceedings which involve any criminal or wilful act.
4. Legal expenses incurred in the defence of any allegations or legal proceedings.
5. Fines, penalties compensation or damages imposed by a court or other authority.

## 5. Avalanche closure

The Insurer will pay You up to £150, if, following an avalanche, land-slide or land-slip Your arrival or departure from the ski resort is delayed and You have extra Accommodation expenses as a direct result.

### Claims conditions

In addition to anything mentioned in the general conditions, You must:

1. Return damaged Ski equipment to Your Home address for inspection.
2. Obtain a property irregularity report from the carriers within 3 days of the incident if it occurred in transit.
3. Report the loss or theft to the Police authorities in the country where the incident occurred within 24 hours of discovery and obtain a copy of the police report.
4. Take all reasonable steps to recover ski-equipment that is lost or stolen.
5. Keep all Baggage tags and travel tickets for submission to the Insurer when making a claim.

### When no benefit is available (exclusions)

In addition to anything mentioned in the general exclusions, the Insurer will not pay for claims:

1. Which have not been confirmed as being medically necessary by the Insurer's Medical advisor.
2. For Ski equipment which is more than 3 years old.
3. For hired equipment not verified as lost or damaged by an official receipt from the Ski equipment hire shop.
4. Following Your deliberate, wilful or malicious damage or carelessness or neglect.
5. Which occur whilst Ski equipment is left in a motor vehicle.
6. Caused by wear and tear, loss of value, moth, vermin, and atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
7. An Anticipated event.

Under parts 4 and 5 of this section when:

1. The Journey in Europe is between 1 May and 1 December each year.
2. Confirmation of the closure is not obtained from a local representative.
3. Not all skiing facilities are closed.
4. Where the skiing conditions are known or are public knowledge at the time of booking the Trip.

## Claims settlement

The Insurer will pay one or a combination of the benefits for as long as such conditions prevail at the resort but in any case not exceeding the period of the Journey. The Insurer will deduct an Excess of £35 from claims under part 2 Ski equipment.

## Section 14 Golf cover

Please refer to Extensions of the Period of the Trip, General exclusions and General conditions which apply to all sections.

The following section will not apply to Trips undertaken within Your Country of residence.

### Important note

All conditions and exclusions included within Sections 1, 4, 5 and 8 also apply to this section.

Additions to what the Insurer will pay:

### Section 1 Baggage

- a) the Insurer will pay the cost of repair if economical, or otherwise the cost of replacement of golf clubs as new, less deductions for wear, tear or depreciation, if Your golf clubs are lost, damaged or stolen during the Period of the Trip up to a maximum of £1,500.
- b) the Insurer will pay the cost for You to hire replacement golf clubs up to £400 where Your golf clubs were unavailable through being temporarily lost in transit on Your Outward Journey and not restored to You within four hours after arrival at Your destination.

You must obtain written confirmation from the carrier of the number of hours delay. If the golf clubs prove to be permanently lost, the overall limit insured as specified in point a) above shall apply. You must also obtain receipts for the cost of hiring replacement golf clubs.

### Section 4 Cancellation and curtailment /Loss of holiday

If You are forced to cancel Your Trip after paying the deposit for the Trip due to You sustaining a Bodily injury or illness (including being diagnosed with an Epidemic or Pandemic disease, such as COVID-19), that as a direct result prevents them from playing golf, the Insurer will pay up to £10,000 under Section 4.

Please note that in the event of cancelling the Trip as a result of Your Bodily injury or illness, confirmation must be obtained from a Medical practitioner in Your Country of residence that the Bodily injury or illness prevented You from playing golf.

### Section 5 Travel delay

If there is a delay in the departure of the ship, train or aircraft in which You are booked to make Your Trip, and they are delayed for at least four hours, the Insurer will pay the cost of non-refundable prepaid green fees up to £300 that they are unable to use as a direct result of the delay.

### Section 8 Medical and emergency expenses

If the Insurer pays for the cost of expenses relating to emergency medical treatment given or prescribed by a Medical practitioner under section 8 following Your Bodily injury or illness outside Your Country of residence, the Insurer will pay the cost of Your non-refundable prepaid green fees up to £300 that they are unable to use as a direct result of Your Bodily injury or illness (including being diagnosed with an Epidemic or Pandemic disease, such as COVID-19).

**Special definition applying to Section 14 – Golf cover**

Golf clubs means a complete set of clubs normally carried in a golf bag, regardless of whether purchased as a set or individually.

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[financial-ombudsman.org.uk](http://financial-ombudsman.org.uk).

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