

Ageas Travel Insurance

Policy Wording

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To make a claim, call 0345 122 3280
Please save this number to your mobile phone

ageas®

Welcome to your Ageas travel insurance policy

Thank you for buying Ageas Travel Insurance.

This policy is only available to persons who:

- have been resident in the United Kingdom for at least 6 months prior to taking out this insurance,
- and who are registered with a General Practitioner in the United Kingdom.

Please read through this policy booklet where you will find full details of what is covered and the limits that apply. Your Policy Schedule will indicate what level of cover you have chosen, your personal details and your travel details. Please check the dates of travel, the destination(s) covered (for more information around destinations, please see information below), any additional covers selected, and any medical conditions that have been declared, and ensure that these are all correct. If anything is incorrect please contact your Insurance Broker.

Geographical limits

For single trip policies, you are only covered for travel to the country(s) listed on your Policy Schedule. For annual multi-trip policies your Policy Schedule will set out the geographical limits of your cover. Before travelling please ensure that your trip is within the geographical limits identified.

These are based on the definitions below.

- | | |
|---------|--|
| Area EU | Europe, the Channel Islands, the Republic of Ireland, the Canary Islands, Algeria, Egypt, Israel, Lebanon, Libya, Madeira, Morocco, Syria, Tunisia and Turkey. |
| Area WW | Worldwide. |

How to contact us

Who to contact	Contact details
Worldwide medical emergency service - Assistance International 24 hour helpline for medical assistance whilst on your trip	Phone: 00 44 23 8064 4633 Email: ai@ageas.co.uk Fax: 00 44 23 8064 4616
Claims Line Open 24 hours a day, 7 days a week, to report your travel claim	Phone: 0345 122 3280
Claims under Travel Legal Guard Section (Section 13)	Phone: 0117 934 0171 Web: www.daslaw.co.uk

If you need to make a claim we will ask you for evidence to support your claim. You will find details of this within each section of cover.

The phone line is open 24 hours a day, 365 days a year.

Please ensure you keep copies of any documents you send to us. You must pay any costs involved in providing these documents.

We may be required to contact your GP in the United Kingdom to check your medical records.

We will aim to answer all correspondence within five working days of receiving it.

We may record or monitor calls for training purposes or to improve the quality of our service.

Please notify us of your claim as soon as possible. Any unreasonable delays in your notification may mean that we may not pay your claim or may only pay part of it.

Policy cancellation

a By you

You can cancel this policy within 14 days of receiving the policy wording and Policy Schedule and we will refund your premium in full, as long as you have not made a claim against the policy and/or; you have not taken a trip protected by the cover provided. For a single trip policy we will not refund your premium after the start date shown on your Policy Schedule even if this is within 14 days. We will not refund your premium after the 14 day period.

If you want to cancel your policy, please contact your Insurance Broker. You should not cancel this policy if you need to make a claim.

b By us

We or anyone we authorise have the right to cancel this policy at any time by sending you 14 days notice in writing where there is a valid reason for doing so. We will send the notice to the last known address we have for you and we will set out the reason for cancellation in our letter. Valid reasons may include but are not limited to:

- Changes to the information given at the point of purchase which may result in the risk no longer being acceptable to us.
- Where we suspect fraud on this or any other related policy.
- Where a misrepresentation has been made that means we no longer wish to provide cover.

As long as you have not made a claim, we will refund you for the time that was left on your policy. If any claim has been made during the period of cover provided, you will not be entitled to any refund.

Definitions

Wherever the following words and phrases appear in this Policy or the Schedule they will always have the meanings shown below. These terms may have different meanings under Section 13 Please refer to that section for more information.

Accidental injury – Injury to you resulting directly from an accident involving something violent and visible. This does not include sickness or disease, any naturally occurring condition or the result of anything that happens gradually.

Acts of terrorism – an act including, but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Booked Scheduled Transport – Trains, Coaches, Buses, Aircraft or Sea Vessel which run to a timetable and where you are a fare-paying passenger, and also pre-booked Taxis.

Business associate – Anyone who works at your place of business and who needs to be in work while you are away so the business can run properly.

Catastrophe – Earthquake, Explosion, Fire, Flood, Hurricane, Lightning and Storm.

Child – A person under 18 (or 21 or under if in full time education).

Close relative – Your mother, father, sister, brother, wife, husband, civil or domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, or fiancé/ fiancée.

Couple – Two adults living at the same address who are married (or living together as if they were married) or in a civil partnership.

Excess – The amount(s) you will have to pay towards any claim. This applies to each section claimed under (if applicable, per insured person, per insured incident).

Family – Up to two adults under 65 living at the same address who are married (or living together as if they are married) or in a civil partnership, with any number of dependent children (son, daughter, grandchild, step child, foster child under 18 or 21 or under if in full time education).

Home – The address where you live in the United Kingdom.

Labour dispute or protest – Any form of action taken, or the threat of action, which prevents or otherwise interferes with producing goods or providing services.

Manual Work – Any work, paid or unpaid that involves working at heights of more than 2 metres and/or the use of physical labour, including but not limited to: construction, installation, assembly, building work and any work involving the use of heavy machinery or specialist equipment.

Mugging – Theft or attempted theft involving an act of violence against you by someone not insured on this policy which results in your injury and hospitalisation.

Package – The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- Transport
- Accommodation
- Other tourist services not connected to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package.

Period of insurance – The period you are covered for as shown in your Policy Schedule.

The time that cover for particular sections starts and ends is given in more detail in points a and b below:

- a For single-trip insurance
Only cancellation cover starts on the date of issue shown on your Policy Schedule. All other sections of cover begin when you leave home to go on your trip and lasts until you return home, as long as that is within the period of insurance you have paid for.
- b For annual multi-trip insurance
Cancellation cover starts when you book each trip or on the start date shown on your Policy Schedule, if this is later. Cover under all other sections begins when you leave home to go on your trip and ends when you return home from that trip.

The insurance is only valid if you have insured the whole duration of each individual trip, as shown on your policy schedule. For Annual Multi-Trip this will either be a maximum trip duration of either 31, 45 or 60 days per trip, as shown on your policy schedule.

The start and finish dates of the trip must fall within the 12 month period shown on your Policy Schedule.

For holidays booked during the 12 month period and that start after the end of the 12 month period, we will provide cancellation cover until the policy ends.

If you have to stay on your trip longer because of events which you have no control over we will extend the period of insurance by up to 30 days, at no extra cost. If the transport you are on is hijacked, we will automatically provide worldwide cover. The period of insurance will continue for up to 12 months without extra charge.

Personal Belongings – Items owned by you including your luggage and their contents, articles you are wearing or carrying with you including your valuables.

Permanent Total Disability – Total and permanent disability which medical evidence confirms will prevent you undertaking paid work of any and every kind for the rest of your life.

Pre-paid charges – Charges you have paid for before you travel, or are contracted to pay, for car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, green fees and (where winter sports premium has been paid) any element of your Ski Pack.

Ski Pack – Ski-school fees, ski-instructor fees, hired skis, hired ski boots and bindings, hired snowboard, hired snowboard boots and bindings or hired ice-skates, and the cost of any lift pass you have booked.

Stable condition – A medical condition which has shown no signs of deterioration and which has not required a change or increase in medication in the last 12 months and which has not necessitated consultation with a General Practitioner or specialist more regularly than every 6 months.

Terminal prognosis – When a doctor tells a patient that they have a condition that will eventually lead to their death.

Trip – your holiday or business trip that starts and finishes from your home address in the United Kingdom. The start and finish dates of the trip must fall within the period of insurance.

Unattended – Where you are not in a position to prevent unauthorised interference with the theft or damage to your property.

United Kingdom – Great Britain and Northern Ireland, and the Isle of Man.

We, our, us – Ageas Insurance Limited in respect of all Sections of cover, other than Section 13 –Travel Legal Guard where other definitions of this term are provided

You, your – Each insured person named on the Policy Schedule.

Important information

1 Pre-existing medical conditions

- You need to tell us about any medical conditions for which you or anyone covered under this policy are currently prescribed medication to treat, manage or prevent a condition, symptoms or disorder.
- You also need to tell us about any medical condition, disorder, disease, illness or injury for which anyone covered under this policy has received treatment in the last 5 years.

You must ensure that all answers to medical questions that you give are truthful and accurate.

In the event that you do not notify us if required to do so, or you do not declare fully and accurately all existing medical conditions when contacting us we reserve the right to cancel the policy, or refuse to deal with any claim arising, or to reduce the amount of any claim paid.

Please see Important Information about Health on pages 10 and 11 for more information.

2 For a trip to be insured

This policy will only insure trips where the entire duration of the trip is insured, meaning that the departure and return dates are both within the period of insurance. If you have not insured the entirety of your trip under this policy, no part of that trip will be considered as being covered under any of the sections.

3 Activities

Please make sure that you are covered for any activities that you will undertake whilst on your trip. See pages 12 and 13 for a list of activities that we cover as standard. If you are unsure if any activity is covered, please contact your insurance agent.

4 Excesses

We will take an excess off each claim you make, per insured person, under certain sections of this insurance policy. The amount you will have to pay towards a claim is shown under each section. If we agree to a medical expenses claim (Section 1) which has been reduced because you have used an EHC, private health insurance, or through a reciprocal health agreement, you will not have to pay the excess under that section.

5 UK trips under an annual multi-trip policy

Annual multi-trip insurance provides cover for trips in the United Kingdom, only if they include at least two nights' accommodation, which you must pay for and which has been pre-booked.

6 Independent travel

Annual multi-trip cover for couples and families allows the adults covered under the policy to travel either together or separately. A child covered under the annual multi-trip family policy can only travel without the insured adults if he or she is travelling with and under the supervision of an adult who is responsible for his or her care for the length of the trip.

7 Winter sports

In order to be covered under any section (including Section 1 – Medical and other expenses) for claims caused as a result of you taking part in winter sports you must have paid the winter sports additional premium, and your schedule shows that it is included.

Under annual multi trip policies cover is limited to 17 days in one year; however a single trip policy will cover you for the duration of the trip as shown on the schedule.

8 Supporting your claim

In the event that you need to make a claim, you may need to obtain and send to us information or documentation to support your claim. For example in for loss or theft of personal belongings, you will need to report the loss or theft to the police, and obtain a Police report. Please see the conditions in individual sections of cover for more details.

9 Excessive alcohol

Although we do not expect you to avoid alcohol on your trip this policy will not provide cover for anyone injuring themselves or anyone else as a result of excessive alcohol consumption which has seriously impaired their judgement or faculties.

10 European Health Insurance Card

A European Health Insurance Card EHIC entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are travelling in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. You can pick up an EHIC application form from your local Post Office or you can complete this online by visiting www.dh.gov.uk/travellers. If we agree to a claim for medical expenses which has been reduced because you used an EHIC or private health insurance, or through a reciprocal health agreement, you will not have to pay the excess for this section. If you do not have an EHIC, this insurance policy will still be valid.

11 Air passenger rights

European Union (EU) Regulation establishes the rights for air passengers to ensure they are treated fairly. You may be entitled to compensation from your airline in the event that one of the following happens:

- a Denied Boarding - Have you been denied boarding because the airline did not have enough seats on the flight?
- b Cancelled Flight - Has your flight been cancelled?
- c Long Delays - Has your flight been delayed for two hours or more?
- d Baggage - Has your checked-in baggage been damaged, delayed or lost?
- e Injury and Death by Accident(s) - Have you been injured during your flight?
- f Package Holidays - Did you get what you booked?

For full details of your entitlements, visit <http://ec.europa.eu/transport/themes/passengers/air/>

What to do first

If you experience any of the problems listed you should immediately ask the representative of the airline operating your flight to deal with your problem.

What to do next

If the operating airline does not fulfil their obligations contact the Europe Direct freephone on **00 800 67891011** or email mail@europe-direct.cec.eu.int for details of how to progress your claim.

Pre-existing medical conditions

This Travel Insurance Policy contains conditions and exclusions in relation to the health of the insured persons and the cover provided.

A Medical Exclusions

If at the time of purchasing this policy, and when booking a trip under an annual multi-trip policy, anyone insured under this policy answers Yes to any of the following four questions, this policy will not provide cover for any claim arising directly or indirectly from that condition.

- 1 Has anyone been referred to and is still waiting to be seen by a hospital doctor?
- 2 Is anyone waiting for an operation, post operative check up, any other hospital treatment or any medical investigations, tests or test results for anything other than a pregnancy or b the following routinely offered NHS screening tests: Cervical screening, Breast screening, Bowel cancer screening and Abdominal aortic aneurysm screening?
- 3 Does anyone have a condition for which a terminal prognosis has been given?
- 4 Is anyone travelling against the advice of a doctor, or in order to obtain medical advice or treatment abroad?

B Important Information about Health

- 1 You need to tell us about any:
Medical conditions for which you or anyone covered under this policy are currently prescribed medication to either treat, manage or prevent a condition, symptoms or disorder.
- 2 You also need to tell us about any:
Medical condition, disorder, disease, illness or injury for which anyone covered under this policy has received treatment in the last 5 years.

By treatment, we mean one or more of the following:

- attendance at a hospital as an emergency, planned day patient or inpatient;
- any type of surgery, whether at a hospital or a GP, specialist or consultant's surgery;
- prescribed medication for an ongoing, recurrent or new condition or
- prescribed medication to prevent or manage ongoing, recurrent or new symptoms or disorders.

Considering the above, do you have any medical conditions to declare?

Your policy schedule will show any declared conditions. If this is incorrect, or if you need to declare additional conditions, please contact your insurance agent.

If you do not tell us about your medical condition we may not pay any claim, or may reduce the amount of any claim paid.

Changes to your health applies to annual multi-trip policies only)

Part One

If your health changes after you purchased your policy but before you travel, you must contact your insurance agent to tell us about these changes if because of these you:

- Have seen a doctor or seen or been referred to a consultant or specialist
- Have been admitted to hospital, or are waiting to receive treatment (including surgery, tests or investigations)

We will then tell you if we can cover these medical conditions free of charge or for an additional premium.

Part Two

If we cannot cover your medical conditions, or you do not want to pay the additional premium quoted, we will give you the choice of either:

- a Cancelling your policy and receiving a proportionate/partial refund (provided that you have not made a claim or are not about to); or
- b Making a cancellation claim for any pre-booked trips; or
- c Continuing the policy but without cover for your medical conditions.

Sports and activities

You are not covered for claims caused by you taking part in winter sports (unless you have paid the extra Winter Sports premium), mountaineering, potholing, riding or driving in any kind of race, flying except as a passenger in a fully-licensed passenger carrying aircraft), any sport or activity where you are taking part in any professional or semi professional capacity, or doing any other dangerous activity. However, we automatically cover the activities listed below as standard.

Abseiling - professionally organised and supervised

Aerial Safaris - in a chartered aircraft, and as an organised excursion

Animal riding - professionally organised and supervised only

Archery - professionally organised and supervised only

Baseball

Basketball

Canoeing/Rafting/Whitewater Rafting/ Kayaking - excludes white water rafting, canoeing or kayaking above category 2

Catamaran Sailing - coastal waters (12 miles from the coast maximum) - not ocean going or racing. Personal Liability excluded

Cave Tours - only when accompanied by a qualified guide

Clay Pigeon Shooting - professionally organised

Cricket

Cross Country Running

Curling

Cycling - as a means of transport. Excludes mountain biking

Deep Sea Fishing

Dinghy Sailing - coastal waters only (12 miles from the coast maximum). No country to country. Personal Liability excluded - no cover for vessel.

Driving or riding as a passenger on a motorcycle or moped - only if the driver has the appropriate licence to do so. The insured must wear a helmet. No cover for off-roading, track days, racing and competing. Excludes Personal Liability and vehicle cover.

Dolphin Swimming - professionally organised trips only

Dry Slope Skiing

Fell Running

Fell Walking - must not be using (or recommended to use) picks, ropes or climbing equipment

Fencing

Fishing

Football - not a competition or tournament or training camp

Gliding - not piloting or crewing. Must be flying with qualified pilot

Go Karting - up to 120cc - excludes Personal Liability and vehicle cover

Golf

Gorilla Trekking

Gymnastics - not a competition or tournament or training camp

Hiking/Trekking - no ropes or climbing equipment being used (on recognised tourist routes)

Hot Air Ballooning - arranged through a licensed operator only, not piloting

Husky Dog Sledding (Passenger)

Ice Skating (on an ice rink)

Indoor Climbing - at a professionally organised activity centre only

Jet Boating - as a passenger only
Jet Skiing - excludes Personal Liability
Kite Boarding/Buggy/Surfing - not racing, no cover for kite damage
Lapland trips - skidooring, husky dog sledge, reindeer sledge all as passenger only)
Light Aircraft (Passenger only) - arranged through a licensed operator only - aircraft must be registered and licensed to carry passengers
Marathon Running (including charity runs)
Military Aircraft (travelling on) - when it forms part of pre-booked travel arrangements and is as a passenger in fully licensed passenger carrying aircraft
Mountain Boarding
Netball
Non Competitive Running - provided not exceeding marathon length (26.2 miles)
Orienteering
Paint Balling/War Games
Paragliding/Parascending over water - only when attached to a speedboat
Parapenting - over water only
Passenger Sledge - not competition
Pony Trekking
Powabykes (up to 15mph excludes Personal Liability)
Quad biking (including ATV's) - only if wearing a helmet & protective clothing, up to 125cc, not racing or competing - excludes Personal Liability - not covered as a means of transport
Racquet sports
Ringos
River Boarding - up to category 2 only
River Bugging
River Sledding
Roller Skating/Blading/Hockey - incidental only
Rounders
Rowing

Safaris without guns - professionally organised tours only
Sail Boarding
Sailing - coastal waters only (12 miles from the coast maximum). No country to country. Personal Liability excluded - no cover for vessel
Sand Dune Surfing
Sand Buggy - up to 150cc excludes Personal Liability
Scuba Diving (to a maximum depth of 30 meters) - must be a qualified diver or accompanied by qualified diver
Shark Diving (in a cage in water) - professionally organised & supervised
Shooting (Range only) - must be adequately supervised (range only) - excludes Personal Liability
Skateboarding
Skidooring (Passenger only)
Skin Diving see scuba diving
Skim Boarding
Sky Diving Indoor (wind tunnel) - professionally organised activity centre
Sledding
Snorkelling
Softball
Summer Tobogganing
Surface Water Sports
Swimming
Table Tennis
Ten Pin Bowling
Trapeze - activity centre only - secure environment with harness and nets
Tug of War
Volley Ball
Wall Climbing (Indoor) - professionally organised activity centre
Water Polo
Wilderness Walking - on organised tour/recognised tourist routes
Zip Wiring - professionally organised only
Zorbing

Winter sports activities

If you have chosen to take out the optional Winter Sports cover and your policy schedule shows that this is included, you will be covered whilst taking part in the following winter sports. You will not be covered under any section as a result of taking part in any activity that is not listed unless you have contacted us and we have agreed in writing to provide cover.

Cross-country skiing

Dog Sledding

Downhill Skiing - non-professional or semi professional and not racing

Glacier Walking

Heli Skiing

Husky Dog Sleigh driving - excludes Personal Liability

Ice Fishing

Ice Skating - excludes speed racing

Mogul Skiing

Mono Skiing

Off-Piste Skiing - only if qualified or accompanied by a qualified guide or instructor

Off-Piste Snowboarding - only if qualified or accompanied by a qualified guide or instructor

Skidoo driving - excludes Personal Liability

Skiing on-piste

Snowboarding on-piste

Snowmobiling - excludes Personal Liability

Snow Parascending

Snow Shoe Expedition - professionally organised expedition

Snow Tubing

Speed skating

Tobogganing - non-professional or semi professional

If you intend to undertake any activity not listed in the policy that may be considered hazardous or you require confirmation of whether your activity is insured, please contact your insurance agent. We may be able to cover your activity as standard, or in some cases for an additional premium.

Schedule of benefits

Important

Under Section 12 (Personal Liability), you will not be covered for liability caused directly or indirectly by you owning or using any aircraft, drone, firearm, motorised vehicle, boat, or any form of motorised leisure equipment.

Section Number	Section	Single trip		Annual multi trip		Long stay	
		Limit (up to)	Excess	Limit (up to)	Excess	Limit (up to)	Excess
Section 1	Medical and Other expenses	£10m	£50	£10m	£50	£5m	£50
Section 2	Cancellation of your trip	£5,000	£50	£5,000	£50	£1,000	£50
Section 3	Curtailment	£5,000	£50	£5,000	£50	N/A	N/A
Section 4	Missed departure	£750	£0	£750	£0	£500	£0
Section 5	Delay and Holiday Abandonment						
	Delay Benefit	£20 per 12 hrs	£0	£20 per 12 hrs	£0	N/A	N/A
	Maximum payment	£100	£0	£100	£0	N/A	N/A
	Holiday Abandonment	£5,000	£50	£5,000	£50	N/A	N/A
Section 6*	Travel Disruption*						
	Replacement transport or accommodation	£1,000	£50	£1,000	£50	N/A	N/A
	Cancellation/Curtailment	£5,000	£50	£5,000	£50	N/A	N/A
	Enforced stay	£1,000	£50	£1,000	£50	N/A	N/A
* Cover under Section 6 is only applicable if the cover is shown on your schedule as included							
Section 7	Personal Belongings	£1,500	£50	£1,500	£50	£1,500	£50
	Single item limit	£300	£50	£300	£50	£300	£50
Section 8	Delayed Baggage						
	Maximum payment	£100	£0	£100	£0	£100	£0
Section 9	Money and Documents	£400	£50	£400	£50	£400	£50
	Cash limit (aged over 16)	£200	£50	£200	£50	£200	£50
	(aged under 16)	£50	£50	£50	£50	N/A	£50

		Single trip		Annual multi trip		Long stay	
Section Number	Section	Limit (up to)	Excess	Limit (up to)	Excess	Limit (up to)	Excess
Section 10	Loss of Passport	£500	£0	£500	£0	£250	£0
Section 11	Personal Accident						
	Loss of limbs or sight	£25,000	£0	£25,000	£0	£15,000	£0
	Permanent total disablement	£25,000	£0	£25,000	£0	£15,000	£0
	Death benefit (aged 18-70)	£10,000	£0	£10,000	£0	£10,000	£0
	(aged under 18)	£1,000	£0	£1,000	£0	£1,000	£0
Section 12	Personal Liability	£2m	£250	£2m	£250	£2m	£250
Section 13	Travel Legal Guard	£25,000	£0	£25,000	£0	£25,000	£0
Optional sections of cover - only applicable if the cover is shown on your schedule as included							
Section 14	Winter Sports						
	Winter sports equipment	£500	£50	£500	£50	£500	£50
	Winter sports equipment hire						
	Daily benefit	£10	£0	£10	£0	£10	£0
	Maximum payment	£150	£0	£150	£0	£150	£0
	Ski Pack	£250	£0	£250	£0	£250	£0
	Piste closure						
	Daily benefit	£30	£0	£30	£0	£30	£0
	Maximum payment	£300	£0	£300	£0	£300	£0
	Avalanche cover						
	Daily benefit	£50	£0	£50	£0	£50	£0
	Maximum payment	£500	£0	£500	£0	£500	£0
Section 15	Golf						
	Golf Equipment	£1,000	£50	£1,000	£50	N/A	N/A
	Golf Equipment hire						
	Daily benefit	£20	£0	£20	£0	N/A	N/A
	Maximum payment	£200	£0	£200	£0	N/A	N/A
	Green fees						
	Daily benefit	£75	£0	£75	£0	N/A	N/A
	Maximum payment	£300	£0	£300	£0	N/A	N/A

		Single trip		Annual multi trip		Long stay	
Section Number	Section	Limit (up to)	Excess	Limit (up to)	Excess	Limit (up to)	Excess
Section 16	Wedding						
	Wedding attire (per person)	£1,500	£50	£1,500	£50	N/A	N/A
	Wedding gifts (per couple)	£1,000	£50	£1,000	£50	N/A	N/A
	Wedding rings (per ring)	£250	£50	£250	£50	N/A	N/A

Each section of the personal insurance cover shows the most you can claim, but other limits may apply – for example, a separate limit exists for cash in the Money and Documents section.

The limits of cover apply to each insured person and each insured trip separately.

Sections of cover

Section 1 – Medical and other expenses

Medical expenses			
	Cover limit	Excess	Excess if using EHC (or other reciprocal health agreement)
Long-stay	Up to £5m	£50	£0
Single/Multi	Up to £10m	£50	£0

	Hospital benefit		Hospitalisation due to mugging	
	Daily benefit	Maximum payment	Per 24 hours	Maximum payment
Long-stay	£20	£460	N/A	N/A
Single/Multi	£20	£1,000	£100	£500

The cover limits and excesses are per person. The excess is the amount that we will deduct from your claim but will not apply if you have chosen the Excess Waiver option.

What is covered

If, whilst on your trip, you become ill, are injured or die, you will be covered for the following:

- 1
 - a Expenses you would have to pay, outside the United Kingdom as long as they are medically necessary for medical, surgical or hospital charges, ambulances, nursing homes and nursing
 - b The extra cost of returning to your home,
 - c Your extra accommodation (room only) expenses
 - d Extra travel and accommodation (room only) expenses for one person who has to either stay with you or travel from the United Kingdom to escort you home if you are seriously ill or injured
- e The cost of bringing your body home or up to £3,000 towards the cost of burial or cremation expenses outside the United Kingdom.
- f Emergency dental treatment up to £300 for the immediate relief of pain only.
- 2 Hospital benefit if you are admitted as an inpatient in a hospital outside of the United Kingdom, up to the limits shown above. If your admission is as the result of a mugging and you have obtained a police report to confirm this, you will also receive an additional benefit up to the limits shown above.
- 3 Your proportion of expenses that you have paid or legally have to pay for your pre-booked accommodation which you do not use if you have to cut your trip short and you return home early and you cannot obtain reimbursement elsewhere.

What is not covered

As well as the general conditions on page 45, the following exclusions apply.

- 1 You are not covered for claims caused directly or indirectly by the following:
 - a You taking part in winter sports (unless you have paid the extra Winter Sports premium)
 - b Taking part in any activity which is not listed on pages 12 and 13 of this policy unless we have agreed to cover this in writing.
 - c You taking part in manual work
 - d Your suicide, attempted suicide, intentional self injury, or knowingly putting yourself at risk (such as jumping from a building or balcony, climbing across rooftops or from one balcony to another) unless you are trying to save someone's life.
 - e The effect of your alcohol, solvent or drug dependency or long term abuse, or you being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction)
 - f You motorcycling, as either the driver or a passenger, unless the driver holds a current licence which allows them to ride a motorcycle and you are wearing a helmet
 - g Cosmetic or elective surgery
 - h Treatment or surgery whilst on your trip where the requirement for this was known prior to your travelling.
- 2 You are not covered for treatment or surgery which our medical advisers and the doctor treating you believe is not essential or could wait until your return home.
- 3 You are not covered for extra costs for a single room or private accommodation.

- 4 You are not covered for any treatment you receive after you have returned home.
- 5 You are not covered for any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Agreement.

Conditions

As well as the general conditions on page 45, the following conditions apply.

- 1 If you go into hospital and are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you as soon as possible.
- 2 Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel.
- 3 You must not arrange to be taken home without our permission. Our medical advisers will consult the doctors treating you to decide whether it is necessary.
- 4 We may tell you to return if our medical advisers and the doctors treating you decide that you are fit to travel.
- 5 If we pay for your additional travel arrangements to return to the United Kingdom, we will not also pay for your unused travel.
- 6 If you pay for any of your medical treatment whilst abroad, you must send us the original receipts and bills for any expenses you have paid.

Section 2 – Cancellation of your trip

	Cover limit	Excess
Long-stay	Up to £1,000	£50 (£10 for loss of deposit only claims)
Single/Multi	Up to £5,000	£50 (£10 for loss of deposit only claims)

The cover limits and excesses are per person. The excess is the amount that we will deduct from your claim but will not apply if you have chosen the Excess Waiver option.

What is covered

If you have to cancel your booked trip because of one of the reasons listed below happening after you have purchased this policy, you can claim for your proportion of expenses that you have paid or are contracted to pay for your travel and accommodation that you don't use and you can't obtain reimbursement elsewhere.

You must tell the travel agent, tour operator or any other organisation providing transport and accommodation as soon as you need to cancel your trip and ask them to send you a cancellation invoice. The amount we pay will be limited to the cancellation charges that would have applied at that time.

Reasons for cancellation

- 1 The death, injury or illness of you or the person you are going to stay with, a **business associate** or your travelling companion.
 Note: Please be aware that there is no cover if death or injury is caused by your suicide, attempted suicide, self-harm, or knowingly putting yourself at risk (unless you are trying to save someone's life).
- 2 The death, injury or illness of a close relative unless when this policy was purchased they:
 - a were waiting for or receiving treatment at hospital.
 - b were waiting for a hospital consultation or investigations (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been pre arranged)

- c had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months;
- 3 Burglary, or serious damage to your or your travelling companion's home.
- 4 Burglary, or serious damage to business premises which are owned by you or your travelling companion.
- 5 You or your travelling companion being required to appear as a witness in a court of law, or being required for jury service
- 6 You being made involuntarily redundant if you have at least 2 years' continuous employment with the same employer
- 7 You or your travelling companion having agreed leave subsequently cancelled by the emergency services or armed forces, for operational reasons.

What is not covered

As well as any situation or circumstances not listed under Reasons for cancellation, the general conditions on page 45, also apply.

Conditions

- 1 If the reason for cancellation is a or b above, you must send us confirmation from the doctor of the person who was ill or injured that cancellation was medically necessary.
- 2 If the reason for cancellation is anything other than a and b above, you must send us independent written proof of the event.
- 3 If your flight was booked in conjunction with a frequent flyer programme, we will pay the cost of an equivalent flight to be booked within 3 months from the date of loss.

Section 3 – Curtailment

	Cover limit	Excess
Long-stay	N/A	N/A
Single/Multi	Up to £5,000	£50

The cover limits and excesses are per person. The excess is the amount that we will deduct from your claim but will not apply if you have chosen the Excess Waiver option.

What is covered

If you have to cut short the trip and you return home because one of the reasons listed below happens during your trip, and you cannot obtain reimbursement elsewhere, you can claim for your proportion of expenses that you have paid or legally have to pay for your accommodation which you do not use and for your additional travel expenses to return home.

Note: This means that because this section covers the additional cost for you to return home, we will not also reimburse you for your unused travel expenses.

Before making any additional return travel arrangements please call us on 00 44 23 8064 4633 and where possible we will assist you in making alternative arrangements.

Reasons for curtailment

- 1 The death, injury or illness of your travelling companion (not including a tour leader or someone you have paid to provide any part of your trip), the person you are staying with, or a business associate.
- 2 The death, injury or illness of a close relative unless when this policy was purchased they:
 - a were waiting for or receiving treatment at hospital

- b were waiting for a hospital consultation or investigations (other than where they go to hospital for checkups for a stable condition, at regular intervals which have been pre arranged)
 - c had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months
- 3 Burglary, or serious damage to you or your travelling companion's home.
 - 4 Burglary, or serious damage to business premises which are owned by you or your travelling companion.

What is not covered

As well as any situation or circumstances not listed under Reasons for curtailment, the general conditions on page 45, also apply.

Conditions

- 1 If the reason for curtailment is either a or b as shown above, you must send us supporting details from the treating doctor.
- 2 If the reason for curtailment is anything other than a and b above, you must send us independent written proof of the event.
- 3 You must send us your original booking invoice and receipts or bills for the extra travel expenses that you have incurred.

Section 4 – Missed departure

	Cover limit
Long-stay	Up to £500
Single/Multi	Up to £750

The cover limits and excesses are per person. The excess is the amount that we will deduct from your claim.

What is covered

If you arrive at your international or final departure point too late to board your booked scheduled transport because of one of the reasons listed below and it departs without you, you will be covered for the cost of extra accommodation (room only) and travel expenses which are of a similar standard to that of your pre-booked travel and accommodation to allow you to carry on with your trip.

Reasons for missed departure

- 1 A labour dispute or protest, bad weather or a road traffic incident which affects your journey to your departure point.
- 2 The transport, in which you are travelling to your departure point, breaks down or suffers mechanical failure.

Conditions

As well as the general conditions on page 45, the following conditions apply.

- 1 You must do all that you can to arrive at the airport, port or station you are leaving from on time. This means making adequate allowance for traffic congestion.
- 2 In the case of a labour dispute or protest, you will only be covered if the dispute is announced and begins during the period of insurance and after you have booked your trip.
- 3 If you miss the departure because your car breaks down or you are involved in an accident, you must send us a repairer's report or police accident report.
- 4 You must send us the receipts or bills for the extra accommodation and travel expenses that you have incurred.

Section 5 – Delay

	Delay benefit		Abandonment	
	Daily benefit	Maximum payment	Cover limit	Excess
Long-stay	N/A	N/A	N/A	N/A
Single/Multi	£20 per 12 hrs	£100	£5,000	£50

Please be aware that an excess will apply to claims for Abandonment as shown above. The excess is the amount that we will deduct from your claim but will not apply if you have chosen the Excess Waiver option.

What is covered

If the transport on which you are booked as a passenger for your outward or return journey is delayed or cancelled, we will pay you delay compensation based on the difference between your scheduled time of arrival and your actual arrival time at your final destination, as per the above limits.

Or

If after a 12 hour delay to the departure of your outward journey from the United Kingdom, you decide to abandon the trip that you have booked, you can claim for Abandonment, as per the above limits for your proportion of expenses that you have already paid or legally have to pay for your travel and accommodation which you do not use and you cannot obtain reimbursement elsewhere.

What is not covered

As well as the general conditions on page 45, you are not covered for the following:

- 1 Any claims if you took this insurance out within four weeks of the date you are due to leave and it is public knowledge that the journey could be delayed
- 2 Delays or cancellations caused by the tour operator, or anyone you have made travel or accommodation arrangements with, ceasing to trade or failing to carry out any part of their obligation to you

Conditions

- 1 You must ask the airline or transport company to confirm in writing:
 - a the cause of the delay or cancellation
 - b the period of the delay
 - c the scheduled time of departure and arrival; and
 - d the actual time of departure and arrival.
- 2 You must send us your booking invoice if you have abandoned your trip.

Section 6 – Travel disruption

If your policy schedule shows that this section is included we will provide the Travel disruption cover as detailed in Sections A, B and C as shown below, up to the limits shown in the below table:

	Cover Limit			Excess
	A – Replacement transport or accommodation	B – Cancellation/ Curtailment	C – Enforced stay Cover limit	Excess
Long-stay	N/A	N/A	N/A	N/A
Single/Multi	Up to £1,000	Up to £5,000	Up to £1,000	£50

The cover limits and excesses are per person. The excess is the amount that we will deduct from your claim but will not apply if you have chosen the Excess Waiver option.

This section is designed to provide cover for travellers whose travel plans are disrupted by the unexpected events as detailed in Sections A, B and C below and who do not benefit from the protection offered when booking a Package holiday.

You will be covered for costs incurred by you which are not recoverable from the accommodation providers, the booked scheduled transport operator, their booking agents (or the administrators of either), your tour operator or travel agent (or their administrators) or for which you have not received or are not expected to receive compensation, reimbursement, damages, refund of tickets, accommodation, transfers or other assistance.

Step 1

Before contacting us to make a claim for any irrecoverable costs incurred, you should firstly contact your accommodation provider or your booked scheduled transport operator to find out; if they are able to offer you reasonable alternative accommodation or transport; whether you are able to recover any costs incurred directly from them or; if they are able to provide you with compensation or reimbursement of any kind.

Step 2

If after having contacted your accommodation provider or your booked scheduled transport operator, they have not been able to offer you reasonable alternative accommodation or transport, please call us on 00 44 23 8064 4633 and, where possible, we will assist you in making alternative arrangements.

To make a claim for any remaining irrecoverable incurred costs, please call the Claims Helpline on 0345 122 3280. You may be required to provide evidence confirming any amounts you have been able to recover or that you have not been able to recover your costs elsewhere.

Section A – Replacement transport or accommodation

What is covered

We will pay you up to the limit shown above for the cost of additional travel expenses and of extra accommodation (room only) expenses which are of a similar standard to that of your pre-booked travel and accommodation, if you have to make alternative arrangements to reach your destination and/or you have to make alternative accommodation arrangements at any point during the period of insurance, as a result of one of the following commencing during the period of insurance:

- a The booked scheduled transport on which you are a passenger for your outward or return journey is cancelled or delayed for at least 12 hours.
- b A catastrophe, outbreak of food poisoning or infectious disease means you cannot use your booked accommodation.

Section B – Cancellation/Curtailment

What is covered

If you are unable to make alternative travel arrangements and/or accommodation arrangements, we will pay you up to the limit shown above for your proportion of expenses you have paid or legally have to pay for your travel and accommodation (including excursions up to £250) and other pre-paid charges which you do not use if you have no choice but to cancel the trip OR to cut short the trip and return home early as a result of one of the following commencing during the period of insurance:

- 1 The Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or other regulatory authority in a country to which you are travelling, advising against all travel or all but essential travel to the country or specific area you are travelling to OR recommends evacuation from the country or specific area you have travelled to.
- 2 A catastrophe, outbreak of food poisoning or infectious disease means you cannot use your booked accommodation.

Section C – Enforced Stay

What is covered

We will pay you up to the limit shown above for the cost of additional accommodation (room only) (expenses and transport costs if you have to move to different accommodation), which are of a similar standard to that of your pre-booked accommodation, if your return home is delayed and you have to remain at your destination beyond your scheduled return home, as a result of the following commencing during the period of insurance:

- 1 The booked scheduled transport on which you are a passenger for your return journey (including connections) is cancelled or delayed for at least 12 hours.

What is not covered for Sections A, B and C

As well as the general conditions on page 45, the following exclusions apply:

- 1 Claims which relate to an event arising after you purchased this insurance or the date you booked any trip (whichever is the later) which was occurring or you were aware could occur at the time you purchased this insurance or booked the trip (whichever is the later).
- 2 Any costs incurred by you which are recoverable from your credit/debit card provider or for which you receive or are expected to receive compensation or reimbursement.
- 3 Any travel and accommodation costs, charges and expenses where the booked scheduled transport operator (or their handling agents) has offered alternative travel arrangements.
- 4 Any costs arising from the financial failure of your booked scheduled transport operator, your accommodation provider, any travel agent, tour organiser, booking agent or consolidator with whom you have booked travel or accommodation.
- 5 Any costs if your trip was booked as part of a package holiday.

Conditions for Sections A, B and C

As well as the general conditions on page 45, the following exclusions apply:

- 1 You must check in according to the itinerary supplied to you unless your tour operator, the booked scheduled transport operator (or their handling agents) have requested you not to travel to the departure point.
- 2 You must comply with the terms of contract of the booked scheduled transport operator and seek financial compensation, assistance or a refund of your ticket from them in accordance with such terms and/or (where applicable) your rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.
- 3 If the same costs and charges are also covered under any other section of the policy you can only claim for these under one section for the same event.

Section 7 – Personal belongings

	Cover limit	Item limit	Excess
Long-stay	£1,000	£300	£50
Single/Multi	£1,500	£300	£50

The cover limits and excesses are per person. The excess is the amount that we will deduct from your claim but will not apply if you have chosen the Excess Waiver option.

Definitions applying to this section:

Valuables – Audio, visual, video, photographic, computer or portable navigation equipment, jewellery, furs, gold and silver items, watches, binoculars, musical instruments, tablets, MP3 players and electronic games.

Fragile Articles – Perishable goods, glass, antiques, works of art and china.

What is covered

If your personal belongings are permanently lost, or if they are stolen or damaged, you can claim up to the limit shown above to replace or repair them; however there is a limit for any one item, pair or set of £300.

We will assess the claim after any suitable deduction for wear and tear and depreciation if applicable.

What is not covered

As well as the general conditions on page 45, the following exclusions apply:

- 1 This policy will not provide cover for the following items: food, drink, tobacco products, contact lenses, dentures, or loose precious stones, mobile phones (including smart phones and mobile electronic personal communication devices)
- 2 This policy will not provide cover for Valuables or Fragile articles if:
 - a you leave them in baggage which is checked in to the carrier
 - b you are not carrying them with you unless you have kept them in locked accommodation, a safe or a safety deposit box
- 3 This policy will not provide cover for Fragile articles if:
 - a They are damaged or broken, unless the breakage or damage is caused by a malicious or criminal act
- 4 There is no cover for any resultant loss or damage caused by the breakage of or damage to Fragile articles.
- 5 There is no cover for loss of, theft of, or damage to personal belongings left in a vehicle overnight
- 6 There is no cover for loss or damage caused by wear and tear
- 7 There is no cover for any loss caused directly or indirectly by the loss of keys
- 8 There is no cover in the event of your property being held, taken, destroyed or damaged under the order of any government or other authority
- 9 Winter Sports equipment is not covered under this section (see optional Winter Sports insurance on pages 40 to 41).

Conditions

As well as the general conditions on page 45, the following conditions apply:

- 1 a For loss of, theft of or damage to your personal belongings during your outward or return journey you must get a written 'carrier's report', or a 'property irregularity report'. You must also provide written confirmation from the carrier or handling agent that tracing procedures have been completed and your belongings are considered to be permanently lost. If you cannot report the loss, theft or damage to the airline straight away, you must do so in writing within seven days
- b For loss or theft of your personal belongings at any other time you must report the loss or theft to the police within 24 hours and get a police report.
- 2 We will deduct any amount we have paid for delayed baggage if your personal belongings are never found and we agree to pay for permanent loss.
- 3 If your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.
- 4 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.

Section 8 – Delayed baggage

	Maximum payment
Long-stay	£100
Single/Multi	£100

What is covered

If your personal belongings are lost for more than 12 hours on your outward journey, you can claim up to the amount shown above for the replacements you need to buy after deducting any compensation or reimbursement that you can claim directly from the carrier.

What is not covered

The general conditions on page 45 apply

Conditions

- 1 You must get an authorised 'carrier's report' or 'property irregularity report' from the carrier or handling agent,
- 2 Original receipts must be kept for any items purchased.

Section 9 – Money and Documents

	Cover limit	Item limit	Excess
Long-stay	£400	£200	£50
Single/Multi (if under 16)	£400	£50	£50
Single/Multi (if over 16)	£400	£200	£50

The cover limits and excesses are per person. The excess is the amount that we will deduct from your claim but will not apply if you have chosen the Excess Waiver option.

What is covered

We will repay you up to the limits shown above if you lose any of the following or they are stolen during the period of insurance:

- 1 Money (cash only)
- 2 Travel tickets
- 3 Admission tickets
- 4 Passports (residual value only)

What is not covered

As well as the general conditions on page 45, the following exclusion applies:

- 1 You are not covered for any loss or theft of Money and documents left in baggage which you have checked in to the carrier or which you do not keep with you, unless it is in locked accommodation, a safety deposit box or a safe

Conditions

- 1 You must report any loss or theft to the police within 24 hours and you must get police report
- 2 You must send us the cash withdrawal slips or similar proof of the money you withdrew or that was held by you for business reasons

Section 10 – Loss of passport

	Cover limit
Long-stay	Up to £250
Single/Multi	Up to £500

What is covered

If your passport is lost or stolen whilst on your trip, you will be covered for the cost of a temporary passport or visa and the associated travel and accommodation (room only) expenses incurred in obtaining such.

As well as the general exclusions and conditions on page 45, the following exclusions and conditions apply:

What is not covered

- 1 You are not covered for any expenses arising whilst you are in the United Kingdom.

Conditions

- 1 You must report it to the police within 24 hours of discovering the loss or theft and get a police report.
- 2 You must send us the receipts or bills for the accommodation and travel expenses that you have incurred.

Section 11 – Personal accident

	a Death	b Loss of one or more limbs at or above the wrist or ankle, or permanent total loss of all sight in one or both eyes	c Permanent total disability
Long-stay	£10,000	£15,000	£15,000
Single/Multi	£10,000	£25,000	£25,000

What is covered

If, during the period of insurance, you suffer an accidental injury which causes you to lose your sight, lose a limb, become completely disabled (by which we mean total and permanent disability which medical evidence confirms will prevent you undertaking paid work of any and every kind for the rest of your life) or die within 12 months, you or your personal representatives can claim one of the above amounts.

NB: For a person aged under 18 or over 70 the maximum benefit payable under a above is limited to £1,000. For people over the age of 70 or who are retired, cover is limited to a and b above only.

What is not covered

As well as the general conditions on page 45, the following exclusions apply:

- 1 You are not covered for claims caused directly or indirectly by the following:
 - a You taking part in winter sports (unless you have paid the extra Winter Sports premium)
 - b Taking part in any activity which is not listed on pages 12 to 13 of this policy unless we have agreed to cover this in writing.
 - c You taking part in manual work
 - d Your suicide, attempted suicide, intentional self injury, or knowingly putting yourself at risk (such as jumping from a building or balcony) unless you are trying to save someone's life.

- e The effect of your alcohol, solvent or drug dependency or long term abuse, or you being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (this excludes drugs prescribed by a GP, unless they are for the treatment of drug addiction)
 - f You motorcycling, as either the driver or a passenger, unless the driver holds a current licence which allows them to ride a motorcycle and you are wearing a helmet
 - g Cosmetic or elective surgery
 - h Medication and treatment which you knew you would need while you were away.
- 2 You are not covered under this section for any claim if it was caused by medical or surgical treatment, unless it was necessary after the accident.
 - 3 You are not covered if the accident was as the result of a medical condition that existed before your trip.

Conditions

As well as the general conditions on page 45, the following condition applies:

- 1 If you make a claim, you must allow our medical advisers to examine you as often as they need to. (We will pay any costs and your expenses for these examinations.)

Section 12 – Personal Liability

What is covered

We will pay up to £2,000,000 (including any legal costs related to the accident agreed by us) in costs if you become legally liable during your trip for an accident that causes:

- a death or injury to any person
- b accidental loss or damage to property that is not owned by any insured person.

Note: If you are legally responsible for accidental damage to rented accommodation, we will pay up to £100,000 for a single incident.

What you need to do

- Send us any writ, summons or other legal documents as soon as you receive them.
- Provide any information and help we need to deal with the case and your claim.
- You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

What is not covered

- a As well as the general conditions on page 45, the following exclusions apply:
- b any claim for the death or injury of your employees, your travelling companions or members of your family
- c any claim for loss or damage to property which is owned by or under the control of you, your employees, your travelling companions or members of your family
- d any claim for land or buildings that you own or occupy, other than temporary holiday accommodation
- e any claim resulting from your profession, business or employment including voluntary work of any kind
- f any fines or charges made to punish the person who caused the accident
- g any claim as a result of your deliberate actions or failure to act
- h any claim as a result of you owning or controlling any animal

- l any claim as a result of you owning or using any aircraft, firearm, motorised vehicle, boat or any form of motorised leisure equipment.
- j any claim if you were taking part in winter sports (unless you have paid the extra Winter Sports premium)
- k The first £250 of every claim to do with rented accommodation. The excess waiver option does not apply to this section.

Section 13 – Travel Legal Guard

	Cover limit
Long-stay	Up to £25,000
Single/Multi	Up to £25,000

DAS Legal Expenses Insurance Company Limited (DAS) is the underwriter and provides the legal protection insurance under your policy. The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

DAS Legal Expenses Insurance Company Limited, Head and registered office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Registered in England and Wales. Company Number 103274. Website: www.das.co.uk.

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

DAS Law Limited Head and Registered Office: DAS Law Limited, North Quay, Temple Back, Bristol, BS1 6FL.

Registered in England and Wales, Company Number 5417859. Website: www.daslaw.co.uk

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113)

Definitions

All through this section there are certain words that have special meanings that are shown as definitions below, these are as well as the words defined in the policy definitions section of this policy booklet on pages 5 to 7.

Appointed representative

The preferred law firm, law firm or other suitably qualified person appointed by us to act on your behalf, subject to the DAS Standard Terms of Appointment.

Costs and expenses

- a All reasonable and necessary costs chargeable by the appointed representative and agreed by us in accordance with the DAS Standard Terms of Appointment.
- b The costs incurred by opponents in civil cases if you have been ordered to pay them, or you pay them with our agreement.

Countries covered

As per the geographical area on your policy schedule.

DAS Standard Terms of Appointment

The terms, conditions and remuneration that an appointed representative must agree to prior to acting on your behalf, which could include a conditional fee agreement (no win, no fee) for certain types of claim.

Where a law firm is acting as an appointed representative the amount is currently £100 per hour. This amount may vary from time to time.

Date of occurrence

The date of the event which leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date you first became aware of it.)

Period of insurance

The period for which we have agreed to cover you.

Preferred law firm

A law firm or barristers chambers we choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with your claim and must comply with our agreed service standard levels, which we audit at regular intervals. They are appointed according to the DAS Standard Terms of Appointment.

Reasonable prospects

In all claims the prospects that you will recover losses or damages (or obtain any other legal remedy which we have agreed to, including an enforcement of judgment), make a successful defence or make a successful appeal or defence of an appeal must be at least 51%. Reasonable prospects will be assessed by us or a preferred law firm on our behalf.

We, us, our

DAS Legal Expenses Insurance Company Limited.

What is covered

We agree to provide the insurance described in this Section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this section of cover.

Personal Injury

We will pay an appointed representative, on your behalf, costs and expenses to represent you following a specific or sudden accident that causes your death or bodily injury to you, up to the amount shown above for the level of cover you have selected, provided that:

- 1 reasonable prospects exist for the duration of the claim; and
- 2 the date of occurrence of the insured incident is during the period of insurance; and
- 3 any legal proceedings will be dealt with by a court, or other body which we agree to, within the countries covered; and
- 4 the insured incident happens within the countries covered; and
- 5 the most we will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is the amount shown above in this section; and
- 6 the most we will pay in costs and expenses is no more than the amount we would have paid to a preferred law firm. The amount we will pay a law firm (where acting as an appointed representative) is currently £100 per hour. This amount may vary from time to time.
- 7 in respect of an appeal or the defence of an appeal, you must tell us within the time limits allowed that you want to appeal; and
- 8 where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most we will pay in costs and expenses is the value of the likely award; and

9 in the event of a claim, should you decide not to use the services of a preferred law firm, you will be responsible for any costs that fall outside the DAS Standard Terms of Appointment and these will not be paid by us.

Legal Advice Service

We provide confidential advice over the phone on any personal legal issue, under the laws of any European Union country, the Isle of Man, Channel Islands, Switzerland and Norway.

Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice about the countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken and DAS will call you back within operating hours. We will not accept responsibility if the Legal advice service fails for reasons we cannot control. We will arrange for them to call you at the most convenient time. To help us check and improve our service standards, we may record all calls.

To make a personal injury claim or request legal advice, please call 0117 934 0171. We will not accept responsibility if the Legal advice service fails for reasons we cannot control.

Please do not ask for help from a lawyer or anyone else before we have agreed that you should do so. If you do, we will not pay the costs involved even if we accept the claim.

What is not covered

1 Excluded claims

- a Illness or bodily injury which happens gradually or is not caused by a specific or sudden accident
- b Psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to you
- c Clinical negligence
- d Defending your legal rights, but defending a counter-claim is covered

- e Any legal action against the travel agent, tour operator or carrier
- f Any **costs and expenses** that you have to pay under a contingency fee arrangement a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee.

2 Late reported claims

A claim where you have failed to notify us of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or we consider our position has been prejudiced.

3 Costs not agreed by us

Costs and expenses incurred before our written acceptance of a claim.

4 Court awards and fines

Fines, penalties, compensation or damages which you are ordered to pay by a court or other authority.

5 Legal action not agreed by us

Any legal action that you take which we or the appointed representative have not agreed to, or where you do anything that hinders us or the appointed representative.

6 Defamation

Any claim relating to written or verbal remarks which damage your reputation.

7 A dispute with DAS

A dispute with us not otherwise dealt with under Condition 9.

8 Judicial review

Costs and expenses arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.

9 Litigant in Person

Any claim where you are not represented by a law firm, barrister or tax expert.

Conditions applicable to this section

As well as the general conditions on page 45, the following exclusions apply:

1 Observance of policy terms

You must:

- a keep to the terms and conditions of this section
- b take reasonable steps to avoid and prevent claims
- c take reasonable steps to avoid incurring unnecessary costs
- d send everything we ask for, in writing;
- e report to us full and factual details of any claim as soon as possible and give us any information we need.

2 Your legal representation

- a On receipt of a claim, if legal representation is necessary, we will appoint a preferred law firm as your appointed representative to deal with your claim. They will try to settle your claim by negotiation without having to go to court
- b If the appointed preferred law firm is unable to negotiate settlement of your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, you may choose your appointed representative
- c If you choose a law firm as your appointed representative who is not a preferred law firm, we will give your choice of law firm the opportunity to act on the same terms as a preferred law firm. However if they refuse to act on this basis, the most we will pay is the amount we would have paid if they had agreed to the DAS Standard Terms of Appointment. The amount we will pay a law firm (where acting as the appointed representative) is currently £100 per hour. This may vary from time to time.
- d The appointed representative must cooperate with us at all times and must keep us up to date with the progress of the claim.

3 Your responsibilities

- a You must cooperate fully with us and the appointed representative
- b You must give the appointed representative any instructions that we ask you to.

4 Offers to settle a claim

- a You must tell us if anyone offers to settle a claim and you must not negotiate or agree to a settlement without our written consent
- b If you do not accept a reasonable offer to settle a claim, we may refuse to pay further costs and Expenses
- c We may decide to pay you the reasonable value of your claim, instead of starting or continuing legal action. In these circumstances you must allow us to take over and conduct in your name the pursuit or settlement of any claim. You will also allow us to pursue at our own expense and for our own benefit, any claim for compensation against any other person and you must give us all information and assistance required.

5 Assessment and recovery of costs

- a You must instruct the appointed representative to have costs and expenses taxed, assessed or audited if we ask for this.
- b You must take every step to recover costs and expenses that we have to pay and must pay us any amounts that are recovered

6 Cancellation of a representative's appointment

If the appointed representative refuses to continue acting for you with good reason, or if you dismiss the appointed representative without good reason, the cover we provide will end immediately, unless we agree to appoint another appointed representative.

7 Expert Opinion

We may require you to get, at your own expense, an opinion from an expert that we consider appropriate, on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by us and the cost agreed in writing between you and us. Subject to this, we will pay the cost of getting the opinion if the experts opinion

indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence.

8 Withdrawal of coverage

If you settle a claim or withdraw it without our agreement, or do not give suitable instructions to the appointed representative, we can withdraw cover and will be entitled to reclaim from you any costs and expenses we have paid.

9 Arbitration

If there is a disagreement between you and us about the handling of a claim and it is not resolved through our internal complaints procedure you can contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible consumers, small businesses, charities and trusts. (Details available from www.financial-ombudsman.org.uk)

If your dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process available. The arbitrator will be a barrister, solicitor or other suitably qualified person chosen jointly by you and us. If there is a disagreement over the choice of arbitrator, we will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between you and us or may be paid by either you or us.

10 Claims under this section by a third party

Apart from us, you are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to the policy in relation to any third party rights or interest.

11 Other insurances

If the insurance provided by this section is also covered by another policy, or would have been covered if this policy did not exist, we will only pay our share of the claim, even if the other insurer refuses the claim.

Data Protection

To comply with data protection regulations we are committed to processing your personal information fairly and transparently. This section is designed to provide a brief understanding of how we collect and use this information.

We may collect personal details, including your name, address, date of birth, email address and, on occasion, dependent on the type of cover you have, sensitive information such as medical records. This is for the purpose of managing your products and services, and this may include underwriting, claims handling and providing legal advice. We will only obtain your personal information either directly from you, the third party dealing with your claim or from the authorised partner who sold you the policy.

Who we are

DAS is part of DAS Legal Expenses Insurance Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of your personal data by us and members of the DAS UK Group are covered by our individual company registrations with the Information Commissioner's Office. DAS has a Data Protection Officer who can be contacted through dataprotection@das.co.uk.

How will we use your information?

We may need to send your information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies so they may contact you to ask for your feedback, or members of the DAS UK Group. If your policy includes legal advice we may have to send the information outside of the European Economic Area (EEA) in order to give legal advice on non-European Union law. Dependent on the type of cover you have, your information may also be sent outside the EEA so the service provider can administer your claim.

We will take all steps reasonably necessary to ensure that your data is treated securely and in accordance with this Privacy Notice. Any transfer outside of the EEA will be encrypted using SSL technology.

We will not disclose your personal data to any other person or organisation unless we are required to by our legal and regulatory obligations. For example, we may use and share your data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning DAS. A copy is also accessible and can be downloaded via our website.

What is our legal basis for processing your information?

It is necessary for us to use your personal information to perform our obligations in accordance with any contract that we may have with you. It is also in our legitimate interest to use your personal information for the provision of services in relation to any contract that we may have with you.

How long will your information be held for?

We will retain your personal data for 7 years. We will only retain and use your personal data thereafter as necessary to comply with our legal obligations, resolve disputes, and enforce our agreements. If you wish to request that we no longer use your personal data, please contact us at dataprotection@das.co.uk.

What are your rights?

You have the following rights in relation to the handling of your personal data:

- You have the right to access personal data held about you
- You have the right to have inaccuracies corrected for personal data held about you
- You have the right to have personal data held about you erased
- You have the right to object to direct marketing being conducted based upon personal data held about you
- You have the right to restrict the processing for personal data held about you, including automated decision-making
- You have the right to data portability for personal data held about you

Any requests, questions or objections should be made in writing to the Data Protection Officer:

Data Protection Officer
DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol
BS1 6NH

Or via email: dataprotection@das.co.uk

How to make a complaint

If you are unhappy with the way in which your personal data has been processed you may in the first instance contact the Data Protection Officer using the contact details above.

If you remain dissatisfied then you have the right to apply directly to the Information Commissioner's Office for a decision. The Information Commissioner can be contacted at:

Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

www.ico.org.uk

Section 14 – Winter Sports option

	Section A – Winter sports equipment		Section B – Winter sports equipment hire		Section C – Ski Pack
	Cover limit	Excess	Per day	Maximum payment	Cover limit
Long-stay	Up to £500	£50	£10	£150	Up to £250
Single/Multi	Up to £500	£50	£10	£150	Up to £250

	Section D – Piste closure		Section E - Avalanche cover
	Per day	Maximum payment	Maximum payment
Long-stay	£30	£300	£250
Single/Multi	£30	£300	£250

If your policy schedule shows that this section is included, you are covered for the specific winter sports listed on page 14. You are not covered under any section as a result of taking part in any activity that is not listed unless you have contacted us and we have agreed in writing to provide cover.

The cover limits and excesses are per person. The excess is the amount that we will deduct from your claim but will not apply if you have chosen the Excess Waiver option.

Section A – Winter sports equipment

What is covered

If your skis, snowboard, bindings, boots or poles are permanently lost, or if they are stolen or damaged, and you can provide proof of ownership such as an original purchase receipt you will be covered for the cost of replacing them up to the limits shown above. If you cannot provide any proof of ownership, we will assess the claim after any suitable deduction for wear and tear and depreciation if applicable.

You are not covered for any amount which you can get back from someone or somewhere else.

Section B – Winter sports equipment hire

What is covered

If your own equipment is lost, stolen or damaged, you will be covered for the cost of hiring a snowboard or skis, bindings, boots and poles up to the limits shown above.

What is not covered for Sections A & B

As well as the general conditions on page 45, the following conditions apply:

- 1 You are not covered for the following.
 - a Loss of, theft of or damage to your Winter sports equipment during your outward or return journey if you do not get a written 'carrier's report', or a 'property irregularity report' in the case of an airline. If you cannot report the loss, theft or damage to the carrier straight away, you must do so in writing within seven days
 - b Loss or theft of your personal belongings at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them
 - c Loss or damage caused by wear and tear
 - d Loss of, theft of or damage to property left in a vehicle overnight

Conditions for Sections A & B

As well as the general conditions on page 45, the following conditions apply:

- 1 You must keep any damaged property so that we can inspect it. If we make a payment for that property, it will then belong to us.
- 2 For claims under Section B you must send us receipts for the equipment you have hired.

Section C – Ski Pack (lessons, hire and lift pass)

What is covered

If you fall ill or are injured during the period of insurance, you will be covered for the costs of the part of the Ski Pack which you cannot use.

You are covered for loss of your ski lift pass provided you report this to the resort and for theft provided you report this to the Police.

Condition

- 1 You must send us the report from the resort or the Police.
- 2 You must send us a medical certificate confirming that you were unable to use your Ski Pack.

Section D – Piste closure

applies for closures between 10th December and 30th April

What is covered

If you are unable to ski or snowboard at the resort you are booked into due to adverse weather conditions causing the closure of the piste you will be covered up to the limits shown above for each day that the piste is closed for either transport costs to take you to a different resort or if this is not possible, you will receive a benefit for each whole day's skiing/snowboarding you have lost.

What is not covered

As well as the general conditions on page 45, the following exclusions apply:

- 1 You will not be covered for any amount which you can get back from someone or somewhere else.
- 2 You will not be covered if you take out this insurance within 14 days of going on the trip, unless you booked the trip at the same time.

Conditions

As well as the general conditions on page 45, the following conditions apply:

- 1 You must get written confirmation from the resort to confirm the dates that the piste was closed or that it was not possible to travel to another resort.
- 2 You must send us the receipts for the travel expenses that you have incurred.

Section E – Avalanche cover

What is covered

If your arrival at, or departure from, your resort is delayed due to an avalanche or a landslide, you will be covered for extra travel and accommodation expenses up to the limits shown above.

What is not covered

As well as the general conditions on page 45, the following exclusions apply:

Condition

You must get written confirmation from the appropriate authority that getting to or from your resort was not possible for the period claimed due to an avalanche or a landslide.

Section 15 – Golf option

	Section A – Golf equipment		Section B – Golf equipment hire		Section C – Green fees	
	Cover limit	Excess	Per day	Maximum payment	Per day	Maximum payment
Long-stay	N/A	N/A	N/A	N/A	N/A	N/A
Single/Multi	Up to £1,000	£50	£20	£200	£75	£300

The cover limits and excesses are per person. The excess is the amount that we will deduct from your claim but will not apply if you have chosen the Excess Waiver option.

If your policy schedule shows that this section is included, we will provide the following Golf Cover:

Section A – Golf equipment

What is covered

If your golf equipment is permanently lost, or if it is stolen or damaged and you can provide proof of ownership such as an original purchase receipt you will be covered for the cost of replacing them up to the limit shown above. If you cannot provide any proof of ownership, we will assess the claim after any suitable deduction for wear and tear and depreciation if applicable.

Section B – Golf equipment hire

What is covered

If your own golf equipment is lost, stolen or damaged, you will be covered for the cost of hiring replacement clubs as shown in the limits above.

What is not covered for Sections A & B

As well as the general conditions on page 45, the following exclusions apply.

- 1 You are not covered for the following.
 - a Loss, theft or damage to your golf equipment during your outward or return journey if you do not get a written 'carrier's report' or a 'property irregularity report' in the case of an airline. If you cannot report the loss or damage to the carrier straight away, you must do so in writing within seven days
 - b Loss or theft of your golf equipment at any other time if you do not report the loss or theft to the police within 24 hours of discovering it and get a police report from them
 - c Loss or damage caused by wear and tear,
 - d Loss or theft of or damage to property left in a vehicle overnight.
- 2 You are not covered for any amount you can get back from somewhere else.

Conditions that apply to Sections A & B

As well as the general conditions on page 45, the following conditions apply.

- 1 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.
- 2 If your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.

Section C – Green fees

What is covered

If you are unable to play golf due to either you falling ill or being injured during the period of insurance, or adverse weather conditions cause the closure of the golf course you will be covered for the costs of the pre paid, unused and non refundable green fees up to the limit shown above.

What is not covered

As well as the general conditions on page 45, the following exclusions apply.

- 1 You will not be covered for any amount you can get back from somewhere else.
- 2 You will not be covered if you take out this insurance within 14 days of going on the trip, unless you booked the trip on the same date.

Conditions

As well as the general conditions on page 45, the following conditions apply.

- 1 You must get written confirmation from the appropriate authority to confirm that the golf course was closed, if due to adverse weather.
- 2 If you fall ill or are injured, you must get written evidence of your illness/injury in the form of a medical certificate from a registered doctor.

Section 16 – Wedding Cover option

	Wedding attire (per person)		Wedding gifts (per couple)		Wedding rings (per ring)	
	Cover limit	Excess	Cover limit	Excess	Cover limit (up to)	Excess
Long-stay	N/A	N/A	N/A	N/A	N/A	N/A
Single/Multi	Up to £1,500	£50	Up to £1,000	£50	Up to £250	£50

The cover limits and excesses are per person. The excess is the amount that we will deduct from your claim but will not apply if you have chosen the Excess Waiver option.

If your policy schedule shows that this section is included we will provide the following Wedding cover:

What is covered

If, before the wedding ceremony, your wedding attire and/or wedding rings are permanently lost, or if they are stolen or damaged you can claim up to the limits shown above.

If, during the wedding reception, you lose your wedding gifts, or if they are stolen or damaged you can claim up to the limits shown above.

What is not covered

As well as the general conditions on page 45, the following exclusions apply.

- 1 You are not covered for the following.
 - a Loss, theft or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report' or a 'property irregularity report' in the case of an airline. If you can't report the loss or damage to the carrier straight away, you must do so in writing within seven days
 - b Loss or theft of your personal belongings at any other time if you don't report the loss or theft to the police within 24 hours of discovering it and get a police report

- c Loss or damage caused by delay, wear and tear
 - d Loss or theft of or damage to property left in a vehicle overnight
 - e Loss or theft of or damage to perishable goods.
- 2 You are not covered for any amount which you can get back from somewhere else.

Conditions

As well as the general conditions on page 45, the following conditions apply.

- 1 You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.
- 2 If your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.

General conditions that apply to all sections

- 1 You will not be covered for any claims arising from the following:
 - a you travelling against the regulations of your transport provider
 - b you travelling to a country or specific area or event which the Foreign and Commonwealth Office or the World Health Organisation has advised against all, or all but essential travel.
 - c you not following any relevant suggestions or recommendations made by any government or other authority before and during the period of insurance.
 - d an incident that you were aware of at the time you took out this insurance and which could lead to a claim.
- 2 You will not be covered for any claim caused directly or indirectly by the following:
 - a Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from a nuclear device or nuclear equipment
 - b The use, release or threat of any nuclear weapon or device or chemical or biological agent;
 - c Acts of terrorism, war, invasion, hostilities (whether war is declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to Section 1 – Medical and other expenses, and Section 11 – Personal Accident)
- 3 You are not covered for loss of earnings or for any expenses incurred in respect of telephone calls, taxi fares, meals and refreshments.
- 4 Medicare/Medicaid
For travel to the United States of America, we will pay only for necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies, that do not exceed the average reimbursement the provider receives for all services rendered to its patients, up to a maximum of one and a half times the rate that would be applicable if the costs were payable by US Medicare.
- 5 If we pay any expenses which you are not covered for, you must pay these back within a month of the end of the period of insurance.
- 6 We may take action in your name to get compensation or security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action, but any amount or security handed over will belong to us.
- 7 All the sums insured and limits set out in this policy include VAT.
- 8 This policy is governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the Courts of England and Wales (unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).
- 9 Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English language

Signed for the Insurers
François-Xavier Boisseau
CEO, Insurance
Ageas Insurance Limited

How to make a complaint

If you need to complaint, we will sort this out as quickly and fairly as possible.

Who to contact if you have a complaint

If your complaint is about:	Contact details
The way your policy was sold to you	Please contact your Insurance agent
Claims	<p>Please call us on the number shown on your claims documentation, or write to us at: The Customer Services Adviser Ageas Insurance Limited Ageas House Hampshire Corporate Park Templars Way Eastleigh Hampshire SO53 3YA</p> <p>Alternatively you can contact us through our website at: www.ageas.co.uk/complaints</p> <p>We will try to resolve your complaint by the end of the third working day. If we are unable to do this, we will write to you within five working days to either:</p> <ul style="list-style-type: none"> • Tell you what we have done to resolve the problem; or • Acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter. <p>We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.</p> <p>We will review your complaint and do our best to address your concerns</p>

If your complaint is about:	Contact Details
Travel Legal Guard - DAS	<p>Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH</p> <p>Email: customerrelations@das.co.uk</p> <p>They will review your complaint and do their best to address your concerns. If the matter is not resolved to your satisfaction you can write to the Financial Ombudsman service and further information about this can be found below.</p> <p>If the appropriate party above cannot resolve your complaint, you may refer your complaint to the Financial Ombudsman Service. You can ask the Financial Ombudsman Service to review your complaint if for any reason you are still dissatisfied with the final response, or if the appropriate party have not issued their final response within eight weeks from you first raising the complaint.</p> <p>Please note that if you do not refer your complaint within six months the Financial Ombudsman Service will not have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was a result of exceptional circumstances.</p>
Financial Ombudsman Service	<p>The Financial Ombudsman Service, Exchange Tower, London E14 9SR</p> <p>Phone: 0800 023 4567</p> <p>Website: financial-ombudsman.org.co.uk</p>

Using this complaints procedure will not affect your legal rights.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. You can get more information from the Financial Services Compensation Scheme at www.fscs.org.uk or by calling 0800 678 1100 or 0207 741 4100.

Insurers

Your Ageas Travel Insurance is underwritten by Ageas Insurance Limited, apart from Travel Legal Guard cover detailed in Section 13 which is underwritten by DAS Legal Expenses Insurance Company Limited.

Claims are dealt with by Ageas Insurance Limited, apart from claims for Travel Legal Guard which are dealt with by DAS Legal Expenses Company Limited. The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register Number 202039.

DAS Legal Expenses Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. DAS Legal Expenses Insurance Company Limited. Head and Registered Office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Registered in England and Wales. Company Number 103274. Website: www.das.co.uk. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113). DAS Law Limited. Head and Registered Office: North Quay, Temple Back, Bristol, BS1 6FL. Registered in England and Wales. Company Number 5417859. Website: www.daslaw.co.uk.

Privacy notice

The details provided here are a summary of how we collect, use, share, transfer and store your information. If you'd like to read our full Privacy Policy please visit our website www.ageas.co.uk/privacy-policy or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, or by emailing thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for your personal data and this will be covered in their terms and conditions document, commonly known as a terms of business agreement. Please ask your insurance adviser if you'd like more information about how they use your personal information.

Collecting your information

When you take out a policy with Ageas, we ask you to share lots of information, such as your name, address, contact details, date of birth, credit history, criminal offences, claims information and IP address (which is a unique number identifying your computer). We may also ask you to share special categories of personal information such as information about your health.

We also collect information from a number of different places, for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

Using your information

The main reason we collect your personal information and/or special categories of personal information is because we need it to provide you with an appropriate insurance quotation, policy and price. We may also need it to manage your policy, such as when we deal with a claim or send your documents to you. When you apply for insurance, our decision to provide you with a quotation may involve an automated process. If you object to this being done, we won't be able to provide you with an insurance quotation.

We'll also use your information where we feel there is a good reason for doing so, for example: to prevent and detect fraud and financial crime (which may include processes which profile you); collecting information about previous insurance policies you may have bought; carrying out research and analysis; and recording and monitoring calls with you.

If you've given us this information about someone else, you must have their permission to do so.

Sharing your information

We share your information with a number of different organisations. This may include, but is not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to us or on our behalf; fraud prevention and credit reference agencies and other companies, for example, when we're trialling their products and services which we think may improve our service to you.

Unless required to by law, we'd never share your personal information without the appropriate care and protection in place.

Keeping your information

We'll only keep your information for as long as is necessary in providing our products and services to you and/or to fulfil our legal and regulatory obligations. Please refer to our full Privacy Policy for more information.

Use and storage of your information overseas

Your personal information may be transferred to, stored and processed outside the European Economic Area (EEA). Where we do this we'll take all reasonable steps to ensure your personal information is adequately protected to the same level as if it has remained in the European Economic Area.

Your rights

You have a number of rights in relation to the information we hold about you. These include the right to: have a copy of your personal information we hold; object to the use of your personal information; withdraw any permission you've previously provided; and complain to the Information Commissioner's Office at any time if you're not satisfied with our use of your information. A full list of your rights can be found in the full Privacy Policy, already stated earlier in this notice.

There may be times when we won't be able to delete your information. This might be because we need to fulfil our legal and regulatory obligations or if there is a minimum period of time for which we have to keep your information. If we're unable to fulfil a request, we'll always let you know our reasons.

To make a claim, call 0345 122 3280

Please save this number to your mobile phone

Ageas Insurance Limited

Registered address

Ageas House, Hampshire Corporate Park,
Templars Way, Eastleigh, Hampshire SO53 3YA

www.ageas.co.uk

Registered in England and Wales No 354568

Ageas Insurance Limited is authorised by the Prudential
Regulation Authority and regulated by the Financial Conduct
Authority and the Prudential Regulation Authority,
Financial Services Register No 202039.

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