



## **Your travel insurance policy documentation**

Claims enquiries  
Telephone 0330 123 3126  
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# Introduction

## Welcome to your BudgetAir.co.uk Travel Insurance policy

Please note: Other than headings and subheadings, terms shown in bold in this policy have the meanings given to them in the general definitions section on page 12 and 13.

This policy document is only valid when issued in conjunction with a BudgetAir.co.uk Travel Insurance **policy schedule** and provided the required insurance premium has been paid.

The following cover is provided for each **insured person**. It is important that **you** refer to the individual sections of cover for full details of what **you** are entitled to should **you** need to make a claim. The sum insured and the excess applicable to any claim is shown below in the table of benefits. **Your policy schedule** will show details of the policy **you** have bought and the duration of cover.

If **your trip** is solely within the **United Kingdom**, cover under some of the sections listed below will not apply. Please refer to the individual section of cover for full details.

## Table of benefits

| Section   | Benefits  | Sum insured up to:  | Excess*                   |
|-----------|---|---|---------------------------|
| <b>A</b>  | Cancelling <b>your trip</b>   | <b>£5,000</b>   | <b>£50</b>                |
| <b>B1</b> | Emergency medical and other expenses outside of the <b>United Kingdom</b><br>Emergency dental treatment   | <b>£10,000,000</b><br><b>£200</b>                                   | <b>£100</b><br><b>£50</b> |
| <b>B2</b> | Hospital benefit  | <b>£10</b> for each 24 hour period <b>up to £500</b>                | <b>Nil</b>                |
| <b>B3</b> | Mugging benefit   | <b>£500</b>   | <b>Nil</b>                |
| <b>C</b>  | Cutting <b>your trip</b> short  | <b>£5,000</b>   | <b>£50</b>                |
| <b>D1</b> | Missed departure  | <b>£500</b>   | <b>Nil</b>                |
| <b>D2</b> | Missed connection   | <b>£500</b>   | <b>Nil</b>                |
| <b>E1</b> | Travel delay  | <b>£20</b> for each full 12 hour delay <b>up to £500</b>            | <b>Nil</b>                |
| <b>E2</b> | Abandoning <b>your trip</b>   | <b>£5,000</b>   | <b>£50</b>                |
| <b>F1</b> | Personal belongings and baggage<br>Including: One item/ <b>pair or set of items</b> limit<br>Including: <b>Valuables and electronic/other equipment</b> limit<br>Including: Property in a motor vehicle limit | <b>£2,000</b><br><b>£200</b><br><b>£200</b><br><b>£100</b>          | <b>£50</b>                |
| <b>F2</b> | Delayed baggage   | <b>£100</b> after 12 hour period of delay                           | <b>Nil</b>                |
| <b>F3</b> | Personal money<br>Including: Cash limit<br>Including: Cash limit (aged under 18)  | <b>£500</b><br><b>£200</b><br><b>£100</b>                           | <b>£50</b>                |
| <b>F4</b> | Passport and travel documents   | <b>£300</b>   | <b>Nil</b>                |
| <b>G</b>  | Personal accident:<br>Death benefit (aged 18 to 64)<br>Death benefit (aged under 18)<br><b>Loss of limb</b> or sight<br><b>Permanent total disablement</b>  | <b>£25,000</b><br><b>£2,500</b><br><b>£25,000</b><br><b>£25,000</b> | <b>Nil</b>                |
| <b>H</b>  | Personal liability  | <b>£2,000,000</b>   | <b>£100</b>               |
| <b>I</b>  | Legal expenses  | <b>£25,000</b>  | <b>£100</b>               |
| <b>J</b>  | Hijack  | <b>£100</b> for each 24 hour period <b>up to £500</b>               | <b>Nil</b>                |
| <b>K</b>  | Uninhabitable accommodation   | <b>£500</b>   | <b>Nil</b>                |

### \* Excess

If **you** need to make a claim under certain sections listed in the table above, **we** will deduct the amount shown in respect of the policy excess from the sum **we** pay **you** for any valid claim. The excess will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made.

# Travel Insurance Policy Summary

## Insurance Provider

This insurance is provided by Budgetair.co.uk and underwritten by AIG Europe Limited. Budgetair.co.uk is an appointed representative of AIG Europe Limited.

## Purpose of the Insurance

The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including: emergency medical expenses, theft or loss of baggage and cancellation.

The cover provided is subject to certain limits and excesses, as set out in the Table of benefits (see page 3 of this document).

## Significant Features, Conditions and Exclusions

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

| Significant Features   | Conditions and Exclusions   | Policy Wording Reference   |
|--|---|--|
| <b>Emergency Medical Expenses</b><br><br>The following limit and excess apply per person, per incident (please see the Table of Benefits for the limit for Emergency dental limit):<br><br>Up to £10,000,000 (£100 excess) | The cover provided includes: <ul style="list-style-type: none"> <li>emergency medical, surgical and hospital treatment and ambulance costs;</li> <li>additional accommodation and travel expenses if you cannot return to the United Kingdom as scheduled; and</li> <li>repatriation to the United Kingdom if it is medically necessary.</li> </ul> <b>Significant Conditions:</b> <ul style="list-style-type: none"> <li>If you need inpatient medical treatment, you must contact the Medical Emergency Assistance Company, AIG Travel, immediately on phone number +44 (0) 1273 400 610; and</li> <li>Additional accommodation and travel expenses and repatriation costs must be approved in advance by AIG Travel.</li> </ul> <b>Significant Exclusions:</b><br>Cover is not provided if: <ul style="list-style-type: none"> <li>the claim relates to any heart condition, any circulatory condition, a respiratory condition or any cancerous condition which you knew about when you bought this insurance;</li> <li>the claim relates to you having a medical condition for which you are taking prescribed medication or you have seen a medical specialist or needed in-patient treatment within the last 12 months when you bought this insurance;</li> <li>you are travelling against medical advice or with the intention of receiving medical treatment;</li> <li>you are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms when you buy this insurance and/or at the time of commencing travel or you have been given a terminal prognosis; or</li> <li>the claim relates to pregnancy or childbirth if you are more than 26 weeks pregnant at the start of or during your trip.</li> </ul> | Page 16, Section B1<br><br><br>Page 11, 'Medical and Other Emergencies'<br><br><br>Page 9, 'Health Conditions'<br><br><br>Pages 14 and 15, General Exclusions, number 1 and 23 |
| <b>Cancellation and Cutting Your Trip Short</b><br><br>The following limit and excess apply per person, per incident:<br><br>Up to £5,000 (£50 excess)   | Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including: <ul style="list-style-type: none"> <li>you dying, becoming seriously ill or being injured;</li> <li>the death, injury or serious illness of a relative, business associate or a person with whom you have booked to travel, or a relative or friend with whom you plan to stay during your trip.</li> </ul> <b>Significant Conditions:</b> <ul style="list-style-type: none"> <li>If it is necessary for you to cut short your trip and return to the United Kingdom, you must contact AIG Travel immediately.</li> </ul> <b>Significant Exclusions:</b> <ul style="list-style-type: none"> <li>Cover is not provided if the reason for cancellation or cutting short your trip relates to a medical condition or illness which you knew about when you purchased this insurance and which could reasonably be expected to lead to a claim unless declared to us and accepted by us for cover in writing.</li> </ul>   | Pages 15 and 17, Sections A and C<br><br><br><br><br><br>Page 11, 'Medical and Other Emergencies'<br><br>Page 9, 'Health Conditions'<br>Page 14, General Exclusions, number 1  |

| Significant Features   | Conditions and Exclusions   | Policy Wording Reference   |
|--|---|--|
| <b>Your Personal Belongings and Baggage</b><br>The following limit and excess apply per person, per incident<br>(please see the Table of Benefits for the limit for any one item/set or pair of items and for valuables and electronic/other equipment):<br><br>Up to £2,000 (£50 excess)<br><br>Items left in a locked motor vehicle: £100 per insured person | Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip.<br><b>Significant Conditions:</b> <ul style="list-style-type: none"> <li>In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and</li> <li>In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed.</li> </ul> <b>Significant Exclusions:</b><br>Cover is not provided: <ul style="list-style-type: none"> <li>if you do not report the loss or theft of belongings or baggage to the police within 24 hours of discovering it and do not obtain a written police report;</li> <li>if you leave your belongings or baggage unattended in a public place;</li> <li>if the loss, theft or damage occurs whilst your belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier within 24 hours of discovering it and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline); or</li> <li>if the loss, theft or damage to valuables and electronic/other equipment occurs whilst not being carried in your hand luggage while you are travelling on public transport or on an aircraft.</li> <li>for the loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones (including smart phones and tablet computers), bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature.</li> </ul> | Page 19, Section F1<br><br>Page 12, General Definitions<br>'Pair or set of items'<br><br>Page 13, General Definitions<br>'Valuables and electronic/other equipment ' |
| <b>Your Personal Money</b><br>The following limit and excess apply per person, per incident<br>(please see the Table of Benefits for cash limits for persons 17 years of age or under):<br>Up to £500 (£200 cash limit, £50 excess)  | Cover is provided for cash and traveller's cheques lost or stolen during your trip.<br><b>Significant Conditions:</b> <ul style="list-style-type: none"> <li>In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips).</li> </ul> <b>Significant Exclusions:</b><br>Cover is not provided: <ul style="list-style-type: none"> <li>if you do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or</li> <li>if at the time of loss or theft, the personal money was not carried with you or held in a locked safety deposit facility.</li> </ul>  | Page 20, Section F3  |
| Limitations  |   | Policy Wording Reference   |
| Excluded Countries   | The geographical area which you are entitled to travel to is shown on your policy schedule. This policy will not cover any claims, loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region. No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office (FCO) where you have travelled to a specific country or to an area where, prior to your trip commencing, the FCO have advised against all (but essential) travel.   | Page 10, 'Geographical Areas'<br><br>Pages 14 and 15, General Exclusions, numbers 4 and 13   |
| Age Limits   | To be eligible for cover all persons must be 64 years of age or under at the date of buying this insurance. The person buying this insurance must be 18 years of age or over at the date of purchase.   | Page 10, 'Age Limits'  |
| Residency  | This policy offers coverage only to individuals ordinarily resident in the United Kingdom and is not available to non-residents of the United Kingdom.<br>You and all other insured persons must have your main home in the UK, have a UK National Insurance number (where aged 16 years or over) and be registered with a doctor in the UK at the time you buy or renew this policy.<br>Residents of the Channel Islands and Isle of Man must have their main home in the Channel Islands or the Isle of Man respectively and be registered with a local doctor.   | Page 9, 'Residency'  |
| Sports and Activities  | You must contact the AIG Travel Customer Services Department by e-mailing <a href="mailto:ukecommerce@aig.com">ukecommerce@aig.com</a> if you are planning to participate in a sport or activity which is not shown in the list of sports and activities that are covered under this policy on page 23.<br>Please note that if using a two-wheeled motor vehicle as a driver or passenger you must wear a crash helmet and the driver must hold a licence permitting him or her to drive the two-wheeled motor vehicle under the laws of the country in which you are travelling (if such a licence is required under the laws of that country).  | Pages 10 and 23, 'Sports and Activities' and<br>Page 14, General Exclusions, number 10   |

| Limitations (Continued) |  | Policy Wording Reference       |
|-------------------------|--|--------------------------------|
| Law and Jurisdiction    | This policy will be governed by English law and you and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by us before the start date of your policy. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English. | Page 8, 'Law and Jurisdiction' |

## Period of Insurance

Cover for the cancellation benefit starts at the time you book the trip or pay the insurance premium, whichever is later. Cover for the cancellation benefit ends as soon as you start your trip. Cover under all other sections starts when you leave your home address in the United Kingdom (but not earlier than 24 hours before the booked departure time) or from the first day of the period of cover as shown on your policy schedule, whichever is the later.

Cover ends when you return to your home address in the United Kingdom (but not later than 24 hours after your return to the United Kingdom) or at the end of the period of cover as shown on your policy schedule, whichever is earlier. If you have arranged a One-Way policy, cover ends 24 hours after you first leave immigration control in your final country of destination or at the end of the period of cover as shown on your policy schedule, whichever is earlier.

Cover cannot start after you have left the United Kingdom.

Each trip must begin and end in the United Kingdom, unless you have bought a One-Way policy,

You are covered for one trip of up to 365 days if you are 64 years of age or under at the date of purchasing your policy.

The start and end dates of your trip are set out on your policy schedule.

## Cancellation

If this cover is not suitable for you and you want to cancel your policy, you must contact AIG Travel Customer Services Department within 14 days of buying your policy or the date you receive your policy documents. In line with the conditions below we will refund the premium you have paid within 30 days of the date you contact us to ask to cancel the policy.

**We** will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14-day period.

To obtain a refund, please write to **AIG Travel Customer Services Department , Customer Services Department, PO Box 2157, Shoreham by Sea, West Sussex BN43 5DH**, e-mail [ukecommerce@aig.com](mailto:ukecommerce@aig.com) or phone **0333 300 0150**.

## Claim Notification

You can make a claim by contacting:

AIG Travel Claims, PO Box 454, Feltham TW13 9EH

Phone: 0330 123 3126 Fax: 01273 376 935 E-mail: [uk.claims@aig.com](mailto:uk.claims@aig.com)

## Your Right to Complain

We believe you deserve a courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below, providing the Policy/Claim Number and the name of the Policyholder/Insured Person to help us deal with your comments quickly.

Customer Relations

[Budgetair.co.uk](http://Budgetair.co.uk)

PO Box 2157

Shoreham by Sea

West Sussex

BN43 5DH

Phone (claims): 0330 123 3126

Phone (non-claims): 0333 300 0150

E-mail: [ukcustomerrelations@aig.com](mailto:ukcustomerrelations@aig.com)

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service who will review your case. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

Please note: The Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it previously.

The Financial Ombudsman Service address is:

Financial Ombudsman Service,

Exchange Tower, London, E14 9SR

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

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

Phone: 0800 023 4567 (calls are normally free for people phoning from a fixed line) or 0300 123 9123 (calls are charged at the same rate as 01 or 02 numbers on mobile tariffs)

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at the following address: <http://ec.europa.eu/consumers/odr/>.

Following this complaint procedure does not affect your right to take legal action.

### **Are we covered by the Financial Services Compensation Scheme (FSCS)?**

AIG Europe Limited is covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) and on 0207 741 4100 or 0800 678 1100.

# Policy Wording

## General information about this insurance

### Insurance provider

This insurance is provided by Budgetair.co.uk, which is a trading name of Airtrade Travel UK Limited. Budgetair is an appointed representative of AIG Europe Limited. Budgetair.co.uk address : Piet Heinkade 55, 1019 GM Amsterdam, The Netherlands.

The insurance is underwritten by AIG Europe Limited. AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628). This can be checked by visiting the FS Register (<https://register.fca.org.uk/>). AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

AIG Travel Europe Limited provides policy administration on behalf of AIG Europe Limited. AIG Travel Europe Limited is authorised and regulated by the Financial Conduct Authority (FRN 312350). This can be checked by visiting the FS Register (<https://register.fca.org.uk/>). AIG Travel Europe Limited is registered in England: company number 03960626. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

AIG Travel EMEA Limited provides claims handling and medical assistance services on behalf of AIG Europe Limited. AIG Travel EMEA Limited is registered in England: company number 1728011. Registered address: Unit 21, Cecil Pashley Way, Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF.

AIG Travel is a trading name of AIG Travel EMEA Limited and AIG Travel Europe Limited

### Your travel insurance

This policy wording along with **your policy schedule** and any appropriate endorsements forms the basis of **your** contract of insurance with **us**. Together, these documents explain what **you** are covered for. The policy wording details what **you** are covered for and what **you** are not covered for.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** and any applicable endorsements to make sure that the information shown is correct.

### Law and jurisdiction

This policy will be governed by English law and the **policyholder**, **insured persons** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless the relevant **insured person** resides in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by the **policyholder** and **us** before the commencement date.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

### Financial Services Compensation Scheme (FSCS)

AIG Europe Limited is covered by the FSCS. If **we** are unable to meet **our** financial obligations **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) and on **0207 741 4100**, or **0800 678 1100**.

### How we use personal information

**We** are committed to protecting the privacy of customers, claimants and other business contacts. "Personal Information" identifies and relates to **you** or other individuals (e.g. **your** dependants). By providing Personal Information **you** give permission for its use as described below. If **you** provide Personal Information about another individual, **you** confirm that **you** are authorised to provide it for use as described below.

The types of Personal Information **we** may collect and why - Depending on **our** relationship with **you**, Personal Information collected may include: identification and contact information, payment card and bank account, credit reference and scoring information, sensitive information about health or medical condition, and other Personal Information provided by **you**. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Decision-making on provision of insurance cover and payment plan eligibility
- Assistance and advice on medical and travel matters
- Management and audit of our business operations
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance, including compliance with laws outside **your** country of residence
- Monitoring and recording of telephone calls for quality, training and security purposes
- Marketing, market research and analysis

To opt-out of marketing communications contact **us** by e-mail at: [AIGDirect.Queries@aig.com](mailto:AIGDirect.Queries@aig.com) or by writing to: Marketing Preference Team, AIG Direct, Norfolk House, Wellesley Road, Croydon, CR0 1LH, United Kingdom. If **you** opt-out **we** may still send **you** other important communications, e.g. communications relating to administration of **your** insurance policy or claim.

**Sharing of Personal Information** - For the above purposes Personal Information may be shared with **our** group companies, brokers and other distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers. Personal Information will be shared with other third parties (including government authorities) if required by law. Personal information (including details of injuries) may be recorded on claims registers shared with other insurers. **We** are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. **We** may search these registers to detect and prevent fraud or to validate **your**



claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **our** company or transfer of business assets.

**International transfer** - Due to the global nature of **our** business Personal Information may be transferred to parties located in other countries, including the United States and other countries with different data protection laws than in **your** country of residence.

**Security and retention of Personal Information** – Appropriate legal and security measures are used to protect Personal Information. **Our** service providers are also selected carefully and required to use appropriate protective measures. Personal information will be retained for the period necessary to fulfil the purposes described above.

**Requests or questions** - To request access or correct inaccurate Personal Information, or to request the deletion or suppression of Personal Information, or object to its use, please e-mail: **DataProtectionOfficer@aig.com** or write to **Data Protection Officer, , AIG Europe Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB.**

More details about **our** use of Personal Information can be found in **our** full Privacy Policy at **www.aig.co.uk/privacy-policy** or **you** may request a copy using the contact details above.

## Important things you need to know about your policy before you travel

### Health conditions

This policy contains conditions relating to **your** health. In particular, claims will not be covered where at the time of purchasing this insurance any **insured person** has suffered from or received any form of medical advice or treatment or medication for any of the following conditions at any time in the past:

- any heart or circulatory condition; or
- any respiratory condition; or
- any cancerous condition.

In addition, claims will not be covered where at the time of purchasing this insurance **you** or any **insured person** has suffered from any of the following:

- **you** have a medical condition for which **you** are taking prescribed medication.
- **you** have consulted a medical specialist or needed inpatient treatment within the last 12 months.

Please refer to General exclusions numbers 1 to 3 on page 14 for further information.

### Health of your relatives, travelling companions insured elsewhere and business associates

This policy will not provide cover for claims under section A (Cancelling **your trip**) or section C (Cutting **your trip** short) arising from any medical condition **you** knew about at the time of purchasing this insurance and that affects a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with if during the three months before **you** purchased this policy, they:

- have been diagnosed with a new medical condition for which they need to take prescribed medication;
- have consulted a medical specialist or needed inpatient treatment;
- are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms; or
- have been given a terminal prognosis.

### Changes to your health after purchasing your policy

If after **you** have paid **your** insurance premium **you** are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or if **you** receive inpatient medical treatment or if **you** are placed on a waiting list for investigation or medical treatment, **you** do not have a duty to disclose details of **your** change in circumstances to **us** before **your trip**.

Provided **you** were not aware of the medical condition and **you** were not aware **you** would need to receive medical treatment or undergo investigations at the date **you** paid **your** insurance premium, cover will continue under the existing terms of the policy. However, if **you** are no longer able to travel on **your** forthcoming **trip** due to **your** change in circumstances, **you** would be entitled to make a claim under section A (Cancelling **your trip**) for **your** costs which cannot be recovered from elsewhere.

Please refer to General exclusion number 1 on page 14 for further information.

### Health agreements

If **you** are travelling to a country in the European Union, **you** should take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local post office or **you** can download an application form from the following website: **www.ehic.org.uk**. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If **you** are travelling to Australia or New Zealand and **you** need medical treatment, **you** should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: **www.hic.gov.au**

If **you** present **your** EHIC to the treating **doctor** or medical if **you** need medical treatment within the European Union or **you** enrol with Medicare when travelling to Australia or New Zealand, this will save **you** paying the policy excess under section B1 (Emergency medical and other expenses outside of the **United Kingdom**) if **your** medical costs are reduced as a result of using **your** EHIC or Medicare being involved.

### Residency

This policy offers coverage only to individuals ordinarily resident in the **United Kingdom** and is not available to non-residents of the **United Kingdom**.

**You** and all other persons insured on this policy must have **your** main **home** in the **United Kingdom** and have a **United Kingdom** National Insurance number (if aged 16 or over) and be registered with a **doctor** in the **United Kingdom** at the time **you** buy or renew this policy.

Residents of the **Channel Islands** and the Isle of Man must have their main **home** in the **Channel Islands** or Isle of Man respectively and be registered with a local **doctor**.

## Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline should offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline should offer to refund **your** ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If **your** flight is delayed or cancelled, **you** should in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation.

If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website ([www.caa.co.uk](http://www.caa.co.uk)).

## Sports and activities

A list of sports and activities that are covered under the policy can be found on page 23.

## Cancellations and refunds

### Your right to cancel the policy

If this cover is not suitable for **you** and **you** want to cancel **your** policy, **you** must contact **us** by writing to **AIG Travel Customer Services Department**, PO Box 2157, Shoreham by Sea, West Sussex BN43 5DH, by e-mailing [ukecommerce@aig.com](mailto:ukecommerce@aig.com) or by phoning **0333 300 0150** within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below **we** will refund the premium **you** have paid within 30 days of the date **you** contact AIG Travel Customer Services Department to ask to cancel the policy. **We** will not refund **your** premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period.

After the 14 days has expired, if **you** wish to cancel, the **policyholder** must contact **us** by writing to **AIG Travel Customer Services Department**, PO Box 2157, Shoreham by Sea, West Sussex BN43 5DH, by e-mailing [ukecommerce@aig.com](mailto:ukecommerce@aig.com) or by phoning **0333 300 0150**. In line with the terms outlined below **we** will refund a proportion of the premium **you** have paid within 30 days of the date **you** contact AIG Travel Customer Services Department to ask to cancel the policy.

If **you** have not travelled or made a claim before **you** asked to cancel the policy, **you** will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium paid to represent the period during which **you** have been on risk for cancellation cover.

### Our right to cancel the policy

**We** have the right to cancel this policy by giving at least 30 days notice in writing to the **policyholder** at their last known address where **we** have serious grounds for doing so, including any failure by **you** to comply with the conditions on pages 13 and 14 of this policy and in respect of a fraudulent dishonest, illegal or criminal act or attempt of by **you** which is incapable of remedy or which **you** fail to remedy within 14 days of receiving a notice from **us** requiring **you** to remedy the breach.

A proportionate refund of the premium paid may be made to the **policyholder** from the date **we** cancel the policy.

## Age limits

All **insured persons** must be 64 years of age or under at the date of buying this policy.

The person buying this insurance must be 18 years of age or over at the date of buying this policy.

## Cover options available

### Types of cover and durations

This policy gives **you** cover to travel on one **trip** for up to 365 days if **you** are 64 years of age or under.

Please note: It does not matter how long **you** buy a policy for. Cover ends on the end date shown on **your policy schedule** or when **you** return to the **United Kingdom** whichever is sooner.

#### One-Way Trip

This provides cover for a single one-way **trip** for up to 31 days. Cover ends 24 hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** shown on **your policy schedule**, whichever is earlier.

### Geographical areas

One of the following areas will be shown on **your policy schedule**. This describes the area of the world which this policy provides cover for **you** to travel to.

#### Europe

The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, the Canary Islands, Madeira, Turkey, the Azores and Iceland, but not including Egypt, Israel, Morocco and Tunisia.

#### Worldwide including USA, Canada and the Caribbean

Please note:

This policy will not cover any claims, loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region. No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

### Period of cover

Cover under section A (Cancelling **your trip**) starts at the time **you** book the **trip** or pay the insurance premium, whichever is later.

Cover under section A (Cancelling **your trip**) ends as soon as **you** start **your trip**.

Cover under all other sections starts when **you** leave **your home** address in the **United Kingdom** (but not earlier than 24 hours before the booked departure time) or from the first day of the **period of cover** as shown on **your policy schedule**, whichever is the later.

Cover ends when **you** return to **your home** address in the **United Kingdom** (but not later than 24 hours after **your** return to the **United Kingdom**) or at the end of the **period of cover** as shown on **your policy schedule**, whichever is earlier.

If **you** have arranged a One-Way policy, cover ends 24 hours after **you** first leave immigration control in **your** final country of destination or at the end of the **period of cover** as shown on **your policy schedule**, whichever is earlier.

Cover cannot start after **you** have left the **United Kingdom**.

Each **trip** must begin and end in the **United Kingdom**, unless **you** have bought a One-Way policy, in which case **your trip** must begin in the **United Kingdom**.

### Trip extensions if you decide you wish to extend your trip whilst overseas

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact AIG Travel Customer Services Department on **0333 300 0150** or by e-mailing [ukecommerce@aig.com](mailto:ukecommerce@aig.com). Extensions can usually only be considered if there has been no change in **your health** (or that of a **relative** or **business associate**) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. However, should there have been a change in health or **you** are aware that a claim has been made or will need to be made under the original policy then **we** may still be able to consider the extension provided full details are disclosed to AIG Travel Customer Services Department for consideration.

### Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control, for example, due to illness or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of cover** outlined in **your policy schedule**, cover will be extended for **you** at no extra cost for up to 30 days. This also applies to one person travelling with **you** who is authorised to stay with **you** by AIG Travel if the extension is due to medical reasons. All requests for more than 30 days must be authorised by AIG Travel. Please see Medical and other emergencies below for details of how to contact AIG Travel.

## Medical and other emergencies

The Medical Emergency Assistance Company, AIG Travel, will provide immediate help if **you** are ill, injured or die outside the **United Kingdom**. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

**Phone:** +44 (0) 1273 400 610 or alternatively +1 877 897 1933 if **you** are travelling within the United States.

**Fax:** +44 (0) 1273 376 935

**E-mail:** [uk.assistance@aig.com](mailto:uk.assistance@aig.com)

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad;
- **Your** policy number shown on **your policy schedule**; and
- The name, address and contact phone number of **your** GP.

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** as soon as reasonably possible. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** inpatient or outpatient treatment.

If **you** have to return to the **United Kingdom** under section C (Cutting **your trip** short) or section B1 (Emergency medical and other expenses outside of the **United Kingdom**) the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**.

**Special note to US medical providers:** Please contact AIG Travel by phoning: +1 877 897 1933

All claims and billing correspondence should be sent to:

**AIG Travel, PO Box 0852  
Attn: Shoreham Claims  
Stevens Point, WI 54481  
United States**



## How to make a claim

**You** must register a claim by contacting the following company:

**AIG Travel Claims**

**PO Box 454, Feltham TW13 9EH**

**Phone:** 0330 123 3126

**Fax:** 01273 376 935

**E-mail:** [uk.claims@aig.com](mailto:uk.claims@aig.com)

Please note:

All claims must be notified as soon as it is reasonably practical after the event which causes **you** to submit a claim.

Late notification of a claim may affect **our** acceptance of a claim or result in the amount **we** pay being reduced.

AIG Travel Claims are open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

**We** will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by **us** to support a claim. If the information supplied is insufficient, **we** will identify the further information which is required. If **we** do not receive the information **we** need, **we** may reject the claim.

For further details about claims, please refer to General conditions on pages 13 and 14.

To help **us** prevent fraudulent claims, **we** store **your** personal details on computer and **we** may transfer them to a centralised system. **We** keep this information in line with the conditions of the Data Protection Act.

# How to make a complaint

We believe **you** deserve a courteous, fair and prompt service. If there is any occasion when our service does not meet **your** expectations please contact **us** using the appropriate contact details below, providing the Policy/Claim Number and the name of the **Policyholder/Insured person** to help **us** deal with **your** comments quickly.

## Customer Relations

Budgetair.co.uk

**P.O. Box 2157**

**Shoreham By Sea**

**BN43 9DH**

**Phone** (claims): 0330 123 3126

**Phone** (non-claims): 0333 300 0150

**E-mail:** [ukcustomerrelations@aig.com](mailto:ukcustomerrelations@aig.com)

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service who will review your case. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

Please note: The Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it previously.

The Financial Ombudsman address is: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

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

Phone: 0800 023 4567 (calls are normally free for people phoning from a fixed line) or 0300 123 9123 (calls are charged at the same rate as 01 or 02 numbers on mobile tariffs)

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at the following address: <http://ec.europa.eu/consumers/odr/>.

Following this complaint procedure does not affect your right to take legal action.

## General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages 21 for further definitions.

### British Isles

England, Scotland, Wales, Northern Ireland, the **Channel Islands** and the Isle of Man.

### Business associate

Any employee whose level of responsibility in the business is such that if both **you** and they were absent from the business for a period of five full working days or more this would have a detrimental impact on the running of the business.

### Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

### Child/Children

A person who is 17 years of age or under.

### Doctor

A registered medical practitioner who is not **you** or related to **you**, who is currently registered with the General Medical Council in the **United Kingdom** (or foreign equivalent) to practice medicine.

### Flood

A general and temporary covering of water of two or more acres of normally dry land.

### Home

An **insured person's** usual place of residence within the **United Kingdom**.

### Insured person

The person or persons shown on the **policy schedule**.

### Manual labour

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve machinery).

### Natural catastrophe

Volcanic eruption, **flood**, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

### Pair or set of items

Items of personal property which are substantially the same, complementary or designed to be used together.

### Parent

A person with parental responsibility including a legal guardian acting in that capacity.

### Partner

A person who is either an **insured person's** husband or wife, civil **partner**, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address.

### Period of cover

As defined in the **policy schedule**.

### Policyholder

The person who has paid for this policy and is shown on the **policy schedule**.

### Policy schedule

The document showing details of the cover and which should be read with this policy.

### Public transport

A bus, coach, ferry, sea-vessel or train operating according to a published timetable.

### Relative

**Your or your partner's parent**, brother, sister, **child**, grandparent, grandchild, step-parent, stepbrother, stepsister or next of kin.

### Trip

**Your** holiday or journey starting from the time that **you** leave **your home** in the **United Kingdom** or from the **start date** shown on **your policy schedule**, whichever is the later, until arrival back at **your home** address in the **United Kingdom**. For one-way trips, cover ends 24 hours after **you** first leave immigration control in your final country of destination or at the end of the **period of cover** as shown on **your policy schedule**, whichever is earlier.

### Unattended

When **you** do not have full view of **your** property or where **you** are not in a position to prevent the unauthorised taking of **your** property, unless it is left in a locked room or a locked safety deposit facility. Property left in a motor vehicle is considered to be **unattended** even when the motor vehicle is locked and the property is out of view in an enclosed storage compartment, boot or luggage space.

### United Kingdom

The **British Isles** and the **Channel Islands**.

### Valuables and electronic/other equipment

Photographic, audio, video, electronic, electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment (but not mobile or smart phones or tablet computers), binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

### War

Military action, either between nations or resulting from civil **war** or revolution.

### We, us, our

AIG Europe Limited.

### Winter sports

Bigfoot skiing, cat skiing or boarding, cross country skiing, curling, glacier walking (up to 4,000 metres), ice curling, ice diving, ice skating, langlauf, mono skiing, off piste skiing or snowboarding (except in areas considered to be unsafe by local resort management), skiing, ski/snow biking, ski/snow blading, ski touring, sledging/sleighing, snowboarding, speed skating and tobogganing.

### You, your, yourself

An **insured person**.

## General conditions

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday). If **you** are not sure whether to tell **us**, let **us** know anyway.
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance.
3. **You** must give AIG Travel Claims all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your doctor**.
4. **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
5. Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim will make this policy invalid for the **insured person** who has committed the fraud, deliberate mis-statement or hid information. In this event, any benefit due to **the insured person** who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to **us** in full. **We** will also under such circumstances not refund any premium paid by the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information.
6. The **insured person** must give **us** permission to obtain any medical reports or records needed from any **doctor** who has treated the **insured person**; otherwise **we** may not pay any claim.
7. **We** may ask the **insured person** to attend one or more medical examinations. If **we** do, **we** will pay the cost of the examination(s) and for any medical reports and records and the **insured person's** reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by **us** in advance. If the **insured person** fails to attend without reasonable cause, **we** may reject the claim.
8. If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.
9. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance. This could include any overpayments and payments which **you** are not entitled to, for example, if **your** claim for lost luggage has been paid but **your** suitcase is subsequently returned to **you** by the airline.



10. After a claim has been settled, any damaged items which **you** have sent into AIG Travel Claims will become **our** property.
11. This policy may not be assigned or transferred unless agreed by **us** in writing.
12. **We** will not pay any interest on any amount payable under this policy.
13. **We** will deal with claims under section G (Personal accident) in respect of accidental death as follows:
  - a. If an **insured person** is 18 years of age or over any sums payable will be made to the executor or personal representative of the deceased **insured person's** estate.
  - b. If an **insured person** is 17 years of age or under any sums payable will be made to a **parent** of the deceased **insured person**.
14. **We** may also contact third parties who have or who were to provide services to the **insured person** (for example, an airline, travel company or hotel) to verify the information provided.
15. Only the **policyholder**, an **insured person** (or their **parent** if they are 17 years of age or under or their executor or personal representative in the event of the **death** of an **insured person**) or **us** may enforce the terms of this policy.
16. All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **our** rejection of the claim if it is made so long after the event that **we** are unable to investigate it fully, or may result in **you** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.

## General exclusions

General exclusions apply to all sections of this policy. In addition to these General exclusions, please also refer to 'What **you** are not covered for' under each policy section as this sets out further exclusions which apply to certain sections.

**We** will not cover the following.

1. Any claim arising as a result of the following.
  - a. If at any time before purchasing this insurance any **insured persons** on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions:
    - any heart or circulatory condition; or
    - any respiratory condition; or
    - any cancerous condition.
  - b. If before purchasing this insurance **you** or anyone insured on this policy have suffered from any of the following:
    - **you** have a medical condition for which **you** are taking prescribed medication; or
    - **you** have consulted a medical specialist or needed inpatient treatment within the last 12 months.
 Please refer to the Health conditions section on page 9 of this policy wording for further details.
  - c. **You** are travelling with the purpose of receiving medical treatment abroad.
  - d. within the 3 months before purchasing this insurance, **you**, a **relative**, **business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with;
    - i. have been diagnosed with a new medical condition for which they need to take prescribed medication; or
    - ii. have been referred to or seen by a medical specialist or needed inpatient treatment; or
    - iii. are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms;
    - iv. have been given a terminal prognosis.
2. Any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance and which could reasonably be expected to lead to a claim.
3. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which **you** or any person whose condition may give rise to a claim, have suffered from, required medication or treatment for in the two years before **you** bought this insurance, unless **you** have made a declaration to **us** and **we** have agreed to provide cover in writing.
4. Any claim, loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.
5. Any claim if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
6. Any claim arising out of **war**, civil **war**, invasion, revolution or any similar event.
7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip** or purchased this insurance, whichever is the later).
8. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
10. Any claim arising as a result of **your** use of a two-wheeled motor vehicle unless:
  - a. as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or
  - b. as a driver **you** wear a crash helmet and **you** hold a licence which permits **you** to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs).
11. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What **you** are covered for' in sections A to J, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).

12. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you**.
13. Any claim arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.
14. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
15. Motor racing, rallying or vehicle racing of any kind.
16. Any claim involving **you** taking part in **manual labour** during **your trip** unless it had been referred to and agreed by **us** prior to the date of **your** claim.
17. Any claim involving **you** taking part in any sport or activity unless this activity is listed as covered on page 23.
18. Any claim relating to **winter sports**.
19. Any claim arising from
  - **you** suicide or attempted suicide; or
  - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
20. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a **doctor**) or **you** being affected by any sexually transmitted disease or condition.
21. Any costs which **you** would have had to or would have chosen to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
22. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need in relation to **your trip**.
23. Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.
24. **We** shall not be deemed to provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us**, **our** parent company or ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

## Sections of cover

### Section A – Cancelling your trip

Please note: No cover shall be provided under this section if you have paid the reduced premium to remove cancellation cover.

#### What you are covered for under section A

**We** will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

**We** will provide this cover if the cancellation of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative**, **business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance.  
Please see General exclusion number 1d for further details.
3. **You** being made redundant, as long as **you** had been working at **your** current place of employment for a minimum continuous period of two years, and that at the time of booking the **trip** or the date **you** purchased this insurance cover, whichever is earlier, **you** had no reason to believe that **you** would be made redundant.  
This cover would not apply if **you** are self-employed or accept voluntary redundancy.
4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need **you** to stay in the **United Kingdom** after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business within seven days before **you** planned to leave on **your trip**.
6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If after the time **you** booked **your trip** or purchased **your** policy, whichever is later, the Foreign and Commonwealth Office advises against all (but essential) travel to **your** intended destination.
8. If **you** become pregnant after the date **you** purchased this insurance cover and **you** will be more than 26 weeks pregnant at the start of or during **your trip**, or, if **you** become pregnant after the date **you** purchased this insurance cover and **your doctor** advises that **you** are not fit to travel due to complications in **your** pregnancy.

#### What you are not covered for under section A

1. The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for each **insured person**.
2. Cancelling **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your trip**.

5. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
7. Costs which have been paid for on behalf of a person who is not named on the **policy schedule**.
8. Any costs **you** would have still had to pay even if **you** had not been due to travel such as time share management fees or holiday club membership fees.

Please also refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

#### Claims evidence required for section A may include

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which **we** will supply for the appropriate **doctor** to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the **United Kingdom**
- Summons for jury service and **your** request to postpone **your** service has been rejected.

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section B1 – Emergency medical and other expenses outside of the United Kingdom

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf as soon as reasonably possible (please see the Medical and other emergencies section on page 11 for further details).

#### What you are covered for under section B1

**We** will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Emergency dental treatment as long as it is for the immediate relief of pain only (please see the table of benefits for details of the sum **you** are entitled to claim).
3. The cost of **your** return to the **United Kingdom** earlier than planned if approved by the Medical Emergency Assistance Company and this is deemed to be a medical necessity.
4. If **you** cannot return to the **United Kingdom** as **you** originally planned and the Medical Emergency Assistance Company agrees **your** extended stay is medically necessary, **we** will pay for:
  - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the **United Kingdom**; and
  - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) if this is necessary due to medical advice; or
  - Reasonable expenses for one **relative** or friend to travel from the **United Kingdom** (economy class) to stay with **you** (room only) and travel **home** with **you** (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) if this is necessary due to medical advice.
5. Up to £5,000 for the cost of returning **your** body or ashes to the **United Kingdom** or up to £2,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside the **United Kingdom**.
6. For **residents of the Channel Islands only**. Emergency medical, surgical and hospital treatment costs or expenses levied by an NHS run medical facility whilst travelling within the **United Kingdom** (excluding travel within the **Channel Islands**) which are not covered by any provision of emergency medical treatment agreements between the **Channel Islands** and **United Kingdom's** national health services.

Please note: In the event of **your** injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this if in the opinion of the **doctor** in attendance or the Medical Emergency Assistance Company **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

If the claim relates to **your** return travel to the **United Kingdom** and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

#### What you are not covered for under section B1

1. The excess as shown in the table of benefits for each **insured person** and for each incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medicare or equivalent schemes (under "Important things you need to know before you travel" section on page 9 for further details).
2. Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any costs relating to pregnancy or childbirth, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the **United Kingdom**. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing **you**. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
  - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);



- taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
  - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
- Any costs **you** have to pay when **you** have refused to come back to the **United Kingdom** and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
  - Any treatment or medication of any kind that **you** receive after **you** return to the **United Kingdom**.
  - Costs that have not been incurred by or on behalf of an **insured person**.
  - Treatment in a private hospital or private clinic unless authorised and agreed by **us**
  - Treatment in a private hospital or private clinics where suitable state facilities are available.
  - Damage to dentures.

Please also refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

## Section B2 – Hospital benefit

Please note: This section does not apply to **trips** taken within the **United Kingdom**.

### What you are covered for under section B2

**We** will pay up to the amount shown in the table of benefits if, as a result of an accident or illness that is covered under section B1 (Emergency medical and other expenses outside of the **United Kingdom**) of this insurance, **you** go into hospital as an inpatient. **We** will pay a benefit for each complete 24-hour period that **you** are kept as an inpatient.

Please note: This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to the **United Kingdom**. This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

Please also refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

## Section B3 – Mugging benefit

### What you are covered for under section B3

**We** will pay up to the amount shown in the table of benefits if **you** are injured as a result of a mugging and **you** go into hospital overseas as an inpatient for more than 24 hours. A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report.

Please note: **You** must report the incident to the local police within 24 hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under section B2 (Hospital benefit).

Please also refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

### Claims evidence required for sections B1 to B3 may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- An official letter from the treating **doctor** in the resort to confirm the additional expenses were medically necessary
- Proof of **your** hospital admission and discharge dates and times (for claims under sections B2 and B3)
- A police report to confirm the incident (for claims under section B3 only)

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section C – Cutting your trip short

Please note: If you need to return home to the **United Kingdom** earlier than planned, you must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 11 for further details).

### What you are covered for under section C

**We** will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the **United Kingdom** or those paid for locally upon arrival at **your** holiday destination and which **you** cannot get back; and
- reasonable additional travel costs to return back to the **United Kingdom** (or costs to return **home** if **your trip** is within the **United Kingdom**) if it is necessary and unavoidable for **you** to cut short **your trip**.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

**We** will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of the following.

- You** dying, becoming seriously ill or being injured.
- The death, serious illness or injury of a **relative**, **business associate**, a person who **you** have booked to travel with or a **relative** or friend who **you** are staying with during **your trip**.
- If the police or relevant authority need **you** to return to **your home** in the **United Kingdom** after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business.
- If **you** are a member of the armed forces, police, fire, nursing or ambulance services which results in **you** having to return to **your home** in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

Please note: **We** will calculate claims for cutting short **your trip** from the day **your** return to the **United Kingdom** begins or the day **you** go into hospital overseas as an inpatient. **Your** claim will be based on the number of complete days **you** have not used.

### What you are not covered for under section C

You are not covered for:

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Cutting short **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim unless declared to **us** and accepted for cover in writing.
3. Any claims where the Medical Emergency Assistance Company has not been contacted to authorise **your** early return back to the **United Kingdom**.
4. Any additional expenses incurred should **you** decide to travel to any destination other than the **United Kingdom** in the event of cutting short **your trip**. If **you** have to cut short **your trip** and **you** do not return to the **United Kingdom** we will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the **United Kingdom**.
5. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. The cost of **your** intended return travel to the **United Kingdom** if **we** have paid additional travel costs for **you** to cut short **your trip**.

Please also refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

### Claims evidence required for section C may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming: the need for **your** return to the **United Kingdom**, emergency posting overseas

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section D1 – Missed departure

Please note: This section does not apply to **trips** taken solely within the **United Kingdom**.

### What you are covered for under section D1

**We** will pay up to the amount shown in the table of benefits for the necessary extra costs of travel and accommodation **you** incur to reach **your** booked holiday destination if **you** cannot reach the final international departure point on the outward or return journey from or to the **United Kingdom** because:

- **public transport** services fail due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown; or
- the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

## Section D2 – Missed connection

Please note: This section does not apply to **trips** taken solely within the **United Kingdom**.

### What you are covered for under section D2

**We** will pay up to the amount shown in the table of benefits for the necessary extra costs of travel and accommodation **you** incur to enable **you** to continue with **your** pre-booked journey in accordance with **your** itinerary should **you** miss a flight connection due to:

- The airline with whom **you** are booked to travel being unable to deliver **you** in sufficient time to **your** connecting airport to meet **your** connecting flight due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

### What you are not covered for under section D1 and D2

1. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind.
2. Any claims where **you** have not allowed enough time to reach **your** initial departure point or check in, at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please also refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

### Claims evidence required for sections D1 and D2 may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** late arrival and the length of the delay

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section E1 – Travel delay

Please note: Sections E1 and E2 do not apply to **trips** taken solely within the **United Kingdom**. You are entitled to claim under section E1 or E2 but not both sections.

### What you are covered for under section E1

**We** will pay up to the amount shown in the table of benefits if **your** final international departure from or to the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

**We** will pay a benefit for each complete 12 hour period that **you** are delayed, as long as **you** eventually go on the holiday.

## Section E2 – Abandoning your trip

### What you are covered for under section E2

**We** will pay up to the amount shown in the table of benefits for the following costs which **you** have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas

if it is necessary for **you** to cancel **your trip** if **your** final international departure from the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

### What you are not covered for under section E1 and E2

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section E2).
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind.
3. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact AIG Travel Claims to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Please also refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

### Claims evidence required for sections E1 and E2 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre paid expenses cannot be refunded (for claims under section E2 only)

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section F1 – Personal belongings and baggage

### What you are covered for under section F1

**We** will pay for items which are usually carried or worn by travellers for their individual use during a **trip**. **We** will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your trip**.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged.  
A deduction will be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits.  
Please refer to the definition of '**pair or set of items**' on page 12.
- The maximum amount **we** will pay for **valuables and electronic/other equipment** in total is shown in the table of benefits. Please refer to the definition of '**valuables and electronic/other equipment**' on page 13.
- The maximum **we** will pay for property which is lost or stolen from an **unattended** motor vehicle is £100 for each **insured person** if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.

## Section F2 – Delayed baggage

### What you are covered for under section F2

**We** will pay up to the amount shown in the table of benefits for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than 12 hours.

Please note: **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy.

If **your** baggage is permanently lost **we** will deduct any payment **we** make for delayed baggage from the payment **we** make for **your** overall claim for baggage.

## Section F3 – Personal money

### What you are covered for under section F3

**We** will pay up to the amount shown in the table of benefits for the loss or theft of the following if **you** can provide evidence **you** owned them and provide evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

Please note: The maximum amount **we** will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (please note a lower limit applies to **children** who are 17 years of age or under).

## Section F4 – Passport and travel documents

### What you are covered for under section F4

**We** will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your trip**:

- Passport;
- Travel tickets; and
- Visas.

Please note: The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the **United Kingdom** (this would include travel costs to the Consulate as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date - depending upon how many years there were left to run on the original passport, an unused proportionate refund would be made of its original value.

### What you are not covered for under sections F1, F2, F3 and F4

1. The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section F2 or section F4).
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
7. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.
8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used.
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Loss due to variations in exchange rates.
13. If **your** property is delayed or detained by Customs, the police or other officials.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones (including smart phones and tablet computers), bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Please also refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

### Important information:

- **You** must act in a reasonable way to look after **your** property as if uninsured and not leave it **unattended** or unsecured in a public place;
- **You** must carry **valuables and electronic/other equipment** and money with **you** when **you** are travelling.  
When **you** are not travelling, keep **your** money, passport, **valuables and electronic/other equipment** with **you** at all times or leave them in a locked safety deposit box;
- **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and
- **You** must provide **AIG Travel Claims** with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

#### Claims evidence required for sections F1 to F4 may include

- Loss or theft of property or money - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport - police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation.

Please contact AIG Travel Claims to discuss why **you** have been unable to obtain the relevant reports and to obtain a claim form so **your** claim can be considered.

## Section G – Personal accident

Please note: This section does not apply to **trips** within the **United Kingdom**.

### Definitions relating to this section

#### Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

#### Loss of limb

Permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb – a limb means an arm, hand, leg or foot.

#### Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the **accident** is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

#### Permanent total disablement

The inability of an **insured person** to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life as determined by a medical consultant.

### What you are covered for under section G

**We** will pay up to the amount shown in the table of benefits to **you** (or to **your** executors or administrators if **you** die) if **you** are involved in an **accident** during **your trip** which solely and independently of any other cause results in one or more of the following within 12 months of the date of the **accident**.

- **Loss of limb** ;
- **Loss of sight**;
- **Permanent total disablement**; or
- Accidental death.

Please note: **We** will only pay for one personal accident benefit for each **insured person** during the **period of cover** shown on **your policy schedule**.

If **you** are 17 years of age or under, a reduced benefit will apply in the event of death, as set out in the table of benefits.

Please refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

### Claims advice for section G

- Please phone AIG Travel Claims on 0330 123 3126 to ask for advice as soon as **you** need to make a claim

## Section H – Personal liability

Please note: This section does not apply to **trips** taken within the **United Kingdom**.

### What you are covered for under section H

**We** will pay up to the total amount shown in the table of benefits if, during an insured **trip**, **you** are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

### What you are not covered for under section H

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any liability arising from an injury or loss or damage to property:
  - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
  - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ.
3. Any liability for death, disease, illness, injury, loss or damage:
  - a. to members of **your** family or household, or a person **you** employ;
  - b. arising in connection with **your** trade, profession or business;
  - c. arising in connection with a contract **you** have entered into;
  - d. arising due to **you** acting as the leader of a group taking part in an activity; or

- e. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons.

Please also refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

**Important information:**

- **You** must give AIG Travel Claims notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
- **You** must help AIG Travel Claims and give them all the information they need to allow them to take action on **your** behalf;
- **You** must not negotiate, pay, settle, admit or deny any claim unless **you** get AIG Travel Claims' permission in writing; and
- **We** will have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else.

**Claims advice for section H**

- Do not admit liability, offer or promise compensation
- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell AIG Travel Claims as soon as reasonably possible about any claim that is likely to be made against **you** and send them all the documents that **you** receive

## Section I – Legal expenses

Please note: This section does not apply to **trips** within the **United Kingdom**.

**What you are covered for under section I**

**We** will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from **your** death, illness or injury during **your trip**.

**What you are not covered for under section I**

1. The excess as shown in the table of benefits for each **insured person** and for each incident.
2. Any legal costs and expenses which **we** have not agreed to accept beforehand in writing.
3. Any claim where **we** or **our** legal representative believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
4. The costs of making any claim against **us**, BudgetAir.co.uk Travel Insurance, AIG Travel, **our** agents or representatives, or against any tour operator, travel agent, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with.
5. Any fines, penalties or damages **you** have to pay.
6. The costs of making any claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business.
7. Any claims arising out of **you** possessing, using or living on any land or in any buildings.
8. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
10. Any claim reported more than 180 days after the incident took place.

Please also refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

**Important information:**

- **We** will have complete control over any legal representatives appointed and any proceedings;
- **You** must follow our advice or that of our agents in handling any claim; and
- **You** must use reasonable efforts to get back all of our expenses where possible. **You** must pay **us** any expenses **you** do get back.

**Claims advice for section I**

- Please phone AIG Travel Claims on 0330 123 3126 to ask for advice as soon as **you** need to make a claim

## Section J – Hijack

Please note: This section does not apply to **trips** taken within the **United Kingdom**.

**What you are covered for under section J**

**We** will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours.

Please note: **You** must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Please refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

**Claims evidence required for section J may include**

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.



## Section K – Uninhabitable accommodation

Please note: This section does not apply to **trips** taken within the **United Kingdom**.

### What you are covered for under section K

**We** will pay up to the amount shown in the table of benefits if after **you** have commenced **your trip** **you** pay or agree to pay overseas for travel expenses (of a similar standard to those initially booked) to allow **you** to continue with **your trip** if **you** cannot live in **your** booked accommodation because of fire, **flood**, earthquake, storm, lightning, explosion, hurricane or outbreak of infectious disease as declared by the national or local health authority.

Please note: **You** must get written confirmation from the appropriate authority stating the reason why the property was uninhabitable and how long it was uninhabitable for. **You** must keep all receipts for the extra expenses **you** pay.

### What you are not covered for under section K

1. Any expenses that **you** can get back from **your** tour operator, airline, hotel or other service provider.
  2. Any claim resulting from **you** travelling against the advice of the national or local authority.
- Please also refer to the General exclusions shown on pages 14 and 15 of this policy wording for details of what is not covered.

Claims evidence required for section K may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the event which rendered **your** accommodation uninhabitable and how long it lasted
- Invoices and receipts for **your** expenses

Please note: **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Talking Nurses

### A friendly voice when you're in a foreign land

Becoming ill while **you** are abroad can be a daunting experience - **you** might not speak the language, understand the medical process or know what medication **you** need to buy. So, just in case **you** find **yourself** in this situation, **we** have introduced a unique assistance service, called Talking Nurses. Talking Nurses is a telephone-based service (provided by Healix Medical Partnership LLP) available to all **policyholders** and gives **you** access to medical advice from qualified nurses, with **doctor** support if required, 24 hours a day, 7 days a week. Services include providing guidance on health problems, information on foreign hospitals and clinics, details of foreign brand names and what **your** medication is called in the country **you** are travelling to, and advice for parents travelling with **children**.

Please note that the Talking Nurses service does not include the diagnosis of medical symptoms or the prescription of medication and treatment.

The Talking Nurses service is provided to help with **your** medical questions, before and during travel, and the advice is complimentary to all **insured persons**.

To contact Talking Nurses please call:

**0800 975 0463 from within the United Kingdom or +44 (208) 481 7789 from outside the United Kingdom**

## Sports and activities

All activities listed below are covered as standard:

Aerobics, Air boarding, Angling, Archery, Badminton, Banana boating, Boardsailing / windsurfing, Baseball, Basketball, Beach games, Biathlon, Body boarding / boogie boarding, Bowling, Bowls, Breathing observation bubble diving (to 30 metres), Canoeing and kayaking - Grade 1 Rivers, Canopy walking / tree-top walking, Catamaran sailing, Clay pigeon shooting, Cookery courses, Croquet, Cross country running, Cycling, Darts, Dinghy sailing, Dog sledding, Dragon boating, Elephant trekking (must be with official organisers), Fell walking, Fishing, Handball, Hiking (below 4,000 metres), Inline skating, Jet skiing, Jogging, Kayaking and canoeing - Grade 1 Rivers, Korfball, Motor cycling (limitations apply. Please see General exclusion number 10 for details), Mountain biking (recreational only - must be on recognised routes), Netball, Paintballing (must wear eye protection), Parachute jumping (tandem), Parascending (over water), Pistol shooting, Pony trekking, Pool, Rafting, Rambling, Rifle shooting, Ringos / doughnuts, Roller blading / skating, Rounders, Rowing, Running (not long distance), Sail boarding, Sailing / yachting (within a 12-mile limit of the coastline), Scuba diving (up to 30 metres depth if qualified or with an instructor), Shooting, Skate boarding, Snooker, Small bore target shooting, Snorkelling, Softball, Street dancing, Surfing (cover provided if part of a non professional competition), Swimming, Table tennis, Tennis, Tenpin bowling, Trampoline, Trekking / walking / hiking up to 4,000 metres, Tug-of-war, Ultimate Frisbee, Volleyball, Wake boarding, War games (must wear eye protection), Water polo, Water skiing (no competitions), Windsurfing (no competitions), Yoga.

It is a condition of this insurance that:

- **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

## Summary of important contact details

### **CUSTOMER SERVICE FOR EXISTING POLICYHOLDERS**

**Phone: 0333 300 0150**

**E-mail: [ukecommerce@aig.com](mailto:ukecommerce@aig.com)**

**Phone lines are open Monday to Friday between 9am and 5:30pm**

### **EMERGENCY MEDICAL ASSISTANCE – AIG Travel**

**Phone: +44 (0) 1273 400 610 Fax: +44 (0) 1273 376 935**

**E-mail: [uk.assistance@aig.com](mailto:uk.assistance@aig.com)**

**Phone lines are open 24 hours a day, 7 days a week**

### **CLAIMS – AIG Travel Claims**

**Address: PO Box 454, Feltham TW13 9EH**

**Phone: 0330 123 3126 Fax: 01273 376 935 E-mail: [uk.claims@aig.com](mailto:uk.claims@aig.com)**

**The claims department are open Monday to Friday between 9am and 5pm.**

### **TALKING NURSES – (see page 23)**

**Phone: +44 (0) 208 481 7789**

**Phone: 0800 975 0463 from within the United Kingdom**

**Phone: +44 (0) 2084 817 789 from outside the United Kingdom**

**Phone lines are open 24 hours a day, 7 days a week**