

# insurance

Home Insurance –  
Annual Travel Policy

About Our Insurance Services  
Summary of Cover and Booklet

# About our Insurance Services

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

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

"The Woolwich" and "Woolwich" are trading names of Barclays Bank UK PLC.

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

## Regulatory Status

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.

Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority.

## Financial Services 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, depending on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any limit. Further information about compensation scheme arrangements is available from the FSCS website [fscs.org.uk](http://fscs.org.uk).

## Change of underwriter

From time to time for commercial reasons Barclays Insurance Services Limited may decide to change its chosen insurer. In such circumstances we will write to you no less than 21 days before your current insurance expires with details of the new proposed insurer and any other current changes to the insurance. Accordingly, in order to ensure continuity of your insurance you hereby authorise us to transfer your data to any new proposed insurer and consent to receiving its offer insurance for consideration. Your cancellation rights are not affected.

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

## Important Information and Changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.

Please tell your usual point of contact immediately if there are any changes to the information set out in your schedule or on your schedule. You must also tell your usual point of contact about the following changes:

- Any change to your health or the health of anyone else the trip depends on (e.g. a travelling companion, or a close relative even if they are not travelling with you). Please see the Medical Warranty section of your policy.
- You are travelling to a country that is not included in the area covered under your policy, other than refuelling stops that do not include an overnight stay.
- You are planning a trip that is over the trip duration as shown in your policy schedule.

If you are in any doubt, please contact 0800 015 0246.

When the insurer is notified of a change, we will tell you 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 and/or premium being applied to your policy.

If the information provided by you is not complete and accurate we may:-

- revise the premium and/or amend the medical underwriting decision(s) for any declared Pre Existing Condition(s) which may result in an accepted condition being excluded, or
- cancel your policy and refuse to pay any claim, or
- not pay any claim in full.

## Statement of demands and needs

Woolwich Annual Travel policy meets the demands and needs of customers that require cover for certain events that might arise in relation to their travels (including cancellation, abandonment or delay to their travel plans or a personal accident, personal liability or the need for emergency medical treatment that may arise during the course of their trip).

# About our Insurance Services

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## Data Protection

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We and other members of the Barclays Group will collect, use, share and store your information for research and analysis, and to develop and improve our services to you and other customers, and to protect our interests. We will also use your information to manage your policy(ies), provide our services, to prevent and detect fraud, money laundering and other crime, and to meet our obligations to any regulatory authorities.

By “your information” we mean personal (including information you provide us which may include sensitive personal data such as health and conviction details) and financial information we obtain from you or from third parties, such as, joint account holders, credit reference agencies (who may use the Electoral Register or other public or private databases to check your information), fraud prevention agencies or other organisations when you apply for an account or any other product or service or which you or they give to us at any other time.

If you provide personal and financial information relating to others (e.g. dependants or joint account holders) for the purpose of opening or administering your account(s), you confirm that you have their consent or are entitled to provide this information to us and for us to use it as set out in Home Insurance Policy document.

We and other members of the Barclays Group will use your information to inform you by letter, telephone, text (or similar messages), digital television, e-mail and other electronic methods, about products and services (including those of others) which may be of interest to you. You may tell us if you do not wish to receive marketing communications from us and other members of the Barclays Group by writing to us or by visiting your local branch and providing your full name, address and account details and the types of communication that you no longer wish to receive (e.g. mail, telephone or email).

We may give information about you and how you use your products and services to the following:

- Fraud-prevention agencies and other organisations who may record, use and give out information to other insurers
- People who provide a service to us or are acting as our agents, on the understanding that they will keep the information confidential
- Anyone to whom we transfer or may transfer our rights and duties under this agreement
- We may also give out information about you if we have a duty to do so or if the law allows us to do so.

We will also share your information with insurers, and their agents, to obtain quotations on an ongoing basis and in the normal course of servicing and administering your insurance.

Otherwise we will keep information about you confidential.

If we transfer your information to a service provider or agent in another country, we will ensure that the same levels of protection are applied as we are required to apply to information held in the UK, and that they use your information only for the purpose of providing the service to us.

# Summary of Cover

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found later in the policy booklet. It is important you read the policy booklet carefully when you receive it as it forms part of your contract of insurance.

## Who is the insurer?

The insurer of the Travel Insurance is Aviva Insurance Limited. Registered office: Pitheavlis, Perth PH2 0NH. Registered in Scotland No. 2116.

Aviva Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## What is the Woolwich Home Insurance (Annual Travel Policy) cover?

Woolwich Home Insurance – Annual Travel Insurance protects you for:

- All your Trips outside the UK that last less than 31 days, undertaken during the duration of your Woolwich Home Insurance Policy
- Your winter sports holidays, outside the UK, for up to 21 days in total during the year of insurance.

## What are the benefits & features of Woolwich Home Insurance (Annual Travel Policy)?

### What am I covered for?

Your policy includes the following features and benefits which are explained in detail in this policy booklet on pages 19 to 35.

- **Cancellation Charges up to £5,000** – refund of pre-paid travel and accommodation costs should you have to cancel any trip due to any of the reasons stated in your policy booklet
- **Emergency Medical and Associated Expenses up to £10,000,000** – payment of expenses for emergency medical treatment outside the UK following accidental injury or illness. Repatriation to the UK and other necessary travel and accommodation expenses are included. Please see the policy booklet for full details of what is covered
- **24 hour Worldwide Emergency Medical Service** – you may use our 24-hour Worldwide Emergency Medical Service for immediate help with any emergency medical situation you have when outside the UK

- **Abandonment of trip up to £5,000** – proportionate refund of pre-paid travel and accommodation costs should you have to abandon any trip due to any of the reasons stated in your policy booklet
- **Personal Accident up to £25,000** – a benefit is paid for death or loss of limbs/sight or permanent total disablement following accidental injury during any trip. Please see the policy booklet for full details of the benefit levels, please note that reduced benefits apply to persons under 16 years
- **Delayed Departure up to £120** – compensation if the ship or aircraft in which you are booked to travel from or to the UK is delayed. Also provides cover up to £5,000 if you abandon your trip after being delayed in the UK for more than 12 hours
- **Missed Departure up to £800** – additional travel and accommodation costs if you miss your international departure from or to the UK due to any of the reasons stated in your policy booklet. Different benefits apply based on your trip location
- **Legal Expenses up to £25,000** – for legal costs incurred following your personal injury or death while you are on your trip
- **Loss of Passport/Driving Licence up to £250** – compensation towards the cost of replacing your passport if it is lost or stolen during any trip
- **Winter Sports** – cover for loss or damage to ski equipment, compensation if avalanche delays your arrival/departure, or you cannot use your ski pack or ski due to accidental injury or illness or ski due to the piste being closed.

### What am I not covered for?

Your policy excludes some situations. Please refer to the exclusions under each section of the policy booklet and the General Exclusions for full details. Your policy excludes:

- The first part of any claim this is known as the 'excess'. For most types of claims the excess is £35 per person
- Cover unless you are under the age of 80 at the start of the period of insurance, or 65 in respect of trips involving Winter Sports activities
- Trips taken within the UK
- Children are covered only if they are under 23, in full time education and reside permanently with you and whilst travelling with you and/or your Partner

- Cancellation, Medical Expenses, Abandonment or Personal Accident claims
  - if you travel against medical advice or are planning to get medical treatment abroad
  - if you were receiving or awaiting in patient treatment or had been given a terminal prognosis at the time of purchasing this insurance
  - any anxiety or depression diagnosed prior to the date of booking the trip
  - for in-patient or repatriation costs that have not been authorised by Aviva or our Emergency Medical Service
  - your involvement in paid or unpaid manual work or physical labour of any kind
  - that result from your participation in dangerous sports and activities such as motorcycling on machines over 125cc, mountaineering, bungee jumping, sub aqua diving, potholing, racing, expeditions, crewing vessels between countries; ski jumping or ice hockey.
- Personal Liability, Baggage or Personal Money
- Missed Departure claims:
  - where the reason for the delay was public knowledge on the date you took out your policy or booked your trip (whichever is later)
  - for additional costs incurred in returning to your home address following your arrival back in the UK.
- Delayed Departure claims:
  - where the reason for the delay was public knowledge on the date you took out your policy or booked your trip (whichever is later)
  - if the transport upon which you are booked to travel is cancelled by the carrier.
- Legal Expenses claims:
  - which do not have a reasonable prospect of succeeding
  - not reported within 180 days of the event giving rise to the claim
  - for any costs incurred before your claim has been accepted
  - relating to a dispute between you and any member of the Aviva group of companies

- relating to death or personal injury as a result of an accident involving a vehicle you were driving without a valid licence and/or insurance
- relating to Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.

The insurer will not pay any costs incurred before your claim has been accepted.

- Any specific exclusion or limitation shown on your Policy Schedule
- **Pre Existing Medical Conditions – Your policy contains exclusions in relation to certain pre existing medical conditions and where you have recently received or are due to receive medical treatment. If you have a medical condition you must tell us, as well as any changes in your condition before you travel. Please also ask your Doctor if it is safe for you to travel to your chosen destination.**

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### How long does my Woolwich Home Insurance (Annual Travel Policy) run for?

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The policy will remain in force for 12 months from the start date of the period of insurance shown on your Woolwich Home Insurance Policy Schedule.

Should you cancel your Woolwich Home Insurance policy mid-term then all cover will cease from the date of cancellation unless you are already on a trip, in which case cover will cease upon completion of your trip (provided you do not exceed the maximum period).

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### Cancellation rights

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Woolwich Annual Travel Insurance is an integral part of your Woolwich Home Insurance, please refer to page 11 'Your Cancellation Rights' of your Home Insurance policy booklet for details of your cancellation rights.

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### How to claim

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For medical emergencies call (+44) 1603 208 054 from abroad or 01603 208 054 from the UK. Lines Open 24 hours a day, 365 days a year.

For Legal Expenses call 01603 208 454. For all other claims call (+44) 1603 208 021 from abroad or 08000 514 036 from the UK.

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## Complaints

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We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, if you have a complaint about your policy please contact us on 0800 404 9928 or if you have a complaint regarding a claim please call us on 0800 051 4036. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

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## Financial Services Compensation Scheme

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Our obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

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# Important Notes

The insurance detailed in this policy booklet is included within your Woolwich Home Insurance.

You should:

- Keep this booklet with your home insurance documents
- Read this booklet carefully:
- Before you travel or go on holiday abroad to make sure it provides you with the cover you need for your trip
- For full details of cover and services available before and during travel and how to make a claim.

If you would like more information, particularly if you feel the insurance may not meet your needs, then please contact the Woolwich Travel Insurance Helpline on 0800 404 9928\*

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

1. **Conditions, Exclusions and Warranties:** conditions and exclusions will apply to individual sections of your policy while General Exclusions, Conditions and Warranties will apply to the whole of your policy.
2. **Policy Limits:** most sections of your policy have limits on the amount we will pay under that section. Some sections also include other specific limits, for example: emergency dental treatment.
3. **Policy Excesses:** under most sections of the policy, claims will be subject to an excess. This means that you will be responsible for paying the first part of the claim. The amount you have to pay is the excess.
4. **Policy Booklet:** you should read the document carefully. It gives you full details of what is and is not covered and the conditions of cover.
5. **Health:** It is very important that you read the Medical Warranty on page 13 and the section headed Important Declarations on page 9 of this policy booklet. This applies to all insured persons and anyone else upon whose good health your trip depends, whether travelling or not.
6. **Sports or Activities:** if you are going to take part in any sports or activities where there is a risk of injury, check page 16 for details of leisure and winter sports activities covered.
7. **Reasonable Care:** you need to take all reasonable care to protect yourself and your property and take all the precautions that you would have if you did not have this insurance.
8. **Complaints:** this policy includes a Complaints Procedure which tells you what steps you can take if you wish to make a complaint.
9. **Cancellation:** Woolwich Annual Travel Insurance is an integral part of your Woolwich Home Insurance, please refer to your Home Insurance policy booklet for details of your cancellation rights.

## Important – Declarations

It is important that this insurance provides adequate cover for your trip. If you do not meet the policy conditions your cover may be affected. To ensure you are fully covered you must tell us, at the Start Date of the insurance or date of booking each trip, about any information which could give rise to a claim, in particular, medical conditions.

We use a medical assessment company to assess travellers with medical conditions. All calls are treated in the strictest confidence.

You must contact the Woolwich Medical Assessment Helpline on 01243 621 004\* if you or any person upon whose health the trip may depend:

- Know of any medical condition of any person, whether travelling or not, which could give rise to a claim or require medical treatment during the trip
- Have required consultation, treatment or medication for any serious, chronic or recurring medical condition in the 12-month period prior to the date of booking the trip
- Are travelling against the advice of a qualified medical practitioner or would be travelling against the advice of a qualified medical practitioner had you obtained advice
- Are receiving in-patient treatment or are on a waiting list for in-patient treatment
- Have received a terminal prognosis
- Are waiting for any results of tests or investigations for any existing diagnosed/undiagnosed medical condition
- Suffer from any anxiety state, depression or any other mental or nervous disorder.

The Helpline is open from 8.00am to 8.00pm Monday to Friday and 9.00am to 6.00pm on Saturday.

An endorsement will be issued by the Woolwich Medical Assessment Helpline confirming whether or not this policy has been extended to cover the condition declared.

You must contact the Woolwich Travel Insurance Helpline on 0800 404 9928\* if you know of any non-medical reason why the proposed trip should be cancelled or abandoned.

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

# If You Need To Make A Claim

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## General Claims

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To report a general claim and obtain advice call the Woolwich Travel Insurance Claims line on:

**0800 051 4036** if calling from the UK,

or

**(+44) 1603 208 021** if calling from abroad.

The Claims line will arrange to issue a claim form. When returning this please quote your Woolwich Home Insurance policy number and also enclose the original receipts, and/or reports you need to support your claim.

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## Legal Expenses Claims

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If the claim is for legal expenses please call us on  
**01603 208 454**

Your Woolwich Home Insurance policy number should be quoted in all correspondence.

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## Medical Emergencies

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Please see details on the following page.

# Medical Emergencies

Your Woolwich Annual Travel Insurance provides you with instant professional help in the event of a medical emergency happening while travelling abroad.

## 24-hour Worldwide Medical Emergency Assistance Service

The cost of the Medical Emergency Assistance Service will be met under this insurance. The service will be governed by the terms, conditions and exclusions in this Travel Insurance Policy and will be operated by our appointed Medical Emergency Assistance provider.

**If you need help, please phone (+44) 1603 208 054 or fax (+44) 1603 208 019**

An experienced Medical Emergency Assistance co-ordinator will deal with your enquiry and make sure that:

- where necessary, hospitals are contacted;
- necessary medical fees are guaranteed; and
- medical advisers are consulted.

If any illness or injury means that you need to go into hospital as an in-patient, it is very important that you contact the helpline before you make any admission arrangements. If this is not possible because the condition is serious, you must contact the helpline as soon as possible after you go into hospital.

If you need to return to the UK for any reason, it is also important that you contact the helpline before you make any return trip arrangements.

It may affect your claim if you do not contact the Medical Emergency Assistance Service helpline.

## What is not covered

- 1 This is not a general health insurance policy. It only covers you if there is a sudden and unexpected accident or if you become ill. It does not cover non-emergency treatment.
- 2 We do not cover any payment, which you would normally have made during your travels and/or which does not fall within the events insured under the terms of this policy.

## Reciprocal Health Agreements

### European Union

If you are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland we strongly recommend that you take a European Health Insurance Card (EHIC) form with you. Application forms can be obtained from the Post Office or online and should be completed and validated before you travel. This will allow you to benefit from the reciprocal health arrangements which exist with these countries. You should take reasonable steps to use these arrangements where possible.

### Australia

If you require medical treatment in Australia you must enrol with a local Medicare office. You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health Advice for Travellers leaflet which can be obtained from the Post Office.

# Travel Assistant from Aviva

Travel Assistant is a helpline service that helps you sort out all kinds of travel problems. Before you go, and while you are away, Travel Assistant can help you with a wide range of travel advice, from information on the country or countries you are visiting to sorting out emergencies abroad.

The Travel Assistant helpline service is available 24 hours a day.

**To use the service, please call 0800 404 8149 or (+44) 345 030 8705 from abroad.**

Please do not call this number for policy queries or changes.

## Advice before you travel

The Travel Assistant helpline service will give you advice on:

- any visa and entry permits you may need;
- any necessary vaccination and inoculation requirements, and where you can get them done;
- what you should take with you regarding first aid and health;
- what currencies and travellers' cheques to take with you, and what the current exchange rates are;
- the languages spoken, the time zones and details of countries you plan to visit; and
- import and export allowances for tourists.

## While travelling

The Travel Assistant helpline will also be able to help **you** while **you** are on a **trip** by giving advice and guidance:

- on how to replace lost or stolen passports, driving licences, air tickets, or other travel documents;
- on how to trace your luggage with the airline operator if it is delayed or lost;
- on why, how, where and when you should contact local Embassies or Consulates;
- on how to transfer money out to you if you need it;
- on cancellation of credit cards if lost or stolen, and helping you to report the loss to your card provider: and
- to relatives, friends or employers if you are unfortunate enough to go into hospital.
- The languages spoken, the time zones and details of countries you plan to visit.

## Other emergency services while travelling

- A 'phone home' service if there is an emergency.
- A translation and interpretation service if you need it.

Please note: there is no charge for the provision of the advice, guidance and other emergency services while travelling shown above. However, if you wish us to obtain goods or services on your behalf that are not covered by a claim under this policy, you will need to pay any fees the provider charges and you will need to adhere to the provider's terms and conditions.

## Know Before You Go



As a partner in the Know Before You Go campaign, we are working with the Foreign and Commonwealth Office (FCO) to help British travellers stay safe overseas. Before you go overseas, check out the FCO web site at:

[www.fco.gov.uk/travel](http://www.fco.gov.uk/travel)

It is packed with essential travel advice and tips, and up to date country information.

Please note – Aviva is not responsible for the content of non Aviva websites.

# Your Woolwich Annual Travel Policy

## Contract of Insurance

1. Your Woolwich Travel Insurance is a contract between Aviva and you. Together this policy booklet and the Policy Schedule issued with your Woolwich Home Insurance policy form the Contract of Insurance.
2. On the basis of the disclosures and the declarations made by you, subject to the terms of the policy and any endorsement to it, we will insure you against loss, damage, legal liability, illness or bodily injury which may happen during the period of insurance.
3. Cover will only operate if:
  - a) you have a current Woolwich Home Insurance policy with Buildings, Contents and Personal Possessions cover;
  - b) you are under the age of 80 years at the start of each period of insurance (65 years for trips involving Winter Sports Activities);
  - c) at the date of booking each trip you are a resident of the United Kingdom;
  - d) the trip is a holiday or business trip involving wholly office-based clerical and administrative duties only;
  - e) the trip is a round trip starting and ending in the United Kingdom that lasts no more than 31 days. Winter Sports cover is limited up to a total of 21 days during the period of insurance;
  - f) the trip commences within the period of insurance.
4. There is no cover for trips taken within the United Kingdom.

## Medical Warranty

Please read this carefully as it may affect Your cover:

1. It is warranted that at the Start Date of the insurance or date of booking each trip:
  - a) You have told us if you have received advice, medication or treatment for any serious chronic or recurring illness, injury or disease in the last 12 months
  - b) You have told us if you are under investigation or awaiting results for any diagnosed or undiagnosed medical condition
  - c) You have told us if you are on a waiting list for, or are aware of the need for inpatient treatment for any diagnosed or undiagnosed medical condition

- d) You are not travelling against your UK doctor's advice
  - e) You have told us if any close relative, close business associate, travelling companion, or person you plan to stay with (and upon whose good health your trip depends) has a serious, chronic or recurring illness, injury or disease which could have an affect on your decision to take or continue your trip.
  - f) You have told us if you have a terminal illness.
2. If, between booking a trip and the departure date or the renewal date (whichever is sooner) you receive medical advice for a potentially serious illness or injury your policy will cover you for cancellation of your trip. However if you still wish to travel we will advise you if you will be covered for emergency medical and associated expenses, hospital benefit or abandonment claims relating to this condition.
  3. If, between booking a trip and the departure date or the renewal date (whichever is sooner) anyone upon whose good health your trip depends, such as a close relative or your travelling companion, receives medical advice for a potentially serious illness or injury your policy will cover you for cancellation of your trip. However if you still wish to travel we will advise you if you will be covered for abandonment claims relating to this condition.

## Period of Insurance

12 months from the Start Date shown on your Woolwich Home Insurance Policy Schedule.

Each trip you make during the period of insurance will be treated as a separate insurance, individually subject to all policy terms, conditions and exclusions.

Cancellation cover commences from the Start Date or the date of booking each trip, whichever is later, and ends when you begin each trip or on the expiry of the period of insurance, whichever is sooner.

Cover under all other sections starts when you leave your home or workplace to begin each trip during the period of insurance and ends when you return home from your trip. The maximum period for any one trip is 31 days (Winter Sports cover is limited up to a total of 21 days during the period of insurance).

We will cover trips booked during one period of insurance but not taking place until the next period of insurance if your policy with us is still in force at the time of the incident resulting in a claim.

Note – Should you cancel your Woolwich Home Insurance policy mid-term then all cover will cease from the date of cancellation unless you are already on a trip, in which case cover will cease upon completion of your trip (provided you do not exceed the maximum period).

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## Extension of Period of Insurance

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If you cannot get back home before your cover ends, your insurance will remain in force as follows:

1. up to 14 days if any vehicle you are travelling in breaks down, or any vehicle, vessel, train or aircraft in which you are travelling as a ticket holding passenger is cancelled or delayed; or
2. up to 30 days if you cannot return home due to your accidental injury or illness or quarantine.

We will also continue to pay for medical treatment under the Emergency Medical and Associated Expenses section for this period or any extended period that is considered medically necessary by our Medical Emergency Assistance provider and agreed by us.

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## Territorial Limits

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### Area 1 – Europe

Europe (including countries west of the Ural Mountains), Republic of Ireland, the Mediterranean Islands, Turkey, Tunisia, Algeria, Morocco, Madeira, Canary Islands, the Azores and Iceland.

### Area 2 – Worldwide

# Summary of cover – Limits and Excesses

SECTION		LIMITS PER PERSON	EXCESSES PER PERSON
<b>Section A</b>	Baggage and Personal Money	Not Covered – Refer to Home Insurance Policy Booklet	
<b>Section B</b>	Delayed Baggage	£100	Nil
<b>Section C</b>	Personal Accident (limited for children under 16yrs) Death Benefit Other capital sums	£15,000 £25,000	Nil
<b>Section D</b>	Cancellation Charges	£5,000	£35 (£10 for loss of deposits)
<b>Section E</b>	Emergency Medical and Associated Expenses	£10,000,000	£35
<b>Section F</b>	Hospital Benefit	£15 per day up to £500	Nil
<b>Section G</b>	Abandonment of trip	£5,000	£35
<b>Section H</b>	Personal Liability	Not Covered	
<b>Section I</b>	Missed Departure	£400 Area 1 – Europe £800 Area 2 – Worldwide	Nil Nil
<b>Section J</b>	Delayed Departure  Abandonment following Delayed Departure	£20 for the first 12 hours, thereafter £10 each 12 hours up to £120 £5,000	  £35
<b>Section K</b>	Replacement Passport/Driving Licence	£250	Nil
<b>Section L</b>	Hijack	£50 per day up to £1,000	Nil
<b>Section M</b>	Mugging Benefit	£50 per day up to £1,000	Nil
<b>Section N</b>	Legal Expenses and Advice	£25,000	Nil
<b>Section O</b>	Ski Equipment	£150	£35
<b>Section P</b>	Delayed Ski Equipment	£100	Nil
<b>Section Q</b>	Delay Due to Avalanche	£150	Nil
<b>Section R</b>	Piste Closure	£300	Nil
<b>Section S</b>	Unused Ski Pack	£225	Nil

# Leisure and Winter Sports Activities

## Important Note

There is no cover under Emergency Medical and Associated Expenses, Abandonment or Personal Liability, if you take part in any leisure activity or winter sports activity:

1. that is not included in the lists below
2. either as a professional or where you receive any financial reward or gain
3. for the purpose of practising for or taking part in any speed or time trial or race of any kind.

## Leisure and Winter Sports Activities

Please note that the following activities are automatically covered by your policy if you take part in them on an incidental basis, for recreational purposes only during your trip.

LEISURE ACTIVITIES	
Archery (under supervision)	Rambling (up to 2000 metres altitude)
Badminton	Roller blading or skating (protective gear must be worn)
Beach Cricket, Football and Volleyball	Rounders
Bowls	Rowing (inland waters only)
Canoeing/Kayaking/Rafting (excluding white water)	Safari (camera only and organised through your tour operator)
Clay Pigeon Shooting (under supervision)	Sail Boarding
Curling	Sailing (inland/coastal waters only)^
Cycling (no BMX, mountain biking or racing)	Skin Diving
Dinghy sailing* (inland or coastal waters only and no racing)	Snorkelling
Fell Walking	Squash
Fencing (protective gear must be worn)	Surfing
Fishing (no deep sea fishing)	Swimming
Golf	Table Tennis
Go karting (crash helmet must be worn)	Tennis
Hiking (up to 2000 metres altitude)	Trampolining
Hill walking (up to 2000 metres altitude)	Trekking (up to 2000 metres altitude)
Horse riding/hacking (no hunting, jumping or polo)	Tug of War
Hot air ballooning (passenger only and organised through your tour operator)	Water Polo
Ice skating (no hockey or speed skating)	Water Skiing
Parascending (over water)	Wind Surfing
Pony Trekking	Yachting* (inland or coastal waters only and no racing)
Racquetball	
<b>* Coastal water are defined as within a 5 mile limit of the coastline for dinghy sailing and a 12 mile limit for yachting</b>	

WINTER SPORTS ACTIVITIES	
Cross Country Skiing (on recognised paths)	Sledging
Dry Slope Skiing	Snowboarding/Surfing
Ice Skating (no speed skating)	Snow Shoeing
Off-piste Skiing*	Snow Skiing
Ski Boarding	Snow Mobiling as a passenger only
<b>* With a qualified guide in areas that resort management consider to be safe</b>	

# Definitions

Wherever the following words and phrases appear in this policy and schedule, they will have the following meanings:

## Bodily injury

Includes death or disablement as a direct result of exposure following a forced landing of any aircraft or a mishap to a vessel or vehicle in which you are travelling.

## Business Travel

Travel outside of the UK, if the reason for your trip is to carry out office based clerical or administrative duties only, which does not involve you dealing with members of the public.

## Close Business Associate

Someone you work with in the UK who has to be in work in order for you to be able to go on or continue a trip. A senior manager or director of the business must confirm this in the event of a claim.

## Close Relative

Your mother, father, sister, brother, marital/civil or domestic partner who lives with you, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.

## Excess

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

## Home/home address

Your home address in the United Kingdom.

## Immediate Relative

Means mother, father, sister, brother, wife, husband, daughter or son.

## Loss of limbs

Loss by physical severance at or above the wrist or ankle or the total and permanent loss of use of an entire hand, arm, foot or leg.

## Partner

The person who the policyholder lives with, in a relationship, at the same address, whether married or cohabiting (as if husband and wife) regardless of gender.

## Permanent total disablement

Permanent and total disablement from engaging in or attending to any and every kind of profession or occupation.

## Public Transport

Means any fare paying trip on the following regular scheduled forms of transport: train, taxi, bus, aircraft and sea vessel.

## Schedule

Details the policyholders' name and address, the cover and sum insured limits. This document forms part of the policy.

## Ski Equipment

Skis, ski boots, helmets, ski bindings, ski poles or snowboards.

## Ski Pack

Ski School fees, ski or boot hire and ski lift passes.

## Start Date

Is the effective date shown on your Woolwich Home Insurance Policy Schedule.

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## The Insured/you/your

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The policyholder as detailed on the Woolwich Home Insurance Policy Schedule, the policyholder's partner, and children who are aged under 23 years and in full time education, who permanently reside with the policyholder and who have no other residence. Children are only covered when travelling with either the policyholder or the policyholder's partner.

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## Total loss of sight

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Complete and irrecoverable loss of sight.

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## Travelling Companion

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An accompanying person without whom the trip cannot commence or continue.

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## Trip

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Journeys beginning and ending in the UK that are either

- holidays outside the UK
- business travel outside the UK

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## United Kingdom/UK

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

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## We, Us, Our, Aviva

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Aviva Insurance Limited, underwriters for Travel Insurance and the contracting party.

# Your Cover

## Section A – Baggage and Personal Money

Your Baggage and Personal Money are covered under your Woolwich Home Insurance. Please refer to that policy for the exclusions exceptions, excesses, terms and conditions for which you are insured.

If you have any queries regarding this cover please call 0800 404 9928\*. To make a claim on this cover please call on 0800 085 6363\*.

\* To make sure we maintain a high-quality service, we may monitor and/or record phone calls.

## Section B – Delayed Baggage – Up to £100

You can claim for:

The emergency purchase of essential replacement items if your baggage is temporarily lost in transit on the outward trip and not restored to you within 12 hours. You must obtain written confirmation from the carrier of the number of hours delay.

We will pay:

Up to £100 for the emergency purchase of items in respect of any one incident.

To claim under this section, you must keep the receipts of anything you buy and get written confirmation from the carrier of the number of hours you were without your baggage.

### Duty of Care Condition

**You must always take reasonable care to supervise your property.**

If baggage is delayed by an airline you must:

- obtain a Property Irregularity Report;
- write to the airline and tell them of the loss, **within the time limit set out in their conditions of carriage**, and keep a copy for yourself;
- keep all travel tickets and tags as they will be needed if you make a claim.

We will not pay for:

- Items used in connection with your employment.
- Household goods and anything shipped as freight.
- Delay, detention, seizure or confiscation by Customs or other officials.

## Section C – Personal Accident – Up to £25,000

You can claim:

If you suffer bodily injury during the trip caused by accidental and external means resulting solely and independently of other causes in death or disablement.

We will pay:

Benefits	Age up to 15 years inclusive	Age 16 years to 70 years inclusive
Death	£1,000	£15,000
Loss of one or more limbs and/or total loss of sight in one or both eyes	£25,000	£25,000
Permanent total disablement after 52 weeks except when benefit is paid for loss of limbs or sight	Nil	£25,000

## Special Conditions Applying to Section C

- Death or disablement must happen within one year of the bodily injury.
- Only one of the benefits shown above will be paid to you or your legal personal representative.

We will not pay for the following:

- Any sickness, disease, nervous shock or naturally occurring condition or degenerative process.
- Death or disablement resulting from your participation or involvement in:
  - paid or unpaid manual work or physical labour of any kind.
  - flying except while travelling in an aircraft as a passenger; paragliding or other aerial activities.
  - bungee jumping or similar activity.
  - motor cycling (either as a driver or passenger):
    - on machines exceeding 125cc; and/or
    - where the insured as a driver does not hold a full United Kingdom motor cycle licence.
  - go karting or quad biking.
  - equestrian events.
  - rafting or canoeing involving white water rapids, jet skiing or scuba diving.

- h) contact or organised team sports.
- i) mountaineering, rock climbing, caving, pot-holing or expeditions.
- j) speed or time trials, sprints or racing of any kind.
- k) being in charge of or crewing a vessel from one country to another.
- l) heli skiing, ice hockey, off-piste snowboarding, parapenting, ski or snowboard acrobatics, free styling, jumping or stunting, snow mobiling (as a driver), racing of any kind or the use of bob sleds, luge or skeletons.
- m) off-piste skiing unless accompanied by a qualified guide and in areas that resort management consider safe.

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## Section D – Cancellation Charges – Up to £5,000

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You can claim:

If it is necessary for you to cancel your trip, before you leave home, due to any of the following happening after the date of booking:

1. The accidental bodily injury, serious illness or quarantine (against transmissible human disease) or death, of yourself, your travelling companion or any person with whom you have arranged to stay.
2. The accidental bodily injury or serious illness or quarantine (against transmissible human disease) or death of;
  - a) any close relative in the United Kingdom of yours or your travelling companion.
  - b) your fiancé(e).
  - c) any immediate relative elsewhere in the world of yours or your travelling companion.
  - d) any close business associate.
3. You or your travelling companion being summoned for Jury Service or called as a witness (but not as an expert witness or where your employment would normally require you to attend court) in a Court of Law.
4. You or your travelling companion being made redundant and certified as such by the Department for Work and Pensions.
5. Your home becoming uninhabitable or your place of work becoming unusable following fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes or impact by aircraft.
6. Your presence being required by the police following burglary at your home or place of work.

All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel your trip.

We will pay:

Up to £5,000 for unused travel and accommodation costs and other pre-paid charges paid by you, or which legally have to be paid by you, before any occurrence that leads to a claim.

We will not pay for:

1. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or would be travelling against the advice of a doctor if they had sought such advice.
2. Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You:
  - a) had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us
  - b) were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
  - c) were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
  - d) had been told you have a terminal illness.
3. Any claim for a medical condition if any person upon whose good health your trip depends had a serious, chronic or recurring illness, injury or disease which you were aware of at the date you took out or renewed your policy or when you booked your trip (whichever is later) unless the condition was disclosed to and accepted by us.
4. Death, bodily injury, illness or disablement resulting from any anxiety state, depression or any other mental or nervous disorder diagnosed before the date of booking the trip.
5. Any claims arising from your unemployment caused by or resulting from misconduct or any actions which contribute or lead to you being dismissed; or from your resignation, voluntary unemployment or voluntary redundancy.
6. Any claims arising from your disinclination to travel.
- 7. The first £35 of each claim per person (£10 of each claim per person in respect of loss of deposits).**

## Section E – Emergency Medical and Associated Expenses – Up to £10,000,000

You can claim for:

1. Expenses if you suffer accidental bodily injury or illness or death during the trip for:
  - a) Emergency medical treatment outside the United Kingdom, (including rescue services to take you to hospital).
  - b) Emergency dental treatment outside the United Kingdom for the immediate relief of pain.
  - c) The cost of burial or cremation in the country outside the United Kingdom where death occurred.
  - d) The cost of returning your body or ashes to your home address in the United Kingdom.
  - e) Necessary additional accommodation costs (room only) if you have to stay beyond the intended return date and necessary additional travel costs to get you to home if you cannot use your return ticket.
2. Reasonable and necessary accommodation and travel costs to get you home if you cannot use your return ticket, if you have to return early due to the accidental bodily injury or serious illness or death of any relative, fiancé(e) or Close Business Associate of yours (or of your travelling companion) not travelling with you.

Items 1 (e) and 2 include the reasonable travel and accommodation costs of any one relative or friend who has to travel to or stay with you if the Emergency Medical Service considers this necessary.

We will pay:

1. Up to £10,000,000 for any one incident under Items 1 (a), (e) and 2 for costs incurred while you are outside the United Kingdom.
2. Up to £2,500 under Items 1(c) and (d).
3. Up to £350 under Item 1 (b) for emergency dental treatment incurred while you are outside the United Kingdom.

If you cannot get home before the intended return date of the trip the Extension of Period of Insurance on page 14 automatically applies.

We will not pay for:

1. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or would be travelling against the advice of a doctor if they had sought such advice.
2. Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You:
  - a) had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us
  - b) were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
  - c) were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
  - d) had been told you have a terminal illness.

3. Any claim for a medical condition where you have received medical advice for a potentially serious illness or injury between booking your trip and the departure date unless disclosed to and accepted by us.
4. Any in-patient treatment or repatriation, which have not been agreed by Aviva or the Emergency Medical Service.
5. The cost of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the illness or bodily injury which necessitated your admittance into hospital.
6. Any form of treatment which in the opinion of the doctor in attendance and our medical advisers can reasonably wait until you return to the United Kingdom.
7. Cosmetic surgery.
8. Medication which, at the time of departure, is known to be required or to be continued outside the United Kingdom.
9. Any additional cost of a single or private room.
10. Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
11. Emotional disorders unless they result in admission to a hospital.
12. Any treatments after you have returned to the United Kingdom.
13. Death, bodily injury, illness or disablement resulting from any anxiety state, depression or any other mental or nervous disorder diagnosed before the date of booking the trip.
14. Death, bodily injury, illness or disablement resulting from your participation or involvement in:
  - a) paid or unpaid manual work or physical labour of any kind.
  - b) flying except while travelling in an aircraft as a passenger; paragliding or other aerial activities.
  - c) bungee jumping or similar activity.

- d) motor cycling (either as a driver or passenger).
    - i. on machines exceeding 125cc; and/or
    - ii. where the Insured as a driver does not hold a full United Kingdom motor cycle licence.
  - e) go karting or quad biking.
  - f) equestrian events.
  - g) rafting or canoeing involving white water rapids, jet skiing or scuba diving.
  - h) contact or organised team sports.
    - i) mountaineering, rock climbing, caving, pot-holing or expeditions.
  - j) speed or time trials, sprints or racing of any kind.
  - k) being in charge of or crewing a vessel from one country to another.
  - l) heli skiing, ice hockey, off-piste snowboarding, parapenting, ski or snowboard acrobatics, free styling, jumping or stunting, snow mobiling (as a driver), racing of any kind or the use of bob sleds, luge or skeletons.
  - m) off-piste skiing unless accompanied by a qualified guide and in areas that resort management consider safe.
15. The first £35 of each claim per person.

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## Section F – Hospital Benefit – Up to £500

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You can claim:

A daily benefit if you are admitted as an in-patient to a licensed hospital outside the United Kingdom due to accidental bodily injury or illness occurring during the trip.

We will pay:

£15 for every complete 24 hour period you spend in hospital up to a maximum of £500.

We will not pay for:

1. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or would be travelling against the advice of a doctor if they had sought such advice.
2. Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You:
  - a) had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us
  - b) were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us

- c) were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us

- d) had been told you have a terminal illness.

3. Any claim for a medical condition where you have received medical advice for a potentially serious illness or injury between booking your trip and the departure date unless disclosed to and accepted by us.

4. Any claims arising from any anxiety state, depression or any other mental or nervous disorder diagnosed before the date of booking the trip.

5. Any claims arising from your participation or involvement in:

- a) paid or unpaid manual work or physical labour of any kind.

- b) flying except while travelling in an aircraft as a passenger; paragliding or other aerial activities.

- c) bungee jumping or similar activity.

- d) motor cycling (either as a driver or passenger).

- i. on machines exceeding 125cc; and/or

- ii. where the Insured as a driver does not hold a full United Kingdom motor cycle licence.

- e) go karting or quad biking.

- f) equestrian events.

- g) rafting or canoeing involving white water rapids, jet skiing or scuba diving.

- h) contact or organised team sports.

- i) mountaineering, rock climbing, caving, pot-holing or expeditions.

- j) speed or time trials, sprints or racing of any kind.

- k) being in charge of or crewing a vessel from one country to another.

- l) heli skiing, ice hockey, off-piste snowboarding, parapenting, ski or snowboard acrobatics, free styling, jumping or stunting, snow mobiling (as a driver), racing of any kind or the use of bob sleds, luge or skeletons.

- m) off-piste skiing unless accompanied by a qualified guide and in areas that resort management consider safe.

## Section G – Abandonment of trip – Up to £5,000

You can claim:

If it is necessary for you to return home before the scheduled return date, or you are confined to hospital during the trip, due to any of the following happening after the start of the trip:

1. The accidental bodily injury, serious illness, quarantine (against transmissible human disease) or death, of yourself, your travelling companion or any person with whom you have arranged to stay.
2. The accidental bodily injury, serious illness, quarantine (against transmissible human disease) or death, of
  - a) any Close Relative in the United Kingdom of yours or your travelling companion.
  - b) your fiancé(e).
  - c) any Immediate Relative elsewhere in the world of yours or your travelling companion.
  - d) any Close Business Associate.
3. Your home becoming uninhabitable or your place of work becoming unusable following fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes or impact by aircraft.
4. Your presence being required by the Police following burglary at your home or place of work.

We will pay:

Up to £5,000 for unused travel and accommodation costs and other pre-paid charges paid by you, or which legally had to be paid by you, before commencement of your trip.

Items 3 and 4 include your reasonable travel costs incurred in returning to the United Kingdom earlier than planned if you cannot use your return ticket.

### Special Conditions Applying to Section G

1. A proportion of accommodation costs will be refunded based on each day of the trip you have lost.
2. A proportion of travel costs will be refunded only if you cannot use your return ticket and you are not claiming return travel costs under another section of the policy.
3. If you need to return home and intend to make a claim under this section, you must phone the Medical Emergency Assistance provider immediately on (+44) 1603 208 054.

4. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to abandon your trip, your unused travel ticket will then belong to us.

We will not pay for:

1. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or would be travelling against the advice of a doctor if they had sought such advice.
2. Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You:
  - a) had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us
  - b) were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
  - c) were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
  - d) had been told you have a terminal illness.
3. Any claim for a medical condition if any person upon whose good health your trip depends had a serious, chronic or recurring illness, injury or disease which you were aware of at the date you took out or renewed your policy or when you booked your trip (whichever is later) unless the condition was disclosed to and accepted by us.
4. Any claim for a medical condition where you or anyone upon whose good health your trip depends has received medical advice for a potentially serious illness or injury between booking your trip and the departure date unless disclosed to and accepted by us.
5. Death, injury, illness or disablement resulting from any anxiety state, depression or any other mental or nervous disorder diagnosed before the date of booking the trip.
6. Death, bodily injury, illness or disablement resulting from your participation or involvement in:
  - a) paid or unpaid manual work or physical labour of any kind.
  - b) flying except while travelling in an aircraft as a passenger; paragliding or other aerial activities.
  - c) bungee jumping or similar activity.

- d) motor cycling (either as a driver or passenger).
    - i. on machines exceeding 125cc; and/or
    - ii. where the Insured as a driver does not hold a full United Kingdom motor cycle licence.
  - e) go karting or quad biking.
  - f) equestrian events.
  - g) rafting or canoeing involving white water rapids, jet skiing or scuba diving.
  - h) contact or organised team sports.
  - i) mountaineering, rock climbing, caving, pot-holing or expeditions.
  - j) speed or time trials, sprints or racing of any kind.
  - k) being in charge of or crewing a vessel from one country to another.
  - l) heli skiing, ice hockey, off-piste snowboarding, parapenting, ski or snowboard acrobatics, free styling, jumping or stunting, snow mobilising (as a driver), racing of any kind or the use of bob sleds, luge or skeletons.
  - m) off-piste skiing unless accompanied by a qualified guide and in areas that resort management consider safe.
6. Any claims arising from your loss of enjoyment during the trip.

### 7. The first £35 of each claim per person.

## Section H – Personal Liability

You are covered for Personal Liability under your Woolwich Home Insurance. Please refer to that policy for the exclusions, exceptions, excesses, terms and conditions for which you are insured.

If you have any queries regarding this cover please call 0800 404 9928\*. To make a claim on this cover please call on 0800 085 6363\*.

\* To make sure we maintain a high-quality service, we may monitor and/or record phone calls.

## Section I – Missed Departure – Up to £400 Area 1 (Europe), Up to £800 Area 2 (Worldwide)

If, as a direct result of:

1. failure of scheduled public transport services
2. delay to a connecting scheduled flight: or
3. accidental damage to, or breakdown of, the vehicle in which you are travelling;

you arrive at your final point of international departure from or to the UK too late to board the ship, aircraft or train on which you are booked to travel, we will pay:

1. extra accommodation and travel costs you have to pay to reach your destination on your outward trip from the UK
2. extra accommodation and travel costs you have to pay to reach the UK on your return trip

### Special conditions

1. If you have missed or will miss your international ship, aircraft or train due to one of the reasons listed above, contact (+44) 1603 208 054 and we will contact the carrier for you (if a late arrival is possible) or will make alternative travel arrangements for you, up to the limit payable. Any cost incurred may have to be paid by you and submitted as a claim.
2. you must get a report from the repairer or breakdown assistance provider if you are claiming because the vehicle you were travelling in had an accident or broke down.

### The most we will pay

The most we will pay for each insured person is:

Area 1 (Europe) £400

Area 2 (Worldwide) £800

### What is not covered

1. Any claim caused by a strike or industrial action which was public knowledge when you took out your policy or booked your trip (whichever is later)
2. Any claim where a possible reason for delay was public knowledge when you took out your policy or booked your trip (whichever is later)
3. Any claim where you have not allowed sufficient time to reach your international departure point from or to the UK.
4. Any claim where you have not done everything you can to get to the international departure point from or to the UK for the time specified on your ticket / itinerary.
5. Any claim where the carrier has offered reasonable alternative transport.
6. Any claim if your trip is solely within the UK, including the Channel Islands, Northern Ireland or the Isle of Man
7. Any claim for additional costs incurred in returning to your home following your return to the UK
8. Anything mentioned in the General Exclusions on page 31.

## Section J – Delayed Departure – Up to £120 – Abandonment Following Delayed Departure – Up to £5,000

This section does not apply for holidays solely within the UK (including Channel Islands, Northern Ireland or Isle of Man) or for any delay that does not occur at your final point of international departure from or to the UK.

If the scheduled departure of the ship, aircraft or train on which you are booked to travel is delayed on your outward international trip from the UK, or on the final part of your international return trip to the UK, we will:

1. Pay £20 for the first full 12 hour period you are delayed and £10 for each subsequent full 12 hours of delay up to a maximum of £120
2. Refund up to £5,000 for your unused travel and accommodation costs, which you have paid or legally have to pay but cannot get back if, after you have been delayed for more than 24 hours on your outward international trip from the UK, you choose to abandon your trip.

### Special conditions

We will work out the length of the delay from the date and time the international ship, aircraft or train was scheduled to depart. You must check in at the specified time and get written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for the delay.

The most we will pay

The most we will pay under item 1 for each insured person is £120

The most we will pay under item 2 for each insured person is £5,000

### Excess

We will not pay the first £35 of each insured person's claim under item 2. For consistency with the rest of wording, there is no mention of only paying 2 excesses.

### What is not covered

1. Any claim caused by a strike or industrial action which was public knowledge when you took out your policy or booked your trip (whichever is later)
2. Any claim where a possible reason for delay was public knowledge when you took out your policy or booked your trip (whichever is later)
3. Any claim if your trip is solely within the UK, including the Channel Islands, Northern Ireland or the Isle of Man.

4. Any claim if the international ship, aircraft or train on which you are booked to travel is cancelled by the carrier.
5. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
6. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
7. Any claim for refund of any costs for persons not insured under this policy.
8. More than one item under this section.
9. Anything mentioned in the General Exclusions on page 31.

## Section K – Replacement Passport/ Driving Licence – Up to £250

You can claim:

If it is necessary to replace your passport and/or driving licence following loss or theft during your trip.

We will pay:

Up to £250 for reasonable and necessary additional travel and accommodation costs incurred outside the United Kingdom to obtain a replacement passport and/or driving licence.

### Duty of Care Condition

You must always take reasonable care to supervise your passport and driving licence.

We will not pay for:

Any loss or theft, which you failed to report to the Police (and obtain a report from them) within 24 hours of discovering the loss.

## Section L – Hijack – Up to £1,000

You can claim:

If you are prevented from reaching your scheduled destination through hijack of the aircraft or conveyance in which you are travelling as a passenger.

We will pay:

£50 per for each completed period of 24 hours that you are prevented from reaching your scheduled destination, up to a maximum of £1,000.

We will not pay for:

Claims arising from business travel.

## Section M – Mugging Benefit – Up to £1,000

You can claim:

A daily benefit if you are admitted as an in-patient to a licensed hospital outside the United Kingdom due to accidental bodily injury sustained as a result of a mugging occurring during your trip.

We will pay:

£50 for every complete 24-hour period you spend in hospital up to a maximum of £1,000.

We will not pay for:

Any claim where you failed to:

1. Report the Mugging to the police (and obtain a report from them) within 24 hours of the attack or as soon as reasonably possible thereafter.
2. Obtain confirmation of your injuries and period of in-patient treatment from the treating hospital.

## Section N – Legal Expenses Cover

Legal Expenses is underwritten by Aviva Insurance Limited. Claims handling is undertaken by Arc Legal Assistance Limited or such other company as we notify you of from time to time.

We will negotiate on your behalf for your legal rights to bring legal proceedings to pursue a civil claim against a negligent party resulting from an incident, including medical treatment, for which you are not at fault which causes your death or personal injury during your trip providing that:

- a) the insured incident occurs within the territorial limits and during the period of insurance
- b) prospects of success exist for the duration of the claim
- c) in respect of any appeal or defence of an appeal, it has been reported to us at least 10 working days prior to the deadline for any appeal
- d) the maximum amount we will pay for costs and expenses for any one insured person in respect of any or all claims arising from one cause is £50,000.
- e) you report an insured incident to us as soon as possible and in all cases within 180 days of any circumstances which may give rise to a claim under this section.

### Personal Legal Advice

We will give you confidential advice over the telephone on any personal legal problem that may lead to a claim under this section of the policy.

We will tell you what your legal rights are, what course of action is available to you and whether these can be best implemented by you or whether you need to consult with a

lawyer.

There are no consultation fees and lines are open 24 hours a day, 365 days a year.

For confidential legal advice or to make a legal expenses claim

**Call us on 01603 208 454**

Please have your policy number to hand as this will be requested when you call.

As soon as you are aware of an incident, you should get legal advice from the helpline without delay.

### Definitions

The Definitions at the beginning of this booklet (refer to page 17) apply where appropriate.

The following Definitions only apply to this section of the policy.

### Appointed representative

A suitably qualified person appointed by us to act on your behalf.

### Costs and expenses

- a) All reasonable and necessary legal costs charged by the appointed representative and agreed by us.
- b) Legal costs which you have been ordered to pay by a court or other body which we have agreed to or authorised.

### Legal proceedings

The pursuit of a claim for damages.

### Medical treatment

The consultation and/or treatment of an illness or bodily injury conducted by a registered medical or dental practitioner who is or has been responsible for your clinical care.

### Prospects of success

In respect of all claims it is always more likely than not that you will:

- a) recover damages or obtain any other legal remedy which we have agreed to
- b) make a successful defence
- c) make a successful appeal or defence of an appeal.
- d) recover damages which are higher than any costs and expenses which may be incurred.

Prospects of success will be assessed by us or an appointed representative on our behalf.

### Territorial limits

The geographical limit specified in your policy schedule.

## Special conditions

The following conditions apply to this section.

Also refer to the General Conditions section.

### 1. Claims – your duty

You must report an insured incident to us as soon as possible and in all cases within 180 days of any circumstances which may give rise to a claim under this section.

### 2. Claims – legal representation

a) On acceptance of a claim, if appropriate, we will appoint an appointed representative.

b) i) If there is a conflict of interest; or

ii) If it is necessary to start court proceedings and proceedings are being issued within the United Kingdom

you are free to nominate an Appointed Representative by sending us the name and address of the suitably qualified person.

You must confirm either:

that the person you nominate will not charge more than the Appointed Representative we would have appointed, or that you are willing to pay the difference between the cost of using your nominated Appointed Representative and the cost of using our choice of Appointed Representative.

c) If we do not agree to your choice of appointed representative under condition 2b) above, you may choose another suitably qualified person.

d) If there is still a disagreement with regard to the appointed representative, we will ask the president of a relevant national law society to choose a suitably qualified person to represent you. We and you must accept such choice.

e) In all other circumstances we will be free to choose an appointed representative.

f) An appointed representative will be appointed by us and represent you according to our standard terms of appointment.

### 3. Claims – our rights and your obligations

a) We will have direct access to the appointed representative who will, upon request, provide us with any information or opinion on your claim.

b) You must co-operate fully with us and the appointed representative and must keep us up-to-date with the progress of the claim.

c) At our request you must give the appointed representative any instructions that we require.

d) You must notify us immediately if anyone offers to settle a claim or makes a payment into court.

e) If you do not accept the recommendation of the appointed representative to accept a reasonable offer or payment into court to settle a claim, we may refuse to pay further costs and expenses.

f) No agreement to settle on the basis of both parties paying their own costs is to be made without our prior approval.

### 4. Discontinuance of a claim

If you:

a) settle a claim or withdraw a claim without our prior agreement

b) do not give suitable instructions to the appointed representative

c) dismiss an appointed representative without our prior consent, our consent not to be withheld without good reason

the cover we provide will end immediately and we will be entitled to reclaim any costs and expenses we have incurred from you.

### 5. Recoveries

You must take every available step to recover costs and expenses that we have to pay and must pay us any costs and expenses that are recovered.

### 6. Disputes

If any difference arises between us and you in respect of the acceptance, refusal, control or handling of any claim under this section, you can take the steps outlined in our complaints procedure stated under Our promise of service.

### 7. Arbitration

You have the right to refer any difference that arises between us and you in respect of the acceptance, refusal, control or handling of any claim under this section to arbitration, which will be decided by counsel chosen jointly by us and you.

If there is a disagreement with regard to the choice of counsel, we will ask the president of a relevant national law society to choose a suitably qualified person.

The arbitrator's decision shall be final and binding on both parties.

All costs for resolving the difference will be met by the party whom the decision is made against.

## The most we will pay

The most we will pay for each insured person in respect of any or all claims arising from one cause is £50,000.

## What is not covered

1. If you do not keep to the terms, conditions and exclusions of this section.
2. A dispute between you and us.
3. A dispute between you and someone you were travelling with, a person related to you or another insured person.
4. Any claim where you are more specifically insured or any amount you cannot recover from a more specific insurance because the insurer of that insurance refuses the claim.
5. Any claim relating to you driving a motor vehicle without a valid licence and/or insurance.
6. Any illness, death or bodily injury which develops gradually or is not caused by a specific sudden event.
7. Any claim from Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.
8. Any claim in respect of libel or slander.
9. Costs and expenses incurred prior to our written acceptance of a claim.
10. We will not pay for costs and expenses which have been incurred by the appointed representative on a contingency fee basis.
11. Any legal action you take which we have not agreed to or where you do anything to hinder us or the appointed representative.
12. Any claim deliberately or intentionally caused by you.
13. Any fines, penalties, compensation or damages which you are ordered to pay by a court or other authority.
14. An application for judicial review.
15. Any claims relating to any non-contracting party's rights to enforce all or any part of this section. The Contracts (Right of Third Parties) Act 1999 does not apply to this section.
16. Anything mentioned in the General Exclusions section and the policy exclusions in your home insurance policy booklet.

## The Contracts (Rights of Third Parties) Act 1999

This Act allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him to or if the contract confers a benefit upon him. However the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please see the Office of Public Sector Information website ([opsi.gov.uk](http://opsi.gov.uk)) or contact the Citizens Advice Bureau

## Section O – Ski Equipment – Up to £150

You can claim:

1. If ski equipment hired by you is lost, stolen or accidentally damaged during the trip.
2. £50 per week towards the cost of emergency hire of replacement items if your own ski equipment is lost, stolen or accidentally damaged during the trip.

We will pay:

1. Up to £150 under Item 1 for loss, theft or damage to ski equipment hired by you.
2. £50 per week under Item 2 for the emergency hire of replacement ski equipment during the remaining period of your trip up to a maximum of £150

### Duty of Care Condition

1. **You must always take reasonable care to supervise your hired ski equipment.** If it is lost or damaged while in the care of a transport company, authority or hotel you must write to them and give details of the loss or damage. If ski equipment is lost or damaged by an airline you must:
  - a) obtain a Property Irregularity Report
  - b) write to the airline and tell them of the loss, **within the time limit set out in their conditions of carriage**, and keep a copy for yourself
  - c) keep all travel tickets and tags as they will be needed if you make a claim under this Policy.
2. You should do everything you can to recover lost or stolen items.

We will not pay for:

1. Loss, theft or damage caused by your carelessness or neglect.
2. Delay, detention, seizure or confiscation by Customs or other officials.
3. Deliberate, wilful or malicious damage caused by you.
4. Loss or theft from an unattended vehicle unless out of sight in the concealed luggage boot or concealed luggage compartment of a securely locked vehicle.
5. Loss or theft, which you failed to report to the Police (and obtain a report from them) within 24 hours of discovering the loss.
6. **The first £35 of each claim per person under Item 1.**

### Special Condition Applying to Section P Item 2

Receipts must support all claims under this section.

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## Section P – Delayed Ski Equipment – Up to £100

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You can claim for:

The necessary purchase or hire of replacement ski equipment if your own is temporarily lost in transit on the outward trip and not restored to you within 12 hours of your arrival at your destination. You must obtain written confirmation from the Carrier of the number of hours delay.

We will pay:

Up to £100 for the necessary purchase or hire of replacement ski equipment in respect of any one incident.

### Duty of Care Condition

1. **You must always take reasonable care to supervise your property.**

If baggage is delayed by an airline you must:

- a) obtain a Property Irregularity Report.
- b) write to the airline and tell them of the loss, **within the time limit set out in their conditions of carriage**, and keep a copy for yourself.
- c) keep all travel tickets and tags as they will be needed if you make a claim.

We will not pay for:

1. Anything shipped as freight.
2. Delay, detention, seizure or confiscation by Customs or other officials.

### Special Condition Applying to Section Q

Receipts must support all claims under this section.

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## Section Q – Delay due to Avalanche – Up to £150

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You can claim:

If an avalanche delays your arrival at, or departure from, your booked resort.

We will pay:

Up to £150 for reasonable additional travel and accommodation costs incurred by you.

We will not pay for:

Claims if you do not have a report that confirms the reason for the delay from either the tour operator or resort management.

### Special Condition Applying to Section R

Receipts must support all claims under this section.

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## Section R – Piste Closure – Up to £300

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You can claim:

For your transport to an alternative resort following the total closure of all on-piste skiing activity at your pre-booked resort due to either the lack of snow or because of excessive snow during the trip.

We will pay:

1. £20 per day for additional travel costs incurred by you, up to a maximum of £300.
- or
2. £10 per day if there are no on-piste skiing activities available at an alternative resort during your trip, up to a maximum of £210.

### Special Condition Applying to Section S

Cover only operates during the period 1st December to 30th April (both dates inclusive).

We will not pay for:

Claims if you do not have a report that confirms the piste closures from either the tour operator or resort management.

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## Section S – Unused Ski Pack – Up to £225

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You can claim:

The proportionate cost of the ski pack which you have paid but cannot use or get a refund for, if you are accidentally injured or become ill during the trip and you are unable to take part in any skiing activity.

We will pay:

£75 per week up to a maximum of £225.

We will not pay for:

1. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or would be traveling against the advice of a doctor if they had sought such advice.
2. Any claim for a medical condition if any of the following applied when you took out or renewed your policy or when you booked your trip (whichever is later). You:
  - a) had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by us
  - b) were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us

- c) were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
  - d) had been told you have a terminal illness.
3. Injury, illness or disablement resulting from any anxiety state, depression or any other mental or nervous disorder diagnosed before the date of booking the trip.
  4. Death, bodily injury, illness or disablement resulting from your participation or involvement in:
    - a) paid or unpaid manual work or physical labour of any kind.
    - b) flying except while travelling in an aircraft as a passenger; paragliding or other aerial activities.
    - c) bungee jumping or similar activity.
    - d) motor cycling (either as a driver or passenger).
      - i. on machines exceeding 125cc; and/or
      - ii. where the Insured as a driver does not hold a full United Kingdom motor cycle licence.
    - e) go karting or quad biking.
    - f) equestrian events.
    - g) rafting or canoeing involving white water rapids, jet skiing or scuba diving.
    - h) contact or organised team sports.
    - i) mountaineering, rock climbing, caving or pot-holing or expeditions.
    - j) speed or time trials, sprints or racing of any kind.
    - k) being in charge of or crewing a vessel from one country to another.
    - l) heli skiing, ice hockey, off piste snowboarding, parapenting, ski or snowboard acrobatics, free styling, jumping or stunting, snow mobiling (as a driver), racing of any kind or the use of bob sleds, luge or skeletons.
    - m) off-piste skiing unless accompanied by a qualified guide and in areas that resort management consider safe.
  5. Any injury, illness or disablement for which you did not obtain a medical certificate/report from the medical professional who attended you during the trip, to confirm that you were prevented from taking part in any skiing activity.

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## General Exclusions which apply to the whole policy

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This policy does not cover the following:

1. 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.
2. Claims directly or indirectly caused by:
  - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
  - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
  - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Death, injury, illness or disability that results from suicide or attempted suicide or any act which could reasonably be considered as exposure to danger (unless you are trying to save someone's life), any wilful act of an insured, venereal infection or the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction).
4. Any loss that is not specifically described in the stated terms and conditions, e.g. we will not pay for loss of earnings if you are unable to return to work due to injury or illness during your trip.
5. Any payment you would normally have made during your travels, if nothing had gone wrong.

## General Conditions which apply to the whole policy

1. You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.  
If the information provided by you is not complete and accurate, we may:
  - revise the premium and/or amend the medical underwriting decision(s) for any declared Pre Existing Condition(s) which may result in an accepted condition being excluded, or
  - cancel your policy and refuse to pay any claim, or
  - not pay any claim in full.
2. You must take reasonable precautions to protect yourself and your property against any accident, injury, theft, loss or damage.
3. If we make a payment before cover is confirmed and our claims investigation reveals that no cover exists under the terms of the policy, you must pay us back any amount we have paid, which you are not covered for.
4. You must contact us with full details as soon as possible after any bodily injury, illness, incident or unemployment or on the discovery of any loss or damage. You must also tell us if you know of any legal action against you. Any letter or document that relates to a claim must be sent to us straight away.
5. You, or any person acting for you, must not negotiate any claim or admit or deny liability without our written permission.
6. All certificates, information and evidence which we may require will be supplied at your expense or the expense of your legal representative. If your claim is for bodily injury or illness we may request, and will pay for, a medical examination. We may also request, and will pay for, a post mortem examination if you die.
7. If at any time you make a claim under this policy, you are covered by any other insurance we will only pay our proportionate share of the claim. This condition does not apply to the Personal Accident or Hospital Benefit Sections.
8. We are entitled to take over and carry out in your name the defence or settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy to anyone else.
9. You cannot transfer your rights under this policy.  
A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.
10. If you make a medical claim you may be asked to supply your doctor's name to enable us to access your medical records. This will help the treating doctors, and us, to provide you with the most appropriate treatment and assess whether cover applies. If you do not agree to provide this we may not deal with your claim.
11. Following the expiry of your statutory cooling off period, you continue to have the right to cancel your policy at any time by contacting us, but no refund of premium will be available. We (or any agent we appoint and who acts with our specific authority) may cancel this policy by sending 14 days notice to your last known address. We may return part of the premium to you. We may cancel this policy immediately if you do not pay the premium.
12. If you or anyone acting for you makes a claim knowing the claim to be dishonest or exaggerated in any way, we will not pay the claim and all cover under this policy will cease immediately. We reserve the right to notify the police of any such claim.

# Important Information

Please read the information below carefully and retain for future reference. If you do not agree with any of the following statements contact us immediately.

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## Choice of Law

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

- 1) You and the Insurer agree otherwise; or
- 2) At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

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## Use of Language

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

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## Copy Policy Availability

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A policy booklet was issued at the commencement of your cover. However, if you would like to receive a new policy booklet please let us know by calling Customer Services Helpline on 0345 075 6575\*.

# Complaints Procedure

## Our Promise of Service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain?

- We will acknowledge your complaint promptly.
- We aim to resolve complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

## What to do if you are unhappy

If you are unhappy with any aspect of the handling of your insurance we would encourage you to seek resolution by contacting:

- If your complaint is regarding a claim you have made you can telephone 0800 051 4036
- If your complaint is regarding anything else contact us on 0800 404 9928.

If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Telephone: 0800 023 4567 (Calls from UK landlines and mobiles are free) or 0300 123 9123.

Or simply log on to their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.

## Financial Services Compensation Scheme (FSCS)

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

This item can be provided in Braille, large print or audio tape/CD by calling 0800 400 100 (via TextDirect if appropriate) or by ordering online from [www.barclays.co.uk](http://www.barclays.co.uk)

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