



Your Travel Plus Pack

Welcome to your Travel Plus Pack

Enjoy more comfort and reassurance while you're away with Worldwide Travel Insurance¹, Comprehensive UK and European RAC Cover, access to airport lounges around the world as well as discounts on airport parking and airport hotels. All for £18.00 a month.

Don't forget to save the phone numbers below in your mobile phone so they're always to hand when you need them.

Features you enjoy now

Worldwide Family Travel Insurance

Whether you're skiing on the slopes at Chamonix or exploring the Great Barrier Reef, you and your family¹ are covered. Includes a 24-hour medical emergency support line.

If you or your family have a pre-existing medical condition:

Call us on **0800 158 2688*** to check whether it can be covered².



RAC Comprehensive Breakdown Cover

You can relax when you drive as you now have RAC Roadside Recovery, At Home & Onward Travel in the UK – and breakdown cover in Europe.

For assistance 24/7, 365 days a year:

From the UK, call **0800 051 2298***

When travelling in Europe, call **+44 161 452 3205***.



Airport Services Airport Lounge Access

You'll be welcomed into more than 800 airport lounges worldwide, to start your journey in a relaxed environment. You have 6 visits every year to use yourself or share with your family and friends³.

To register, download our app, which can be found through the app store or Google Play, called Traveller Plus App or visit barclays.dragonpasstraveller.com or call **03 332 205 599***.

Airport Parking and Airport Hotels Discounts

Book online: Simply visit www.partners.aph.com/tplus

Call: **01342 859548** quoting 'TPLUS'*

Concierge Service

You can access the Concierge Service online and a team of expert lifestyle managers are on hand 24/7 to assist with your travel, dining and entertainment plans.

- Exclusive rates and accommodation benefits at our collection of 4 and 5 star hotels
- Experts who can help build a tailor-made itinerary for a once-in-a-lifetime trip
- Prime-time reservations and member-only benefits at restaurants across the UK and worldwide

To reach a lifestyle manager, call **+44(0)20 7479 2754*** or email packconcierge@tengroup.com

¹Each Pack holder and his/her domestic partner must be under 80 years of age at the start of any trip to qualify for travel insurance. Covers children under 23 when the trip starts (including stepchildren and foster children) when travelling with you or your partner, or travelling on their own to visit and stay with close relatives who live abroad. All trips must start and end in the UK and last no longer than 31 days.

²Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by our Medical Risk Assessment team.

³Additional lounge visits can be purchased via your Traveller Plus App, or by calling us on 03 332 205 599*. Some lounges restrict the entry of children, so please check beforehand.

You'll find terms, conditions and exclusions for the features included in your Travel Plus Pack on the following pages (please read them carefully so you'll know what's covered – and what's not).

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Barclays Pack terms and conditions

In these terms and conditions:

- **'we', 'us' and 'our'** refers to Barclays Bank UK PLC and Barclays Insurance Services Company Limited, unless stated.
- **'Pack holder'** is the person who made the application to purchase the Pack.
- **'Partner'** is the person nominated by the Pack holder, who lives at the same address.
- **'UK resident'** means a person who spends at least 183 days a year within England, Wales, Scotland or Northern Ireland.

If you have a Barclays current account

You can apply for a Pack through Online Banking, the Barclays app or visiting a branch.

These terms cover your Pack. If there's inconsistency between these and the Retail Customer Agreement, these terms take priority in relation to the Packs.

Each of the benefits and services in the Pack are provided to you under a separate agreement with the provider of the relevant benefits or services and the provider is responsible for providing the relevant benefits and services to you. The provider may be a company within the Barclays group of companies or by a company outside that group.

A Pack is a set of services (such as insurance) available to any eligible person aged 18+ for a monthly fee. You can only purchase a Pack and claim the benefits included in it if you are a UK resident.

Eligibility for Pack benefits

Before choosing a Pack, you should check that you are eligible for the benefits under each policy or feature. We will provide information and ask you questions to help you do this. For instance, you may not be eligible to claim for certain benefits because of your age or you have a pre-existing medical condition.

What you pay

You pay a monthly fee in advance for each Pack purchased, as set out in the 'Statement of Price' within the About Our Insurance Services section. The Pack fee includes Insurance Premium Tax at the current rate. The monthly fee is the cost of the Pack as a whole. No part of any Pack fee is attributable to any particular benefit or service in your Pack.

You will not be entitled to a refund or reduction in the Pack fee if you choose not to use a benefit or service, you're not eligible for a benefit or service, or it's not otherwise available to you. You must have a Pack for a minimum term of six months from the date you purchase the Pack (unless we say otherwise in these terms) after which you can close the Pack at any time.

You may be able to add additional features to the services included in a Pack and we'll tell you what these cost before you choose to add them.

By agreeing to these terms and conditions you provide Barclays authority to:

- (i) debit a part payment of the monthly Pack fee to cover the period from the date on which you purchase the Pack, up to the last day of that month; and thereafter
- (ii) debit the monthly Pack fee
- (iii) apply a change to the monthly Pack fee subject to the appropriate notice period.

All payments will be taken in advance from your Barclays current account on the first working day of the month on an ongoing basis until your Pack is cancelled. You must ensure you have sufficient credit funds in your Barclays current account to cover the monthly Pack fee, otherwise you may incur borrowing charges in line with any arrangement you have with us.

Keeping each other informed

We need you to tell us about changes to your situation or personal details, and we'll keep you informed about certain things that affect you. Information will only be sent to you, the Pack holder.

How we contact you

We'll contact you, the Pack holder, using the details you have given to us. This may include using your landline phone, mobile, email or home address. If you have a Barclays current account, we may also contact you through Online Banking or the Barclays app if you use these.

You can tell us how you want us to contact you, for example by post or your available digital channel. Where we can, we'll contact you using your preferred method. We may not always be able to do this – for example, sometimes the law may require us to send you something by post. If we send information to you at the most recent postal address you have given us and it's returned to us as undelivered, we'll stop using that address unless we are required by law or regulation to send you information.

If you have not told us how you'd prefer us to communicate, then we'll normally contact you by email. If we send you information through Barclays Online Banking, we'll text you or send you an email or other electronic message reminding you to view any new message we've posted. Where we do this, we won't normally send documents to your home address as well (unless we have to or you have asked us to).

Once we've sent a message to you, we'll assume you have received it. So it's important to look out for notifications like emails or texts from us.

We are always working to make our services more convenient and flexible so we may introduce new ways of communicating with you in the future.

Help us to keep your information private

It's your responsibility to control who reads your information. When you choose how you would like us to contact you, you should choose a method that will be most secure for you. If you use a method that other people can access or read (such as a shared email address or shared mobile number), please be aware that these people will also be able to access the information we send you.

Keeping your details up to date

When we send information to you, we'll send it to the most recent contact details we have for you. If these details change and you don't tell us straight away, you may not receive information that could be important – or it could fall into the wrong hands. If you have given us contact details (even if you think we don't use some of them, such as your mobile phone number), you must let us know if they change. This will include your:

- home address
- email address
- landline phone number
- mobile phone number

It's very important that you also keep us informed if there are any changes to your situation, personal details or any other important changes that are relevant to us – for example, if you:

- change your name
- move to another country and are no longer a UK resident

If you don't keep all your details up to date, this might affect your eligibility for Pack(s), or how they work. This is also so we can continue to manage your Pack(s), and communicate with you including notifying you of changes. We also respect your privacy and we don't want to send you unwanted information.

If you wish to remove or change the Partner named on the Pack(s), we'll close your Pack(s) to do this before opening a new Pack(s). The minimum term will re-start upon the purchase of a new Pack(s).

Contacting us

You can always contact us through your available digital channel, or other electronic methods we tell you about. You can also contact us by telephone using the details we give you, by visiting a branch or by post. We'll let you know if our details change.

You can contact us by any of the following methods:

- Log into the Barclays app and select the 'call us' feature
- By telephone on **0800 158 3199**
- Visit your local branch
- In writing to **Barclays, Leicester LE87 2BB**

Closing your Pack or leaving Barclays

Whilst we'd be very sorry to lose you, you can close your Pack within the 14-day cooling-off period, which starts the day your Pack is purchased or you receive your Welcome Pack, whichever is later. If you close your Pack within this period and have paid your first monthly Pack fee, it will be refunded. You can also cancel or close your Pack at any time after the minimum term explained below has ended. If we need to close your Pack, we'll follow the process set out below.

Duration and Minimum Term

You must have a Pack for a minimum term of six months from the date you open the Pack, after which the Pack will automatically renew on a monthly basis and after which you can close the Pack at any time. There are some exceptions to this minimum term requirement. You may close your Pack:

- within the 14-day cooling-off period as set out above
- if you experience financial hardship due to a significant change in personal circumstances, for example, you're declared bankrupt
- if you're no longer resident in the UK
- after we have notified you of an unfavourable change to the terms of the Pack you hold, such as an increase in price or a change in what the Pack provides (provided that you do so before the change takes effect)
- if you have Travel Pack or Travel Plus Pack and are no longer eligible for the travel insurance benefit as you are 80 years of age
- if you have Travel Pack or Travel Plus Pack and serious ill health, injury or mental incapacity prevents you from travelling or death of the Pack holder, spouse/partner

If you tell us you want to close your Pack, closure will take effect on the day that we receive notice from you (so the insurance and your right to receive any of the other services within the Pack will end on the date we receive your notice). You will receive a part refund for the remaining number of days in that month, including the day we receive your notice. You won't be able to use any benefits or services linked to it any more although you can still make a claim for an event which occurred whilst you were insured.

We will not let you re-select the same Pack for 12 months if you cancel it within the minimum term, or your Barclays current account is closed by Barclays Financial Assistance or if you do not comply with these terms and conditions.

You are unable to cancel individual insurance Pack products, only the whole Pack.

You can cancel your Pack within the Barclays app, Online Banking, by calling us, visiting a branch or by writing to Barclays, Leicester LE87 2BB.

When we can close a Pack

We can close a Pack by giving you at least 30 calendar days' notice. This also applies during the minimum term. However, we may close your Pack immediately or on less notice if we reasonably believe you have seriously or persistently broken any terms of the agreement or we reasonably believe any of the following applies:

- you put us in a position where we might break a law, regulation, code or other duty that applies to us if we maintain your Pack
- you give us any false or inaccurate information at any time
- you commit (or attempt) fraud against us or someone else
- you behave in a threatening or abusive manner to our staff
- you become bankrupt
- your Barclays current account is closed by Barclays Financial Assistance

The insurer may also cancel the insurance policies within Travel Plus Pack as set out in the terms and conditions of the policy document.

Using the Current Account Switch Service

If you decide to switch your current account from us by using the Current Account Switch Service, your Pack will be closed on the same day that your Current Account is closed.

Changes we can make to this agreement

Sometimes we'll want or need to change things, such as charges or terms of our agreement. For most changes, we'll tell you in advance, but we don't always need to do this.

We review the Packs from time to time and may make changes to them, including the benefits and services included in a Pack or the providers of these or the monthly Pack fee. We may also make changes to the terms on which each benefit is provided (such as changes to the terms of an individual policy). We'll give you 30 calendar days' notice before any changes apply.

If we make changes to a Pack, we will provide information about you to any new provider to make sure there is no interruption in the benefit or service you receive. The new provider will use your information to provide you with the benefits and services.

Changes we need to tell you about in advance

We may make changes to your agreement with us because:

- we're changing a service we already offer, or introducing a new service that needs a change to the terms of this agreement, such as introducing a new charge
- we're changing the agreement to be in line with the banking industry and our competitors
- we're withdrawing a service or type of Pack
- we're moving you from one type of Pack to another for a good reason – examples of this include where we're withdrawing a Pack
- we need to make changes to take account of developments (or changes we reasonably expect to help) in technology (including the systems we use to run our business), or in the banking system generally
- our agreement or the Pack is affected by a change in the law or regulation (including industry codes we follow) or decisions of the Financial Ombudsman, a regulator or court
- changes in our costs (including changes we reasonably expect to happen) mean we need to change or introduce charges

Because you may have your Pack with us for many years, we need the flexibility to manage our business long term, including providing a sufficient financial return for us to operate our business in a prudent and sustainable manner. We can't predict everything that may affect our business, so there may be other reasons we have not set out above when we need to make a change. But please be assured we'll only

make changes we think are fair and will give you 30 calendar days' notice of the change unless we are prevented from doing so by law or regulation, or the change is in your favour.

If we give you notice as set out above and you don't tell us you want to close your Pack, then we'll treat you as having accepted the change. If you don't want to accept the change and want to end this agreement and close the Pack, you must tell us before the proposed change applies.

Changes we don't need to tell you about in advance

We don't have to tell you about changes to these terms and conditions (or changes in the insurer terms and conditions) in advance when any of the following happen:

- if the change is in your favour
- we make a change because a change in law or regulation says that we have to by a particular date, and there isn't time to give you notice.

Instructions for your Pack(s)

We will only accept instructions from the Pack holder about the Pack (including to change your contact preferences and to apply for new Packs, products and services).

Your partner will be able to register a product, if required, or make a claim for the Pack benefits or services. They cannot provide any other instructions in relation to the Pack.

If you think your security has been compromised

If you think someone (except someone you have asked to provide Pack information) has used or is able to use any of the means of access to your Pack, you must tell us as soon as you can by using the contact details shown in the 'Unauthorised access to your Pack?' section.

If you have a Barclays current account, we can arrange to temporarily suspend access to a service (such as Telephone Banking) to prevent anyone misusing your Pack(s).

You must give us any information we ask for about what has happened. We'll pass this to the police if we have to, or if we think that will be useful.

Unauthorised access to your Pack?

If you think someone could have got unauthorised access to your Pack, call us right away:

- **0800 400 100*** – 24 hours
- **+44 2476 842 099*** – if calling from outside the UK

Complaints and the protection you have

If you have a complaint

We want to hear if you feel unhappy with the level of service you have received from us. If this relates to your claim, we recommend you contact the insurer to avoid any delay. Details of how to contact the insurer are set out in your policy documents.

Your feedback gives us the opportunity to put matters right and improve our service to all our customers. A leaflet detailing how we deal with complaints is available on request in our branches, from the Barclays Information Line on **0800 400 100*** or at **barclays.co.uk**.

You can contact us to complain by any of the following methods:

- Log in with your Online Banking details and select 'contact us' from the top menu
- Log into the Barclays app and select the 'call us' feature
- By telephone on **0800 282 390**
- In writing to Freepost Barclays Customer Relations

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service (FOS):

- In writing to Exchange Tower, London E14 9SR
- Online on **financial-ombudsman.org.uk**
- By email to **complaint.info@financial-ombudsman.org.uk**
- By telephone on **0800 023 4567**.

The FOS is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. You can get details of those who are eligible complainants from the FOS.

Nothing in these terms, including referral to the Financial Ombudsman Service, affects your statutory rights.

Using information about you

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your Pack(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to **barclays.co.uk/control-your-data** or you can request a copy from us.

Credit Reference Agencies and Fraud Prevention Agencies

In order to process your application, we will supply your personal information to credit reference agencies and fraud prevention agencies and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and record debts and prevent criminal activity. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance or employment.

Once you open a Pack with us, we will share pack data with the credit reference agencies on an ongoing basis.

If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies websites:

- transunion.co.uk/crain
- equifax.co.uk/crain
- experian.co.uk/crain

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to barclays.co.uk/control-your-data or you can request a copy from us.

Worldwide Travel Insurance

These are the terms and conditions which apply to your worldwide travel insurance. Please take time to read this information about the cover that is provided to you and anyone else covered by this policy.

The provision of insurance is conditional upon all insured persons complying with these terms and conditions. It is the Pack holder's responsibility to ensure that all insured persons are aware of and comply with the policy conditions, otherwise, we may refuse your claim or reduce your cover in the event of a claim.

If you have a question and can't find the answer in the policy wording, please contact Customer Services.

This insurance is underwritten by Aviva Insurance Limited ('we', 'us', 'our'). Registered in Scotland, no. 2116. Registered office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference Number 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website fca.org.uk.

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Key

To help you when you read your policy

These boxes highlight what your policy does not cover

These boxes highlight information we want to particularly draw your attention to

1. How to get help

Claims	Contact	Opening Hours
24 hour medical emergency assistance In case of medical emergency call this number	0800 158 2684 from the UK (+44) 1603 604 976 from abroad	24 hours
Travel claims Use this number to report any travel claims which are not as a result of a medical emergency If you need to return home early you must call us before making any arrangements	0800 404 6856 from the UK (+44) 1603 604 964 from abroad	
You can also go online travelpacks.myclaimshub.co.uk/claim to report travel claims which are not as a result of a medical emergency		
Complaints about a claim	0800 158 2685	
Legal expenses Use this number to report any legal expenses claim or if you require advice for any personal legal problem that may lead to a claim under this policy	0800 158 2686	

Customer Service	Contact	Opening Hours
Medical risk assessment helpline You must tell us about any pre-existing medical conditions. Please see A. Your health	0800 158 2688	8am-8pm Monday to Friday 8am-6pm Saturday 10am-4pm Sunday and Bank holidays
Questions about travel insurance or changes to cover upgrades or the medical information you have given us	0800 158 2690	
Cover upgrades	0800 158 2689	
Complaints not relating to a claim	0800 158 2690	
Request for large print, audio or Braille policy documents if you have a disability	0800 400 100	
Travel Assistant This helpline can assist you with a wide range of travel advice before you go or while you are away. Please do not call this number for policy queries, changes or claims	0800 158 2687 from the UK (+44) 1603 604 986 from abroad	24 hours

Calls to 0800 numbers from UK landlines and mobiles are free. Calls to 01 and 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

For our joint protection telephone calls may be recorded and/or monitored.

2. Making a claim

What you need to do

In life threatening situations you should seek medical attention immediately.

Contact our 24 hour Medical Emergency helpline before making any arrangements for medical treatment yourself if you have a medical emergency that requires

- Admission to hospital
- Treatment, tests or investigations as an outpatient
- Repeat consultations with a doctor

If you are in a serious medical emergency, then please don't delay getting help but call our 24 hour Medical Emergency helpline as soon as you can. One of our team will assist with the coordination of your treatment which may include moving you to another hospital or arranging to bring you home early. If necessary, we can arrange for a telephone consultation with one of our UK GPs.

For a minor illness or injury treated with medication from a pharmacy or one-off treatment at a clinic, keep any receipts for costs incurred and contact us when you get home. If you need any assistance contact the 24 hour Medical Emergency Assistance helpline at any time.

If you need to make a claim for travel, accommodation or related costs which you or any insured person has paid, we will only pay for your costs where you do not have a right to recover them from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations) or an insolvency administrator.

For example, if your trip is cancelled by your tour operator or booking agent you may have a right to a refund for some or all of the cost of your trip.

If you are not able to recover all of your costs, please contact us if you wish to make a claim.

When you make a claim, we may ask you for

- Proof of booking and any costs paid
- Details of any refund you have been able to obtain
- Evidence that you are not able to recover your costs elsewhere

Please check these terms and conditions carefully to ensure you

- Understand what is and isn't covered
- Contact the relevant helpline as soon as you can for assistance
- Keep any documentation that we require as you'll need to provide this in order for us to validate and settle your claim – we may refuse to pay your costs where you cannot provide this

Type of claim	What to do	What you'll need
Canceling your trip or coming home early	<ul style="list-style-type: none"> • Check that the reason you need to cancel or come home early is covered • Contact the Medical Emergency Helpline before returning home 	<ul style="list-style-type: none"> • For medical claims, we will send a medical certificate for completion by the patient's doctor to confirm the reason for your claim • Evidence of your booking and the cancellation
Medical emergency	<ul style="list-style-type: none"> • Contact the Medical Emergency Helpline before any hospital admission or as soon as possible thereafter 	<ul style="list-style-type: none"> • All medical reports given to you by the treating facility
Unexpected costs – Travel disruption	<ul style="list-style-type: none"> • Contact your airline/carrier and they will advise if you should travel to the airport/port to check in at your specified time 	<ul style="list-style-type: none"> • Written confirmation from the airline/carrier of the actual date and time of your return to the UK • Documentary evidence of costs incurred if you make your own way home
Unexpected costs – Missed transport	<ul style="list-style-type: none"> • Do all you can to get to your departure point on time 	<ul style="list-style-type: none"> • A repair or assistance report if the vehicle you were travelling in broke down or was involved in an accident
Unexpected costs – Delayed transport	<ul style="list-style-type: none"> • Check that your delay was over 12 hours before submitting a claim 	<ul style="list-style-type: none"> • Written confirmation from the airline/carrier of the actual date and time of departure and the reason for the delay
Unexpected costs – Emergency travel documents	<ul style="list-style-type: none"> • Report incident details to the police as soon as reasonably possible 	<ul style="list-style-type: none"> • All receipts for any costs incurred
Your belongings	<ul style="list-style-type: none"> • Take all reasonable steps to recover lost or stolen property • Report incident details to the police as soon as reasonably possible • Report the loss or damage to the airline/carrier within the timescales stated within their terms and conditions • Do not dispose of damaged items 	<ul style="list-style-type: none"> • A 'Property Irregularity Report' from the airline/carrier and your baggage tag receipts • Proof of purchase of the lost, stolen or damaged item • Proof that you owned the money and its value • A written report from the police or any other relevant authority
Delayed baggage	<ul style="list-style-type: none"> • Report the loss to the airline/carrier within the timescales stated within their terms and conditions 	<ul style="list-style-type: none"> • Written confirmation from the airline/carrier of the number of hours delay
Legal expenses	<ul style="list-style-type: none"> • Contact the Legal Expenses Claims and Advice Helpline as soon as you are aware of the incident 	<ul style="list-style-type: none"> • We will tell you when you call if we need anything else to deal with your claim

Limits and excesses

All limits in this policy are per person (apart from Personal liability, which is per incident, per policy).

You'll need to pay the first £50 of any claim, per insured person, per trip (unless stated otherwise). This means that if the total value of your claim is less than £50 per person, per trip, we'll not make any payment to you.

If any one incident results in you claiming under more than one section of the policy you will only pay one excess, and where two or more people claim for the same incident, the most you will pay is twice the excess.

Claims conditions

Your duties

You must

- Contact us as soon as reasonably possible and provide all the information, documents, evidence and help we need to settle your claim or pursue a recovery
- Tell us if you're aware of any writ, summons or prosecution
- Send us every communication relating to a claim as soon as possible

You or any person acting for you, must not negotiate, admit or reject any claim without our permission in writing.

Our duties

If we want to, we can take over and conduct in the name of the person claiming under the policy the defence or settlement of any claim or issue proceedings for our own benefit to recover any payment we have made under this policy. We shall have full discretion in the conduct of any proceedings or the settlement of any claim.

Claims

You or your legal representative must pay for any certificates, information and evidence we may need, for example death or medical certificates, police reports or purchase receipts. These costs will not be covered by the policy.

If we make a payment before cover is confirmed and our claims investigation reveals that no cover exists, you must pay us back any amount which we've paid, which you are not covered for.

If you make a medical claim, you may be asked to provide

- Consent for us to access your medical records in accordance with the Access to Medical Records Act 1998. We will use this information to deal with your claim, including assessing whether cover applies and assisting the treating doctor in providing you with the most appropriate treatment. Without this information, we may not be able to deal with your claim
- A medical report from the treating doctor

We'll assess whether any proposed treatment is an emergency or whether it can wait until you have returned home. If appropriate, we'll arrange for your return to the UK.

In the event of a claim for injury or illness, we may request and pay for you to be medically examined on our behalf. We may request and pay for a post-mortem in the event of a claim for death.

3. Things you need to know about this travel insurance

Who's covered

This policy provides cover for the following 'insured person(s)'

- 'You' – the Pack holder aged 79 or under when the trip starts
- 'Your partner' who lives at home with the Pack holder, aged 79 or under when the trip starts
- 'Your children' – you and/or your partner's dependent children aged under 23 when the trip starts (including stepchildren and foster children)

Children are only covered when travelling with you or your partner, or travelling on their own to visit and stay with close relatives who live abroad.

Eligibility

To be covered, your main home address must be in the UK. Additionally, all insured persons must

- Be a resident of the UK (living in the UK for more than 183 days a year)
- Be registered with a UK doctor
- Not have already started the trip when the Pack was taken out

Cover will be in place whilst you are a holder of this Pack and will end when one of the 'Automatic termination of cover' events shown in '6. General Conditions' occurs.

Trip

By 'trip' we mean a journey that begins and ends in England, Scotland, Wales, and Northern Ireland ('UK'), where the return journey has been booked before leaving the UK, for the purposes of any of the following

- A holiday, winter sports holiday, cruise or travel for personal reasons unrelated to the insured person's employment; and/or
- Voluntary, charity or conservation work or fundraising for a registered charity or conservation organisation; and/or
- Travel outside the UK in connection with your job to carry out non-manual work such as administrative tasks, meetings and conferences.

We'll provide the insured persons with the cover set out in these terms and conditions for a maximum of 31 days per trip (unless a cover upgrade has been purchased for the trip). Cover automatically applies for each trip booked, and you do not need to contact us every time a trip is booked.

If the trip is solely within the UK, cover will only apply where the insured person is away from home for at least 2 consecutive nights and has pre-booked holiday accommodation in a commercially run premises or has prepaid flights or ferry crossings.

We won't cover

- Any trip arranged
 - and taken before the Pack was purchased; or
 - in connection with the insured person's job where this trip involves manual or physical work of any kind, working with children, providing healthcare, policing, security or military service or the insured person's role as a politician, religious leader, professional entertainer or sports person; or
 - to carry out charity or conservation work where this involves working in a healthcare environment or working at heights of more than 3 metres; or
 - for medical treatment or advice; or
 - to give birth or to collect newly adopted or surrogate children; or
 - through a school, college or university group booking.

If any of these are the reason for the trip or even part of the trip, then you should seek alternative travel insurance as we'll not pay any claim in these circumstances. If the trip is in connection with the insured person's job then you should check if the employer has travel insurance to provide cover.

Known events

This policy covers you for unexpected and unforeseen events and circumstances, for example, if you have an accident while you are on holiday and need urgent medical treatment this will be covered.

We won't cover

There is no cover in relation to any event, incident or circumstances if, at the time you purchased this Pack or booked your trip (whichever is later), you (or the insured person) knew that, or you could reasonably be expected to have known that

- the event or incident had already occurred or was going to occur; or
- the circumstances existed, or were going to exist,

and the event, incident or circumstances could reasonably be expected to affect your (or the insured person's) travel plans.

For example:

- You would reasonably be expected to know of any event, incident or circumstances (like an air traffic control strike) that had been widely reported in the media in the UK at the time you booked your trip or purchased this Pack (whichever is later)
- There is no cover for cancellation of your trip if your travel plans are disrupted because flights are cancelled or any government or authority closes their borders, or imposes restriction of movement and these cancellations or restrictions were in place or had been announced at the time you purchased this Pack or booked your trip (whichever is later)

Please refer to the General Exclusions.

Travel advice of the Foreign, Commonwealth and Development Office (FCDO)

Foreign, Commonwealth and Development Office – travel advice by country

- Before you book a trip and travel, you should check the FCDO website [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice). It is packed with essential travel advice and tips, plus up to date information about different countries
- **You should be aware of any travel restrictions or advisory notices for the country you plan to visit**
- This policy provides cover should you book a trip and then need to cancel the trip or return home early as a result of the FCDO advising against all travel or all but essential travel, or where British nationals are advised to return home

We won't cover

- Any claim for cancellation if the advice or measures were in place or had been announced at the time you purchased your Pack or the trip was booked (whichever is later)
- Any claim for coming home early if the advice or measures were in place or had been announced when you (or the insured person) left the UK

Reciprocal health agreements

The UK has reciprocal healthcare agreements with a number of countries and territories worldwide. If you are a UK resident, these agreements mean that you may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. We strongly recommend that you check if the country you are travelling to has a reciprocal health agreement in place and what the requirements are before you leave the UK, you can find more information online at [nhs.uk](https://www.nhs.uk) and search for healthcare abroad.

Period of Insurance

Each trip taken whilst the Pack is in force will be treated as a separate period of insurance; individually subject to all policy terms, conditions, limitations and exclusions. Cover for each separate trip applies as follows

- Cancellation cover begins from the date you purchase the Pack or the date of booking each separate trip (whichever is later) and ends when the insured person leaves home to start the trip
- Cover under all other sections begins when the insured person leaves home to start the trip and ends upon returning home providing that your trip does not exceed the trip limit of 31 days, unless you've purchased the extended trip duration upgrade (there's no cover for any part of any trip which is longer than the trip limit)

Extension of cover

If the insured person cannot get back to the UK before the trip limit ends, this insurance will remain in force

1. for up to 14 days if any vehicle the insured person is travelling in breaks down or their pre-booked transport is cancelled or delayed; or
2. for as long as deemed medically necessary by us and in consultation with the insured person's treating doctor where the claim is for emergency medical treatment under this policy.

Upgrading your cover

We understand that your needs may change, and there may be times where you may need to increase some of the limits or extend your cover.

To find out more or to get a quote, call the customer services upgrade number show in '1. How to get help before you book your trip'. If we offer an upgrade, there may be an additional premium which you will need to pay. To ensure you are fully covered, you should buy your upgrade at the point of booking the trip.

Extended trip duration

If anyone insured by this Pack is planning a trip which will last longer than 31 days, this upgrade will allow you to cover the entire trip duration up to 90 days. The insured person must have a return trip booked you can buy this upgrade.

There's no cover for any part of any trip which is more than 31 days in duration unless you buy the upgrade.

This upgrade covers one single trip, you will need to buy this for each trip which exceeds 31 days.

Increased cancellation cover

The most we'll cover for trip costs under 'B. Cancelling or coming home early' and the 'Travel Disruption' section in 'D. Unexpected costs' is £5,000 per person. If you or anyone covered by this policy are planning a trip and want to increase this limit you can upgrade to a maximum of £10,000 per person.

This upgrade covers one single trip, you will need to buy this for each trip that costs more than £5,000 per person.

Your belongings

The most we'll pay if your belongings are lost, stolen or accidentally damaged under the 'Your belongings' section is £1,500 for each person (£400 for valuables or any single item). This upgrade allows you to increase the limit up to a maximum of £2,500 per person (£650 for valuables or any single item).

This upgrade covers one single trip, you will need to buy this for each trip where your belongings exceed £1,500 per person.

Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions asked when you take out this Pack, make changes to it, or tell us about new medical conditions or changes to existing medical conditions.

You need to tell Barclays

- if you move address – if this means that you are no longer a UK resident or your main address is no longer in the UK then all the cover under this policy will end
- if you change your name – this affects our ability to maintain and service your policy

When we are notified of a change, we will let you know if this affects your policy, for example whether we are able to accept the change and if so, whether the change will result in revised terms or an additional premium. If the information provided by you is not complete and accurate, depending upon the information that you have given us, we may

- amend the underwriting decision(s) for any declared existing medical condition(s) which may result in an accepted condition being excluded, or
- refuse to pay any claim, or
- cancel this policy.

4. Policy cover

Table of Benefits

The table below explains the main benefits, features, exclusions and limitations for each section of your policy. Please refer to the relevant section for further information.

Section	Main benefits and features	Per person, per trip		Significant or unusual limitations
		Limit	Excess	
Cancelling or coming home early	Non-recoverable unused pre-paid costs associated with the trip. Additional travel costs (if the insured person cannot use their return ticket), and/or accommodation costs necessary to allow the insured person to come home early	£5,000	£50	<ul style="list-style-type: none">• Existing medical conditions which have not been accepted by us as covered for the trip• Any awareness at the time of booking the trip of possible reasons that could prevent the insured person from travelling or continuing the trip
Emergency medical and associated expenses	Emergency medical treatment if the insured person falls ill or is injured on their trip	£10,000,000 Lower limits apply for some associated expenses	£50	<ul style="list-style-type: none">• Existing medical conditions unless these have been accepted by us as covered for the trip

Section	Main benefits and features	Per person, per trip		Significant or unusual limitations
		Limit	Excess	
Unexpected costs	<p>Travel Disruption</p> <p>Unexpected additional travel and accommodation costs to allow an insured person to continue the trip if their pre-paid travel plans are disrupted</p>	£5,000	£50	<ul style="list-style-type: none"> Any claim where a possible reason for the travel disruption had been reported in the media before the trip was booked or the Pack was taken out Any claim where the insured person hadn't allowed enough time to get to their departure point Any costs for running out of medication because the insured person hadn't taken enough with them to cover their time away
	<p>Missed transport</p> <p>Cover if an insured person misses pre-booked transport because of an unexpected transport delay</p>			
	<p>Delayed transport</p> <p>Cover if pre-booked transport is delayed</p>	£250	Nil	
	<p>Emergency travel documents</p> <p>Cover to enable the insured person to continue the trip or return home if they can't use their return ticket due to loss, theft or accidental damage to their passport or visa</p>	£750	Nil	
	<p>Emergency medical supplies</p> <p>Cover for emergency medical supplies if an insured person has to stay past their scheduled return date</p>	£200	Nil	
Personal liability	Cover if an insured person causes an accident on a trip which leads to death or injury to any person, or loss or damage to property	£2,000,000	£50 for incidents arising from the occupation of temporary holiday accommodation	<ul style="list-style-type: none"> Claims arising from an insured person's trade business or profession or the use/ownership of animals, firearms, watercraft, electrically or mechanically powered vehicles, drones, or any other aircraft
Legal expenses	Cover to pursue a civil claim if an insured person suffers personal injury or death during a trip	£50,000	Nil	<ul style="list-style-type: none"> Any costs incurred before your claim has been accepted

Section	Main benefits and features	Per person, per trip		Significant or unusual limitations
		Limit	Excess	
Your belongings	If an insured person's personal belongings are lost, stolen or damaged during a trip	£1,500 £400 for valuables, an individual item, a pair or a set £500 for money (£100 for under 16s)	£50	<ul style="list-style-type: none"> • Belongings deliberately left somewhere that is not in the insured person's full view, with someone they know, or their travel provider • Valuables or money which is not kept in the insured person's hand luggage while they're travelling • Theft from a vehicle or caravan unless it was broken into and the belongings were left in an enclosed storage compartment • Damage to hired sports equipment
	If an insured person's bags are delayed for more than 12 hours on the outward journey	£150	Nil	
	Hire of replacement golf equipment	£350	Nil	
Winter sports	Cover for loss, theft or damage to winter sports equipment	£500	£50	<ul style="list-style-type: none"> • Equipment deliberately left somewhere that is not in an insured person's full view, with someone they know, or with their travel provider • Damage to hired sports equipment • Losses from motor vehicles
	Piste closure	£300	Nil	
	Avalanche delay	£200		
	Ski pack	£500		

A. Your health

Medical Declaration – applicable to each insured person

Please read this section carefully

This travel insurance is not a general health or private medical insurance policy and will only cover sudden and unexpected illness or accidents.

When you purchased your Pack you were asked if you or anyone to be insured by this policy had any existing medical conditions. You need to keep us informed about changes to your health and you should read below to find out what medical conditions you need to tell us about and when you need to tell us.

By 'medical condition' we mean any illness, injury or disease where in the 12 months before purchasing your Pack or booking a trip (whichever is later) an insured person has:

- been prescribed medication, including newly prescribed or repeat medication; and/or
- received or is awaiting medical treatment, tests or investigations; and/or
- been referred to, or had follow up with a specialist; and/or
- been admitted to hospital or had surgery.

You don't need to tell us about any common colds or contraceptive medication.

When you need to tell us

- **Before booking any trip** – if you wish us to consider covering existing medical conditions, you'll need to call the Medical Risk Assessment helpline and we will assess the condition(s) and tell you whether we can cover the condition(s)
- **After booking a trip but before travelling** – if after the trip has been booked you are referred to a consultant/specialist or admitted to hospital, you will be covered for cancellation of your trip and we will pay your travel costs you had paid before this happened. If you still wish to travel you must call the Medical Risk Assessment helpline and we will assess the condition(s) and tell you if we are able to cover the condition(s). If we are unable to cover the condition(s) but you still wish to go on the trip, we will not cover any claim arising directly or indirectly from the condition(s).
- **If you booked your trip before purchasing your Pack**, you should call us as soon as possible to find out if your existing medical condition(s) can be covered for the pre-booked trip

We won't cover

There's no cover for any claim for any insured person arising directly or indirectly from the following

- Any medical condition unless you have told us about it and we have agreed to cover the condition and confirmed this in writing
- Any symptoms you (or the insured person) were aware of before purchasing this Pack or booking a trip (whichever is later) that you've sought, but not yet received, a diagnosis for
- Prescribed medication not being taken as directed
- Travelling against the advice of a doctor or purposely travelling without medical advice when it was reasonable to have consulted a doctor
- Travelling with the intention of seeking medical advice or treatment or having investigations and/or any complications or new conditions found as a result of these
- Travelling when you (or the insured person) have received a terminal prognosis

B. Cancelling or coming home early

What we'll cover

We'll pay the costs shown below if an insured person unavoidably has to cancel their trip or come home early if one of these events happens

- i. Illness, death, injury or quarantine of an insured person.
- ii. Sudden and unexpected serious illness, death or injury of a close relative, person the insured person is going to stay with, or business colleague who must be at work in order for the insured person to go on their trip.
- iii. The insured person is
 - a. called as a witness or for jury service or attend a tribunal in a court of law
 - b. formally notified of redundancy; or
 - c. needed at home following a burglary or severe damage to their home.
- iv. The insured person is unable to leave their home, reach their departure point or their pre-arranged accommodation due to severe weather, a natural disaster, fire or explosion.
- v. A natural disaster, severe weather, fire, explosion or an outbreak of food poisoning means the insured person is unable to use their pre-booked accommodation.
- vi. The insured person's travel or accommodation provider becomes insolvent.
- vii. Pre-booked travel arrangements on the insured person's outward journey from the UK are cancelled or delayed for more than 12 hours or diverted after departure.
- viii. The insured person is denied boarding because there are too many passengers and no alternative is available for more than 12 hours from the scheduled departure time.
- ix. The insured person is a member of HM Armed Forces, the Emergency Services, a Government Department or the NHS and leave is cancelled due to an unexpected posting or an emergency in the UK.
- x. In the 31 days before the departure date, or while the insured person is away on their trip:
 - a. The insured person is the victim of a violent crime that has been dealt with by the police; or
 - b. The Foreign, Commonwealth & Development Office issues an advisory notice advising British nationals against all (or all but essential) travel to the insured person's destination or to leave the area in which they are staying.
 - c. A terrorist attack happens within a 50-mile radius of the insured person's pre-arranged accommodation and they do not wish to travel or wish to return home early.

You'll also be covered to cancel or come home early if the person an insured person is travelling with or going to stay with is affected by one of these events.

We'll pay the following:

- Unrecoverable costs that each insured person has paid or legally has to pay for their own unused personal travel and accommodation, as well as unused pre-paid costs associated with the trip (e.g. pre-paid excursions, green fees, or kennel or cattery fees); and /or
- Additional travel and accommodation costs to allow the insured person to return home early if they cannot use their return ticket.

The most we'll pay for cancelling or coming home early is £5,000 per person (unless you have purchased an upgrade).

We'll only pay for costs where the insured person does not have a right to recover them from their travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL (or similar organisations) or an insolvency administrator.

We won't cover

- Anything excluded under the 'Your health' section or the General exclusions
- Any claim where, at the time of purchasing this Pack or booking a trip (whichever is later), the insured person knew that an illness or injury of a close relative, travelling companion or person the insured person was going to stay with could reasonably be expected to affect the insured person's travel plans
- Any claim for cancelling or coming home early due to the requirement to quarantine upon return to the UK
- Any claim for cancellation if the advice or measures were in place or had been announced at the time you purchased your Pack or the trip was booked (whichever is later)
- Any claim for coming home early if the advice or measures were in place or had been announced when you (or the insured person) left the UK
- Travel and accommodation costs relating to timeshare agreement e.g. management fees, maintenance costs and exchange fees
- Travel and accommodation costs paid for using loyalty, reward or points schemes
- Voluntary redundancy, resignation or dismissal
- Costs for coming home early unless these have been authorised by us before the insured person arranges them
- Any claim for additional travel and accommodation costs if the insured person had not purchased a return ticket before the claim event occurred
- Any claim where the travel and/or accommodation provider has offered suitable alternative arrangements and the insured person has refused these
- The cost of the original return travel to the UK if we've paid for alternative transport for the insured person to return home
- Any claim for coming home early after the insured person has chosen to move to alternative accommodation

C. Emergency medical and associated expenses

In life threatening situations you should seek medical attention immediately.

Contact our 24 hour Medical Emergency helpline before making any arrangements for medical treatment yourself if you have a medical emergency that requires:

- admission to hospital; or
- treatment, tests or investigations as an outpatient; or
- repeat consultations with a doctor

If you are in a serious medical emergency, then please don't delay getting help but call our 24 hour Medical Emergency helpline as soon as you can on **(+44) 1603 604 964**.

What we'll cover

We'll provide the cover shown below if an insured person is suddenly and unexpectedly ill, is injured, quarantined or dies during a trip.

Emergency medical

Emergency medical treatment (including rescue services to take you to hospital following injury or illness) and emergency dental treatment required for immediate pain relief only.

Associated expenses

- i. The necessary travel and accommodation costs for a person who has to stay with the insured person or travel to be with the insured person, where we agree this is necessary.
- ii. Accommodation costs if the insured person needs to stay beyond their planned return date because they're medically unfit to travel home and additional travel costs if they can't use their return ticket.
- iii. Bringing the insured person home if it is medically necessary, when it will be arranged by us.
- iv. Costs of returning the insured person's body home or burial or cremation outside of the UK.
- v. Where you have a valid claim for Emergency medical we'll pay a benefit for each full 24 hours the insured person is treated in hospital or confined to their accommodation on medical advice. If the insured person is unable to play golf due to injury or illness we'll also pay their non-refundable pre-booked green fees.

The most we'll pay for

- Emergency medical and associated expenses outside of the UK is £10 million per person
- Associated expenses within the UK is £10,000 per person
- Emergency dental treatment is £1,000 per person
- Hospital or accommodation confinement is £1,000 per person (we'll pay £50 for every 24 hours they're confined)
- Non-refundable green fees is £300

We won't cover

- Anything excluded under the 'Your health' section or General exclusions
- Non-emergency treatment that our medical team have not agreed to beforehand and/or consider can wait until the insured person gets home
- Extra costs following the insured person's decision not to move hospital or return home after the date it was deemed safe for them to travel by us and in consultation with their treating doctor
- Alternative medicine or medical treatment that is not mainstream or the usual method of treatment of the insured person's illness or injury in the UK
- Extra costs because the insured person has requested a single or private room
- Costs relating to any medical treatment received in the UK unless this is during travel to or from the Channel Islands or Isle of Man and these costs are not covered by reciprocal health care agreements
- Medication which, at the time the trip started, the insured person knew that they would need while they were away

D. Unexpected costs

What we'll cover

Travel disruption

We'll cover your unexpected additional travel and accommodation costs to allow the insured person to continue their trip or to get home at the end of their trip, if their pre-paid travel plans are disrupted for the following reasons

- i. The insured person is unable to leave their home, reach their departure point or their pre-arranged accommodation due to severe weather, a natural disaster, fire or explosion.
- ii. A natural disaster, severe weather, fire, explosion or an outbreak of food poisoning means the insured person is unable to use their pre-booked accommodation.
- iii. The insured person's travel or accommodation provider becomes insolvent.
- iv. The insured person's pre-booked travel arrangements are cancelled or delayed for more than 12 hours from the time shown on their ticket or diverted after departure.
- v. The insured person is denied boarding because there are too many passengers and no alternative is available for more than 12 hours.

We'll also pay a proportionate refund for any non-recoverable unused pre-paid event tickets, green fees and excursion costs if

- i. the insured person arrives at their destination later than scheduled due to their travel plans being disrupted for one of the reasons listed above;
- ii. the cruise ship the insured person is travelling on is unable to dock at the scheduled destination; or
- iii. the insured person is confined to their cabin for medical reasons during their trip.

Missed transport

If the insured person misses their pre-booked transport because of an unexpected transport delay, such as the vehicle they're travelling in breaking down, or public transport being delayed or cancelled, we'll pay for alternative travel and accommodation costs to enable the insured person to reach their destination.

Delayed transport

If an insured person's pre-booked transport is delayed and they decide to continue the trip, we'll pay £50 for each full 12-hour period their transport is delayed.

We'll work out the length of the delay from the date and time of the scheduled departure.

Emergency travel documents

If an insured person's passport or visa is lost, stolen or accidentally damaged while they're outside the UK, we'll pay for an Emergency Travel Document and additional travel and accommodation costs to enable them to continue their trip or return home if they can't use their return ticket.

Emergency medical supplies

If an insured person is unable to return home on their pre-booked transport and their prescribed medication has run out as a result of having to make alternative travel arrangements, we'll pay for emergency medical supplies.

The most we'll pay for

- Travel disruption is £5,000 per person
- Missed transport is £5,000 per person
- Delayed transport is £250 per person
- Emergency travel documents is £750 per person
- Emergency medical supplies is £200 per person

All costs for alternative transport or accommodation must be of a similar standard to that which was originally booked.

The Excess applies to claims for Travel disruption and Missed transport only.

We won't cover

- Anything excluded in the General exclusions
- Any costs where the travel and/or accommodation provider has offered alternative suitable arrangements and the insured person has refused these
- Any costs under Travel disruption or Missed transport where we've paid a claim for cancelling or coming home early due to the same event
- Any costs for running out of medication because the insured person hasn't taken enough with them to cover the time away
- Under emergency travel documents, any claim for travel and accommodation expenses of any person who could travel without the insured person making the claim but decides to stay with them
- The cost of purchasing a new replacement passport or visa

E. Your belongings

Please read this section carefully to ensure both the cover and the limits provided are appropriate and meet your needs. We offer an upgrade to the overall limit, please see the section titled upgrading your cover in '3. Things you need to know about this travel insurance'. If the cover or limits do not provide you with enough cover for your belongings then you may need to seek insurance for your belongings elsewhere, for example through your home contents insurance.

Belongings – means the insured person's luggage and its contents and anything worn or carried whilst travelling, and golf equipment (but excluding money and valuables).

Valuables – means jewellery, costume jewellery, watches, items made of or containing precious metals or stones, binoculars, handheld games consoles and equipment, mobile phones, mp3 players, photographic or video equipment, e-readers, laptops, tablets and any accessories designed to be used with any of these including headphones.

Money – means personal cash, travellers' cheques, postal or money orders, pre-paid coupons or vouchers, pre-loaded cash and phone cards, non-refundable pre-paid event and entertainment tickets, passports, visas, driving licences and travel tickets that are owned by the insured person.

What we'll cover

We'll cover you if your belongings, valuables or money are lost, stolen or accidentally damaged during the trip. We'll also pay for

- i. The replacement of essential items that the insured person needs on the trip if their bags are temporarily lost by their transport provider on the outward journey and the transport provider can confirm the insured person was without them for more than 12 hours
- ii. Hire of replacement equipment if an insured person's golf equipment is lost, stolen, accidentally damaged or lost by their transport provider on the outward journey and the transport provider can confirm the insured person was without it for more than 12 hours

We'll choose to settle any claim by payment or replacement and all claims will be settled based on their value at the time of loss. We won't pay the cost of replacing with new items and we also won't pay more than the original cost that you (or the insured person) paid for the items.

For golf equipment, we'll calculate the value of any item at the time of loss less a deduction for wear and tear and depreciation.

Age of belongings	Amount payable
Less than 1 year old	90% of value
Less than 2 years old	70% of value
Less than 3 years old	50% of value
Less than 4 years old	30% of value
Over 4 years old	10% of value

The most we'll pay for

- Your belongings is £1,500 per person; this includes £400 maximum for any valuables, individual item, pair or set
- Temporary loss of bags is £150 per person
- Hire of replacement golf equipment is £35 per day up to a maximum of £300

In respect of money claims, the most we'll pay is £500 per person (£100 if under 16 years old).

The excess will not apply to claims for temporary loss of bags or hire of replacement golf equipment.

We won't cover

- Anything excluded in the General exclusions
- Belongings that have been deliberately left somewhere that are not in the insured person's full view, with someone they know, or with their travel provider
- Valuables or money which are not kept in the insured person's hand luggage while they're travelling
- Theft from a motor vehicle or caravan unless it was locked, there is evidence of a break in, and the belongings were left in an enclosed storage compartment, boot, or luggage space
- Theft from a hotel room/apartment unless there is evidence of a break in and valuables or money have been placed in a locked safe

We won't cover (Continued)

- Damage to glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items
- Any claim for belongings confiscated or detained by customs or other officials
- Items used in connection with the insured person's job unless they belong to the insured person personally
- Pedal cycles, fishing or scuba equipment, or drones
- Winter sports equipment (skis, snowboards, boots, helmets, bindings or poles)
- Parts and accessories of any motor vehicles, caravans, trailers, aircraft, boats, boards and craft designed to be used on or in water
- Contact lenses, hearing aids, or medical or dental fittings
- Loss or theft of travellers' cheques or pre-loaded cash cards where the issuer has provided a replacement or where the insured person has not complied with the issuer's instructions
- Bonds, securities or documents of any kind (other than those defined as money above)
- Shortages due to a mistake or change in exchange rates
- Wear and tear or loss of value
- Damage to hired sports equipment
- Claims for delayed baggage on the insured person's return trip home
- Any claim for loss or theft which the insured person does not report to the police as soon as reasonably possible and get a written report (where it is not possible to obtain a police report they must provide other independent proof of loss such as a letter from the transport company, accommodation provider or vehicle hire company)

F. Accidental death or permanent disability

What we'll cover

If an insured person suffers an accidental bodily injury during their trip that requires urgent and immediate medical attention, we'll pay a benefit if within 24 months of the accident, the injury leads solely, directly and independently to one of the following

- i. Death (where benefit will be paid into the insured person's estate)
- ii. Total and permanent loss of use of an entire arm, leg, hand or foot
- iii. Permanent loss of sight to the extent that the insured person's is eligible to be registered as severely sight impaired; or
- iv. Permanent disablement which entirely prevents the insured person following any occupation suited to their education, experience and capability.

We'll pay £50,000 per person for accidental death or permanent disability (other than death benefit if under 16 years old where we'll pay £3,000).

We won't cover

- Anything excluded in the General exclusions
- Accidental death or permanent disability claims where the insured person is taking part in any aerial activity
- Any claim for accidental death or permanent disability caused by sickness, disease, nervous shock or naturally occurring condition or degenerative process

G. Personal liability

What we'll cover

We'll cover you for compensation an insured person legally has to pay if they cause an accident during a trip that leads to

- i. Death or physical injury to any person
- ii. Loss or damage to property or belongings, including temporary holiday accommodation not owned by any insured person or a member of their family

We'll also pay any legal costs or expenses incurred by the insured person in relation to the incident. Our consent must be obtained in writing before the insured person incurs any expenses.

- The most we'll pay for personal liability is £2 million per incident, per policy.
- The £50 excess is only applicable for claims relating to temporary holiday accommodation.

We won't cover

- Anything excluded in the General exclusions
- Fines or damages the insured person must pay as punishment rather than compensation
- Loss of or damage to property which belongs to, or is under the control of any insured person or a member of their family, other than temporary holiday accommodation
- Bodily injury of an insured person, member of their family or someone who works for any insured person
- Liability arising from
 - anything in connection with an insured person's trade business or profession, voluntary, charity or conservation work, casual paid or unpaid work
 - involvement in manual or physical work of any kind
 - any insured person owning or using
 - any land or building, other than temporary holiday accommodation which is not owned by an insured person or a member of their family
 - animals
 - firearms, other than sporting guns used for clay-pigeon or small-bore shooting
 - watercraft (other than surfboards or craft propelled by oars or paddles)
 - electrically or mechanically powered vehicles, other than golf buggies or vehicles designed to assist disabled persons (as long as they are not registered for road use)
 - drones or aircraft or any description

H. Legal expenses

What we'll cover

If during the trip, an incident causes the death of or injury to an insured person which was not an insured person's fault we'll provide a lawyer and legal costs to pursue a claim.

- The most we'll pay for legal expenses is £50,000 per person.
- No excess applies to this section.

We won't cover

- Anything excluded in the General exclusions
- Claims that don't result from a specific incident that happened during the trip
- Costs incurred prior to our written acceptance of your claim
- An application for judicial review
- Claims made by anyone other than you or your family enforcing their rights under this cover
- Claims which, in the lawyer's opinion, are more than likely to fail than succeed
- Claims where the costs of the claim are more than the potential compensation
- Costs relating to a contingency fee arrangement. In some countries a lawyer will only work for you if they receive a percentage of the compensation that you are rewarded. You cannot recover that percentage from this insurance

Choice of lawyer

- If court proceedings are issued within the UK or there is a conflict of interest, you can choose your own lawyer
- For proceedings outside the UK we'll choose the lawyer
- We'll appoint the lawyer subject to acceptance of our standard terms of appointment which are available on request.

Our rights and your obligations

- On request, your lawyer must provide us with the information or opinion about your claim
- You must fully co-operate with us and the lawyer
- You must notify us immediately if anyone offers to settle a claim. If you don't accept an offer which the lawyer advises is reasonable, we may refuse to pay further costs.
- If your claim is successful, you must instruct your lawyer to attempt to recover all costs relating to your case.
- This cover will end if you
 - Settle or withdraw a claim without our agreement
 - Do not co-operate with us or the lawyer
 - Dismiss a lawyer without our consent. We'll not withhold consent without good reason.

If, due to the above, we incur costs that wouldn't otherwise be incurred, we reserve the right to recover these from you.

I. Sports activities

What we'll cover

We'll cover you for injury, illness or death that occurs whilst taking part in most sports activities.

You and all insured persons must take all reasonable precautions to protect yourselves against illness and injury, including making use of any appropriate safety equipment, including helmets, following any instructions provided (if taking part in an organised activity) and only taking part if medically fit to do so.

Some activities are excluded under the Personal liability section, particularly those involving the use of aircraft, watercraft and mechanical or electrical vehicles. Please refer to the Personal liability section for further information.

We won't cover

- Any claim as a result of any insured person
 - training for, or taking part in any race or time trial, organised sports event or competition, or any display, performance or tournament
 - participating in an activity as a professional or where being paid or receiving benefits of any kind, such as travel and/or accommodation expenses

Excluded Activities

There's no cover for any claim as a result of any insured person participating in these activities or any financial loss as a result of an insured person being unable to participate in these activities

Land

- Adventure racing, endurance events, marathon, ultramarathon, multi-discipline events
- Big game hunting, hunting
- Boxing, martial arts
- Caving, potholing
- Charity or conservation work that is not organised through a registered organisation, is not voluntary or involves work at heights over 3 metres or work in a healthcare facility
- Cycle racing
- Expeditions
- Free running, Parkour
- Horse riding involving jumping or hunting
- Mountain biking – other than trails graded as easy or moderate
- Mountaineering, rock climbing, bouldering (outdoors), or via ferrata
- Track events involving the use of motor vehicles
- Trekking that involves an ascent to more than 5,000 metres altitude

Aerial

- Base jumping
- Flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)
- Gliding
- Hang gliding
- Parachuting
- Paragliding
- Sky diving or parachuting (other than tandem skydiving through a licensed operator)

Water

- Canyoning, Coasteering
- Cliff diving or jumping
- Free diving
- High diving
- Ice diving
- Kite surfing
- River sports involving rivers over grade 3
- Sailing or yachting more than 12 miles from shore or where not following the sailing regulations and competency requirements for the destination
- Scuba diving
 - where this is the main reason the trip was booked
 - where not accompanied by a qualified instructor or dive master
 - beyond the depth to which the insured person is qualified to a maximum of 40m
 - that is professional, commercial or technical diving in nature, including but not limited to enriched air, tutor, solo, wreck, cave or cavern diving
- Water ski jumping

Winter sports activities

- Bobsleigh, cresta, luge, skeleton
- Freestyle skiing or snowboarding
- Off-piste skiing (unless accompanied by a qualified guide at all times in areas the resort management consider to be safe)
- Heli-skiing
- Glacier skiing
- Ski flying, jumping, stunting, or surfing
- Ski racing or training
- Ski mountaineering

J. Winter sports

What we'll cover

Winter sports are covered up to 31 days per calendar year

Winter sports equipment

- i. We'll cover an insured person's skis, snowboards, boots, helmets, bindings or poles if lost, stolen or accidentally damaged, we'll also cover their lift pass if it is lost or stolen.
- ii. We'll also pay for an insured person to hire replacement equipment if their own winter sports equipment is lost, stolen, accidentally damaged or lost in transit for more than 24 hours.

Piste closure

This section does not apply to cross-country skiing

If all pistes at the resort an insured person has booked are closed because of lack of snow, excessive snow or high winds we'll pay a daily benefit up to the limit shown below.

Winter sports holiday disruption

- i. We'll pay a benefit for each day that an insured person is medically certified as being unable to ski or board, as well as a proportionate refund of their non-refundable ski pack (lessons from a ski school, ski hire and lift pass).
- ii. We'll pay a benefit for additional travel and accommodation expenses if an insured person is delayed for more than 5 hours by avalanche or landslide and this means they cannot reach their resort or delays their departure from the resort on their return home.

The most we'll pay for winter sports equipment is £500 per person. We'll calculate the value of any item at the time of loss less a deduction for wear and tear and depreciation.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Less than 2 years old	70% of value
Less than 3 years old	50% of value
Less than 4 years old	30% of value
Over 4 years old	10% of value

The most we'll pay for

- piste closure is £300 per person, (we'll pay £30 per day)
- loss or theft of lift pass is £250 per person, (we'll pay £20 per day)
- winter sports holiday disruption is £200 per person (we'll pay £20 per day), other than for a ski pack where we'll pay up to £500
- hire of replacement equipment is £200 per person

We won't cover

- Anything excluded in the General exclusions
- Winter sports equipment which has been deliberately left somewhere that is not in the insured person's full view, with someone they know, or with their travel provider
- Wear and tear, loss of value, damage caused by moths or vermin, or any damage caused by cleaning, repairing or restoring
- Damage to hired sports equipment
- Losses from motor vehicles

5. General exclusions

These exclusions apply to all sections of this worldwide travel insurance.

- Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event
 - a. War, invasion, act of a foreign enemy, hostilities or warlike operation or operations (whether war has been declared or not), civil war, revolution, rebellion or insurrection, civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising, military power (even if properly authorised by the duly elected government), usurped power; or
 - b. Any action taken to prevent, control or suppress, or which in any way relates to a. above.
- Claims directly or indirectly caused by
 - 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 hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
 - pressure waves caused by an aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Any claim for your death, injury or illness resulting from any insured person's
 - suicide or deliberate self-inflicted injury
 - misuse of alcohol or drugs or consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol addiction) to an extent which causes immediate or long term physical or mental impairment, including impairment to the insured person's judgement causing them to take action they would not normally have taken
 - misuse of alcohol or drugs causing an exacerbation of an accepted medical condition

- Any claim for an incident during the trip that results from any insured person's
 - deliberately putting themselves at risk of death, injury or illness (unless they were trying to save human life)
 - standing or climbing on any balcony railing or jumping from or between balconies;
 - flying or piloting any aircraft
 - being in control of a motor vehicle, unless the insured person is fully licensed for such a vehicle in the UK (where applicable) and they comply with all local laws applying to the use of the vehicle, for example, wearing a seatbelt where this is required by law (including if they are a passenger)
 - using a motorcycle, scooter, moped, or quad bike unless wearing a crash helmet
 - being in control of an electric or motor vehicle and
 - acting in a dangerous or careless manner; and/or
 - exceeding the legal speed limit; and/or
 - drink or drug driving
- Any claim because any insured person doesn't feel like travelling or doesn't enjoy the trip, other than any reason detailed in 'B. Cancelling or coming home early'
- Any claim where the insured person does not follow the advice of local authorities in the area they are staying, for example by observing curfews, quarantine measures and avoiding public gatherings or demonstrations
- Any claim for costs where any insured person has a right to recover them from their travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL (or similar organisation) or an insolvency administrator
- Any claim in relation to any event, incident or circumstances if, at the time you purchased your Pack or you or any insured person booked a trip (whichever is later), you or the insured person knew that, or could reasonably be expected to have known that
 - the event or incident had already occurred or was going to occur; or
 - the circumstances existed, or were going to exist,
 and that the event, incident or circumstances could reasonably be expected to affect the insured person's travel plans
- Any claim where the insured person has not allowed enough time, or done everything they reasonably can, to get to their departure point for the time shown on their itinerary
- Any loss that is not specifically described in this policy
- Any costs you or another insured person has paid on behalf of persons not insured under this policy
- Any claim for course or tuition fees, project costs, sponsorship fees or similar
- Any claim for any part of any trip where the trip duration is longer than the 31 days, unless you have purchased the trip extension cover upgrade
- Any claim resulting from a tropical disease where the insured person has not had the recommended inoculations and/or taken the recommended medication
- The cost of Air Passenger Duty (APD)
- Any claim as a result of problems with an insured person's travel documents before they leave the UK or if this means you are refused entry to another country

6. General conditions

Your cancellation rights

- You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date you purchase this Pack or the date you receive your policy document, whichever is later. If you have paid your first monthly Pack fee and cancel within this period, it will be refunded.

For your cancellation rights outside the 14 day period, please refer to 'Closing your Pack' in the Barclays Pack(s) terms and conditions within this Welcome Pack.

Cover upgrades

- You have a statutory right to cancel within 14 days from the day of purchase of the upgrade or the day on which you receive your documents, whichever is later. If you wish to cancel, you'll be entitled to a full refund of the premium paid provided you haven't travelled and there has been no claim or incident likely to give rise to a claim. If you don't exercise your right to cancel, it will continue in force and you will need to pay the premium.
- For cancellations outside this 14-day period no refund of premium will be made.

Our cancellation rights

Barclays may cancel the Worldwide Travel Insurance immediately on our behalf by sending at least 7 days' written notice to your last known postal and/or email address setting out the reason for cancellation. Valid reasons include but are not limited to the following

- Where we reasonably suspect fraud
- Where you fail to co-operate with us or provide us with information or documentation we reasonably require and this affects our ability to process a claim or defend our interests
- Where you have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Barclays may also cancel this insurance and your Tavel Pack in accordance with the terms of the Barclays Pack(s) terms and conditions within this Welcome Pack.

Automatic termination of cover

The policy will remain in force until the first of the following automatic termination events occur

The Pack holder

- closes this Pack. When and how you can do this is set out in the 'Closing your Pack' section in the Barclays Pack(s) terms and conditions within this Welcome Pack
- reaches 80 years of age
- is no longer a UK resident, or changes their main address to a non-UK address

Barclays removes the Pack for one of the reasons in the 'Closing your Pack' section in the Barclays Pack(s) terms and conditions within this Welcome Pack.

If an insured person is not eligible for the travel insurance cover, there will be no refund or reduction in the Pack fee.

As your circumstances may change over time, it is important that you review the terms and conditions of your worldwide travel insurance regularly to check you remain eligible and that the cover remains adequate for your needs.

If an insured person is on a trip at the time an automatic termination event occurs, all cover will cease when the trip ends.

When we can make changes to your cover

We can, at any time and after taking a fair and reasonable view, make changes to your Travel Insurance terms and conditions, to reflect changes in our expectations of the future likely cost of providing cover. Policy cover may increase or decrease, but the changes will not be made for the sake of recouping past losses. When doing so we will only consider one or more of the following:

- our experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature
- information reasonably available to us on the actual and expected claims experience of insurers of similar products
- widely available economic information such as inflation rates and exchange rates

Additionally, we can, at any time and after taking a fair and reasonable view, make changes to your Travel Insurance terms and conditions:

- to reflect changes (affecting us or your policy) in the law or regulation or the interpretation of law or regulation, or changes in taxation
- to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which we intend to comply
- in order to make your policy clearer and fairer to you or to rectify any mistakes that may be discovered in due course

Changes (together with the reasons for such changes) will be notified to you in writing at least 30 days in advance.

Claims fraud

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you to include recovery of any sums paid to you in respect of the fraudulent claim.

Contribution to claim

If, at the time of an incident which results in a claim under this policy, there is any other insurance or other source covering the same loss, damage, expense or liability, we are entitled to approach that insurer and/or other source for a contribution towards the claim and will only pay our share.

Your duty to prevent injury, loss, theft or damage

You and all insured persons must take all reasonable precautions to protect yourselves and your property.

Transfer of rights

You cannot transfer your rights under this policy. A person, partnership (whether limited or not) or company who is not insured under this policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

Payments made under compulsory insurance regulations and rights of recovery

If the law of a country in which this policy operates requires us to settle a claim which, if this law had not existed, we would not be obliged to pay, we shall be entitled to recover such payments from the relevant person insured or the person who incurred the liability.

Choice of Law

The law of England and Wales will apply to this contract, unless

- You and we agree otherwise; or
- At the date of the contract you are a resident of Scotland or Northern Ireland in which case (in the absence of agreement to the contrary) the law of that country will apply.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Complaints

What to do if you are unhappy

If you are unhappy with any aspect of the handling of your claim we would encourage you, in the first instance, to seek resolution by contacting the Travel Claims Helpline number; or if your complaint is regarding anything else please contact the Customer Services Helpline number.

What will happen if you complain?

We aim to resolve all complaints as quickly as possible. If we are unable to resolve your concerns quickly, we will

- Acknowledge your complaint promptly
- Assign a dedicated complaint expert who will review your complaint
- Carry out a thorough and impartial investigation
- Keep you updated of the progress
- Provide a written response within eight weeks of receiving your complaint, this will inform you of the results of our investigation or explain why this isn't possible

Where we have been unable to resolve your concerns or have been unable to resolve your complaint within eight weeks, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision, you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567. You can also visit their website at financial-ombudsman.org.uk where you will find further information.

Compensation

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See [fscs.org.uk](https://www.fscs.org.uk)

Privacy overview

Aviva privacy notice

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at [aviva.co.uk/privacypolicy](https://www.aviva.co.uk/privacypolicy) or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include Barclays, who are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal
- to support legitimate interests that we have as a business. We need this to:
 - manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud,
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example, we may need to use personal information to carry out anti-money laundering checks.

We may also use personal information about other people, for example family members you wish to insure on a policy. **If you are providing information about another person we expect you to ensure that they know you are doing so. You might find it helpful to show them this privacy notice.**

The personal information we collect and use will include name, address, date of birth and financial information. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. We'll ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens we will make this clear to you at the time. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the 'Contacting us' details below. Please note that if consent to use this information is withdrawn we will not be able to continue to process the information you gave us for this/these purpose(s). This would not affect our use of the information where consent is not required.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we use as part of this application may be provided to us by a third party. This may include information already held about you within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Reference Agency Searches

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

The identity of our Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at www.transunion.co.uk/crain.

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we may use an automated underwriting engine to provide a quote for this product, using the information we have collected.

How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, Barclays and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with our brokers who arrange and manage such reinsurance and insurance arrangements. They will use your data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area (“EEA”). We’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, including profiling and marketing, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the ‘Contacting us’ details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Pitheavlis, Perth PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the Police.

You should show this notice to anyone who has an interest in the insurance under the policy.

RAC Comprehensive Breakdown Cover

One of the benefits of the Travel Plus Pack is that it includes Roadside, Recovery, At Home, Onward Travel and European Breakdown Cover. It provides you, the Pack holder and a nominated partner, with automatic cover, in the event of a breakdown occurring to your vehicle, providing you with peace of mind.

What your cover includes:

- 24 hour, 365 days a year cover.
- Personal based breakdown cover for unlimited call-outs in any 12 month period (non-commercial vehicles only, excluding certain vehicle types).
- Roadside repair, where possible, of mechanical and electrical problems (parts charged at cost).
- Nationwide recovery service to anywhere within the UK, Guernsey, Jersey and the Isle of Man (including your home address) if the problem can't be fixed at the roadside.
- At Home assistance – if your car won't start at home.
- Onward travel assistance in the form of either a replacement hire car for up to one day, hotel accommodation or alternative transport arrangements.
- Accident Care – giving you advice after an accident on what to do at scene, a vehicle driveability check, a liability assessment and a Personal Injury consultation. Where the other party is liable for the accident we may be able to provide you with a replacement vehicle.
- European Breakdown Cover for 2 claims per year with a £2,500 limit per claim. Cover is for up to 90 days for any one journey.
- £50,000 of legal expense cover whilst motoring in Europe.
- For more information about your breakdown cover and full Terms and Conditions, please see the Policy Summary and Policy Documents.

In case of a breakdown in the UK, Guernsey, Jersey or the Isle of Man, call **0800 051 2298*** (UK) quoting Travel Plus Pack.

In case of a breakdown in Europe, call **(+44) 161 452 3205*** (Europe) quoting Travel Plus Pack (applies to the designated European countries).

How to make a claim

If you require breakdown assistance call:

For Roadside, Recovery, At Home and Onward Travel services call: **0800 051 2298***.

For European Breakdown Cover services: if the breakdown occurs in the UK, Guernsey, Jersey or the Isle of Man on the way to or from a designated European country, call: **0800 051 2298***.

If the breakdown occurs whilst in a designated European country, call: **(+44) 161 452 3205**.

You will need to provide your eligible vehicle registration and details of the breakdown location.

For Motoring Legal Expenses claims, please write to:

**RAC Legal Services,
Great Park Road,
Bradley Stoke,
BS32 4QN**

If you wish to use the Accident Care Services available to you following your involvement in a road traffic accident in the UK, Guernsey, Jersey, the Isle of Man or the Republic of Ireland please call: **0800 051 2298***.

Cancellation Rights

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date you receive your policy document, whichever is the later. As your insurance contract forms part of your Travel Plus Pack, cancellation of your insurance contract will also require your Travel Plus Pack to be closed. If you cancel within this period and have paid your first monthly Travel Plus Pack fee, it will be refunded provided there has been no claim or incident likely to give rise to a claim. For your cancellation rights outside the 14 day cooling off period please refer to the 'Changing or ending a Pack' wording contained in the terms and conditions at the front of this Welcome Pack.

Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 741 4100** or **0800 678 1100*** or by visiting their website at **fscs.org.uk**. The FSCS does not cover RAC Motoring Services' provision of services under Roadside, Recovery and At Home insurance.

Your Feedback

Except for complaints regarding Motoring Legal Expenses insurance (see below for details), complaints can be made to us by telephone on **0800 051 1109***, or **0800 051 1216*** if your complaint relates to European Breakdown Cover, or in writing at Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, West Midlands WS5 4QZ. Should we be unable to resolve your complaint satisfactorily, you may refer your complaint to the Financial Ombudsman Service where it concerns RAC Insurance Limited.

If you would like further details on the Financial Ombudsman Service, please write to them at Exchange Tower, London E14 9SR or by calling **0800 023 4567*** or **0300 123 9123**, or if calling from abroad **+44 20 7964 0500** or via their website **financial-ombudsman.org.uk**

For enquiries or complaints relating to Motoring Legal Expenses, please write to:

**RAC Legal Services,
Great Park Road,
Bradley Stoke,
BS32 4QN**

The Financial Ombudsman Service does not cover complaints concerning RAC Motoring Services' provision of the Roadside, Recovery and At Home elements of RAC Breakdown Cover.

Duration of Policy

Your RAC Breakdown Cover is only available as part of Travel Plus Pack subject to you being a Pack holder or nominated partner (if applicable). Your RAC Breakdown Cover will end if your Travel Plus Pack is closed or you fail to pay the monthly Travel Plus Pack fee or your residential address is no longer in the United Kingdom. Your RAC Breakdown Cover may also be terminated or the terms may be changed by Barclays giving you 30 days' notice in writing.

RAC Breakdown Cover – Policy Document

Travel Plus Pack (Roadside, Recovery, At Home, Onward Travel & European Cover)

Who we are:

RAC Motoring Services (Registered No: 1424399, Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands, WS5 4AW) and/or RAC Insurance Limited (Registered No: 2355834, Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands, WS5 4AW).

The cover we provide:

- Roadside, Recovery and At Home Cover is provided by RAC Motoring Services
- Onward Travel and European Breakdown Cover is underwritten by RAC Insurance Limited
- Motoring Legal Expenses insurance (as part of European Breakdown Cover) is underwritten by RAC Insurance Limited. For insurance purposes, the home state is the United Kingdom.

Your cover at a glance

Roadside, Recovery, At Home and Onward Travel cover is available in the Territory ("Territory" is defined in the section titled 'Words with special meaning' below) and the Republic of Ireland.

European Breakdown Cover is available in the European Territory ("European Territory" is defined in the section titled "Words with special meaning" below) and in the Territory (to or from a European journey).

Limits of cover

The cover under this RAC Breakdown Cover is subject to unlimited call-outs that can be made under this RAC Breakdown Cover in any 12 month period. One call-out will be any attendance by an RAC patrol or RAC contractor to a vehicle as a result of a call to the RAC under RAC Breakdown Cover.

European Breakdown Cover is only provided for a maximum period of 90 days for any one journey. Instead of individual benefit limits (with certain exceptions), you are covered to an overall limit of £2,500 per claim. You may make up to two claims against all valid European Breakdown Cover in a membership year and each claim must be for a separate journey.

Roadside/Recovery/At Home

If your eligible vehicle suffers a breakdown in the Territory or the Republic of Ireland we will provide the service below. This service is provided on the terms and conditions in this Policy document including the General Terms, Costs and General Exclusions:

- an RAC patrol or contractor who will endeavour to repair your eligible vehicle
- labour where the breakdown occurs at the roadside or at your home address or other address in the Territory where you normally keep the vehicle
- if in our opinion we are unable to repair your eligible vehicle locally or within a reasonable time, or because repairs are unwise, we will provide:

If the breakdown occurs in the Territory:

- transportation of your vehicle to your home or a single address anywhere else in the Territory
- transport for you and up to seven passengers to the above chosen destination (If there are more than five people this may require two separate vehicles. An adult from your eligible vehicle must accompany any children)
- this service is also available should you be taken ill and cannot continue your journey as you have no passengers who can drive your vehicle.

You will need to produce some form of medical certificate for this (In these cases, we will provide cover at our discretion) OR

If the breakdown occurs in the Republic of Ireland:

- transportation of your vehicle to a destination of your choice within 10 miles. If you have no preferred destination, we will take the vehicle to a nearby garage
- transport for you and up to seven passengers to the above chosen destination (If there are more than five people this may require two separate vehicles. An adult from the covered vehicle must accompany any children)
- if you need to leave your vehicle at the garage we will reimburse you for taxi fares up to 20 miles from the garage (A receipt must be obtained)

This service must be arranged at the time of the breakdown and cannot be requested later.

What is not covered under Roadside/Recovery/At Home

- a second recovery if the original fault has not been properly repaired by a third party or if we have advised you that it is a temporary repair
- eligible vehicle servicing or reassembly
- the use of the recovery service as a way to avoid repair costs
- recovery which is not arranged at the time of the breakdown but is requested later
- any other matters excluded under this RAC Breakdown Cover policy

Onward Travel

Onward Travel is available in the Territory only.

- Onward Travel benefits must be arranged at the time of breakdown and cannot be requested later
- You are entitled to one of the following extra benefits once we have decided that we cannot get your vehicle repaired locally:

Replacement car hire

We will pay for:

- the hire cost of a car up to 1600cc provided by our supplier for the duration of the repairs to your vehicle (up to a maximum of one day) for one incident
- insurance (including Collision Damage Waiver)
- subject to an excess of £500 payable by you in the event of vehicle damage to the hire car. If you are aged 21-25 then a surcharge of £14 is payable prior to taking the hire car
- replacement car hire is subject to availability and our supplier's terms and conditions, which will be provided to you at the time of hire, but which will usually include:
 - a. age limits
 - b. the need to have a current driving licence with you
 - c. limits on acceptable endorsements
 - d. the need to provide a valid credit card number (Alternatively, our supplier will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the vehicle to you)
- hire cars are not usually available with a tow bar, and therefore your caravan or trailer will, if eligible (see General Exclusions Point 5) be recovered under the Recovery benefit with your broken down vehicle

- if we decide that a hire car is not a practicable solution for any reason, hotel accommodation or alternative transport will be provided instead

Alternative transport costs

- we will arrange and reimburse you for rail, air or other public transport costs for up to eight people to reach the end of the journey within the Territory
- we will pay these costs up to £150 a person or £500 for a group whichever is less

Hotel accommodation

- we will arrange and reimburse you for the cost of one night's bed and breakfast for up to eight people in a hotel of our choice
- we will pay these costs up to £150 a person or £500 for each group, whichever is less. You will have to pay for any extra hotel or transport costs

Special medical assistance

Onward Travel also provides special medical assistance. If you or one of your passengers in your eligible vehicle is taken into hospital more than 20 miles from home we will arrange and pay for overnight accommodation for the other passengers, as described in "Hotel accommodation" above – we will also arrange for an ambulance to take the patient to a local hospital near to their home once medical permission has been given. Special medical assistance is not available for planned hospital visits

What is not covered under Onward Travel:

- a second use of the Onward Travel benefits if the original fault has not been properly repaired by a third party or if we have advised you that it is a temporary repair
- other charges arising from your use of the hire car benefit, such as fuel costs, deposit, insurance excess charges, our supplier's costs of collecting and returning the vehicle and any costs due to you keeping the car after the agreed period of hire
- if you require a second or any other type of vehicle this will be at your cost, we will try to arrange this for you at your request
- if you are unfortunate enough to have an incident with the hire vehicle and you make an insurance claim, you will be responsible for paying any excess
- unless specifically included in the Onward Travel cover described above, any other matters are excluded under this RAC Breakdown Cover policy

European Breakdown Cover

European Breakdown Cover is designed to offer you assistance in the event of breakdown, road traffic accident, or fire or theft of your eligible vehicle, or illness of the only qualified driver in a European Territory.

This section describes what you are entitled to under European Breakdown Cover and how to use the service. It must be read in conjunction with the General Terms, Costs and General Exclusions sections printed elsewhere in this policy.

Important Information

Credit card requirement

Car hire companies insist on having valid credit card details at the time of booking and the card must be produced when collecting a hire car. Therefore, if a hire car is necessary for you to continue your journey, we will require your credit card details to arrange this. Please see section 1 – Replacement car and section 6 – Journey continuation. We will also require your credit card details if we arrange a service for you which is not covered by your policy or if it exceeds the European Breakdown Cover limit.

Mobile phones

The regulations on the temporary importation and use of mobile phones vary from country to country. Please check with your service provider that your phone meets the requirements and necessary standards for the countries in which you are travelling.

Whilst convenient, mobile phones are expensive to use and you should note some service providers charge for calls to freephone numbers. It may also not be possible for an RAC Control Centre to return a call to a mobile phone, however where we are able to return your call, you may still have to pay the costs of the international call. Please note mobile phone calls are not covered under European Breakdown Cover and we regret that we cannot reimburse any costs incurred. You are therefore recommended to use a conventional phone wherever possible.

In case of difficulty in reaching an emergency number or to check cost please contact the service provider of your mobile phone, or use a conventional phone.

Breakdowns on European Territory motorways

If you break down on a motorway in European Territory use the roadside emergency telephones where provided. You cannot normally call RAC Control Centres from these. You will be connected to the police or authorised motorway service, who will send a breakdown recovery vehicle. Please note that due to local legislation the RAC Control Centre is not able to send a breakdown recovery vehicle to a motorway location. If you are unable to locate a motorway phone or services station phone, please contact the RAC Control Centre for guidance.

In France the same procedure applies if you break down on a motorway service area. You may have to pay labour and towing charges on the spot and an authorised tariff is normally applicable. However, this will normally only be to the recovery company's own depot in the case of any tow.

These items are covered by European Breakdown Cover and you should obtain a receipt to claim a refund from us on your return home. If you are towed from a motorway, contact the RAC Control Centre as soon as you can, from the recovery company's depot if possible.

Motorcycles

Motorcycles are covered on the same basis as other eligible vehicles. However, we regret it is not possible for us to hire a motorcycle if a replacement vehicle is required. A hire car or alternative transport will be arranged, whichever is most suitable. We are also unable to hire a trailer for you to transport your eligible motorcycle.

Caravan and trailers

Any supplement paid to include a caravan or trailer under European Breakdown Cover is to cover our increased risk and costs. We do our best to find solutions to motoring problems, but we regret we cannot arrange a replacement caravan or trailer in the event of a breakdown which in our opinion we are unable to repair locally or within a reasonable time, or because repairs are unwise. Hire vehicles are unlikely to include tow bars so that it may become necessary to repatriate a caravan or trailer together with your eligible vehicle, if your eligible vehicle cannot be repaired in the European Territory by the return date.

Service providers

We do not give any warranty or assurance as to the services provided by garages, breakdown/recovery companies, repairers, car hire companies and other third party service providers whose emergency services we arrange and/or pay for

under European Breakdown Cover. They do not act as our agents and we do not accept liability for their acts or omissions. You should check that any repairs to your eligible vehicle are carried out to your reasonable satisfaction.

Motor insurance and vehicle warranty

European Breakdown Cover does not replace motor vehicle insurance. We strongly recommend you tell your motor insurers before taking your eligible vehicle abroad. If you do not, your insurance policy will only cover you for damage you might cause to other people or their property. This means that you will not be covered for damage to your vehicle, fire, theft etc. Your insurers will also need to know if you are towing a caravan or trailer. If your eligible vehicle has a manufacturer's or other mechanical warranty, we will provide emergency assistance but you are responsible for ensuring subsequent repairs are in accordance with the warranty and do not invalidate it.

Service in the Territory for a journey to the European Territory

Section 1

Temporary replacement car in the Territory on the outward journey to or inward journey from a planned journey in the European Territory.

We will pay:

Cost of self-drive hire car including collision damage waiver and replacement Green Card as necessary:

- to carry out the planned journey if as a result of an accident, fire or theft within 7 days of your declared departure date the eligible vehicle cannot be repaired or recovered (in the case of theft) in time for departure on the declared date, or
- to complete the planned journey if your eligible vehicle breaks down on the way to the port of departure and we confirm that it cannot be repaired in time for departure.

We will not pay: Fuel and oil costs, personal insurance or any other extra costs.

Important self-drive car hire information:

We will normally try to arrange a hire car equivalent to, but not necessarily the same as, your eligible vehicle, if there is one available. If your eligible vehicle was an MPV or similar vehicle we may arrange two hire cars. We will only arrange this if there are two qualified drivers in your party. Otherwise we will arrange alternative means of transport.

Car hire arranged under European Breakdown Cover will be subject to the normal conditions of the hiring company. We use reputable car hire companies with market standard terms and conditions which the driver must fully comply with. You must also have held a full UK driving licence or equivalent for a minimum of one year (two years for France).

You must present your driving licence to the hire company and present your full UK driving licence, National Insurance number and any other information requested.

Your credit card details will also be required by the hire company and the card must be presented to the hire company as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle.

Please note: we cannot guarantee a hire car will be available. We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack or automatic gearbox and cannot guarantee the hire of mini buses or vans. European Breakdown Cover does not extend cover to a self-drive hire car arranged for you under the terms of European Breakdown Cover.

See also the notes on Collision Damage Waiver and crossing international borders in section 6 **Important self-drive hire car information.**

Section 2

Roadside assistance and recovery in the Territory on the outward journey to or inward journey from the European Territory.

We will pay:

On the outward journey from home to the departure port and on the inward journey from the arrival port to home, if you are stranded on a public highway through breakdown of your eligible vehicle:

- assistance from RAC Patrol or garage/repair service to repair your eligible vehicle at the roadside if possible or where in our opinion we are unable to repair locally or within a reasonable time, or because repairs are unwise, to tow your eligible vehicle to a local garage.

Note: Following an accident, fire, theft, vandalism, or other incident normally covered by a motor insurance policy, we will provide assistance at the roadside. However, you will be liable for the cost of any towing which is then necessary for removal of your eligible vehicle.

- if in our opinion your eligible vehicle cannot be repaired locally or within a reasonable time or because repairs are unwise, we will pay for either a recovery service to return your eligible vehicle and up to eight persons including yourself to your home or to a nominated repairer in the Territory. If we recover your eligible vehicle and there are more than five people travelling in it, we may use two separate vehicles for the recovery. An adult must accompany any children.

We will not pay:

The cost of any parts used for roadside repairs or the cost of any garage repairs, including labour.

Costs covered by your eligible vehicle's warranty.

Towing costs for the removal of your eligible vehicle following an accident, fire, theft, vandalism or other incident normally covered by a motor insurance policy.

Service while abroad in the European Territory

Section 3

Roadside assistance procedure in the event of breakdown on a motorway in the European Territory.

If your eligible vehicle breaks down on a motorway in the European Territory, use the roadside emergency telephones where provided. You cannot normally call RAC Control Centres from these.

You will be connected to the police or authorised motorway service, who will send a breakdown/recovery vehicle to you. Please note that due to local legislation the RAC Control Centre may not be able to send a breakdown recovery vehicle to a motorway location.

In France the same procedure applies if you break down on a motorway service area.

If you are towed from a motorway it will normally be to the recovery company's depot. Contact the RAC Control Centre as soon as you can, from the recovery company's depot if possible.

Note: you may have to pay labour and towing charges on the spot and an authorised tariff is normally applicable. However, this will only be to the recovery company's own depot in the case of any tow. These items are covered by European Cover and you should obtain a receipt to claim a refund on your return home.

We will pay:

1. Attendance of local breakdown service or garage to repair your eligible vehicle at the roadside if possible, or tow it from the place of breakdown or accident to the nearest local repairer where you may arrange and instruct repairs.
2. In the event of breakdown:
 - a limited contribution up to £150 towards labour charges, if the local repairer is able to effect repairs necessary to enable your eligible vehicle to continue the journey on the date of the breakdown; or
 - inspection fees to confirm that your eligible vehicle cannot be repaired by your return travel date
3. Storage charges for your eligible vehicle while awaiting repair or repatriation.

We will not pay:

1. Repair costs, including labour, other than as set out above under 2.
2. Repair costs if your eligible vehicle was in an accident, damaged by fire or stolen, or if it is uneconomical to repair.
3. The cost of parts used for roadside or garage repairs.
4. The cost of any repairs not directly necessary to enable your eligible vehicle to continue the journey on the date of the breakdown.
5. Costs covered by your eligible vehicle's warranty.

Section 4

Spare parts despatch

We will pay:

Freight, handling and ancillary charges for despatch of spare part(s) necessary to complete repairs to your eligible vehicle but which are not obtainable locally. The fare for one person to collect part(s) from the appropriate railway station or airport.

We will not pay:

The cost of parts themselves, which must be paid on receipt. When telephoning the RAC Control Centre you will be asked for your credit card details.

Alternatively you will be asked to pay for the part(s) direct to the repairer.

Any despatch costs for parts that are not necessary to complete repairs to your eligible vehicle.

Section 5

Additional accommodation expenses

We will pay:

A contribution of up to £35 per person per day towards necessary additional (not alternative) accommodation expenses for room only while you wait for your eligible vehicle to be repaired, providing the appropriate RAC Control Centre can confirm repairs to your eligible vehicle will take more than 12 hours, or if it is to be repatriated to the Territory. You should make your own hotel arrangements, but in France or Monaco only you may request assistance from the RAC Control Centre in Lyon to make hotel arrangements.

We will not pay:

The costs of meals or any other extra costs.

We reserve the right to limit or refuse any "Additional accommodation expenses" if your eligible vehicle is a motor home or caravan designed or modified to be used as accommodation and in our opinion can still be used as such.

Section 6

Journey continuation or return home

This benefit is not available at the same time as Section 5 "Additional accommodation expenses".

We will pay:

A contribution to travel expenses for you and your party to continue the planned journey during the period your eligible vehicle is not roadworthy or to return home by direct route, if the appropriate RAC Control Centre can confirm repairs to your eligible vehicle will take more than 12 hours, or if it is to be repatriated to the Territory.

This benefit is also available if your eligible vehicle is stolen and not recovered within 24 hours. In this event a police report must be obtained. However, this benefit will cease if and when your eligible vehicle is recovered in a roadworthy condition.

Expenses can comprise up to 14 days self-drive car hire including collision damage waiver (see Collision Damage Waiver note in section 6 **Important self-drive hire car information** below) and replacement Green Card as necessary, or second/standard class rail, or a combination of both.

Arrangements for self-drive car hire under this Section 6 must be made by the appropriate RAC Control Centre.

Where it is estimated repairs will take only a few days, we will only pay for your party staying and claiming additional accommodation until repairs are completed. If repairs will take longer, a self-drive hire car or other transportation will be arranged to get your party to your planned destination. When your eligible vehicle is repaired or recovered in a roadworthy condition the cost of a self-drive hire car or other transportation for one person is covered to return to collect it. The RAC Control Centre, after consultation with you, will decide the best option.

We will not pay:

Fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged with the car hirer and any other extra costs in connection with self-drive hire car.

The cost of any car hire beyond the period agreed with the appropriate RAC Control Centre. The cost of any car hire not arranged by the appropriate RAC Control Centre.

Any car hire expenses after your eligible vehicle is repaired except for the direct journey to return and collect it.

First class rail fares.

Any costs under this benefit if they are for services you used at the same time as Section 5 – “Additional accommodation expenses”.

Important car hire information

Car hire arranged under European Breakdown Cover will be subject to the normal conditions of the hiring company. We use reputable car hire companies with market standard terms and conditions which the driver must fully comply with. You must also have held a full UK driving licence or equivalent for a minimum of one year (two years for France).

You must present your driving licence to the hire company and present your full UK driving licence, National Insurance number and any other information requested.

Your credit card details will also be required by the hire company and the card must be presented to the hire company as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle.

Collision Damage Waiver (CDW). Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver (CDW). This means that if the car is damaged during the hire period you could be liable for the first portion of the cost, which is likely to be over £150, and have your credit card charged. The

amount could be much higher and varies according to hire company, category of hire car and location.

The CDW covers the amount above the excess.

In some parts of Europe hire cars are not allowed to cross national borders. In Greece international drop-offs are not permitted. It may be necessary therefore to arrange two hires or alternative transport to complete your journey. A car hired abroad must not be brought into the United Kingdom. A second car hire will be arranged for the United Kingdom part of your journey.

Please note: we cannot guarantee a hire car will be available. We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack or automatic gearbox and cannot guarantee the hire of minibuses or vans. European Breakdown Cover does not extend cover to a self-drive hire car arranged for you under the terms of European Breakdown Cover.

Section 7

Replacement driver

We will pay:

Cost of providing a replacement driver to drive your eligible vehicle and your party to your destination or return home if a registered doctor declares you medically unfit to drive and you are the only qualified driver.

We will not pay:

Replacement driver cost if there is another qualified driver in your party who is fit to drive.

Any expenses which you or your party would have had to pay.

Section 8

Accidental damage to or loss of tent

We will pay:

Up to £35 per person per day contribution to accommodation expenses if during the period of cover you are camping and your tent is damaged accidentally making it unusable, or it is stolen.

Alternatively, we may at our option authorise the cost of a replacement tent. If your tent is stolen you must obtain a police report within 24 hours.

We will not pay:

The cost of meals or any other extra costs.

Damage caused by weather conditions.

The cost of a replacement tent not authorised by us.

Any costs if your tent was stolen and you do not obtain a police report within 24 hours.

Section 9

Urgent message relay service

We will pay:

Cost of relaying urgent messages from the RAC Control Centre to your immediate relatives or close business associates if your eligible vehicle cannot be driven because of breakdown, accident or fire or it is stolen.

We will not pay:

Cost of relaying any urgent message not arranged through the RAC Control Centre. The cost of non-urgent messages or messages to persons not described under “we will pay”.

Section 10

Your eligible vehicle repatriation to the Territory

We will pay:

The cost of taking your eligible vehicle by road transporter from the garage in the European Territory to your home or chosen Territory repairer for repair in the Territory, if the RAC Control Centre can confirm with the garage in the European Territory that repairs cannot be completed by your planned return date to the Territory and providing the cost is not more than the UK market value* of your eligible vehicle. Please also note that we will pay only up to the overall claim limit for the journey.

You will be liable for any costs in excess of the overall claim limit and your credit card account will be charged for those additional costs.

If your eligible vehicle is declared a “write-off” by the vehicle’s insurers, we will pay the cost of packing and freighting the baggage in the vehicle.

Note: When repatriation is authorised it normally takes 10-14 working days for delivery to a Territory address from most European Territories. At busy times it may take longer.

*UK market value as per Glasses Guide or equivalent.

We will not pay:

Claims for any repatriation not authorised by the RAC Control Centre. The cost of repatriation if this is more than the UK market value of your eligible vehicle. The cost of repatriation if your eligible vehicle is roadworthy.

Any costs in excess of the overall claim limit.

If your eligible vehicle has been fitted with a roof box or bicycle rack, you must remove and place it inside your eligible vehicle. The roof box keys need to be left with your car keys in the event that Customs and Excise require access.

Important: If you are making a claim against your motor insurance in the event of an accident, fire, theft or break-in we require their agreement before repatriating your eligible vehicle. We also reserve the right to negotiate with them to reclaim costs incurred by us under this policy.

Section 11

Customs claims indemnity

We will pay:

Continental or Irish Customs claims for duty (a) if the eligible vehicle is beyond economic repair as a result of fire or theft abroad during the journey and it has to be disposed of abroad under Customs supervision, or (b) it is stolen abroad during the journey and not recovered. We will deal with necessary Customs formalities. To arrange, please call RAC European Support, 0870 5 49 33 20*** Monday – Friday 9am – 5pm.

We will not pay:

Any import duties not relating to your eligible vehicle.

Service after return home

Section 12

Collection of your eligible vehicle left in a European Territory for repair.

We will pay:

The following costs for one person to collect your eligible vehicle, repaired in a European Territory after breakdown.

1. standard/second class rail fare plus other public transport fares which are necessary to reach place of collection in a European Territory
2. additional Homeward cross-Channel ferry fare for your repaired eligible vehicle and one person (calculated by taking the actual fare less the value of any unused Homeward portion of your original cross-Channel ticket)
3. up to £35 per night for single room hotel accommodation necessary to complete the round trip – limited to room only

We will not pay:

First class rail fares, the cost of any meals, costs for more than one person. Note: The RAC Control Centre will make the sole decision whether your eligible vehicle should be repaired in a European Territory for you (or someone nominated by you) to return to and collect. When you are advised your eligible vehicle is repaired and ready for collection you must immediately notify RAC European Support. Call 0870 5 49 33 20***, Monday – Friday 9am – 5pm.

Section 13

Contribution to hire car

We will pay:

Up to £250 for self-drive car hire, including collision damage waiver, whilst you are awaiting the repatriation of your eligible vehicle from a European Territory under the terms of European Breakdown Cover.

We will not pay:

Fuel, oil, personal insurance and any other extra costs. Self-drive car hire after your eligible vehicle is returned to your chosen Territory address. Cost of self-drive car hire if you or a person chosen by you is collecting your eligible vehicle from a European Territory after repair. Any cost over £250, including collision damage waiver.

Section 14

Loss of no claims bonus

We will pay:

Compensation for the amount of no claims bonus you lose on your motor policy due to an accident(s) abroad in your eligible vehicle during your period of cover.

Compensation is payable at the renewal date of the motor policy after expiry of your period of cover. You must provide written confirmation of the amount and that no third party action is being taken to recover the loss of your no claims bonus.

To claim, please call RAC European Support, 0870 5 49 33 20***, Monday – Friday 9am – 5pm.

We will not pay:

Any amount if third party action is being taken to recover the loss of your no claims bonus.

Subsequent reductions in no claims bonus and any loading of the premium.

Section 15

Motoring Legal Expenses Insurance

This section of European Breakdown Cover gives up to £50,000 worth of cover and is underwritten by RAC Insurance Limited (Company No. 2355834) acting through RAC Legal Services.

You will be covered when travelling in your eligible vehicle from the UK, Guernsey, Jersey and Isle of Man. This includes the journeys both from and to your home provided that these fall within the period of cover. RAC also covers the eligible vehicle on board a ferry, Euro tunnel, a hovercraft, catamaran or motorail service.

The full terms of the Motoring Legal Expenses Insurance are set out below.

Definitions

The following definitions apply only to this section of European Breakdown Cover. The definitions on page 55 may apply where appropriate.

“insured event”

means a road traffic accident or incident or series of incidents which give rise to legal proceedings (as defined below) occurring during the period of cover.

“legal costs”

means the reasonable and properly incurred fees, expenses, costs and disbursements by or on behalf of you and authorised by us in pursuing or defending legal proceedings (as defined below), and the costs of a third party for which you are held liable by court order or which are agreed by us and which are incurred in connection with legal proceedings (as defined below).

“legal proceedings”

means the pursuit of a claim for damages for uninsured losses either by negotiation or by civil, tribunal or arbitration proceedings within a court in a European Territory, in respect of a matter covered under European Breakdown Cover, and the defence of a motoring prosecution within a court of criminal jurisdiction in a European Territory.

“legal representative”

means the solicitors or other qualified experts appointed by us to act for you in accordance with condition 2 of this section of European Breakdown Cover provided that such solicitors or experts satisfy the following conditions:

1. they agree to fund all disbursements and do not claim for them until the end of the case, and
2. they agree not to submit any claim for legal costs until the end of the case and to try to recover all legal costs from the other party in the action, and

3. they agree to report in writing to RAC on any substantive development in the progress of the case.

“limit of cover”

means £50,000 overall.

“RAC”/“us”/“we”

means in this section 15 RAC Insurance Limited of RAC House, Brockhurst Crescent, Walsall, West Midlands, WS5 4AW acting through RAC Legal Services (part of RAC Motoring Services).

“road traffic accident”

means an accident in a European Territory involving your eligible vehicle occurring during the period of cover on a public highway or a private road or a car park to which the public has an uninterrupted right of access, for which you are not at fault and another party is at fault.

“Travel Plus Pack”

a combined package of insurance, service and/or financial features (including RAC Breakdown Cover) that can be added for a monthly fee.

“European Territory”

means all European Territory countries listed on page 55 of this policy.

“uninsured losses”

means loss arising out of a road traffic accident which is not otherwise covered by insurance of any kind and either damage occurs to the eligible vehicle or any personal effects owned by you whilst they are in or on your eligible vehicle or you suffer death or bodily injury whilst in or getting into or out of your eligible vehicle.

What is covered

1. RAC will provide you with initial legal advice following an insured event.
2. RAC will indemnify you up to the limit of cover against the legal costs of:
 - the pursuit of a claim for uninsured losses directly arising from a road traffic accident, and/or
 - the defence of a motoring prosecution brought against you in connection with criminal proceedings involving your eligible vehicle
3. Your reasonable costs of travelling abroad for any necessary medical examination or court appearance up to £50 per person per day. This is subject to a maximum of £1,000 per accident.

What is not covered

1. Claims which are not for uninsured losses or where the uninsured losses are of a value of £250 or less.
2. Appeals unless you have notified RAC in writing of your wish to appeal at least ten working days before the deadline for any such appeal and the written approval of RAC has been obtained.
3. Claims (including appeals) which, in our reasonable and expert opinion, there is not a 51% or greater chance of success. Cover may be refused or discontinued if such prospects do not, or no longer, exist.
4. Legal Costs:
 - incurred before RAC have confirmed acceptance of the claim in writing
 - exceeding any amount approved by RAC
 - incurred following a payment into court by a third party unless RAC have authorised you in writing to continue with the claim after the payment into court or you are ultimately awarded or settle for more than the amount of the payment
 - incurred if you withdraw instructions from the legal representative or from the legal proceedings unless such withdrawal is approved by RAC
 - for any expert witness unless previously agreed by RAC
 - where you are responsible for unreasonable delay which is prejudicial to the claim or where you fail to give proper instructions in due time to RAC or the legal representative
 - where you pursue a claim without the consent of RAC or in a different manner from that advised by the legal representative
5. Claims against us or any company or subsidiary of RAC plc or claims by you against any other person covered under your RAC Cover.
6. Claims relating to matters for which you would, but for the existence of your RAC membership European Breakdown Cover, be entitled to indemnity under any other policy of insurance.
7. Claims directly, or indirectly, caused by, contributed to or arising from:
 - prosecutions against you which allege dishonesty or violence or which arise from drink or drugs related offences or parking offences
 - any deliberate illegal act or omission by you or any act which is false or fraudulent in any way

- faults in your eligible vehicle or faulty incomplete or incorrect service, maintenance or repair of your eligible vehicle
 - a road traffic accident occurring during your participation in a race, rally or competition
8. Claims for travelling expenses, subsistence allowances or compensation for absence from work, except that we will pay reasonable costs for you to travel abroad for a medical examination or a court hearing if this becomes necessary, up to £50 per person per day. This is subject to a maximum of £1,000 per accident.
 9. Legal costs, fines or other penalties which a court of criminal jurisdiction orders you to pay.

Important

On the continent documentation for claims is essential and you must obtain receipts for all items for which you wish to claim.

Conditions for Motoring Legal Expenses Insurance

1. To make a claim you must notify RAC of the claim in writing as soon as reasonably possible and in any event within 180 days of the insured event leading to the claim.
2. On receipt of a claim under this Section of European Breakdown Cover RAC will evaluate the claim, advise on the steps you should take to pursue the claim and, where appropriate, appoint a legal representative from its approved panel to pursue the claim by negotiation. In the event that the claim is not settled by negotiation and proceedings are necessarily issued, you do not have to continue to instruct the legal representative nominated by RAC and may propose another legal representative.
3. During the course of the claim you must:
 - co-operate at all times in the completion of any necessary documentation or provision of information requested either by RAC or by the legal representative
 - if you appoint your own legal representative, take all available steps to recover the legal costs in the legal proceedings
 - not do anything which may prejudice your case or RAC's position in respect of the claim
 - notify RAC of any settlement offer made before accepting it
4. During the course of the claim RAC will have the right of direct access to the legal representative.

5. RAC shall not provide cover under this Section of European Breakdown Cover if you make a false declaration when applying for cover.
6. You shall take all reasonable steps to prevent any occurrence which may give rise to a claim under this Section of European Breakdown Cover.
7. You shall take all reasonable steps to mitigate the losses that flow from a road traffic accident.
8. RAC may take over and conduct the claim and may settle the claim in your name, for example where RAC is unable to contact you. RAC will take all reasonable steps to protect your interest.
9. Every written notice or communication by RAC shall be sent to you at the last address known to RAC Legal Services.
10. An enquiry or complaint about the terms of this Section of European Breakdown Cover may be made to RAC Legal Services at Great Park Road, Bradley Stoke, Bristol BS32 4QN or 0333 2022 981*.

General terms and conditions of European Breakdown Cover

1. Period of cover: European Breakdown Cover is valid during your current membership year. Cover for Section 1 Temporary replacement car, will start 7 days before each booked journey within the Period of Cover. Cover for the other sections starts on your departure from home or arrival in the European Territory as appropriate.
2. Eligible vehicles: Your eligible vehicle must be one of the following and must be permanently registered in the Territory as a private vehicle: car, motorcycle 121cc or over, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility vehicle. A supplement, which will be collected at the time of breakdown, must be paid to cover a motor caravan or minibus.

Your eligible vehicle must also:

- have a maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);
- have maximum overall dimensions of: length 7m; height 3m; width 2.55m (all including any load carried).

Your eligible vehicle can only be covered if it is being used for a journey and returning to the Territory within the period of cover.

Caravans and baggage or boat trailers of proprietary make not over 3,500kg (3.5 tonnes) Gross Vehicle Mass are covered, subject to payment of an extra fee, which will be collected at the time of breakdown. They must also carry a roadworthy spare wheel and tyre. Caravans and trailers must not be more than overall dimensions as follows: length including tow bar 7m; height 3m; width 2.55m.

3. Maximum number of persons: Your eligible vehicle must not carry more persons than recommended by the manufacturer or a maximum of 8 persons (including the driver) whichever is the lesser. However, for minibuses the maximum number is 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during vehicle construction and to the manufacturer's specification. Note: your cover will not be valid if you carry within your eligible vehicle more persons than the seating capacity stated in your eligible vehicle's vehicle registration document.
4. Your eligible vehicle condition:
 - Your eligible vehicle must be roadworthy and in good mechanical condition at least 7 days before any booked journey within your period of cover. You must also make sure it is serviced as the manufacturer recommends
 - You must make sure your eligible vehicle (including any caravan/trailer you wish to cover) meets all the laws of the countries you visit. This includes particular weight limits for towing. If you do not comply with these laws we can refuse to provide cover.
5. Expense claims: You must retain all original receipts, bills, credit card or bank statements for items of expense that you wish to claim back from us under this policy. We may not repay your expenses unless you can provide satisfactory evidence of the expenses claimed.
6. Authority for repatriation or repair:
 - If your eligible vehicle is not able to be driven due to an accident, fire, break-in or theft, any damage which you are entitled to have repaired by your motor insurers must be reported to them immediately. Your motor insurers must decide whether to authorise repair in the European Territory or have the vehicle repatriated. We cannot repatriate the vehicle unless your motor insurers first give their permission. We also reserve the right to negotiate with them to reclaim any costs we may have incurred in providing services under this policy.

- It is our decision alone whether to repatriate or repair locally your eligible vehicle that cannot be driven as a result of a breakdown, or as a result of a road traffic accident, fire or theft, for which you do not have fully comprehensive cover.
7. Non-repatriated vehicles: Repatriation will not be available if the United Kingdom market value of your eligible vehicle is less than the cost of repatriation.
 8. Policy supplements: Where charged, supplements for caravans, baggage or boat trailers and certain motor vehicles are to cover our increased risk and costs.
 9. Repayment of Credit: You must pay back to us on demand
 - (a) any costs we have paid at your request for which you are not covered under European Breakdown Cover
 - (b) the cost of any spare parts supplied at your request.

We reserve the right to charge these costs to your credit card account if necessary.

10. Car Hire: We will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with any pre-booked ferry or train etc. It may be necessary for you to collect a hired vehicle from the nearest available place of supply.
 11. Spares Despatch: After you have asked the RAC Control Centre to despatch parts you are responsible for paying for them in full, even if you later obtain them locally. We will arrange to despatch parts as quickly as possible but delays will occur at weekends and bank holidays or other busy times. We do not accept responsibility for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.
- Please note that spare part(s), especially for older vehicles, may not be available or may be difficult to locate. This may impede or prevent us dispatching spares.
12. Taxi Arrangements: On occasion you may be asked by the RAC European Control Centre to make your own taxi arrangements. In this instance, you should obtain a receipt and send it to us to claim a refund after you have returned home.

Making a claim

When providing assistance we make every effort to meet on your behalf all costs within the claim limit. However, in some instances you may be asked to pay locally and reclaim costs on your return to the Territory. There may also be occasions when you arrange and pay for assistance direct and wish to reclaim the cost.

All claims must be made on an RAC claim form and are subject to the claims procedure and conditions detailed in this Making a claim section of your European Breakdown Cover. An RAC claim form can be obtained from the contact details below.

If you have paid any cost which you believe is covered under European Breakdown Cover, please telephone us for a claim form immediately on your return home. State you wish to claim under European Breakdown Cover. When returning your completed claim form you should enclose relevant original receipts, bank or credit card statements (not photocopies).

For RAC European Breakdown Cover claims, except for Motoring Legal Expenses Insurance, please contact us at:

Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, West Midlands WS5 4QZ, or Telephone: 0800 051 1216*

For Motoring Legal Expenses Insurance claims, please contact us at: RAC Legal Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN, or 0333 2022 981*.

Conditions for payment of claims

Payment of claims depends on you complying with the following conditions for all sections of European Breakdown Cover.

1. You must be a resident of the Territory.
2. You must make any claim in writing on an RAC claim form.
3. If we pay out money for you under European Breakdown Cover, we can take over your right to recover that money. You must co-operate with us as much as possible to enable us to do this.
4. You must do all you can to prevent accident, injury, loss or damage, as if you were not covered under European Breakdown Cover.
5. You must forward to us any writ, summons, legal document or other communication about the claim as soon as you receive them.
6. You must obtain any original receipts, bank or credit card statements, certificates, police reports, evidence etc and give all the information and help we may need at your expense. This includes medical certificate(s) and details of your household or motor insurance if necessary.
7. You must not admit liability or offer or promise payment without our written permission.
8. You warrant that your eligible vehicle is roadworthy and in good mechanical condition when you apply for European Breakdown Cover and that you will keep it in that condition.
9. If any claim is found to be fraudulent in any way your European Breakdown Cover will be cancelled immediately and the fraudulent claim will be forfeited.
10. Exchange rates used are those valid at the date your claim is assessed by us.

Accident Care

Accident Care services in the Territory

Accident Care is a service offered by RAC Legal Services as part of RAC Breakdown Cover. The Accident Care services are available to you if you have been involved in a road traffic accident in the Territory. The Accident Care services are subject to all the relevant terms, costs and exclusions set out elsewhere in this RAC Breakdown Cover policy, in addition to the terms set out below.

Accident Care Services

At the Scene

These are the services that we can provide to you at the scene:

Advice

When you phone, we will give you advice on a wide range of issues, including what information you need to collect, whether you need to contact the police, and how to deal with the other party.

Vehicle driveability check

Through asking you a series of questions, we will assist you in determining the driveability of your vehicle.

Liability assessment

We can if we have enough information give you a preliminary view on who we think is liable and advise you on how to deal with the situation. Please note that many of the above services can also be provided to you once you have left the scene of the accident.

Further Services

These are the services we provide to you once you have left the scene:

Call back – at a time to suit you

We will call you back to deal with any other issues that you may have and to take our advice and assistance to the next level.

Legal advice

We can advise on many legal issues (regardless of fault), including uninsured losses, repair problems, traffic offences, consumer disputes and the best ways of getting the best value for your vehicle if it is a write-off.

Replacement Vehicle

If you are not liable for the accident and the other party's insurer agrees with this (and in certain other circumstances at an additional cost) we can provide a like-for-like temporary replacement vehicle until your car is repaired, or until you buy a replacement.

This will be subject to certain restrictions and the terms and conditions of the vehicle supplier.

Personal Injury Claims Service

We can provide a personal injury consultation with a qualified legal professional and where possible pursue a personal injury claim on your behalf where we believe you have a good case.

Accident Care Terms and Conditions

1. Accident Care will only be provided following your involvement in a road traffic accident in the Territory (please note that restrictions on certain services may apply in Northern Ireland).
2. We can stop providing you with Accident Care at any time if we reasonably believe (at our discretion) that the service you are requesting goes beyond the scope of Accident Care or will cause us to incur unreasonable costs on your behalf (for example, if any claim is disputed by your motor insurer, we will not be obliged to assist you in pursuing the claim). This will not affect your membership with us for any other services.
3. The Accident Care service is not an insurance policy.
4. Any contract for goods or services we obtain on your behalf will be between you and the third party supplier (unless we notify you otherwise). We will not be responsible for the terms of any agreement with a third party supplier, or for the implications to you of entering into a contract on those terms. Such contract will be subject to the terms and conditions. You should therefore check the terms of any such agreement carefully, to ensure that you are happy with them.

5. There may be additional charges for goods or services we arrange on your behalf including, but not limited to, services such as the sourcing of car hire or car repair. You will be notified of any additional charges (either by us or the third party supplier) before you are obliged to enter into any contracts with any third party suppliers.

Eligible Vehicle Specifications

The following vehicle specifications are applicable to services provided under Roadside/Recovery and At Home. Different vehicle specifications applicable to the European Breakdown Cover services are set out in the European Breakdown Cover section of this policy.

	Max Weight (gross)	Max Length	Max Width
Vehicles	3.5 tonnes	5.5 metres (18ft) including tow bar	2.55 metres (8ft 4in)
Caravans/ Trailers	3.5 tonnes	7.6 metres (25ft) including tow bar	2.55 metres (8ft 4in)
Vans/Pickups/ Car derived Vans	3.5 tonnes	5.5 metres (18ft) including tow bar	2.55 metres (8ft 4in)

Words with special meaning

“Accident” means an accidental crash immobilising your eligible vehicle.

“Breakdown” is where your eligible vehicle is inoperative and/or has ceased to function as a whole as a result of a mechanical or electrical failure. A component failure (e.g. air-conditioning failure) in itself does not constitute a breakdown unless it causes your eligible vehicle to cease to function as a whole.

“Eligible vehicle” means any vehicle eligible for cover that meets the specifications set out (1) in the Vehicle Specifications section for Roadside, Recovery and At Home services, or (2) in the European Breakdown Cover section for services provided under European Breakdown Cover.

“European Territory” means Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of

Ireland, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine, Vatican City.

“Home” means the address where you live in the Territory.

“Journey” (applicable to European Breakdown Cover section only) means a holiday or trip in a European Territory during your Period of Cover in your eligible vehicle which includes any or all of the countries covered by your policy and which begins on departure from your home and ends on return to your home.

“Membership Year” means any 12 month period from the date on which you purchased Travel Plus Pack and each 12 month period thereafter.

“RAC Contractor” means a contractor appointed by us to provide certain breakdown assistance services.

“Specialist Equipment” is equipment in our view not carried by RAC Patrols or RAC Contractors.

“Territory” means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.

“the party/your party” means the total number of persons including you, travelling with you in your eligible vehicle for the whole period of your journey.

“Travel Plus Pack” means a combined package of insurance, service and/or financial features (including RAC Breakdown Cover) that is purchased, for a monthly fee.

“We/Us/Our” means RAC Motoring Services and/or RAC Insurance Limited.

“You/Your” means the person(s) who has purchased Travel Plus Pack and is entitled to receive the services under this RAC Breakdown Cover policy.

General Terms

1. You must be with the eligible vehicle at the time of breakdown. You must also be in attendance when the patrol or contractor arrives, or we may not be able to provide assistance.
2. If there are any domestic animals in your eligible vehicle, their onward transportation is at our discretion and solely at your risk. We will not insure any animal during any onward transportation we undertake. Unless there is a safety issue, guide dogs for the blind or hearing dogs will always be transported with their owners.

3. Following a breakdown or accident attended by the police, other emergency service, or a Highways Agency traffic officer, removal of your eligible vehicle will not take place until the emergency service concerned have authorised it. If the police, emergency service, or a Highways Agency traffic officer concerned insist on immediate recovery by a third party, the cost of this must be met by you.
4. We will not pay for any losses that are not directly associated with the breakdown or the incident in relation to which a claim is made under RAC Breakdown Cover. For example, loss of earnings due to us being unable to repair the vehicle at the roadside, losses caused by delay in us (or any third party) providing any benefit of service or onward travel costs such as missed flights (except that this will not apply in relation to any claim you or a driver may have for death or personal injury).
5. We do not warrant to carry out the services if we are prevented from doing so in circumstances beyond our reasonable control including, without limitations, the activities of civil or government authorities, third party industrial disputes, internal industrial disputes where we have taken reasonable steps to prevent the effects of such action on our services, but have been unable to do so; acts of God; terrorism or severe weather conditions.
6. We have the right to refuse to give service if you behave in a threatening or abusive way to our employees or contractors.
7. If the service you require is not provided for under this policy we will try, if you wish, to arrange it at your expense. The terms of any such service are a matter for you and the supplier.
8. We will take all reasonable care in providing our services to you. We will not be responsible for the action or inaction of any other third parties who may provide additional services to you.
9. This policy is governed by the laws of England and Wales. Any legal disputes will be heard in an English/Welsh Court.

General Exclusions

1. This policy does not cover:
 - commercial vehicles used for any business use
 - use of your vehicle for business including carrying demonstrating carrying trade plate, commercial travelling and hire and reward

- eligible vehicles which were broken down or unroadworthy at the time of joining
 - eligible vehicles not complying with the vehicle specifications
 - eligible vehicles which have broken down anywhere other than on a public highway, or other road or area to which the public have right of access
 - eligible vehicles which have broken down as a result of taking part in any motor sport event (including, without limitations rallies or stock car racing) which takes place off the road and/or is not subject to the normal rules of the road. However, vehicles participating in any event (such as a treasure hunt, touring assembly or navigational road rally), which take place on, and comply with the normal rules of the road, will be covered
 - eligible vehicles being demonstrated or delivered under trade plates
 - the transportation of any vehicle or trailer which contains horses or livestock
 - any claim caused directly or indirectly by the overloading of your eligible vehicle and/or any caravan or trailer
 - costs for anything which was not caused by the incident you are claiming for
 - routine servicing of your eligible vehicle, replacing tyres, missing or broken keys, or replacing windows. We may be able to arrange for the provision of these services but you must pay any costs incurred
 - any incident affecting a vehicle hired under the terms of European Breakdown Cover
 - any claim as a result of eligible vehicle breakdown due to:
 - (a) running out of oil or water;
 - (b) frost damage;
 - (c) rust or corrosion;
 - (d) tyres which are not roadworthy;
 - (e) using the incorrect fuel
 - any claim caused directly or indirectly by the effect of intoxicating liquors or drugs
 - any claim where your eligible vehicle is being driven by persons who do not hold a full United Kingdom or other driving licence recognised and accepted in the UK
 - any claim which you have made successfully under any other policy of insurance held by you. If the value of your claim is more than the amount you can get from your other insurance we may pay the difference subject to policy limits and exclusions
 - any claim by you unless you are resident of the United Kingdom and your eligible vehicle is registered with the DVLA in Swansea or Northern Ireland
 - your eligible vehicle must not carry more persons than recommended by the manufacturer or a maximum of 8 persons (including the driver) whichever is the lesser. However, for minibuses the maximum number is 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during vehicle construction and to the manufacturer's specification
 - any claim if your insured vehicle is being repatriated and Customs in any country find its contents are breaking the law of that country
 - any personal effects, valuables or luggage left in your eligible vehicle or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the eligible vehicle. These are your responsibility
2. This policy does not cover any eligible vehicle which is used on a "hire and reward" basis (for example taxis and private hire cars) which shall include for these purposes any passenger travelling in such eligible vehicle (even if the passenger or the driver is the pack holder or a nominated partner (if applicable)).
 3. The provision to display a valid excise licence has been removed in light of the legislative change. However, your vehicle still needs to hold a valid excise licence for service to be provided.
 4. You must have your registered home address in the Territory.
 5. If your eligible vehicle should breakdown whilst towing a caravan or trailer in the Territory we will recover your eligible vehicle together with the caravan or trailer. If your trailer or caravan breaks down then we can arrange for the recovery of your trailer or caravan but you will be liable for the recovery costs. We recommend that you always carry a serviceable spare tyre and wheel appropriate to your eligible vehicle, caravan or trailer.
 6. We are not responsible for the cost of any parts, or for any garage, labour or other costs in excess of your policy limits set out in the part entitled "Policy Document". Please note these costs in Europe are likely to be higher than in the UK.

7. If you call us for assistance following a fire, theft or act of vandalism covered by a policy of motor insurance, you will be liable to pay us for the costs of removal.
8. This policy does not cover you for any loss caused by any delay, whether the benefit or service is being provided by us or someone else (for example a garage, hotel, car hire company, carrier, etc).
9. In the case of any policy benefits, any costs listed under 'we will not pay' and any other costs which are not expressly stated under 'we will pay'.

European Breakdown Cover for Travel Plus Pack Service Limit for Travel Plus Pack customers:

- European Breakdown Cover is only provided for a maximum period of 90 days for any one journey. Instead of individual benefit limits (with certain exceptions), you are covered to an overall limit of £2,500 per claim. You may make up to two claims against valid European Breakdown Cover in a membership year and each claim must be for a separate journey.

Costs

Your policy does not include cover in relation to the following:

1. Any cost incurred without our prior consent. All requests for service must be made directly to us.
2. The cost of draining or removing contaminated fuel (i.e. mis-fuelling). We will arrange for your eligible vehicle to be taken to a nearby garage for assistance, but you will have to pay for any work carried out. Any other recovery may be arranged but you will be liable for any additional costs.
3. Specialist Equipment costs. We will however arrange for the specialist services if requested but you will have to pay for any additional costs direct to the contractor e.g. winching and specialist lifting equipment.
4. Any costs incurred as a result of you failing to carry a serviceable spare tyre and wheel, or incurred in arranging the removal of a wheel secured by locking wheel nuts when you are unable to provide a serviceable key, appropriate to your eligible vehicle, caravan or trailer.
5. Please note that motorised vehicles that are manufactured without the provision of a spare wheel will be considered on their individual merits and assistance is at our discretion. Assistance in changing a wheel is covered, subject to you carrying a serviceable spare as specified above.
6. The cost of a locksmith (if we are unable to open the eligible vehicle for any reason), bodyglass or tyre specialist. We will arrange for your eligible vehicle to be taken to a nearby garage for assistance but you will have to pay for any work carried out on your eligible vehicle. Any other recovery may be arranged but you will be liable for any additional costs.
7. Your eligible vehicle storage charges.
8. The cost of ferry crossings and/or toll fees for your eligible vehicle and the return ferry costs and/or toll fees of the accompanying recovery vehicle if required to enable a successful recovery.

Battery related faults

For battery related faults your cover is as follows:

- Our initial attendance for a battery related fault is included. There is no charge for that attendance.
- The fitting of any parts or batteries purchased by you prior to our attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts.
- Our patrol will test your battery on the initial breakdown attendance. If the battery is no longer serviceable and so fails the test you will be advised to replace it.
- If you call us out again within 12 months of the initial attendance for the battery related fault and we identify the same fault as a problem caused by the same battery, you will have to pay an additional charge which will be notified to you at time of the call-out. That charge will be no less than £75.
- You will be charged separately for any such additional charges.

Duration of cover

Your RAC Breakdown Cover is only available if you have purchased the Travel Plus Pack. Subject to your right to cancel (see below), the cover is from month to month. Your RAC Breakdown Cover will end if your Travel Plus Pack is closed or, you fail to pay the monthly Travel Plus Pack fee or your residential address is no longer in the United Kingdom. Your RAC Breakdown Cover may also be terminated or the terms may be changed by Barclays giving you 30 days' notice in writing.

Cancelling your cover

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date the Travel Plus Pack is purchased or the date you receive your policy document, whichever is the later. As your insurance contract forms part of your Travel Plus Pack, cancellation of your insurance contract will also require your Travel Plus Pack to be closed.

If you cancel within this period and have paid your first monthly Travel Plus Pack fee, it will be refunded provided there has been no claim or incident likely to give rise to a claim.

For your cancellation rights outside the 14 day cooling-off period please refer to the 'Changing or ending a Pack' wording contained in the terms and conditions at the front of this Welcome Pack.

Caring for our customers

We are committed to providing you with the highest standard of service and customer care. We realise, however there may be occasions when you feel that you did not receive the standard of service you expect. Should you have cause for complaint please contact us and we will work with you to try to resolve your complaint within 28 days.

If you have used our breakdown service and are dissatisfied with any aspect of the service provided to you, please bring the complaint to our attention as soon as you can (if possible within 28 days of becoming aware of it). This does not affect your statutory rights to take legal action or exercise any other legal remedy.

Please write to us at: Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, West Midlands WS5 4QZ or please telephone us on 0800 051 1109* or 0800 0511216* if your complaint relates to European Cover.

Email: customercareoperations@rac.co.uk

For complaints regarding Motoring Legal Expenses Insurance the address is detailed in the Conditions for Motoring Legal Expenses Insurance section. We will deal promptly with your query. Unless we can satisfactorily resolve your complaint within 24 hours we will send you an acknowledgement within five working days, along with a leaflet outlining our complaints procedures while we investigate your complaint further.

For those products and services we provide that are classified as general insurance business, if, after following the above procedure, your complaint has not been resolved to your satisfaction within eight weeks, or it is eight weeks since we received your complaint you have the right to refer the matter to: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. Referral to the Financial Ombudsman Service does not affect your right to take legal action against RAC Motoring Services and/or RAC Insurance Limited.

- Should you wish to refer your complaint to the Ombudsman please be aware that you have six months from the date of our final written response in which to do so.

The Financial Ombudsman Service does not cover complaints concerning RAC Motoring Services' provision of the Roadside, Recovery and At Home elements of RAC Breakdown Cover.

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100* or by visiting their website at fscs.org.uk.

The FSCS does not cover RAC Motoring Services' provision of the Roadside, Recovery and At Home elements of RAC Breakdown Cover.

Your Data

Data protection statement

This section provides a short summary of how **RAC** collects and uses **your data**. Please refer to our website at rac.co.uk/privacy-policy for full details.

Alternatively, **you** can obtain a copy of **our** Privacy Policy by using the contact details below.

Should **you** require information about how **Barclays Bank UK PLC** collects and uses **your** data, please contact **Barclays Bank UK PLC**.

What is your data?

There are three types of data **RAC** will hold about **you**:

1. Personal data is information **RAC** holds on its records which identifies **you**. This includes **you** name, address, email address, telephone number and date of birth;
2. **RAC** will also hold data about **you** that is not personal, for example, information about **your** vehicle; and
3. In very limited circumstances, **RAC** will hold special categories of personal data, for example, relating to **your** health. **RAC** will only ask for this data when it is absolutely necessary and in accordance with data protection laws.

How **RAC** obtains your data

RAC obtains **your** data when **you** contact **us** directly in relation to **your** cover and **your** policy.

RAC also obtains **your** data from **Barclays Bank UK PLC** when **you** purchase this **policy** and/or if **you** report a new **claim** to **Barclays Bank UK PLC** in relation to this **policy**.

How **RAC** will use your data

RAC will use **your** personal data for the provision of cover and services under **your** policy, for example, helping **you** if **you** make a **claim**. **RAC** may disclose **your** personal data to **our** service providers who provide help under **your** policy. **RAC** may also disclose **your** personal data to **Barclays Bank UK PLC** for claim and policy administration purposes.

RAC carries out checks against publicly available information (such as the electoral roll, county court judgments, bankruptcy orders or repossessions).

RAC also monitors and records any communications with **you** including telephone conversations and emails for quality and compliance reasons.

Please note that, if **you** do not provide **your** personal data, **RAC** will be unable to provide **you** with the cover **you** have requested, as well as services related to administering **your** cover and **policy**.

Your rights

You have a number of rights relating to **your** personal data. For further information regarding any of these rights, please visit rac.co.uk/privacy-policy or contact the Data Protection Officer:

1. Call **our** Customer Service Team: 0330 159 0360; or
2. Email **us**: breakdowncustomercare@rac.co.uk; or
3. Write to **us**:
Freepost RTLA-HZHB-CESE
RAC Insurance Limited
Great Park Road
Bradley Stoke
Bristol
BS32 4QN

About Our Insurance Services

In the following section 'we' 'us' and 'our' refers to Barclays Bank UK PLC and Barclays Insurance Services Company Limited.

Barclays Bank UK PLC arranges insurance through Barclays Insurance Services Company Limited, which is a wholly owned subsidiary company of Barclays Bank UK PLC. Both companies are insurance intermediaries.

Name and address of the insurance intermediaries

The registered address of Barclays Bank UK PLC and Barclays Insurance Services Company Limited is **1 Churchill Place, London, E14 5HP.**

Financial Services Register

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register No. 312078).

You can check details of our Regulators and Registration by visiting the 'Financial Services Register' at fca.org.uk/register. You can also contact the FCA Consumer Helpline on **0800 111 6768***.

Advice or information

We can only offer Travel Insurance and Car Breakdown Cover from single insurers, and we act on behalf of the insurer.

The features and terms and conditions of the benefits within the Travel Plus Pack may not be the same as those for similar products available with Barclays.

The Travel Plus Pack is provided on a non-advised basis. As such, we will only provide information on the Travel Plus Pack and we will not make a personal recommendation about the suitability of this Travel Plus Pack.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations in relation to arranging the insurance in the Pack, depending on the type of business and the circumstances of the claim. Insurance arranging is covered for 90% of the compensation claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 741 1400** or **0800 678 1100*** or by visiting their website at fscs.org.uk.

Change of insurer

From time to time for commercial reasons we may decide to change the chosen insurer(s). If we do, we will write to you at least 30 days before we make any change, giving you details of the new insurer and any variations to the terms and conditions of cover.

Your cancellation rights are not affected.

Statement of Price

The monthly cost of your Travel Plus Pack is £18.00 payable in advance on the first working day of each month. This means that the fee payable for the minimum term of Travel Plus Pack is £108.00. This fee will include Insurance Premium Tax at the current rate, and there are no further taxes or costs unless otherwise stated. The first monthly Travel Plus Pack fee is part payment for the rest of the month in which the Travel Plus Pack is purchased. We hold the insurance premium you pay to us, and any premium refunds payable to you, in respect of the insurance products included in the Travel Plus Pack as agent of Aviva Insurance Limited and RAC Insurance Limited, which means your insurance product is treated as being paid for when the Travel Plus Pack fee is collected by us.

General Information

Governing Law

If you buy insurance in the United Kingdom, you can choose which law to apply to your policy. Unless you and the insurer make a written agreement saying otherwise before the policy is issued, the law of England and Wales will apply to this insurance. Unless otherwise agreed the contractual terms of this policy, all prior information and all communications will be in English.

Disclosure (in relation to insurance cover provided as part of the Barclays Pack(s) range)

You are responsible for providing complete and accurate information to insurers when you take out your insurance policy, and throughout the life of your policy. It is important that you ensure that all statements you make on claim forms and other documents are full and accurate. If you provide false or inaccurate information to us or your insurers, this could invalidate your insurance cover and could mean that part or all of the claim may not be paid.

Registered Office Details of the Insurer

Worldwide Family Travel Insurance

Aviva Insurance Limited

Registered Office: Pitheavlis, Perth PH2 0NH

Registered in Scotland No: 2116.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202153).

RAC Comprehensive Breakdown Cover

RAC Motoring Services

Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands WS5 4AW

Registered in England Number: 1424399

Authorised and Regulated by the Financial Conduct Authority.

RAC Insurance Limited

Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands WS5 4AW

Registered in England Number: 2355834

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202737).

Airport lounge access

How to Register

To make the most of your Airport Services benefit, you must register via the **Traveller Plus App** or online at **barclays.dragonpasstraveller.com**. The **Traveller Plus App** can be downloaded from the GooglePlay or Apple App Store.

This app is your digital membership card for the scheme. With your app, you can access not only the airport lounges, but also all the additional discounts and benefits. A physical membership card will also be provided within 5-7 days of you opening your Travel Plus Pack. Please note, this service is designed to work as a digital service through access to the app provided. Using only the physical membership card may mean you cannot access all of the discounts and information you would have access to if you used the app.

Definitions

Words or expressions that have a particular meaning, (as defined in this section) shall have the same meaning wherever they may appear in these Conditions of Use.

- **“Airport Services”** means the airport lounge access benefits made available by Assurant, which includes access to airport lounges, discounts and vouchers for selected airport restaurants and access to selected free treatments at spas and nail bars at participating airport outlets
- **“App”** means the Traveller Plus App
- **“Barclays”** means Barclays Bank UK PLC and Barclays Insurance Services Company Limited, unless stated.
- **“Free Visit”** means either one entry to an airport lounge; or one spa/nail bar treatment; or one redemption of a restaurant voucher
- **“Scheme”** means the airport services scheme which gives you access to the Airport Services for the duration of your membership as part of your Travel Plus Pack
- **“Third Party Organisations”** means the third parties who operate the airport lounges, restaurants, spas and nail bars which you have access to under the Scheme

- **“We”, “us” or “our”** means Assurant¹
- **“Website”** means **barclays.dragonpasstraveller.com**

Conditions of Use

1. Introduction

- 1.1 In this introduction we have set out the conditions which deal with those features of the Scheme that we would particularly like to bring to your attention. Please read all of the Conditions of Use carefully because we will rely on all of them in our dealings with you.
- 1.2 The Scheme applies to participating airport lounges, restaurants, nail bars and spas and access to the benefits and facilities is at all times subject to availability. We reserve the right to include and withdraw airport lounges, restaurants, spas and nail bars from the Scheme entirely at our discretion and without notice. We cannot accept any liability in the event that an airport lounge, restaurant, spa or nail bar is full or already reserved/allocated and can't provide you with access.
- 1.3 To gain access to participating airport lounges, restaurants, spas and nail bars and the discounts and free treatments available under the Scheme you must show your passport and/or boarding pass and your valid membership card, either the digital card via the App or your physical card. The Pack holder and nominated partner may be asked to present their membership card (digital or physical) as well as their passport and/or boarding pass if they wish to gain access.
- 1.4 The number of guests permitted varies from lounge to lounge as does the policy of individual lounges regarding access for children (you can find this detail via either the Website or the App). Please check with the individual lounges you plan to use prior to travelling to determine their policy on guests and children.
- 1.5 At busy times airport lounges may be at their full capacity and unable to accept more guests. Some lounges also reserve and/or pre-allocate space, this means that unless you have pre-booked the lounge for £5 per person and arrive

¹ Assurant is a trading name of Lifestyle Services Group Limited (Company registration number 5114385) whose address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN.

at the correct time you may be refused access on the basis of a lack of capacity even if the lounge doesn't look full. We don't have any control over the decision of individual airport lounges whether to admit any individual.

- 1.6 If you or any member of your party has any medical problem or disability which may affect your access to an airport lounge, we recommend that you check with the individual lounge prior to travelling to see whether they can facilitate any special requirements you may have. We regret that we can't accept liability in the event an airport lounge is unable to facilitate special requirements.
- 1.7 We'll notify you of any changes to your free lounge visits per year or any of these Conditions of Use by your preferred communication (by post or your available digital channel) 30 days before they become effective.

2. The Scheme

- 2.1 The Scheme is provided by Assurant in conjunction with DragonPass² ("DragonPass"). Barclays is not responsible for the operation and running of the Scheme, the participating airport lounges, restaurants, spas or nail bars or any of the connected services, vouchers or offers.
- 2.2 These Conditions of Use govern your use of the Scheme and the relationship between you, us and DragonPass.
- 2.3 To activate your digital membership you must register via the App on your smartphone or online via the Website. The name which you use to register must match your bank details and your passport. If the name on your passport is different from the name which is registered for your Pack, please contact us before you use your membership card. You can contact us on 0333 220 5599 or via email at barclays@dragonpasstraveller.com.
- 2.4 When you use the Website or the App you will also be subject to their conditions of use and privacy, accessibility and cookie policies all of which can be found on the Website or App, as applicable. Please note, the Scheme is designed to work as a digital service through access to the App. If you don't download the App this may mean you won't have access to all the discounts and information that is available.

- 2.5 If you register via the App or the Website, this will give you access to your digital membership card, however we'll also automatically send you a physical membership card within 5-7 days of you opening your Travel Plus Pack for your convenience.
- 2.6 As a member of the Scheme you'll have access to the Airport Services and Free Visits as part of your Travel Plus Pack. Section 3 (Membership) below explains how many Free Visits you are entitled to, when your membership starts and when it ends.
- 2.7 The Airport Services are operated by Third-Party Organisations. By using the Airport Services you agree to be bound by not just these Conditions of Use but also those of the Third-Party Organisations including any opening hours or access restrictions which they have. It's your responsibility to check a Third-Party Organisation's conditions of use and/or opening hours and access restrictions before you use the Airport Service. We're not liable for any loss or damage you suffer if you fail to comply with the Third-Party Organisations' conditions of use.
- 2.8 All users of the Airport Services are expected to conduct themselves in an orderly and acceptable manner and shouldn't disrupt the enjoyment of other users. If in the opinion of any member of staff or other representative of a Third-Party Organisation, your behaviour or that of any member of your party is causing or likely to cause distress, danger or offence to anyone else or damage to property, they shall be entitled to ask you to leave. In those circumstances we will have no liability to you, and you won't be entitled to any reimbursement of your Free Visit allowance under the Scheme.
- 2.9 Our responsibility to you is to use reasonable skill and care in selecting our Third-Party Organisations. Assurant, DragonPass and Barclays are not liable to you or any third party for any losses of any nature incurred by you/ them in relation to the standard, quality or provision of service or products by the Third-Party Organisations or their employees or agents; your own acts or omissions or the acts of other users of the Airport Services.

² DragonPass International Limited (Company registration number 8643888) whose registered office is at 173A Ashley Road, Hale, Cheshire WA15 9SD.

- 2.10 Nothing in these Conditions of Use does, nor is intended to, exclude or limit our liability for death or personal injury resulting from our negligence; fraudulent misrepresentation; or any other liability which can't be excluded under English law.
- 2.11 If you have any complaints or feedback about the standard, quality or provision of any of the Airport Services, you should contact the relevant Third-Party Organisation directly. If they can't satisfactorily resolve your complaint you can contact us on 0333 220 5599 (lines open 24 hours a day, 7 days a week), by email to barclays@dragonpasstraveller.com or you can write to us at:

Barclays Airport Lounge Access
c/o Assurant
PO Box 98 Blyth
NE24 9DL

and we'll liaise between you and the Third-Party Organisation to try to assist you in reaching a resolution but we have no further liability to you. If you have a complaint about any other aspect of the Scheme please contact us.

3. Membership

- 3.1 Your membership of the Scheme commences on the date you purchase the Travel Plus Pack and continues until the Pack is closed.
- 3.2 You'll have one shared membership for the Scheme between each Pack holder, and be issued with your own physical membership card. These will display individual membership numbers that can be used to create your digital membership via the App. This means the 6 Free Visits attached to your Travel Plus Pack are shared between you.
- 3.3 You can purchase additional visits, over and above your annual allowance of 6, for £16 each via the App, the Website or by calling us on 0333 220 5599.
- 3.4 Your 6 Free Visits, along with any additional Free Visits which you purchase, can be used by you and your accompanying guests with 1 Free Visit being used for each person, e.g. access to a participating airport lounge for you, your partner and 2 children would use 4 Free Visits.
- 3.5 Should you close your Travel Plus Pack, your membership will be immediately cancelled and you'll no longer be entitled to any remaining Free Visits. Any additional Free Visits which you have purchased [and any pre-booking fee which you may have paid?] can be refunded by

contacting our customer service team on 0333 220 5599. Section 4 (Airport Lounge Access + Pre-Booking) below explains the conditions that need to be met in order to be eligible for a refund on Pre-Bookings.

- 3.6 The Scheme forms part of your Travel Plus Pack and your membership of the Scheme continues until you close your Travel Plus Pack.
- 3.7 If you change your name you must tell Barclays as soon as possible and before you next use your membership card. Please allow up to 72 hours for name changes to take effect. The name on your passport must match the name on your Travel Plus Pack and the name on your membership card. If the name on your passport is different from the name which is registered for your Travel Plus Pack, please contact us before you use your membership card. You can contact us on 0333 220 5599 or via email at barclays@dragonpasstraveller.com.
- 3.8 You must tell us as soon as possible if you lose your physical membership card, or access to your digital membership card, by calling us on 0333 220 5599.

4. Airport Lounge Access + Pre-Booking

- 4.1 Participating airport lounge staff will record your details and communicate them to DragonPass. This information will be used for record keeping, tracking usage and billing purposes, where appropriate.
- 4.2 Please note that any food and drink, including alcoholic drinks, provided as part of your airport lounge visit are only for consumption in the airport lounge and are not to be taken out of the lounge.
- 4.3 It's your responsibility to ensure you arrive at the departure gate on time and board your flight in good time. There is no obligation on the lounges to provide flight information or announcements.
- 4.4 Certain airport lounges can be pre-booked for a cost of £5 per person per visit via the App or the Website.
- 4.5 To check if the airport lounge you intend to visit can be pre-booked in advance please check the App or the Website, where you'll be able to select the lounge you intend to visit and check if pre-booking is available at your desired time of travel.
- 4.6 Lounge access must be pre-booked at least 72 hours in advance.

- 4.7 To amend or cancel your pre-booked lounge access call us on 0333 2205 599 providing at least 72 hours' notice. Any cancellations notified at least 72 hours before the visit will be refunded, for all other cancellations paragraph 4.10 below will apply. Unfortunately we can't make any amendments to pre-bookings within 72 hours of the scheduled visit.
- 4.8 When arriving at the airport lounge it's important that you arrive on time; if you arrive later than the pre-booked time then it will be at the discretion of the lounge as to whether they can still allow you access and for how long.
- 4.9 When pre-booking a lounge visit, these can only be made in your current Membership Year and not in any future Membership Years following the next renewal date. You can find your renewal date in the app or contact our helpline if you are unsure.
- 4.10 If you don't attend the lounge, are refused access to the lounge because you have arrived later than your pre-booked time or you cancel your pre-booking less than 72 hours in advance of the visit you will not receive a refund of your pre-booking fee and you'll be deemed to have used your Free Visit(s). Where you've purchased an additional Free Visit over and above your annual allowance and pre-booked that visit, neither your additional Free Visit fee nor your pre-booking fee will be refunded.
- 5. Spas and Nail Bars**
- 5.1 You may use your Free Visit allowance to enjoy selected spa treatments for free from participating spas or nail bars.
- 5.2 To view a list of participating spas and nail bars please visit the App or the Website. Here you'll also find details of the treatments available at each spa or nail bar. Please note that the free treatments available at participating spas and nail bars are subject to change without notice so please check before you travel.
- 5.3 Each free treatment you choose at a spa or nail bar will deduct one of your Free Visits from your annual membership year allowance.
- 5.4 Each spa or nail bar reserves the right to operate under their specific terms and conditions with relation to passenger health and medical conditions, e.g. pregnancy may reduce range of treatments on offer. Age, behaviour, single sex party groups, party size and treatment exclusions may apply. It's your responsibility to check the restrictions and policies of the spa or nail bar before your treatment.
- 5.5 It's your responsibility to allow enough time for the treatment prior to boarding your flight.
- 6. Restaurant Discounts**
- 6.1 Members are able to claim discounts at participating airport restaurants. To view a list of participating restaurants and available offers please visit the App or the Website. Offers and participating restaurants are subject to change without notice so please check before you travel.
- 6.2 Each restaurant reserves the right to operate under their specific terms and conditions in terms of menu availability, dress code, behaviour, single sex party groups, total party size and food/drink exclusions.
- 6.3 The discount may not be used with any other promotions or offers the participating restaurants may be offering.
- 6.4 You may only use an airport restaurant discount at the same restaurant once in any 24 hour period.
- 7. Restaurant Vouchers**
- 7.1 Members can download restaurant vouchers via the App or the Website. These vouchers can be redeemed against food and beverages in participating airport restaurants. The value of the voucher and what it may be redeemed against will vary depending on the participating restaurant. The redemption value applicable and any restrictions on how the redemption value may be applied can be found under the "Restaurant Details" section on the App and the Website.
- 7.2 The voucher must be presented before you place your order as well as prior to paying the bill, either the digital version available from the App or the Website or a printed copy.
- 7.3 Each restaurant voucher will deduct one of your Free Visits from your annual membership allowance once redeemed.
- 7.4 Restaurant vouchers can only be used by a member and are non-transferable and non-refundable. Only one voucher can be used per transaction.
- 7.5 Restaurant vouchers have a usage limit to one voucher every 5 hours regardless of the restaurant type.

7.6 Should the purchase total come to less than the value of the redemption voucher then no change will be given. Should the total be more than the voucher value then the member will be liable to pay the difference. Vouchers have no equivalent cash value and cannot be exchanged for cash.

7.7 The voucher cannot be used in conjunction with any other offers, entitlements, discounts, vouchers or promotions. Redemption of the voucher is subject to availability and does not guarantee access, table reservations or bookings at a participating restaurant. Access to the restaurant is at the restaurant's sole discretion. We shall not be held liable if your chosen restaurant is unavailable.

7.8 To view a list of participating restaurants please visit the App or the Website. Where a restaurant offers a voucher, the App and Website will display a voucher logo and where the restaurant offers a discount, a percentage logo will be displayed. Participating restaurants are subject to change without notice so please check before you travel.

8. General Terms

8.1 We do not give any warranty for any goods or services accessed through, or displayed on, the App or the Website.

8.2 All discounts and vouchers available under the Scheme are only valid for the named person on the membership card and cannot be assigned to a third-party. Discounts, vouchers and benefits cannot be applied for retrospectively and there is no cash alternative.

8.3 **Severability.** If any court or competent authority decides that any of the provisions of these Conditions of Use are invalid, unlawful or unenforceable to any extent, the term will, to that extent only, be severed from the remaining terms, which will continue to be valid to the fullest extent permitted by law.

8.4 **Force majeure.** We will not be liable or pay you compensation if our contractual obligations to you are affected by any event which we or DragonPass or a Third-Party Organisation could not, even with all due care, foresee or avoid. These events can include, but are not limited to war, threat of war, civil strife, terrorist activity and its consequences or the threat of such activity, riot, the act of any government or other national or local authority, including industrial dispute, natural or nuclear disaster, fire, chemical or biological disaster and adverse

weather conditions and all similar events outside our or their control.

8.5 **Third Party Rights.** A person who is not party to these Conditions of Use shall not have any rights under or in connection with it under the Contracts (Rights of Third Parties) Act 1999.

8.6 **Law and jurisdiction.** These Conditions of Use shall be interpreted in accordance with and governed by English law and you and we both agree that the English courts will have exclusive jurisdiction in the event of any dispute or claim except that if you are a resident of Northern Ireland, you may also bring proceedings in Northern Ireland and if you are a resident of Scotland, you may also bring proceedings in Scotland.

Data Privacy Policy

Lifestyle Services Group Limited are part of the Assurant, Inc. group of companies. The details here provide a summary of how we collect, use, share, transfer and store your information. For our full Data Privacy Policy please visit our website by visiting barclays.dragonpasstraveller.com or contact our Data Protection Officer at PO Box 98, Blyth, NE24 9DL or by emailing dataprotectionofficer@assurant.com

Information that we collect from you

We collect a variety of personal information about you including your name, address, contact details and date of birth in order that we can provide the benefits of this service.

Using your information

The main reason we collect your personal information is to enable you to use the benefits of the service and in order that we can advise you of any changes to it. You can choose whether or not you provide this information to us, but if you decide not to do so, we will be unable to provide the benefits under 'the Conditions of Use'.

We will also use your information where we feel there is a justifiable reason for doing so, for example: carrying out research and analysis to improve our services and recording and monitoring calls.

Sharing your information

Your personal information will be disclosed to other Assurant group companies, and to any other entity or service provider contractually obligated to us for the purpose of performing tasks that directly relate to the above-described purposes. Your personal information will also be disclosed to public bodies and organisations in order to satisfy our legal obligations, where required.

Where we send your personal information

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We will not transfer your information outside the EEA unless it is to a country which is considered to have equivalent data protection laws or we have taken all reasonable steps to ensure the company has suitable standards in place to protect your information.

How long we keep your personal information

Your personal information will be retained as long as necessary for the performance of this service and for as long as required or permitted by applicable law or regulation.

Your rights

You have a number of rights in relation to the information we hold about you. These rights include but are not limited to: the right to a copy of your personal information we hold; object to the use of your personal information; withdraw any permission you have previously provided and complain to the Information Commissioner's Office at any time if you aren't satisfied with our use of your information. For a full list of your rights please refer to the full Data Privacy Policy. Please note that there are times when we won't be able to delete your information. This may be as a result of fulfilling our legal and regulatory obligations or where there is a minimum, statutory, period of time for which we have to keep your information. If we're unable to fulfil a request, we'll always let you know our reasons.

Changes to your Travel Plus Pack from the 9th December 2021

We're adding an additional benefit to your Travel Plus Pack so you'll have access to our concierge service, which provides a range of services to complement your existing Pack features.

You can access the Concierge Service online and a team of expert lifestyle managers are on hand 24/7 to assist with your travel, dining and entertainment plans.

- Exclusive rates and accommodation benefits at our collection of 4 and 5 star hotels
- Experts who can help build a tailor-made itinerary for a once-in-a-lifetime trip
- Prime-time reservations and member-only benefits at restaurants across the UK and worldwide
- A range of exclusive offers with top brands from Dyson to Fortnum & Mason and Jo Malone London

More details about the services provided and how to contact them are below.

Concierge Service

The concierge service is designed to make your life easier – the digital platform and a team of expert lifestyle managers are on hand 24/7 to provide assistance with your travel, dining and entertainment plans at home and abroad.

To get started, you'll receive a welcome email with your login details for the concierge digital platform. You can also contact concierge at any time by phone or email and we'll take your brief over the phone or assist you to login to the online service.

You can use the service for **quick everyday requests**, such as sending a thoughtful gift to a loved one or booking a great restaurant for Saturday night, or **once-in-a-lifetime experiences** like planning a bucket-list trip to Canada.

The table below shows some of the most popular ways to use the concierge service:

Request type	
Travel	<ul style="list-style-type: none">- Booking flights, hotels, car hire and airport transfers to support your chosen travel dates- Tailored itinerary planning and booking to realise that once-in-a-lifetime trip- Inspiration on where to stay, in the UK or worldwide
Lifestyle	<ul style="list-style-type: none">- Activities and experiences such as days out or tickets to sporting events, concerts and theatre- Complimentary guides to inspire your next adventure whether in the UK or worldwide
Dining	<ul style="list-style-type: none">- Restaurant reservations with extra benefits for those special occasions- Tables held for you at in-demand restaurants, bookable on the concierge platform

By logging on to the concierge platform or by contacting our expert lifestyle managers, you can enjoy better value, better expertise, better access or better benefits than you can typically achieve yourself.

Think of the concierge service as your own all-knowing assistant on call 24/7 from 22 offices around the world for that added global expertise.

Contact concierge

To reach a lifestyle manager, call **+44(0)20 7479 2754*** or email **packconcierge@tengroup.com**.

To log onto the platform at **packconcierge.com**, follow the instructions in the welcome email. If you have not received the welcome email, let the concierge team know and it will be re-sent to you.

Please note: you do not pay anything extra for using the Concierge Service. However, you will have to pay for costs arising from any bookings you make as notified to you at the time of the booking.

Terms and Conditions

The concierge service is owned and operated by Ten Lifestyle Management Limited (“Ten”, “us”, “our”). Ten is a lifestyle concierge company registered in England and Wales (CRN: 4688658) whose registered address is 2nd Floor, Fitzroy House, 355 Euston Road, London NW1 3AL.

Ten is owned by Ten Lifestyle Group Plc, a publicly listed company on the London Stock Exchange (‘TENG’).

Ten provides concierge services (the “Concierge Service”) to eligible individuals on behalf of its client Barclays (the “Service Provider”), collectively and individually known as “Members” or “you”.

The Concierge Service is provided primarily through personalised advice and bookings received via phone or email and procuring goods and services provided by third party suppliers (“Suppliers”).

The following terms and conditions (the “Terms”) govern your use of our website(s) (the “Site”) and our provision of Concierge Services to Members.

1. Our Contract

1.1 Please read these Terms carefully before using the Site or the Concierge Service. For the purposes of these Terms:

- a) individuals eligible to receive the Concierge Service as per instruction from the Service Provider are known as the “Lead User”;
- b) each individual that the Lead User grants permission to use the service on their behalf is an “Authorised User” (the Service Provider will determine the limit on the number of Authorised Users per Lead User);
- c) Lead Users and Authorised Users are each known as “Members”;
- d) all Members must be at least 18 years of age and possess the legal authority to enter into this agreement;
- e) all information provided by Members to us, the Service Provider or the Suppliers should be true and accurate;
- f) when visiting or using the Site or the Concierge Service and/or any content or materials available from us, you agree to be bound by these Terms which shall form a legally binding agreement between you and us.
- g) You’ve also read, understood and accepted the Privacy Statement; and

h) we reserve the right to update or change these Terms from time to time at our discretion with 30 days’ notice, and your continued use of the Site or the Concierge Service will be subject to the then current version of these Terms. We recommend that you read the current version of these Terms each time before you use the Concierge Service.

2. Our Services

- 2.1 The Concierge Service we provide by phone and email includes the ability to:
 - a) place a new request with the Concierge Service;
 - b) book services and order goods with Suppliers (“Services”); and
 - c) request to be updated on specific information.
- 2.2 The Concierge Service we provide via the Site also includes:
 - a) access to articles and other content we publish on our Site;
 - b) the ability to search for Suppliers and where applicable book services and order goods with said Suppliers (also “Services”); and
 - c) such other services as we elect to provide from the Site from time to time.
- 2.3 If you use one of the phone numbers provided to you or published on a Site to call and speak to one of our representatives (a “Lifestyle Manager”), please note that telephone calls to us will be monitored for training and quality purposes.
- 2.4 We reserve the right at any time to modify the Concierge Service we provide to you and to add or remove content, or we can close your Pack for the reasons set out in the Barclays Pack terms and conditions.
- 2.5 Unless otherwise stated in writing by us and with the exception of some travel bookings (see section 6 and the Travel Policy of these Terms), when you make a request for goods or services from a Supplier through the Concierge Service you’ll enter into a contract directly with the Supplier for the provision of the goods or services and you’ll be bound by the Supplier’s terms and conditions (including but not limited to their cancellation and/ or return terms). In these circumstances, it is very important for you to review any applicable terms and conditions before you complete the transaction.

2.6 Where there's specific terms and conditions between us and you for types of Services provided via the Site or by email or phone, these are outlined below.

3. Dining

3.1 Ten works with third party restaurant and dining Suppliers to offer exclusive and non-exclusive bookings, special benefits and offers to Members as part of the Concierge Service.

3.2 You accept that special benefits and offers with Suppliers are subject to availability and may change from time to time and without notice. It's important to note that not all of the Services made available or provided on the Site are available in all jurisdictions.

3.3 We reserve the right to deny restaurant reservation requests from you if you repeatedly fail to show up for bookings or violate any Supplier's terms and conditions including their cancellation terms.

4. Tickets

4.1 Ten works with third party ticketing and event Suppliers to quote details of face value tickets, hospitality tickets and tickets from secondary market agents to Members as part of the Concierge Service.

4.2 All tickets are subject to availability.

4.3 If you decide to order tickets from a Supplier quoted by us, you authorise us to arrange for payment of tickets on your behalf. Once you've given us authorisation to purchase tickets with the Supplier on your behalf, you'll be liable to pay the full price for the tickets. Once the purchase is confirmed, no refunds or exchanges will be available, unless stated otherwise in the Supplier terms and conditions.

4.4 You'll enter into a contract for the sale and/or supply of the tickets with the relevant Supplier. Ten or the Service Provider won't be party to this contract.

4.5 You should ensure that you check both the booking confirmation and the tickets you receive and notify us immediately if any details are incorrect or there are any discrepancies. Where an error has been made by us, we'll endeavour to resolve the error with the appropriate level of cost and/or compensation. In all other cases, we'll endeavour to assist you with correcting the error without incurring any financial liability.

4.6 We'll endeavour to advise you if any tickets have a restricted view prior to your purchase. Tickets will be considered restricted view only if specified by the Supplier, box office, venue and/or on the physical tickets.

4.7 The Supplier, together with us, will select the method and company used for ticket delivery. Often tickets will be sent via secure post or courier which will require a signature upon delivery. When delivery is attempted, if you're unavailable you'll need to collect from the local sorting office or, where appropriate, organise a re-delivery directly with the courier company. We'll offer support with any deliveries but won't be held liable for errors not caused by us.

4.8 Tickets are usually delivered between 5 to 7 days before the date of the event, with the exception of theatre tickets, which are sent after the booking is made. The date upon which tickets are released is controlled by the promoters of the event (and not us), who often delay delivery in order to reduce both fraudulent activity and the risk of tickets being misplaced.

4.9 When tickets are purchased through secondary ticket agents, the Supplier will make every effort to deliver them several days before the event. However, they reserve the right to deliver tickets up to 24 hours in advance and on rare occasions may arrange for you to meet a representative at the venue.

4.10 It's your responsibility to advise us of any change of address which may affect your booking, or if you plan to be away in the days leading up to the event.

4.11 If tickets are misplaced and originally purchased through a face value box office, tickets can often be duplicated. It's unlikely that tickets will be re-issued prior to the event date and will therefore need to be collected from the box office. In order to collect tickets in this way, the cardholder and the card that was used to purchase the tickets need to be present. Letters of authorisation are subject to the venue box office's discretion and in some instances, may not be accepted.

4.12 If tickets purchased through secondary ticket agents are misplaced, it's extremely difficult to arrange duplicates or box office collection, since they usually need to be collected by the individual who originally purchased the tickets. If this occurs, we'll endeavour to arrange for duplicates or collection, but if we're unable to do so we can't provide a refund.

- 4.13 If you find you're unable to attend an event and would like advice on re-selling your tickets, please contact us for further information.
- 4.14 While we'll endeavour to update you if we become aware of any changes made to the date or time of your event, we can't take responsibility to inform you if an event is cancelled or to provide details if it is rearranged by the event promoter. Where tickets are purchased through the secondary market, tickets will usually be valid for the rescheduled date. If you're not able to make the new date, refunds are at the relevant Supplier's discretion. We're not responsible for any additional financial outlay, such as for accommodation or transport, that occurs as a result of a cancelled or rescheduled date.
- 4.15 For tickets purchased direct through the box office, if the event is cancelled, you'll receive a full refund direct from the box office. If the event is postponed, refunds will not be given until a new date has been rescheduled. If you can't attend the new date, then you're normally entitled to a full refund.
- 4.16 Please ensure you check your debit or credit card statement to confirm that your card has been charged for the amount of your tickets within 3 to 5 days of booking. If this isn't the case then please call your Lifestyle Manager.
- 4.17 In the unusual event that a Supplier (box office or secondary market ticket supplier) goes insolvent, bankrupt or doesn't deliver the tickets, we can't accept liability for the loss of tickets. The relevant terms and conditions between you and the Supplier will apply. We'll offer assistance and act on behalf of the Member to endeavour to remedy the situation. As a minimum, this will include:
- advising the Member of the chargeback process, if they've paid by debit or credit card, whereby Visa/MasterCard/Amex go to the vendor to try to re-coup the money. Note there's a time limit within which this chargeback process is applicable; and/or
 - if the Member chooses to purchase new tickets, sourcing alternative tickets to match the original order as closely as possible in terms of location, price and date.

5. Events and Benefits

- 5.1 Ten works with Suppliers to share details of events and/or benefits to Members as part of the Concierge Service.

- 5.2 Benefits are subject to availability.
- 5.3 Benefits may be withdrawn at any time and without prior notice.

6. Travel

- 6.1 We may engage certain local travel agencies to act solely in the capacity of agent for Suppliers of air, hotel, car and other travel-related products and services ("Travel Suppliers") to provide Members with the ability to purchase airline tickets, hotel accommodation, car rentals and other travel-related products and services ("Travel Services") in accordance with the Travel Policy to these Terms, which includes our cancellation policy.

7. Fair Usage Policy

- 7.1 You must make sure that any use of the Concierge Service complies with these Terms.
- 7.2 There's no specified limit on the usage of our Concierge Service. However, if we feel that your activities are so excessive that other members are detrimentally affected, we may give you a written notice (by email or otherwise) or limit the number of requests you can submit in a given time period. In extreme circumstances, if the levels of activity don't promptly decrease after the warning, we may terminate or suspend your account after prior consultation with the Service Provider.
- 7.3 If you breach these Terms, we may: (a) give you a notice to stop or moderate the unacceptable use(s); or (b) terminate or suspend your Concierge Service, with or without notice as we consider appropriate, under the Terms.
- 7.4 You are responsible for all use of the Concierge Service through your Pack and for any breach of these Terms whether an unacceptable use occurs or is attempted, whether you knew or should've known about it, whether or not you carried out or attempted the unacceptable use alone, contributed to or acted with others or allowed any unacceptable use to occur by omission.

8. Complaints

- 8.1 Please contact us immediately should you be dissatisfied with any aspect of the Concierge Service you receive and we'll use reasonable endeavours to look into the issue within two working days of receipt of your notification and to respond to you as soon as reasonably practicable.

8.2 Ten or the Service Provider aren't responsible for the failure of any Supplier to provide any Services or the negligence of the Supplier providing them. However, we'll endeavour to assist you in the resolution of any such issue.

9. Material

9.1 The material on our Site is subject to our copyright protection, unless otherwise indicated. Our copyright-protected material may be reproduced free of charge in any format or media without specific permission, provided the material isn't for public use and not for profit, material or financial gain. This is subject to the material being reproduced accurately and not being used in a derogatory manner or in a misleading context.

9.2 Where the material is being published or issued to others, the source and copyright status must be acknowledged. Any permission we provide to reproduce our copyright-protected material doesn't extend to any material on our Site which is identified as being the copyright of a third party. Authorisation to reproduce such material must be obtained from the copyright holders concerned. If there's a restriction on reproduction, any other proposed use of the material would be subject to our approval. Application should be made to the Content Director, Ten Lifestyle Management Limited, 2nd Floor, Fitzroy House, 355 Euston Road, London NW1 3AL.

10. Intellectual Property

10.1 The Content (as defined below) is protected by applicable intellectual property laws and all Content is owned by or used by Ten under a licence or with permission. All text, formatting (including without limitation the selection, coordination and arrangement of materials received from Ten, and the images, graphics, animation, tools, widgets, applications, commercials, videos, music, sounds, articles, copy, creative materials, photos, trademarks, service marks, trade names, and logos, and other materials and information received from Ten are subject to the intellectual property rights of Ten, its subsidiaries and affiliates, and their respective licensors and licensees (collectively "Content"). The Content may not be copied, reverse engineered, decompiled, disassembled, modified, reposted to other web sites, framed, deep linked to, changed, or otherwise distributed, redistributed, licensed, sublicensed or transferred in any form by you.

No Content shall be construed as granting, by implication, estoppel or otherwise, any licence or right to make commercial use of any Content without Ten's prior written permission.

11. Contact

If you've any queries or comments about these Terms or our or any Supplier's use of your personal data, please get in touch via the phone number and email address provided for the Concierge Service.

12. Changes to these Terms

We may update these terms, from time to time. We'll notify you of the changes where required by law to do so, with 30 days' notice.

13. Notices

A notice or other communication under or in connection with these Terms shall be in writing and be delivered personally or sent by first class post or email to the party due to receive the notice or communication at the registered address or the email address specified in writing. In the event that Ten needs to update Members on a change in service, it'll use the contact details provided to Ten by the Service Provider.

14. General

If any of the above provisions are held to be illegal or unenforceable such provisions shall be severed and the remainder of these Terms shall remain in full force and effect unless the business purpose of these Terms are substantially frustrated thereby.

Any payment transactions carried out by us or our third party payment processing services shall be subject to applicable regulatory obligations and are secure with PCI-DSS.

15. Indemnification

You agree to indemnify, defend and hold Ten, the Service Provider and its business partners, staff and affiliates harmless from any liability, loss, claim and expense, including reasonable professional legal advisors' fees and expenses caused by your violation of these Terms.

16. Governing Law and Jurisdiction

16.1 We grant you access to our Site and our Concierge Service conditional upon your acceptance that the laws of England and Wales apply between us in relation to these Terms.

16.2 These Terms and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed

by and construed in accordance with the law of England and Wales.

- 16.3 Each party irrevocably agrees that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with these Terms or its subject matter or formation.

TRAVEL POLICY

Ten and the Service Provider together with their parent companies, subsidiaries, affiliates and agents, and their respective officers, directors, employees, representatives, agents and licensors, shall be referred to collectively as the “Covered Parties” and each individually as a “Covered Party”.

1. Terms of Travel Services

- 1.1 You agree that:
- a) you’re responsible for any error in the accuracy of information that you provide in connection with any Travel Services;
 - b) you’re responsible for all charges, fees, duties, taxes, and assessments arising out of the use of any Travel Services;
 - c) airfare prices aren’t guaranteed until flights are ticketed. Airfare fees that may apply after the initial ticket purchase including, but not limited to, (i) airline fees for itinerary changes or cancellations, (ii) after-purchase upgrades, including preferred or priority seat assignments, (iii) checked baggage fees, or (iv) in-flight food and beverage (not included in the advertised rates and will be your responsibility). Post-booking fees and charges vary and are determined by the airline carrier, and can vary by airline;
 - d) with respect to car rental, additional charges, taxes, and fees may apply at the time of rental or check-in and will be billed at that time directly to you. Car rental companies will require a payment card at the time you pick up the vehicle;
 - e) you’ll only use Travel Services to purchase travel for legitimate travel reservations and/or tickets for you or for another person for whom you’re legally authorised to act;
 - f) you’ll inform any other individuals for whom you’ve purchased reservations and/or tickets of these Terms and you agree to all additional terms and conditions of purchase introduced to you by Ten and the relevant Travel Supplier(s) in relation to specific Travel Services.
- The terms and conditions of Ten and the relevant Travel Supplier(s) will be available for review prior to or at the time of purchase or reservation;
- g) we don’t provide or source financial services advice or medical advice at any time; and
 - h) unless otherwise stated, when you make a request for services from Travel Supplier(s) through our Concierge Service, Ten will act as your agent and you’ll enter into a contract directly with the Travel Supplier(s) for the provision of the services and you’ll be bound by the Travel Supplier(s)’ terms and conditions (including but not limited to their cancellation terms), which will be made available to you before or at the time you complete your booking.
- 1.2 All policies and procedures are subject to change at any time at our discretion and without notice.
- 1.3 All prices quoted are based on rates in effect at the time of booking and are subject to change without notice. As the transaction will be processed in the stated currency, additional currency conversion, foreign transaction and other similar fees may apply depending on your place of booking. Please contact your bank for more information on these fees prior to booking if you’ve any questions or concerns.
- 1.4 Travel benefits can’t be combined with any other travel service provider’s offers.
- 1.5 AIRLINE TICKETS & POLICIES: All airline tickets are subject to the published contract of carriage and rules of the airline carrier on which you’ll travel. The contract of carriage in use by the applicable airline shall be between the applicable airline and the passenger only. The Covered Parties assume no responsibility in the determination and application of the terms and conditions applicable to this contract of carriage. A Travel Supplier that is an air carrier is required to make available to the public the terms of its contract of carriage and make available the fare rules for all air carrier tickets before booking.
- 1.6 The Covered Parties maintain no control over the personnel, equipment or operations of any airline. Covered Parties do not guarantee or insure the services provided by any Travel Supplier of air travel and will not be responsible or liable for any act, error, omission, injury, loss, accident, damage,

delay, non-performance, inconvenience, overbooking, irregularity or any consequences there from, which may be occasioned through the neglect or default, or any other action or inaction by any Travel Supplier.

- 1.7 You agree to abide by the terms and conditions imposed by any Travel Supplier with whom you elect to deal and you understand that failure to do so may result in cancellation of your reservation(s) and your being denied access to any flights, and you being liable for any costs incurred by a Covered Party as a result of such violation. Ten and the other Covered Parties are not responsible for any such action by air carriers due to your failure to abide by such air carrier's rules.
- 1.8 Neither Ten nor the other Covered Parties, nor any provider of air traffic data makes any promises or guarantees as to the accuracy, completeness, or adequacy of any delay or other air traffic management information and expressly disclaims liability for any errors and omissions.
- 1.9 Travel reservations are subject to the rules of each Travel Supplier on your itinerary. A government issued picture ID is required for all domestic travel. A valid passport, and in some cases visa and certain health requirements, are required when travelling internationally. For international travel, please check with your consulate in the destination country for visa travel requirements.
- 1.10 Electronic documents such as e-confirmations and e-documents will be provided to the email address given by you at the time of booking. Ten and the other Covered Parties aren't responsible for any change in the contact information provided by you at the time of booking.

2. Additional Travel Information and Terms

- 2.1 A government issued picture ID is required for all domestic travel. Additional identification such as a passport, visa and certain health requirements may be required for international travel. The name on the airline reservation must match exactly the name as it appears on the government issued ID. For international travel requirements, contact the embassy/consulate of the country to which you're travelling, to determine entry documentation and other requirements, such

as immunizations that must be satisfied by you, including return entry into your home country. It's your responsibility to obtain proper travel identification and satisfy all other requirements for the destination. Carriers can't board any passenger who fails to carry required documents. Passenger identification must match the name on the airline reservation or ticket(s). Some airlines may require you to show the payment card used as payment for your ticket(s).

- 2.2 Minors under the age of 18 who are travelling with only one parent may be required to have additional documentation. Please contact your airline or the embassy/consulate of the country to which you're travelling for additional information.
- 2.3 The Covered Parties have no special knowledge regarding the suitability for disabled persons for any travel itinerary. The Covered Parties also have no special knowledge regarding unsafe conditions, health hazards, weather hazards, or climate extremes at locations to which you may travel.
- 2.4 For information concerning possible dangers at international destinations, we recommend contacting your government's agency responsible for travel advisory matters.
- 2.5 For medical information, we recommend contacting your governmental agency responsible for health and medical matters.
- 2.6 BANKRUPTCY OR FLIGHT CHANGES, DELAYS OR CANCELLATIONS: Each Covered Party shall have no liability if a travel provider isn't able to honour an airline ticket purchased through the Concierge Service for any reason, including, without limitation, bankruptcy proceedings, strikes, labour shortages or flight delays, overbooking, cancellations or termination of service. Ticketed passengers may be entitled to refunds from the airline providing the transportation depending on the terms of the contract of carriage and other applicable rules of the airline.
- 2.7 ITINERARY CHANGES OR CANCELLATIONS: Ten don't charge fees for cancelling your booking, but you may be subject to the individual cancellation policies of the property, the tour operator, the airline, the car rental company or any Travel Supplier you book with through the Site. Cancellation policies will be provided to you before you complete your booking. Accordingly, carefully review your ticket purchases for any errors or

discrepancies prior to purchase. If you need to make changes to your travel itinerary, please call a Lifestyle Manager on the number listed on your email confirmation. In certain circumstances, changes may not be possible. If changes to the travel itinerary are possible, based on the applicable contract of carriage and other rules and regulations for the applicable airline, such changes may be subject to (i) an increase in airfare and related taxes, fees, and charges, (ii) change or service fees charged by the airline, and (iii) certain additional service fees. Such fees and charges may be quoted and charged in local currencies, even if part of your original purchase was made in another currency. Tickets may not be reassigned or transferred to a different airline. Most airline tickets don't retain any value if not cancelled prior to departure.

2.8 PASSENGER NAME AND IDENTIFICATION:

All airline tickets purchased through the Concierge Service must be purchased in the exact name of the person travelling which, to the extent applicable, must be identical to the name that appears on the traveller's passport or other government-issued identification card. Airline passengers must present a government-issued form of identification at the airport on the day of travel. Once purchased, tickets are not transferable.

2.9 INTERNATIONAL TRAVEL REQUIREMENTS:

International travel generally requires the passenger to possess a valid passport. Visa policies vary by country and any necessary visas are the sole responsibility of the traveller and must be obtained prior to departure. Travellers are responsible for complying with all government travel requirements, and presenting exit, entry and other required documents such as passports and visas. As a general rule, passports should have at least six months of validity when travelling internationally, please check the requirements of the countries you are flying to and from.

2.10 REQUIREMENTS FOR CHILDREN: Children under the age of 18 travelling internationally without one or both of their natural parents must carry a notarised letter of permission from the absent parent or parents. Other document requirements may apply depending on the airline and are the sole responsibility of the traveller.

2.11 Travel reservations are subject to the rules of each Travel Supplier on your itinerary. The

information and descriptions given about Travel Supplier are believed to be accurate, however, the Covered Parties make no warranty or representation regarding the information and descriptions.

2.12 The passenger's ticket(s), when issued, shall constitute the sole contract between the Travel Supplier and the purchaser and/or passenger and will be subject to the Travel Suppliers' terms and conditions of use.

2.13 All airline tickets are subject to the published conditions of carriage and rules of the applicable airline. The contract of carriage in use by the applicable airline shall be between the applicable airline and the passenger. All flight details should be confirmed with the applicable airline including, without limitation, the schedule of your flight, airline policies, baggage charges, size limitations, or restrictions, and any other additional fees that must be paid directly to the applicable airline. The Covered Parties maintain no control over the personnel, equipment or operations of any airline. The Covered Parties don't guarantee or insure the services provided by any Travel Supplier of air travel. You agree to abide by the terms and conditions imposed by any Travel Supplier with whom you elect to deal and you understand that failure to do so may result in cancellation of your reservation(s) and your being denied access to any flights, and any costs incurred by a Travel Supplier as a result of such violation.

2.14 Special requests made to a Travel Supplier are on a request only basis and can't be guaranteed. Fees, taxes and charges may apply, depending on the service request.

2.15 Upgrades aren't permitted on certain itineraries. Please check with the applicable Travel Supplier directly.

2.16 Travel Suppliers' policies are subject to change at any time without notice.

2.17 Covered Parties aren't responsible for any lost or damaged luggage before, during or after travel.

2.18 Certain rate types don't permit credit for airline frequent flyer programs, car or hotel loyalty programs.

2.19 **BAGGAGE FEES:** Baggage policies and fees vary by Travel Supplier. Please check with the Travel Supplier for baggage charges, size limitations, weight and other restrictions.

- 2.20 **DESTINATION TAXES:** Government imposed departure or entry taxes may not be included in ticket taxes. Passengers should be prepared to pay these taxes on location. Ten isn't the vendor collecting and remitting taxes to the applicable taxing authorities. Neither Ten nor other local travel agencies procured through Ten are co-vendors associated with the Travel Supplier with whom we book or reserve our customer's travel arrangements. Taxability and the appropriate tax rate and the type of applicable taxes vary greatly by location.
- 2.21 **PAYMENT:** Full payment with a payment card may be required to make a reservation. Should an error occur in processing your payment card for applicable charges, Ten reserves the right to resubmit the charge to your payment card company. Ten also reserves the right to re-invoice your reservation should an error be made in computing your holiday price. Rates are subject to change, including, but not limited to, increases in or establishments of surcharges, applicable taxes, government fees, and airfare and hotel prices.
- 2.22 Details you provide when you register for this Concierge Service will govern the currency you elect from time to time when you make travel bookings online or with a Lifestyle Manager. You'll be charged in the currency you elected at the time of check-out so please be sure to check your elected currency prior to completing your transaction.
- 2.23 **HOTEL TAXES AND SERVICE FEES:** Ten markets hotels under a 'prepaid/merchant' model which means Ten or other local travel agencies procured through Ten, collect the designated amount from you in advance and manage the payments to the hotel on your behalf. In connection with facilitating your hotel arrangement, the amount you're charged may not include all taxes and service fees. This amount includes an estimate to recover the amount we pay to the hotel related to your reservation for taxes owed by the hotel including, without limitation, sales and use tax, occupancy tax, room tax, excise tax, value added tax, goods and services tax, and/or other similar taxes. The amount paid to the hotel in connection with your reservation for taxes may vary from the amount we estimate and include in the amount charged to you. The amount paid to the hotel at the time of booking doesn't include any extra person charges, incidentals, gratuities, or other charges incurred during your stay. You'll be fully responsible for any excess charges or fees incurred by you during your stay and related taxes. There'll be no refund for unused services or early check-out.
- ### 3. Cancellations
- 3.1 A "Cancellation" means any change made to the name of a traveller when booked (name change), the substitution of one traveller in place of another, a reduction to the number in the party, reduction of a portion of the package, and/or the termination of the entire trip. Changing the date of departure or return date is also classified as a "Cancellation". All other changes are defined as a revision.
- 3.2 **CHANGE/CANCELLATION POLICY:** If your plans change, your right to a refund will be governed by the cancellation terms of the Travel Supplier(s) (as described at the time of booking, in your contract with the Travel Supplier(s) and the below):
- Cancellations, refunds, changes, exchanges and transfers are wholly subject to the terms and conditions of the applicable Travel Supplier(s). Accordingly, carefully review your ticket purchases and reservation details for any errors or discrepancies prior to purchase. If you need to make changes to your travel itinerary, call a Lifestyle Manager on the number listed on your email confirmation. In certain circumstances, changes may not be possible. If changes are possible, changes to travel itinerary shall be subject to fees charged by Travel Suppliers and subject to the Travel Suppliers' terms and conditions;
 - hotel reservation cancellations are subject to individual Travel Suppliers' cancellation policies. Failure to cancel prior to scheduled check-in time will be considered a no-show and won't be eligible for refund;
 - car rental cancellations are subject to individual Travel Suppliers' cancellation policies;
 - separate cancellation penalties may apply to holiday or special event departures in addition to non-refundable deposits; and
 - Travel Supplier penalties are subject to change at any time without notice.
- ### 4. Package Revisions
- 4.1 In the event that you purchase a single "Packaged" product of flights and accommodation provided by one of our

- Travel Suppliers, you'll be charged for the full amount of your itinerary at the time of booking. You may have separate charges for each product in the package, totalling the amount quoted for your itinerary. No aspect of the itinerary is guaranteed (including price, availability or dates of travel) until full payment is received.
- 4.2 All travellers must travel on the same itinerary. Individual travellers can't be added or deleted from an itinerary after booking.
 - 4.3 Any changes must be made directly by calling a Lifestyle Manager on the number listed on your email confirmation, and shall be subject to Travel Supplier charges as described below (other than those subject to cancellation penalties listed in section 2):
 - 4.4 AIRLINE TICKET CHANGES: This refers to the change policy set by the individual airline. Changes to travel dates or destination may be allowed and are subject to the rules of the airline. Additional airfare and/or exchange fees may apply. Name changes on airline reservations aren't permitted by some airlines.
 - 4.5 HOTEL CHANGE POLICIES: This refers to changes to hotel reservations. These are allowed subject to individual Travel Suppliers' policies. Travel Supplier change fees may apply.
 - 4.6 CAR RENTAL POLICIES: This refers to changes to a car rental reservation. These are allowed but Travel Supplier change fees may apply.
- ## 5. Car Rental Rules
- 5.1 Driver must be in possession of a valid driver's licence (in the relevant locality) and a major payment card in their name.
 - 5.2 Some Travel Suppliers require a good driving record and reserve the right to verify drivers' records. Minimum and maximum age requirements may apply, additional charges may apply based on age and will vary by country. Travel Suppliers may reserve the right to deny car rentals for any reason, including past driving records.
 - 5.3 Car costs may not include drop charges, tolls, taxes, surcharges, upgrades, recouplement fees, airport fees, insurance waivers, fuel, and optional charges such as protection options, special equipment and additional drivers. All such additional charges must be paid directly to the car rental company.
 - 5.4 Rental charges are based on each 24-hour period commencing at time of rental, with any additional hours subject to extra charge.
 - 5.5 A major payment card or a cash deposit is required to protect against incidental charges and damages, payable directly to the car rental company.
 - 5.6 Car rental companies won't refund any unused portion of a rental.
 - 5.7 No-shows are non-refundable and will result in a total forfeiture of any payments made.
 - 5.8 The early return of a car rental isn't eligible for a refund.
 - 5.9 Cancellation fees, rental terms, and any additional taxes, fees and surcharges are subject to change without notice, may vary by location, and may be charged to the customer at pick-up.
 - 5.10 For some international rentals, a 3-day minimum may apply.
 - 5.11 Geographic and cross border restrictions may apply.
 - 5.12 Please contact your insurance company if you're unsure whether or not to accept rental car company insurance.
- ## 6. Hotel Rules
- 6.1 Some hotels require a resort fee payable at the time of check-in. These fees aren't included in the total price displayed online.
 - 6.2 No-shows are non-refundable and will result in a total forfeiture of any payments made.
 - 6.3 Early check-out from a hotel is not subject to a refund.
 - 6.4 Contact a Lifestyle Manager on the number listed on your email confirmation for all cancellation or modification requests.
 - 6.5 Cancellations or modifications handled by the property directly may result in additional fees. When cancelling hotel reservations, you'll be held responsible for charges if you don't ask for and retain your cancellation number.
 - 6.6 Hotel reservations include room and applicable taxes only. Any additional hotel charges, such as resort fees and hotel energy surcharges and any charges for incidentals that you incur while travelling isn't included in your reservation rate and must be paid directly by you to the hotel.

- 6.7 Incidental charges may include but aren't limited to parking fees, baby-sitting, room service, telephone fees, internet usage fees, in-room movies, mini-bar charges, and gratuities.
- 6.8 Hotels may not have actual travellers' names until just prior to arrival.
- 6.9 The hotel may require a major payment card, in the name of one of the guests, or a cash deposit upon check-in.
- 6.10 Reservations don't include services not specified in the reservation confirmation.
- ## 7. Airline Rules
- 7.1 It's the responsibility of the traveller to ensure the name is spelled correctly at the time of booking. Name changes aren't permitted on some airline reservations.
- 7.2 Failure to use any part of your airline reservation may result in cancellation of continuing or return flight reservations. You must advise the airlines if your travel plans change en route.
- 7.3 Advance seat assignments, if available and allowed by the airline, aren't guaranteed. Please inquire with the airline directly about your boarding passes.
- 7.4 Flight schedules are subject to change. The Covered Parties aren't responsible for any flight schedule changes made by the airlines. Please re-confirm each flight at least 48 hours prior to departure for domestic flights and 72 hours in advance for international flights. Reconfirmation of flights is mandatory when returning from international destinations.
- 7.5 **BAGGAGE ALLOWANCES:** These vary by airline and all baggage fees are payable directly to the airline and therefore won't be included in your package price.
- 7.6 Airfare is typically non-refundable. In some cases, airfare allows for changes or cancellations. If you're cancelling your trip, you must contact Ten, who will advise you of eligibility for refund. No refunds will be made for missed or unused services or inclusions. If you accept a refund, you waive all other rights and remedies under applicable law.
- 7.7 Airline penalties are in addition to all other penalties detailed above and are subject to change at any time without notice.
- 7.8 Additional costs, fees and taxes are your sole responsibility. These costs, fees and taxes may include without limitation any cost for shipping and handling, any change or cancellation to the itinerary, any fare increase resulting from a change, and baggage charges.
- 7.9 You should check with each airline regarding its specific boarding and check-in requirements.
- 7.10 Turboprop aircraft may exist on your itinerary. Airlines reserve the right to change aircraft equipment without notice to the booking travel agency or the traveller.
- 7.11 Please review your itinerary, as code-share flights may exist. If a code-share flight exists in your itinerary, passengers must check in with the operating airline on day of departure.
- 7.12 All tickets will be issued at time of booking as e-tickets, unless e-tickets are unavailable due to airline restrictions.
- 7.13 If your tickets are lost, stolen, or destroyed, contact us immediately for details on how to process your claim. Until any permitted refund or credit is completed by the issuing airline, you remain legally responsible for payment, in full, of the lost, stolen, or destroyed tickets.
- 7.14 **CUSTOMER RESPONSIBILITIES:** You're responsible for examining and verifying all information and ensuring that you understand all of the policies, fees and requirements to which you're subject. You must ensure that you and all of your party check-in at least two hours prior to the scheduled departure and report to the gate at least 30 minutes before departure time. Failure to comply with these conditions may result in the loss of your seat. You must call or visit the airline's website to verify flight times the evening prior to departure. You must comply with the airline's baggage restrictions as posted by each airline. Please contact your airline for current fees and policies. Your rights and remedies set forth herein are in addition to any other rights and remedies under applicable law, but if you agree to a refund, you waive all other remedies. Unless you file a claim with Ten within 30 days after the termination of your trip, all parties are released from further liability.
- 7.15 **TEN RESPONSIBILITIES:** Ten and the applicable Travel Supplier(s) are responsible to you for making the applicable arrangements for transportation, accommodation and services being booked. The responsibility of

Ten doesn't extend to any liability for personal injury or property damage arising out of or caused by any negligent act or omission on the part of any air carrier, hotel operator, ground transportation contractor, optional tour operator or any person rendering any services being offered. Ten or the Travel Suppliers aren't responsible for: (i) any changes made by scheduled air carriers which are beyond our control (this includes, but isn't limited to, routing changes, aircraft equipment changes, flight cancellations or any changes to flight schedule); or (ii) damage, delay or vacations affected by weather or other force majeure events beyond our control. Ten reserves the right to substitute hotel accommodations, if necessary, due to circumstances beyond its control. Special requests such as room location, special meals or assistance will be communicated to the appropriate Travel Supplier, but can't be guaranteed. Special offers may be withdrawn at any time prior to being booked by a Member. Rates are based on availability.

7.16 AIR CARRIERS' RESPONSIBILITIES: Air carriers operating scheduled air shall not be liable for any loss, injury, accident, delay or irregularity which may occur by reason of defect or through the acts or omissions of any person or company performing or rendering the services described in vacation brochures, web sites and/or flyers. The services described in vacation brochures/web sites/flyers other than air carriage furnished by those air carriers directly named are furnished by independent contractors who aren't servants, joint ventures or partners with the named air carriers.

8. Important Notice

8.1 To the extent permitted by law, neither Ten nor any of Ten's officers, directors, employees, representatives, subsidiaries or affiliated companies, shall be liable for (i) any punitive, special, indirect or consequential loss or damages, any loss of production, loss of profit, loss of revenue, loss of contract, loss of or damage to goodwill or reputation, loss of claim, (ii) any inaccuracy relating to the (descriptive) information (including rates, availability and ratings) of the Travel Supplier as made available through the Concierge Service (including on the Site), (iii) the services rendered or the products offered by Travel Suppliers, (iv) any (direct, indirect, consequential or punitive) damages, losses or costs suffered, incurred or paid by you, pursuant to, arising out of or

in connection with the use, inability to use or delay of the Site, or (v) any (personal) injury, death, property damage, or other (direct, indirect, special, consequential or punitive) damages, losses or costs suffered, incurred or paid by you, whether due to (legal) acts, errors, breaches, (gross) negligence, wilful misconduct, omissions, non-performance, misrepresentations, tort or strict liability by or (wholly or partly) attributable to the Travel Supplier or any of Ten's other business partners whose products or service are (directly or indirectly) made available or offered through the Concierge Service (including on the Site), including any (partial) cancellation, overbooking, strike, force majeure or any other event beyond Ten's control.

8.2 Ten isn't responsible for the use, validity, quality, suitability, fitness of any bookings you may make through the Concierge Service (including on the Site) and makes no representations, warranties or conditions of any kind in this respect, whether implied, statutory or otherwise, including any implied warranties of merchantability, title, non-infringement or fitness for a particular purpose. You acknowledge and agree that the relevant Travel Supplier is solely responsible and assumes all responsibility and liability in respect of any bookings you make through the Concierge Service (including on the Site).

8.3 Whether or not the Travel Supplier has charged you for any bookings you make through the Concierge Service (including on the Site), or if Ten facilitates the payment of the price or fee any bookings you make via its prepaid/merchant model, you agree and acknowledge that the Travel Supplier is at all times responsible for the collection, withholding, remittance and payment of the applicable taxes due on the total amount of the price or fee of any bookings you make to the relevant tax authorities. Ten isn't liable or responsible for the remittance, collection, withholding or payment of the relevant taxes due on the price or fee of any bookings you make to the relevant tax authorities.

Subject to the limitations set out in these terms and conditions and to the extent permitted by law, Ten shall only be liable for direct damages actually suffered, paid or incurred by you due to an attributable shortcoming of Ten's obligations in respect to Ten's services, up to an aggregate amount of the aggregate cost of your relevant bookings

made through the Concierge Service (including on the Site), whether for one event or series of connected events.

- 8.4 Ten reserve the right to make minor adjustments in the passenger's travel itinerary and to cancel any trip prior to departure if this becomes necessary as advised by the Travel Supplier. The issuance of vouchers or tickets shall be deemed to be your consent to the above terms. The passenger's ticket(s), when issued, shall constitute the sole contract between the applicable Travel Supplier and the purchaser and/or passenger, and Ten or other Covered Parties shall have no liability for any actions or omissions of the Travel Supplier or other Covered Parties. In addition, Ten or other Covered Parties shall have no responsibility for any credit or voucher issued by any Travel Supplier, and any questions or issues you may have with respect to such credit or voucher must be addressed directly with the Travel Supplier or applicable Covered Parties.
- 8.5 All rates published in any venue are based on exchange rates and tariffs and are subject to change. All taxes, gratuities and portage charges are subject to deletions, additions or changes without notice. These items are not under the control of any of the Covered Parties, since changes in government regulations and labour agreements cannot always be anticipated. Covered Parties aren't responsible for any changes initiated by the passenger after departure.

Privacy Statement

Ten Lifestyle Management Limited ("Ten") is committed to protecting your privacy. This Privacy Statement explains how, and for what purposes, we use the information collected about you via our website (our "Site") and/or otherwise in connection with your use of the Concierge Service. Please read this Privacy Statement carefully. Please ensure that you have read this Privacy Statement as it contains important information about us collecting and using the information about you in relation to your use of our Site or the Concierge Service.

Introduction

- When you use our Site or the Concierge Service, we may collect certain information about you such as your name, contact details, information about the device you use and how you use the Site. We may also collect information about other family members or third parties where you provide information

about those individuals through your use of the Concierge Service.

- We collect this information about you so that we can provide the Concierge Service to you; allow Suppliers to provide Services to you; run our business; further develop elements of the Services; personalise the Services to your preferences; contact you; and comply with the law.
- We may determine the purposes and means of processing personal information that we collect about you when you use the Concierge Service and so act as data controller in relation to that personal information and:
 - where you've requested Services from a Supplier, we may disclose your information to such Supplier(s) who will process your data for their own purposes as data controllers in relation to providing the Services to you, for example, in order to provide specific quotes or to make a booking; and
 - each Supplier will be responsible for their own use of your information, and Ten doesn't accept responsibility for such use, except to the extent we haven't complied with this Privacy Statement or applicable data protection laws.

Capitalised terms used without definition shall have the meanings assigned to them in the Concierge Service Terms and Conditions.

How to Contact Us

If you would like to get in touch with us about this Privacy Statement, please contact Ten's Data Protection Officer at Ten Lifestyle Management Ltd, Fitzroy House, 355 Euston Road, London, NW1 3AL or email or phone the Concierge Service and ask to be transferred to our Data Protection Officer.

Changes to this Privacy Statement

The current version of this Privacy Statement is available on our Site and also on request to Data Protection Officer at Ten Lifestyle Group plc, Fitzroy House, 355 Euston Road, London, NW1 3AL. We will update this from time to time and will contact you (by email) to notify you of any updates in relation to where:

- we are doing something with your personal data, which you might not expect based on the information provided in this privacy policy; or
- we are making substantial changes to the Privacy Statement.

1. How we collect data from you

- We may collect and process the following information in accordance with applicable data protection laws:
 - contact information (such as email address or phone number) provided to us when you first use the Concierge Service or provided to us in advance by Barclays Bank UK PLC through which you access the service (your “Service Provider”), to validate such registration and for password reset purposes;
 - information provided if you contact us via: the online form submission with an enquiry; a report of a problem with our Site; through any telephone conversation or email exchange with our representatives or in response to a communication from us;
 - you or related third parties may provide us with certain personal data such as your name, email address and information contained in the correspondence (which could tell us something about your preferences). We need this information to be able to respond to your enquiry and to administer our Site;
 - details of registration, enquiries, discussions, instructions, transactions you carry out in relation to our Site or via phone or email interaction with our representatives, including but not limited to: your name; subject matter which you’ve expressed as an interest or preference; order information; billing information; address; type of subscription; hashed payment details; including whether payments have been accepted or declined. We need this information to be able to provide the Concierge Service;
 - information provided when you visit our Site. We capture access data such as IP address; browser type and version; time zone setting, browser plug-in types and versions; operating system and platform; date and time of the access; articles you’ve read; requests made; the amount of data transmitted and the requesting provider. We may also capture other information about visits to our Site such as site usage; traffic patterns and topics of interest. Although we may be able to identify an individual device and therefore an individual from this information, the main purpose of collecting this information is to administer, maintain and

improve our Site (please see (2) below for further details) and your experience in using our Site; and

- from your IP address, we may be able to identify your city or country of location and this may be used to display geographically relevant information to you on our Site (for example we identify that you are in New York and we display New York restaurants within the Dining section of the platform).
- Where you provide us with information about other people, you confirm that: (i) you’ve the consent (if applicable) or authorisation from the individuals to pass this information to us; and (ii) you’ve notified them of, and they’ve acknowledged, the collection and use of their information as set out in this Privacy Statement.
- We’re required to comply with certain legal and regulatory requirements, and may process your personal data for compliance with such legal or regulatory obligations, to which we or regulators or law enforcement agencies are subject.
- Note that if any of your personal details change during your use of our Site, you’re responsible for updating them by accessing the relevant section of our Site, or by contacting us using the details in the section “How to Contact Us”.

2. How your data is used

- Any personal data we process will be used in accordance with applicable data protection laws. We’ve described below our purposes for processing personal data.
- We may use information you give us or that we collect from you:
 - to provide the Concierge Service, allow Suppliers to provide Services to you, administer your membership and run our organisation. This is necessary for the performance of the Services to you;
 - to inform you about changes to our Concierge Service and new Services available.
- We may use personal data to inform you of information, suggestions, recommendations, products and services that may be of interest based on your preferences. You may be contacted by mail, email, telephone or such other means as we regard as appropriate and as legally permitted. Individuals may opt out from this type of communication by calling us, emailing us or going to the platform.

- We'll contact you by email only with information about products and services similar to those which you've previously shown an interest in or which you're likely to be interested in based on preferences you've expressed:
 - to communicate with you. We've a legitimate interest to process this personal data in order to respond to enquiries, requests, complaints or comments submitted to us;
 - to administer, maintain and improve our Site.
 - We use cookies and similar technologies to monitor site user traffic patterns and site usage. This helps us to understand how visitors use our Site so that we can develop and improve the design, layout and functionality of our Site. Cookies make it easier for you to log on to and use the Site during future visits. A cookie is a piece of information that is stored on your computer's hard drive and which records your navigation of a website so that when you revisit that website it can present tailored options to you based upon the stored information about your last visit. You can normally alter the settings of your browser to prevent acceptance of cookies. If you don't want us to deploy cookies in your browser, you can set your browser to reject cookies or to notify you when a website tries to put a cookie on your computer. However, rejecting cookies may affect your ability to use some of the products and/or services at our Site. For more information about our use of cookies, please refer to our Cookie Policy available on our Site. For more information about what cookies are and how they work, visit <http://www.allaboutcookies.org/>;
 - We rely on the following lawful bases of processing when we process your personal data:
 - we've a legitimate interest to process the personal data of our users in order to administer, maintain and improve our Site;
 - to notify you about functionality changes to the Site, or changes to this Privacy Statement. This processing is necessary for the performance of our Concierge Services to you;
 - for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes. We have a legitimate interest to process the personal data of our users for our internal operations;
 - to allow you to participate in interactive features of our Concierge Service. This processing is necessary for the performance of these Services to you;
 - as part of our efforts to keep our Site safe and secure. We have a legitimate interest to process the personal data of our users to keep our Site safe and secure; and
 - to comply with any legal or regulatory obligations to which we or regulators or law enforcement agencies are subject. This processing is necessary for compliance with a legal obligation to which we, our users or the regulator/law enforcement agencies are subject.
 - Where we rely on legitimate interests to process your data, this must not unfairly go against what is right for you. We will therefore ensure that any collection and processing of your personal data:
 - is not overly intrusive to you;
 - is proportionate in order to meet our legitimate interests; and
 - will always be kept to a minimum.
 - If you've any questions about how we use your data, please contact us using the details in the section "How to Contact Us".
- ### 3. How we look after your data
- We have put in place appropriate security measures in place to prevent your personal data from being accidentally lost, used or accessed in an unauthorized way.
- ### 4. When do we give your data to other people?
- We may share your information (including any of the data we've collected as mentioned in (1) above) with selected third parties including:
 - Suppliers and other third parties for the performance of any contract you enter into with them or otherwise required to provide the Services to you; and
 - we also may share aggregated, anonymised information with your Bank to show trends about the general use of the Concierge Service.
 - We may also disclose your information (including any of the data we have collected as mentioned in (1) above) to third parties:
 - in the event that we sell any part of our business, in which case we may disclose your personal data to the prospective

buyer of that part of our business to the extent that such disclosure is directly relevant to the sale; and

- if we're under a duty to or permitted to disclose or share your personal data in order to comply with any legal or regulatory obligations, or in order to enforce or apply this Privacy Statement and other agreements; or to allow a Supplier to enforce or apply its contract with you. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

5. Where we store your data

- In order to perform the Concierge Service, allow you to receive the Services from Suppliers or work with Barclays in relation to the Concierge Service, we may need to transfer your personal data outside of your country to countries where Ten has an office or to countries where a Supplier is needed to fulfil a request for you. These countries may not have the same data protection laws as the country where you initially provided the information. When we transfer or disclose your information, we'll protect that information as described in this Privacy Statement.
- Where we transfer your personal data outside of the country in which you're based, we'll rely on appropriate safeguards to cover transfers of your personal data including, for example, signing standard contractual clauses/ data protection clauses adopted by the UK Secretary of State or European Commission, or applicable data protection laws in your country. Such transfers will always take place in compliance with the applicable data protection laws.

6. Retention of your data

- We take appropriate measures to ensure that any personal data is kept secure. We'll store your personal data for the duration of your use of our Site or the Concierge Service. Thereafter your data may be shared with Barclays, and/or any third party as instructed by Barclays, for the continuation of the Concierge Service.
- If you delete your account, we will continue to store your personal data for a period of time in line with legal, regulatory, financial and business requirements. This is normally 5 years. We also keep a record of

correspondence in line with legal, regulatory, financial and business requirements.

7. Access to your data and your rights

- As a result of us collecting and processing your information, you may have the following legal rights subject to the data protection laws in your country:
 - to access personal data held about you;
 - to request us to make any changes to your personal data if it is inaccurate or incomplete;
 - to request your personal data is erased where we do not have a compelling reason to continue to process such data in certain circumstances;
 - to receive your personal data provided to us as a data controller in a usable way in certain circumstances;
 - to object to, or restrict, our processing of your personal data in certain circumstances;
 - where our processing of your personal data is based on your consent you have the right to withdraw consent at any time by contacting us; and
 - to lodge a complaint with a data protection supervisory authority. If you have any concerns regarding our processing of your personal data, or are not satisfied with our handling of any request made by you in relation to your rights, you may make a complaint to the Information Commissioner's Office (information on how to do this can be found at ico.org.uk/concerns).
- Rights in relation to automatic decision making do not apply as we do not carry out automatic decision making.
- To exercise any of your rights as set out above, please contact Ten's Data Protection Officer, Ten Lifestyle Group, Fitzroy House, 355 Euston Road, London NW1 3AL or email or phone the Concierge Service and ask to be transferred to our Data Protection Officer.

8. Links

- Our Site may, from time to time, contain links to and from other websites and services, for example third party payment processors. If you follow a link to any of these websites, please note that:
 - we're not responsible for the content or reliability of websites linked to or from our Site;

- we don't necessarily support the views expressed within linked websites and our including a link to a website should not be taken as an endorsement of any kind;
- we can't guarantee that these links will work all of the time and have no control over the availability of the linked pages; and
- these linked websites have their own privacy policies and we do not accept any responsibility or liability for these policies. Please check these policies before you submit any personal data to these websites.

Airport Parking and Hotels – Discounts, Terms and Conditions

Airport Parking and Airport Hotels Discounts

Get your holiday off to a great start with Airport Parking & Hotels (APH) and save up to 20% off standard prices on airport parking at major UK airports.

- * A 20% discount off standard prices at Airport Parking & Hotels (APH) – owned and branded car parks at Gatwick, Manchester, Birmingham, Heathrow, Stansted, Luton and Edinburgh airports
- * Up to 15% discount at all other participating car parks
- * Up to 18% off specially selected hotel packages and a 13% discount on all other participating hotels

Book online

Simply visit www.partners.aph.com/tplus
Your discount will be automatically applied

Book by phone

Just call **01342 859548** quoting 'TPLUS' to get your discount

1. Airport Parking Discounts

- 1.1 Barclays customers who currently hold a Travel Plus Pack (“**Travel Plus Pack Customers**”) receive a 20% discount on Airport Parking and Hotels Limited (“**APH**”) branded car park products at Birmingham, Edinburgh, Gatwick, Heathrow, Luton, Manchester, and Stansted. Products are as follows: Birmingham: APH Park & Ride, APH Park & Ride with Wash, APH Meet on Return, APH Meet & Greet, Edinburgh: APH Edinburgh Park & Ride, Gatwick: APH Park & Ride, APH Meet on Return, APH Meet & Greet, Heathrow: APH Long Stay Park & Ride, APH Business Park & Ride, APH Meet & Greet, Luton: APH Park & Ride Flex, APH Park & Ride Non-Flex, Manchester: APH Park & Ride, APH Indoor Park & Ride, APH Meet on Return, APH Meet & Greet, Stansted: APH Park & Ride, APH Meet & Greet.
- 1.2 Travel Plus Pack Customers receive a 15% discount on all other participating car parks across the UK. Full details of participating car parks are available on request.

- 1.3 Travel Plus Pack Customers receive a 10% discount on the following products: Birmingham: Car Parks 1, 2, 3 and 5 and Birmingham Meet & Greet.
- 1.4 Travel Plus Pack Customers receive a 5% discount on the following products: Edinburgh: Long Stay, Airporter Meet & Greet, Plane Parking, Multi-Storey, Terminal Surface/Special Offer, Valet Parking, Exeter: Fly Parks Meet & Greet/ + Car Wash (optional), Gatwick: Purple Parking Flex/Non-Flex, Heathrow: Purple Parking Meet & Greet, Business Meet & Greet, Purple Parking Park & Ride T2 & T3, Purple Parking Park & Ride T4, Purple Parking Park & Ride T5, NCP Flightpath, London City Official Valet Parking, London City Long Stay, London City Official Terminal Short Stay, Liverpool: Multi-Storey, Long Stay/Price Buster, Premium Car Park, Manchester: Meet & Greet T1/T2/T3, Southampton: Port Cruise Parking.
- 1.5 Discounted rates do not apply at the following car parks: Aberdeen: Long Stay, Glasgow: Long Stay/Long Stay Supersaver, Gatwick: Summer Special/Summer Special Supersaver, Long Stay South/Long Stay South Supersaver, Long Stay North/Long Stay North Supersaver, Heathrow: Good to Go Park & Ride T2 & T3, Good to Go Park & Ride T5, Good to Go Drop & Ride T5, Good to Go Meet & Greet T2, Good to Go Meet & Greet T3, Good to Go Meet & Greet T4, Good to Go Meet & Greet T5.

2. Airport Hotels Discounts

- 2.1 Travel Plus Pack Customers receive an 18% discount on the selected hotel packages. A full list can be found at <https://partners.aph.com/tplus/terms-and-conditions>
- 2.2 Travel Plus Pack Customers receive a 13% discount on all other participating airport hotels. Full details are available on request.
- 2.3 Discounted rates do not apply at Hilton owned airport hotels excluding Edinburgh and Manchester.

3. Booking Process

- 3.1 To receive a discount on the applicable carparks and hotels a Travel Plus Pack Customer must either:
- a. Log into the Barclays app or Online Banking and visit your Travel Plus Pack to book via the link provided. Your discount will automatically be applied;
 - or
 - b. Call APH carpark booking service on 01342 859548 and quote "TPLUS" when prompted to give a discount code.

4. Miscellaneous

- 4.1 Discounts are off standard rates found on **www.aph.com**.
- 4.2 Offers cannot be used in conjunction with any other offer or promotion.
- 4.3 APH's standard terms and conditions will apply to all Airport car park and Airport hotel bookings. A copy of these terms and conditions can be found on **www.aph.com**
- 4.4 We reserve the right to include and withdraw discounted car parks, car park products and hotel packages from the Travel Plus Pack scheme entirely at our discretion and without notice. A current list of discounted car parks, car park products and hotel packages is available on request.

Find out more

Online

barclays.co.uk/packs

By phone

0800 158 3199*

Or in branch

You can get this in Braille, large print or audio by calling **0800 400 100***. Barclays welcomes calls via Relay UK and SignVideo. Visit barclays.co.uk/accessibility for more information.

[Call monitoring and charges information](#)

* Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider.

Calls may be monitored or recorded for quality and training purposes. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.