

Worldwide Family Multi-Trip Travel Insurance.

Policy Wording.

Introduction.

Clydesdale Bank and Yorkshire Bank are trading names of Clydesdale Bank PLC. This cover is arranged by Clydesdale Bank PLC and underwritten by AIG Europe Limited.

Clydesdale Bank PLC and AIG Europe Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FCA Register Numbers 121873 and 202628 respectively).

This policy is administered by AIG Europe Limited and Lifestyle Services Group (LSG). LSG are authorised and regulated by the Financial Conduct Authority (FCA number 315245).

This travel insurance is only available to you as a Private Current Account or Private Current Account Mortgage holder (and if applicable, your partner and up to 4 dependant children – please see the Insured persons section on page 4).

Cover will continue until:

- The Private Current Account or Private Current Account Mortgage is closed by Clydesdale Bank PLC or you, in which case cover would cease at the time the Private Current Account or Private Current Account Mortgage is closed; or
- The Private Policyholder or their partner reaches the age of 75 (unless travelling at the time of their 75th birthday in which case cover continues until their return back to the United Kingdom); or
- This policy is cancelled by AIG Europe Limited in which case all cover provided under this policy will cease 30 days from the date of the letter issued to the Private Policyholder at their last known address by AIG Europe Limited notifying the Private Policyholder that this policy has been cancelled.

If you have any queries about anything contained in this policy please contact the Customer Services helpline phone number shown on this page (under "Summary of important contact details").

We have the right to change the terms and conditions of your travel insurance cover at any time. Before we make any such changes, we will provide full details of the amendments to the Private Policyholder in writing. Any alterations to the policy terms and conditions will apply to trips booked from the date the Private Policyholder receives the communication outlining the revisions or a future specified date, which we will advise.

Summary of important contact details.

Customer Services.

Phone: 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank)
Clydesdale Bank e-mail: clydesdalebanktravel@aig.com
Yorkshire Bank e-mail: yorkshirebanktravel@aig.com

Phone lines are open Monday to Friday between 8am and 8pm and on Saturdays, Sundays and Bank Holidays between 9am and 5pm.

Medical Assistance.

Phone: +44 (0) 1273 401 090
Fax: +44 (0) 1273 376 935
E-mail: uk.assistance@travelguard.com

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

Claims.

Travel Guard Claims Department, PO Box 60108, London SW20 8US.

Phone: 0845 602 5461
Fax: 01273 376 935
E-mail: clydesdalebanktravelclaims@travelguard.com / yorkshirebanktravelclaims@travelguard.com

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

Table of benefits.

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy for full details of cover.

Section	Benefit	Maximum sum insured	Excess
A	Cancelling your trip Including: travel based solely within the United Kingdom limit	£7,500 £2,000	Nil
B1	Medical and other expenses outside of the United Kingdom	£15,000,000	Nil
B2	Medical and other expenses within the United Kingdom	£10,000	Nil
B3	Hospital benefit	£40 for every 24 hours up to £2,000	Nil
C	Cutting your trip short Including: travel based solely within the United Kingdom limit	£7,500 £2,500	Nil
D	Missed departure	£1,500	Nil
E1	Travel delay	£50 after the first 12 hour delay and then £25 for each additional 12 hour period up to £500	Nil
E2	Abandoning your trip	£7,500	Nil
E3	Breakdown	£100	Nil
F1	Personal belongings and baggage Including: Single article limit/pair or set of items limit Valuables and electronic/other equipment limit in total Including: Property in a motor vehicle limit Travel based solely within the United Kingdom section limit Including: Single article limit/pair or set of items limit Valuables and electronic/other equipment limit in total	£2,500 £500 £600 £100 £500 £100 £300	Nil
F2	Delayed baggage	£150 for every 24 hours up to £300	Nil
F3	Personal money Including: Cash limit Cash limit (aged under 18)	£750 £500 £50	Nil
F4	Passport and travel documents	£250	Nil
G	Personal accident: Loss of limb Loss of sight Permanent total disablement Death benefit (aged 18 to 64) Death benefit (aged under 18 or over 64)	£75,000 £75,000 £75,000 £35,000 £3,500	Nil Nil Nil Nil Nil
H	Personal liability	£3,000,000	Nil
I	Legal expenses	£60,000	Nil
J	Hijack	£75 for every 24 hours up to £1,000	Nil
K	Uninhabitable accommodation	£1,500	Nil
L	Pet care	£75 for every 24 hours up to £750	Nil
Natural catastrophe Travel Cancellation and Expenses Cover			
M1	Cancellation	£7,500	Nil
Cover for the following additional costs:			
M2	Stranded at the United Kingdom departure point	£100	Nil
M3	To reach your intended destination	£200	Nil
M4	Stranded on an international connection	£150 for each 24 hours up to £750	Nil
M5	Stranded on your return journey home	£150 for each 24 hours up to £750	Nil
M6	Travel expenses to get home	£2,000	Nil
M7	Car parking	£50 for each 24 hours up to £250	Nil
M8	Kennel or cattery fees	£50 for each 24 hours up to £250	Nil
Winter Sports Cover			
N1	Winter sports equipment (owned) Including: one item/pair or set of items (owned) Winter sports equipment (hired)	£1,500 £750 £750	Nil
N2	Winter sports equipment hire	£75 for every 24 hours up to £750	Nil
N3	Ski pass	£500	Nil
O	Ski pack	£85 for every 24 hours up to £510	Nil
P	Piste closure	£50 for every 24 hours up to £500	Nil
Q	Avalanche cover	£750	Nil
Golf Cover			
R1	Golf equipment Including: one item/pair or set of items limit	£1,500 £250	Nil
R2	Golf equipment hire	£20 for every 24 hours up to £500	Nil
S	Green fees	£75 for every 24 hours up to £300	Nil
Wedding Cover			
T1	Ceremonial attire	£2,000	Nil
T2	Wedding gifts Including: Single article limit	£1,500 £250	Nil
T3	Wedding rings Including: Single article limit	£1,000 £500	Nil
Business Cover			
U1	Business equipment Including: Single article limit Business samples	£1,000 £500 £500	Nil
U2	Emergency courier expenses	£200	Nil
U3	Business equipment hire	£50 for every 24 hours up to £500	Nil
U4	Business money Including: Cash limit	£500 £300	Nil
V	Replacing staff	£3,000	Nil

General information about this insurance.

Insurance providers.

This insurance is underwritten by AIG Europe Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628). This information can be checked by visiting the FS Register (www.fca.org.uk) or by phoning 0800 111 6768. Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

This policy is administered by AIG Europe Limited and Lifestyle Services Group (LSG). LSG are authorised and regulated by the Financial Conduct Authority (FCA number 315245).

Travel Guard provides claims handling and assistance services on behalf of AIG Europe Limited. Travel Guard is a trading name of Travel Guard Europe Limited.

Your travel insurance.

This Policy Wording forms the basis of your contract of insurance and details what you are covered for. The Policy Wording contains conditions and exclusions which you should be aware of. You must keep to all the terms and conditions of the insurance, otherwise any claims you make may not be paid.

Please read this Policy Wording to make sure that the cover meets your needs.

Law.

This insurance will be governed by English Law, and you and we agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

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

Your right to cancel the policy.

This insurance cover is provided to you as a benefit of being a Private Current Account or Private Current Account Mortgage holder. However, if this cover is not suitable for you and you want to cancel your policy, the Private Policyholder must contact us by phoning 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank) or by e-mailing clydesdalebanktravel@aig.com or yorkshirebanktravel@aig.com or by writing to Clydesdale Bank PLC Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH within 30 days of your Private Current Account or Private Current Account Mortgage being opened.

We will refund any premium the Private Policyholder has paid to allow cover for extensions to trip durations within 30 days of the date you contact us to ask to cancel the policy. If you have travelled or made a claim before you asked to cancel the policy within the 30-day period, we will only refund a proportionate amount of the premium the Private Policyholder has paid.

Our right to cancel the policy.

We have the right to cancel this policy by giving at least 30 days notice in writing to the Private Policyholder at their last known address where we have serious grounds for doing so, including any failure by you to comply with the conditions on page 5 of this policy. A pro rata refund of any premium paid to allow cover for extensions to trip durations will be made from the date we cancel the policy unless a claim has been made.

Financial Services Compensation Scheme (FSCS).

We are a member of the Financial Services Compensation Scheme (the Scheme) established under the Financial Services and Markets Act 2000. You may be entitled to compensation from the Scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

In respect of insurances and insurance advice and arranging cover by the Scheme, payments are limited to 90% of the claim with no upper limit. For compulsory insurances 100% of the claim is covered by the Scheme with no upper limit.

Further details of the Scheme are available from us on request or from the Financial Services Compensation Scheme: www.fscs.org.uk or Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. Telephone: 0207 741 4100 or 0800 678 1100.

How we use personal information.

We are committed to protecting the privacy of customers, claimants and other business contacts.

"Personal Information" identifies and relates to you or other individuals (e.g. your dependants). By providing Personal Information you give permission for its use as described below. If you provide Personal Information about another individual, you confirm that you are authorised to provide it for use as described below.

The types of Personal Information we may collect and why – Depending on our relationship with you, Personal Information collected may include: identification and contact information, payment card and bank account, credit reference and scoring information, sensitive information about health or medical conditions, and other Personal Information provided by you.

Personal Information may be used for the following purposes:

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

To opt-out of marketing communications in relation to your Clydesdale Bank or Yorkshire

Bank Travel Insurance contact us by e-mail at: opt-out@aig.com or by writing to: Marketing Preference Team, AIG Europe Limited, Norfolk House, Wellesley Road, Croydon, Surrey CR0 1LH, United Kingdom. If you opt-out we may still send you other important communications, e.g. communications relating to administration of your insurance policy or claim.

Sharing of Personal Information – For the purposes noted in the previous column, Personal Information may be shared with our group companies, brokers and other distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers. Personal Information will be shared with other third parties (including government authorities) if required by law. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. We may search these registers to detect and prevent fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.

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

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

Requests or questions – To request access or correct inaccurate Personal Information, or to request the deletion or suppression of Personal Information, or object to its use, please e-mail: DataProtectionOfficer@aig.com or write to Data Protection Officer, Legal Department, AIG Europe Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB. More details about our use of Personal Information can be found in our full Privacy Policy at www.aigdirect.co.uk/privacy-policy or you may request a copy using the contact details above.

If you have any questions.

If you have any questions about the cover provided under this policy or you would like more information, please contact us on 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank) or e-mail clydesdalebanktravel@aig.com or yorkshirebanktravel@aig.com.

Important things you need to know about your policy.

Health conditions.

This policy contains conditions relating to your health. In particular, claims may not be covered where at the time your Private Current Account or Private Current Account Mortgage is opened, you or anyone insured on this policy have been referred to or seen by a medical specialist or needed in-patient treatment within the last twelve months, have a medical condition for which you are taking prescribed medication or have suffered from or received any form of medical advice or treatment or medication for any of the following conditions and upon our request (1) you have not notified the condition(s) or circumstance(s) to us and (2) the condition(s) have not been accepted by us in writing:

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

If you fail to declare the existence of any of the above conditions or circumstances when requested or questioned, claims arising from these conditions or circumstances may not be covered.

You may also notify us of any of the above at any time by contacting us on 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank).

Please note: If we are able to cover your medical conditions we will confirm to you in writing how long your medical condition cover is valid for and if any additional terms and conditions apply. When your medical condition cover is due to expire we will write to you to outline how you can re-apply for cover.

Failure to declare a condition may result in claims relating to the undisclosed condition not being covered.

Changes to your health after your Private Current Account or Private Current Account Mortgage is opened or after a medical condition is declared.

If, after your Private Current Account or Private Current Account Mortgage is opened or after you have declared a medical condition to us, but before you travel, you or anyone insured on this policy are diagnosed with a heart condition, a respiratory condition, cancer or for any other medical condition you receive inpatient medical treatment or are placed on a waiting list for investigation or medical treatment, you must contact 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank). This will enable us to decide whether we can continue to provide cover for your change in circumstances under the existing terms of the policy. We have the right to add further terms and conditions to your policy or exclude cover for the newly diagnosed condition.

If we are no longer able to provide cover for the newly diagnosed condition or your change in circumstances, you will be entitled to make a claim under section A (Cancelling your trip) for costs which cannot be recovered from elsewhere.

Failure to declare such changes in health may mean that claims arising out of your newly diagnosed condition will be excluded.

Please refer to General exclusions number 1 on page 5 for further information.

Health agreements.

If you are travelling to a country in the European Union, you should take a European Health Insurance Card (EHIC) with you. Application forms to obtain an EHIC are available from your local Post Office or you can download an application form from the following website: www.ehic.org.uk

This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

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

Residency.

You and all other persons insured on this policy must have lived in the United Kingdom or the Channel Islands for at least six of the last twelve months before opening the Private Current Account or Private Current Account Mortgage. Once the Private Current Account or Private Current Account Mortgage has been opened, you and all other persons insured on this policy must continue to live in the United Kingdom or the Channel Islands for at least six out of twelve months per calendar year.

Travel delays - EC Regulations.

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

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

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

Sports and activities.

You may not be covered when you take part in certain sports or activities.

For certain activities, cover under section G (Personal accident) and section H (Personal liability) will not apply. If you intend to take part in a sport or activity during your trip, please note that cover is available for the activities described in the two following lists provided:

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

If you have any questions or if you wish to take part in an activity not shown in the lists below, please contact 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank) or e-mail clydesdalebanktravel@aig.com or yorkshirebanktravel@aig.com before taking part to make sure that cover is provided.

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardsailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (a maximum of three jumps), cave tubing or river tubing, cricket, curling, cycling, fell walking, gymnastics, handball, husky sledge driving, ice skating, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parasailing, parasailing (over water), rambling, ringos, roller blading (inline skating and skateboarding), running (not including marathons), safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms), sand boarding, scuba diving (qualified, maximum depth 30 metres) under 14 days, sleigh rides (as part of an officially arranged excursion), snorkelling, squash, surfing, swimming, swimming with dolphins (as part of an officially arranged excursion), table tennis, tennis, ten pin bowling, trekking (under 2,000 metres altitude), triathlons, volleyball, wake boarding, water polo, waterskiing and white or black water rafting (grades 1 to 4).

Cover is provided for the activities listed below, however, no cover is available under section G (Personal accident) and section H (Personal liability).

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental – working with hand tools only), cycle touring, dragon boat racing, dune and wadi bashing, football, go karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet skiing, kayaking, kite surfing (over water), mud bugging, paintballing (wearing eye protection), passenger in private or small aircraft or helicopter, rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (not racing or crewing) inside territorial waters and zip lining.

Cover options available.

Trip options and durations.

You are entitled to travel as many times as you like under this policy provided no single trip lasts longer than 31 days. If you wish to travel for periods in excess of 31 days, it is possible to upgrade your policy by paying an additional premium to include cover for single trips lasting up to 45 days or 62 days. Please contact 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank) or e-mail clydesdalebanktravel@aig.com or yorkshirebanktravel@aig.com for further details about upgrading your cover.

Cover is also included for winter sports for up to 17 days in total each year.

Please see page 10 for a full list of winter sports activities which are covered by this policy. If the winter sport you intend to take part in is not shown in the list, please check that cover will be provided by contacting 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank) or e-mail clydesdalebanktravel@aig.com or yorkshirebanktravel@aig.com.

Adults are entitled to travel independently. Children under 18 years of age are only entitled to travel separately to the Private Policyholder if they are travelling with a relative, guardian or person with a legal duty of care.

Please note: If you travel for longer than the trip duration limits, cover will cease on the 32nd day of your trip (or 43rd or 63rd day as applicable if you have opted to extend your trip duration limit) unless your trip cannot be completed within the period of insurance due to reasons beyond your control which fall within the conditions of this insurance.

Insured persons.

Cover under this policy is available to the Private Policyholder and his or her partner provided

they live together and up to four of their dependant children (which can include fostered or adopted children) whilst they are under 18 years of age who are either in full-time education or living with them.

Should your Private Policyholder's Account be closed by Clydesdale Bank PLC or you, you and other insured persons as outlined above, will no longer be entitled to this travel insurance as this will cease at the time the Private Policyholder's Account is closed.

If this policy is cancelled by AIG Europe Limited all cover provided will cease 30 days from the date of the letter issued to you at your last known address by us notifying you that this policy has been cancelled

Age limits.

Cover is provided under this policy until the Private Policyholder or their partner reaches 75 years of age.

Cover is provided under this policy for dependant children until they reach 18 years of age.

If the Private Policyholder or their partner reaches their 75th birthday or if a dependant child reaches their 18th birthday whilst on a trip, cover under this policy will be extended until their return to the United Kingdom provided the overall length of the trip does not exceed 31 days.

Geographical areas.

Cover is provided under this policy for travel to anywhere in the world apart from Afghanistan, Cuba, Liberia and Sudan.

In addition to this, no cover is provided for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where you have travelled to a specific country or to an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all but essential travel.

Period of insurance.

Cover under section A (Cancelling your trip) starts at the time you book the trip or the date your Private Current Account or Private Current Account Mortgage is opened, whichever is the later. Cover under all other sections starts when you leave your home address in the United Kingdom (but not more than 24 hours before the booked departure time) and ends when you return to your home address in the United Kingdom (but not more than 24 hours after your return to the United Kingdom).

Cover cannot start after you have left the United Kingdom.

Each trip must begin and end in the United Kingdom.

No cover is provided for one-way journeys.

Important claim information.

Medical and other emergencies.

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

Phone: +44 (0) 1273 401 090

Fax: +44 (0) 1273 376 935

E-mail: uk.assistance@travelguard.com

Please have the following information available when you contact the Medical Emergency Assistance Company so that your case can be dealt with swiftly and efficiently:

- Your name and address;
- Your contact phone number abroad;
- Your Private Current Account or Private Current Account Mortgage number; and
- The name, address and contact phone number of your GP.

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

If you have to return to your home in the United Kingdom under section C (Cutting your trip short) or section B1 (Medical and other expenses outside of the United Kingdom) the Medical Emergency Assistance Company must authorise this. If they do not, we may provide no cover or we may reduce the amount we pay for your return to the United Kingdom.

If you need to make a claim.

You must register a claim under all sections by contacting the following company:

Travel Guard Claims Department
PO Box 60108, London SW20 8US.

Phone: 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank)

Fax: 01273 376 935

E-mail: clydesdalebanktravelclaims@travelguard.com / yorkshirebanktravelclaims@travelguard.com

Please note: All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim then this may affect our acceptance of a claim.

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

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

Fraud.

This contract of insurance is based on mutual trust. We provide cover and we assume that any claims you make are genuine. Our experience in handling claims enables us to detect many of those which are fraudulent and this includes those which are exaggerated. We investigate every claim and if we believe that a fraudulent claim is being made we will inform the police. This may result in criminal prosecution.

How to make a complaint.

We believe you deserve a courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below, providing your Private Current Account or Private Current Account Mortgage number/claim number and the Private Policyholder/insured person's name to help us to deal with your comments quickly.

Claims related complaints:
The Customer Care Manager
Travel Guard Claims Department
PO Box 2157, Shoreham by Sea
West Sussex BN43 9DH.

Phone: 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank)
E-mail: clydesdalebanktravelclaims@travelguard.com / yorkshirebanktravelclaims@travelguard.com

All other complaints:
The Customer Services Manager
Clydesdale Bank and Yorkshire Bank Travel Insurance
PO Box 2157, Shoreham by Sea
West Sussex BN43 9DH.

Phone: 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank)
E-mail: clydesdalebanktravel@aig.com or yorkshirebanktravel@aig.com

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

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

The FOS address is:
The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall
London E14 9SR.

Telephone: 0800 023 4567 (free for people phoning from a "fixed line", i.e. a landline at home)
Telephone: 0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)
E-mail: complaint.info@financial-ombudsman.org.uk

General definitions.

We use certain words and expressions in this policy which have a specific meaning, and sometimes the meaning is unique to this policy. These words and their meaning in this policy are shown below and each time one of them is used in the policy, the word or expression is shown in bold type. Please also refer to the section details on pages 7, 8, 10 and 11 for further definitions. Plural forms of the words defined have the same meaning as the singular form.

Channel Islands: Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecohou and Lihou.

Child: A child of the Private Policyholder or the Private Policyholder's partner who is under 18 years of age and is either in full time education or living with them.

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

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

Event: An official sporting occasion, music concert, exhibition, educational or cultural tour, cinema, theatre, theme park or military display, or a visit to any other tourist attraction, that is due to take place at a venue in the United Kingdom.

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

Home: An insured person's usual place of residence within the United Kingdom or Channel Islands.

Insured person: The Private Policyholder, their partner and up to four of their children.

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

Natural catastrophe: Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

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

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

Private Policyholder: The current and valid Private Current Account or Private Current Account Mortgage holder.

Relative: You or your partner's parent, brother, sister, child, grandparent, grandchild, step parent, stepchild, stepbrother, stepsister or next of kin.

Trip: Your holiday or journey starting from the time that you leave your home in the United Kingdom or Channel Islands until arrival back at your home address in the United Kingdom or Channel Islands.

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

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

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

We, us, our: AIG Europe Limited.

You, your, yourself: An eligible insured person (please refer to the Insured persons section on page 4 for further details).

General conditions.

The following conditions apply to all sections of this insurance.

1. After your Private Current Account or Private Current Account Mortgage is opened you or anyone insured on this policy must tell us if you know about anything which may affect our decision to maintain cover under this policy (for example, if you are suffering from a new medical condition or if you are planning to take part in a dangerous activity while you are on holiday).

2. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance (For example if you receive hospital treatment in a European Union country you should produce your European Health Insurance Card (EHIC), if you have one).
3. You must give the Travel Guard Claims Department all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.
4. You must help us get back any money that we have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving us all the details we need and by filling in any forms.
5. If you try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may become void and the premium the Private Policyholder has paid may be forfeited. Any benefits already paid to you must be repaid in full.
6. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post-mortem examination.
7. You must pay us back any amounts that we have paid to you which are not covered by the insurance.
8. After a claim has been settled, any salvage you have sent into the Travel Guard Claims Department will become our property.

General exclusions.

General exclusions apply to all sections of this insurance. We will not cover the following:

1. Any claim arising as a result of the following:
 - a. If, at the time your Private Current Account or Private Current Account Mortgage was opened, you or anyone insured on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions and upon any request we have made for further information relating to these conditions you have not declared these to us and we have not accepted any of these in writing:
 - any heart condition; or
 - any respiratory condition; or
 - any cancerous condition.
 - b. If, at the time your Private Current Account or Private Current Account Mortgage was opened, you or anyone insured on this policy have suffered from any of the following and upon any request we made for further information relating to the following you have not declared these to us and we have not agreed to provide cover in writing:
 - you have any other medical condition for which you are taking prescribed medication; or
 - you have been referred to or seen by a medical specialist or needed in-patient treatment within the last 12 months.
 - c. If, after your Private Current Account or Private Current Account Mortgage was opened or after you have declared a medical condition to us, but before you travel, you or anyone insured on this policy suffer from any of the following (unless you have made a declaration to us and we have agreed to provide cover in writing):
 - you are diagnosed with a heart condition, a respiratory condition or cancer; or
 - you receive in-patient medical treatment; or
 - you are placed on a waiting list for investigation or medical treatment.

Please refer to the 'Health conditions' section on page 3 of this Policy Wording for further details.

- d. You are travelling against the advice of a doctor.
 - e. You are travelling with the purpose of receiving medical treatment abroad.
 - f. You or any person who your trip depends on are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms at the time your Private Current Account or Private Current Account Mortgage was opened and/or at the time of commencing travel.
 - g. You or any person who your trip depends on have been given a terminal prognosis at the time your Private Current Account or Private Current Account Mortgage was opened and/or before commencing travel.
2. Any claim relating to a set of circumstances which you were aware of at the time your Private Current Account or Private Current Account Mortgage was opened and/or the booking of your trip and which could reasonably be expected to lead to a claim, such as the serious illness of a relative.
 3. Any claim relating to any diagnosed post-traumatic stress disorder or other anxiety disorder, any mental disorder or any disease of the nervous system which you or any person whose condition may give rise to a claim, have suffered from, required medication for or needed treatment for in the two years before your Private Current Account or Private Current Account Mortgage was opened and/or the booking of your trip.
 4. You are not covered under this policy for any trip in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
 5. You are not covered under this policy if you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
 6. Any claim arising out of war, civil war, invasion, revolution or any similar event.
 7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip).
 8. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
 9. Any claim if you already have a more specific insurance covering this.
 10. Any claim arising as a result of your use of a two-wheeled motor vehicle unless:
 - a. as a passenger you wear a crash helmet and it is reasonable for you to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or
 - b. as a driver you wear a crash helmet and you hold a licence which permits you to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs).
 11. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What you are covered for' in sections A to V, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen).
 12. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
 13. Any claim arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where you have travelled to a specific country or to an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.
 14. Any claim arising from you flying in any aircraft other than a fully licensed passenger-carrying aircraft.
 15. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.

16. Motor racing, rallying or vehicle racing of any kind.
17. Any claim involving you taking part in manual labour or in any sport or activity unless the activity has been authorised by us. Please see the 'Sports and activities' section on page 4 of this Policy Wording for further details.
18. Any claim arising from:
 - your suicide or attempted suicide; or
 - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
19. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or if you are affected by any sexually transmitted disease or condition.
20. Any costs which you would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).
21. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need.
22. Any claim arising from you acting in a way which goes against the advice of a doctor.

Sections of cover.

Section A – Cancelling your trip.

What you are covered for.

We will pay up to £7,500 for:

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

For travel based solely within the United Kingdom the maximum we will pay is £2,000. Cover is also provided for:

- the cost of pre-booked event tickets which you cannot get back.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like and these are non-transferable then settlement of your claim will be based upon the lowest available published rate, e.g. if you have used frequent flyer points to purchase an airfare we will base our settlement on the lowest available published flight fare for the flight originally booked.

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

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, a close business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when your Private Current Account or Private Current Account Mortgage was opened and/or your trip was booked.
3. You being made redundant, as long as you had been working at your current place of employment for a minimum continuous period of two years, and that at the time your Private Current Account or Private Current Account Mortgage was opened or your trip was booked, whichever is earlier, you had no reason to believe that you would be made redundant. This cover would not apply if you are self-employed or accept voluntary redundancy.
4. You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authorities need you to stay in the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.
6. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.
7. If after the time you booked your trip the Foreign and Commonwealth Office advises against all but essential travel to your intended destination.
8. If you become pregnant after your Private Current Account or Private Current Account Mortgage was opened and/or your trip was booked and you will be more than 26 weeks pregnant at the start of or during your trip. Or, if your doctor advises that you are not fit to travel due to complications in your pregnancy.
9. Applicable to travel based solely within the United Kingdom – if you are unable to attend your pre-booked event as a result of the vehicle you were planning to travel in being involved in an accident within seven days prior to the event taking place, which leaves the vehicle unusable.

What you are not covered for.

1. Cancelling your trip because of a medical condition or an illness related to a medical condition which you knew about at the time your Private Current Account or Private Current Account Mortgage was opened and (i) which could reasonably be expected to lead to a claim, (ii) which you did not disclose to us upon any request we made for further information around medical conditions and illnesses and (iii) has not been accepted for cover in writing (please refer to the 'Health conditions' section on page 3 for further details).
2. You not wanting to travel.
3. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.
4. You being unable to travel due to your failure to obtain the passport or visa you need for the trip.
5. Airport taxes and associated administration fees shown in the cost of your flights.
6. Costs that have not been incurred by or on behalf of an insured person.
7. Any increase in the value of an event ticket.
8. Cancellation costs if you decide to attend your pre-booked event after having missed any part of the event due to a delay in your travel to the venue.
9. Any claim for cancellation due to breakdown where you are unable to provide evidence that any recovery or repair to your vehicle was made by a recognised breakdown organisation or an established VAT registered garage.

Claims evidence required for section A.

- Proof of travel costs (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which we will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for you to remain in the United Kingdom, breakdown or accident of your vehicle en route to the pre-booked event
- Summons for jury service
- For event tickets only: confirmation that no refund is due from the promoter, box office or venue
- Proof of accommodation.

Please note: This is not a full list and we may request other evidence to support your claim.

Section B1 – Medical and other expenses outside of the United Kingdom.

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the 'Medical and other emergencies' section on page 4 for further details).

What you are covered for.

We will pay up to £15,000,000 for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip.

This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to £250 for emergency dental treatment as long as it is for the immediate relief of pain only.
3. The cost of your return to the United Kingdom earlier than planned if this is medically necessary and the Medical Emergency Assistance Company approve this.
4. If you cannot return to the United Kingdom as you originally planned and the Medical Emergency Assistance Company approve this, we will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow you to return to the United Kingdom; and
 - Extra accommodation (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice; or
 - Reasonable expenses for one relative or friend to travel from the United Kingdom to stay with you (room only) and travel home with you if this is necessary due to medical advice.
5. Up to £5,000 for the cost of returning your body or ashes to the United Kingdom or up to £2,000 for the cost of the funeral and burial expenses in the country in which you die if this is outside the United Kingdom.

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

What you are not covered for under section B1.

1. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about at the time your Private Current Account or Private Current Account Mortgage was opened and (i) which could reasonably be expected to lead to a claim, (ii) which you did not disclose to us upon any request we made for further information around medical conditions and illnesses and (iii) has not been accepted for cover by us in writing (please refer to the 'Health conditions' section on page 3 for further details).
2. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about at the time of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to us and accepted for cover in writing (please refer to the 'Health conditions' on page 3 for further details).
3. Any costs relating to pregnancy and childbirth if you are more than 26 weeks pregnant at the start of or during your trip.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until you return to the United Kingdom. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
 - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); and
 - food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).
8. Any medical treatment and associated costs you have to pay when you have refused to come back to the United Kingdom and the Medical Emergency Assistance Company considered you were fit to return home.
9. Any treatment or medication of any kind that you receive after you return to the United Kingdom.
10. Treatment in a private hospital or private clinics where suitable state facilities are available.
11. Treatment in a private hospital or private clinic unless authorised and agreed by us.
12. Damage to dentures.

Section B2 – Medical and other expenses within the United Kingdom.

What you are covered for.

We will pay up to £10,000 for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. This includes:

1. The cost of your return home earlier than planned if this is medically necessary and the treating hospital doctor approves this.
2. If you cannot return home as you originally planned and the treating doctor approves this, we will pay for:
 - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by you on your outward trip) to allow you to return home; and
 - Extra accommodation (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice; or
 - Reasonable expenses for one relative or friend to travel from their home in the United Kingdom to stay with you (room only) and travel home with you if this is necessary due to medical advice.
3. Up to £1,000 for the cost of returning your body or ashes to your home town if you die during your trip.
4. Channel Islands and Isle of Man residents only. Emergency medical, surgical and hospital treatment costs or expenses levied by an NHS run medical facility whilst travelling within the United Kingdom (excluding travel within the Channel Islands or Isle of Man respectively) which are not covered by any provision of emergency medical treatment agreements between the Channel Islands' or the Isle of Man's and the United Kingdom's national health services.

Please note: If your trip is within the Channel Islands cover is also provided for emergency

medical, surgical and hospital treatment but only if you do not reside in the Channel Islands.

What you are not covered for under section B2.

1. Any claim arising from a medical condition or an illness related to a medical condition which you knew about at the time your Private Current Account or Private Current Account Mortgage was opened and (i) which could reasonably be expected to lead to a claim, (ii) which you did not disclose to us upon any request we made for further information around medical conditions and illnesses and (iii) has not been accepted for cover by us in writing (please refer to the 'Health conditions' section on page 3 for further details).
2. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about at the time of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to us and accepted for cover in writing (please refer to the 'Health conditions' on page 3 for further details).

Section B3 – Hospital benefit.

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

What you are covered for.

We will pay up to £2,000 if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) of this insurance, you go into hospital as an inpatient. We will pay a benefit of £40 for each complete 24-hour period that you are kept as an inpatient.

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

Claims evidence required for sections B1 to B3.

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- An official letter from the treating doctor in the resort to confirm the additional expenses were medically necessary (for claims under sections B1 and B2)
- Proof of your hospital admission and discharge dates and times (for claims under section B3).

Please note: This is not a full list and we may require other evidence to support your claim.

Section C – Cutting your trip short.

Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the 'Medical and other emergencies' section on page 4 for further details).

What you are covered for.

We will pay up to £7,500 for:

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

For travel based solely within the United Kingdom the maximum we will pay is £2,000. Cover is also provided for:

- the cost of pre-booked event tickets which you cannot get back.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like and these are non-transferable then settlement of your claim will be based upon the lowest available published rate, e.g. if you have used frequent flyer points to purchase an airfare we will base our settlement on the lowest available published flight fare for the flight originally booked.

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

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, a close business associate, a person who you are travelling with or a relative or friend living abroad who you are staying with.
3. If the police or relevant authorities need you to return home to the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business.
4. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to return home to the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.

What you are not covered for.

1. Cutting short your trip because of a medical condition or an illness related to a medical condition which you knew about at the time your Private Current Account or Private Current Account Mortgage was opened and (i) which could reasonably be expected to lead to a claim, (ii) which you did not disclose to us upon any request we made for further information around medical conditions and illnesses and (iii) has not been accepted for cover by us in writing (please refer to the 'Health conditions' section on page 3 for further details).
2. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about at the time of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to us and accepted for cover in writing (please refer to the 'Health conditions' on page 3 for further details).
3. Any claims where the Medical Emergency Assistance Company has not been contacted to authorise your early return back to the United Kingdom.
4. If you have to cut short your trip and you do not return to the United Kingdom we will only be liable for the equivalent costs which you would have incurred had you returned to the United Kingdom.
5. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.
6. The cost of your intended return travel to the United Kingdom if we have paid additional travel costs for you to cut short your trip.
7. Any increase in the value of your pre-booked event ticket.

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

Claims evidence required for section C.

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

Please note: This is not a full list and we may require other evidence to support your claim.

Section D – Missed departure.

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

Definition relating to this section.

Public transport: Bus, coach, ferry, sea vessel or train which operates according to a published timetable.

What you are covered for.

We will pay up to £1,500 for the reasonable extra costs of travel and accommodation you need to arrive at your booked holiday destination if you cannot reach the final international departure point on the outward or return journey from or to the United Kingdom because:

- public transport services (please refer to the definition of 'public transport') fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- the vehicle in which you are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include your vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery); or road traffic congestion delays you by more than 60 minutes; or
- you miss a flight connection due to the airline with whom you are booked to travel being unable to deliver you in sufficient time to your connecting airport to meet your connecting flight due to poor weather conditions, a strike, industrial action or mechanical breakdown.

What you are not covered for.

1. Any claims where you have not allowed enough time to reach your final booked international departure point at or before the recommended time.
2. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
3. Any claims relating to your own vehicle suffering a mechanical breakdown if you are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Claims evidence required for section D.

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

Please note: This is not a full list and we may require other evidence to support your claim.

Section E1 – Travel delay.

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

What you are covered for.

We will pay up to £500 if your final international departure from or to the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay a benefit of £50 for the first complete 12 hour period that you are delayed and a benefit of £25 for each additional 12 hour period that you are delayed, as long as you eventually go on the holiday.

Section E2 – Abandoning your trip.

What you are covered for.

We will pay up to £7,500 if it is necessary for you to cancel your trip if your final international departure from the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay the following costs which you have already paid for and cannot get back:

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

For travel based solely within the United Kingdom the maximum we will pay is £2,000. Cover is also provided for:

- the cost of pre-booked event tickets which you cannot get back.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like and these are non-transferable then settlement of your claim will be based upon the lowest available published rate, e.g. if you have used frequent flyer points to purchase an airfare we will base our settlement on the lowest available published flight fare for the flight originally booked.

What you are not covered for under sections E1 and E2.

1. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.
2. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Section E3 – Breakdown.

Please note: Section E3 only applies to trips taken within the United Kingdom.

What you are covered for.

We will pay a benefit of £100 if you cannot reach your pre-booked event within the United Kingdom because the vehicle in which you are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include your vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

What you are not covered for.

1. Any claims where you have not allowed enough time to reach the pre-booked event at or before the recommended time.

- Any claims if you are unable to provide evidence that any recovery or repair to your vehicle was made by a recognised breakdown organisation or an established VAT registered garage.

Claims evidence required for sections E1, E2 and E3.

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay or of breakdown from a recognised breakdown organisation/established VAT registered garage confirming the incident
- Official confirmation that your pre-paid expenses cannot be refunded (section E2 only).

Please note: This is not a full list and we may require other evidence to support your claim.

Section F1 – Personal belongings and baggage.

What you are covered for.

We will pay for items which are usually carried or worn by travellers for their individual use during a trip. We will pay up to £2,500 for items owned (not borrowed or rented) by you which are lost, stolen or damaged during your trip. For travel based solely within the United Kingdom the maximum we will pay up to is £500.

Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property
- The maximum amount we will pay for any single article or pair or set of items is £500 (or £100 if your trip is based solely within the United Kingdom). Please refer to the definition of 'pair or set of items' on page 5
- The maximum amount we will pay for valuables and electronic/other equipment in total is £600 (or £300 if your trip is based solely within the United Kingdom). Please refer to the definition of 'valuables and electronic/other equipment' on page 5
- The maximum we will pay for property which is lost or stolen from a motor vehicle is £100 for each insured person as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

Section F2 – Delayed baggage.

What you are covered for.

We will pay up to £150 for every 24-hour period, up to £300 in total, for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 24 hours.

Please note: you must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep all receipts for the essential items you buy. If your baggage is permanently lost we will take any payment we make for delayed baggage from your overall claim for baggage.

Section F3 – Personal money.

What you are covered for.

We will pay up to £750 for the loss or theft of the following if you can provide evidence you owned them and evidence of their value (this would include receipts, bank statements or cash withdrawal slips):

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

Please note: The maximum amount we will pay for cash carried by one person, whether jointly owned or not, is £500 (or £50 for children under 18 years of age).

Section F4 – Passport and travel documents.

What you are covered for.

We will pay up to £250 for the cost of replacing the following items belonging to you if they are lost, stolen or damaged during your trip:

- Passport;
- Travel and admission tickets; and
- Visas.

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

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

- Property you leave unattended in a public place.
- Any claim for loss or theft of personal belongings and baggage, personal money or passports and travel documents which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
- Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
- Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report for.
- Any loss, theft or damage to valuables and electronic/other equipment which you do not carry in your hand luggage while you are travelling.
- Money, passports and travel documents which you do not carry with you unless they are being held in locked safety deposit facilities.
- Claims arising due to an unauthorised person fraudulently using your credit or debit cards.
- Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
- Breakage of fragile objects or breakage of sports equipment while being used (unless your claim is for damage to winter sports or golf equipment).

- Damage due to scratching or denting unless the item has become unusable as a result of this.
- Shortages due to variations in exchange rates.
- If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
- Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
- Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
- Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Important information:

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

Claims evidence required for sections F1 to F4.

- Loss or theft of property or money – police report within 24 hours
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report within 24 hours, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money.

Please note: This is not a full list and we may require other evidence to support your claim.

Section G – Personal accident.

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

Definitions relating to this section.

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

Loss of limb: In the case of a leg or lower limb:

- loss by permanent physical severance at or above the ankle; or
- permanent, total and irrecoverable loss of use of a complete foot or leg.

In the case of an arm or upper limb:

- loss by permanent physical severance of the four fingers at or above the metacarpophalangeal joints (where the fingers join the palm of the hand); or
- permanent, total and irrecoverable loss of use of a complete hand or arm.

Loss of sight: Permanent, total and irrecoverable loss of sight:

- in both eyes if an insured person's name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (seeing at 3 feet what an insured person should see at 60 feet).

Lower limb: The thigh, knee, leg below the knee and foot.

Permanent total disablement: The inability of an insured person to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.

Upper limb: The arm below the shoulder, the elbow, forearm and hand.

What you are covered for.

We will pay up to the amounts shown below to you or your executors or administrators if you are involved in an accident during your trip which solely and independently of any other cause results in one or more of the following within 12 months of the date of the accident:

- £75,000 – Loss of limb
- £75,000 – Loss of sight in one or both eyes
- £75,000 – Permanent total disablement
- £35,000 – Death if aged 18 to 64
- £3,500 – Death if aged under 18 or over 64.

Claims evidence for section G.

- Please phone the Travel Guard Claims Department on 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank) to ask for advice.

Section H – Personal liability.

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

What you are covered for.

We will pay up to £3,000,000 if, within your trip, you are legally liable for accidentally:

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

What you are not covered for.

- Any liability arising from an injury or loss or damage to property:
 - owned by you, a member of your family or household or a person you employ; or
 - in the care, custody or control of you or of your family or household or a person you employ (other than temporary holiday accommodation occupied by not owned by you).
- Any liability for death, disease, illness, injury, loss or damage:
 - to members of your family or household, or a person you employ;
 - arising in connection with your trade, profession or business;
 - arising in connection with a contract you have entered into;
 - arising due to you acting as the leader of a group taking part in an activity;
 - arising due to you owning, possessing, using or living on any land or in buildings.

- f. except temporarily for the purposes of the trip; or arising due to you owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

Important information:

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

Claims advice on section H.

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

Section I – Legal expenses.

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

What you are covered for.

We will pay up to £60,000 for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

What you are not covered for.

1. Any claim which we have not agreed to accept beforehand in writing.
2. Any claim where we or our legal representatives believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against us, Clydesdale Bank our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled with or arranged to travel with.
4. Any fines, penalties or damages you have to pay.
5. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
6. Any claims arising out of you owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
7. Any claim reported more than 180 days after the incident leading to the claim took place.

Important information:

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

Claims advice on section I.

- Please phone the Travel Guard Claims Department on 0845 602 6859 (Clydesdale Bank) or 0845 602 6924 (Yorkshire Bank) to ask for advice as soon as you need to make a claim.

Section J – Hijack.

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

What you are covered for.

We will pay a benefit of £75 for every 24-hour period, up to £1,000 in total, if the aircraft or sea vessel in which you are travelling is hijacked for more than 24 hours.

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

Claims evidence required for section J.

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

Please note: This is not a full list and we may require other evidence to support your claim.

Section K – Uninhabitable accommodation.

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

What you are covered for.

We will pay up to £1,500 if after you have commenced your trip you pay or agree to pay for overseas travel expenses and providing other similar accommodation to allow you to continue with your trip if you cannot live in your booked accommodation because of fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

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

What you are not covered for.

1. Any expenses that you can get back from your tour operator, airline, hotel or other service provider.
2. Any claim resulting from you travelling against the advice of the appropriate national or local authority.

Claims evidence required for section K.

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause of the disaster and how long it lasted
- Invoices and receipts for your expenses.

Please note: This is not a full list and we may require other evidence to support your claim.

Section L – Pet care.

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

What you are covered for.

We will pay up to £75 for every 24-hour period, up to £750 in total, for extra kennel or cattery fees if you are hospitalised for medical treatment which is covered by this policy during your insured trip which results in a delay to your planned return journey to the United Kingdom of more than 24 hours, or if your final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Please note: In the event you should need to submit a claim due to a delay in your return travel due to transport failure, you must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. You must keep all receipts for the extra kennel or cattery fees you pay.

What you are not covered for.

1. Any kennel or cattery fees you pay outside the United Kingdom as a result of quarantine regulations.
2. Any claims relating to transport delays where you have not checked in for your trip at the final international departure point at or before the recommended time.

Claims evidence required for section L.

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for your extra kennel or cattery fees.

Please note: This is not a full list and we may require other evidence to support your claim.

Natural catastrophe cover.

If at the time of you becoming a valid Private Policyholder or booking your trip, whichever is the later, you are due to depart on your trip within the next 7 days, and a natural catastrophe has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

Section M1 – Cancellation.

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

- travel and accommodation expenses which you have paid or have agreed to pay under a contract;
- the cost of excursions, tours and activities which you have paid; and
- the cost of visas which you have paid for if your departure is delayed by more than 24 hours due to the occurrence of a natural catastrophe and it becomes necessary for you to cancel your trip.

Section M2 – Additional expenses if you are stranded at the point of departure in the United Kingdom.

If you have checked in prior to departure on the outward part of your trip and your departure is delayed by more than 24 hours due to a natural catastrophe, we will pay you up to the amount shown in the table of benefits for the reasonable additional and unexpected cost of:

- accommodation;
- making alternative travel arrangements to return home or to reach your final point of international departure if you are on a connecting flight within the United Kingdom;
- food and drink; and
- necessary emergency purchases that you may incur for the first 24 hours you are stranded, waiting to depart.

If you are still unable to depart on your trip after 24 hours, you may submit a claim under section M1 (Cancellation).

Please note: If you are unable to check in, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from checking in. Please contact the Travel Guard Claims Department to discuss your circumstances and to obtain a claim form so your claim can be considered.

Section M3 – Additional costs to reach your destination if you decide to go on your trip.

If, after you have been delayed by 24 hours in the United Kingdom due to the occurrence of a natural catastrophe, you still decide to go on your trip, we will pay up to the amount shown in the table of benefits, for the additional and unexpected costs you incur rearranging your outbound travel to reach your original destination.

Section M4 – Additional expenses if you are stranded on an international connection.

We will pay up to the amount shown in the table of benefits if your international connection is delayed by more than 24 hours due to a natural catastrophe for reasonable additional and unexpected cost of:

- accommodation;
- travel to an alternative point of departure or to alternative accommodation;
- travel from your accommodation to your point of intended departure;
- food and drink; and
- necessary emergency purchases

that you may incur for up to five days, whilst you are stranded, waiting to make your international connection.

Please note: that there is a maximum of five days cover throughout the duration of your trip.

Section M5 – Additional expenses if you are stranded on your return journey home.

We will pay up to the amount shown in the table of benefits if your return journey home is delayed by

more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected cost of:

- accommodation;
- travel to an alternative point of departure or to alternative accommodation;
- travel from your accommodation to your point of intended departure;
- food and drink; and
- necessary emergency purchases

that you may incur for up to five days whilst you are stranded, waiting to return home.

Section M6 – Additional travel expenses to get you home.

If your return journey home is delayed by more than 24 hours due to a **natural catastrophe** and the carrier you are booked to travel home with is unable to make arrangements for your return journey within 72 hours of your original date of return, as shown on your travel itinerary, we will pay up to the amount shown in the table of benefits for alternative travel arrangements to get you home.

You must contact Travel Guard before making alternative travel arrangements, because if appropriate under the circumstances, they will make these arrangements for you. The contact details are:

Phone: +44 (0) 1273 401 090

Fax: +44 (0) 1273 376 935

E-mail: uk.assistance@travelguard.com

If your trip involves multiple destinations, cover under this section applies if your onward connection is delayed by more than 24 hours due to a **natural catastrophe**. You must contact Travel Guard before making alternative travel arrangements, because if appropriate, they will make these arrangements for you. Travel Guard will decide under the circumstances whether to bring you home or rearrange your onward journey.

Section M7 – Additional car parking costs.

We will pay up to the amount shown in the table of benefits for additional car parking costs you incur if your return to the United Kingdom is delayed by more than 24 hours due to a **natural catastrophe**.

Section M8 – Additional kennel or cattery fees.

We will pay up to the amount shown in the table of benefits for additional kennel or cattery fees if your return journey to the United Kingdom is delayed by more than 24 hours due to a **natural catastrophe**.

Special conditions which apply to sections M1 to M8.

1. We will only pay costs which are not refundable from any other source.
2. This insurance does not cover any expenses met by the airline under Regulation 261/2004. See page 4 for a brief description of your rights under this Regulation.
3. All additional expenses must be reasonable and necessary and incurred as a direct result of a **natural catastrophe**. For example, if you live near your departure point, we may deem additional accommodation unnecessary and unreasonable if you could easily return home.
4. We may ask you to provide an official letter from your carrier confirming the cause and length of the delay.
5. You must contact Travel Guard before making arrangements to return home under section M6 (Additional travel expenses to get you home).

Please refer to the General exclusions shown on page 5 of this Policy Wording for details of what is not covered.

Claims evidence required for sections M1 to M8 may include:

- Proof of your original travel plans (for example, confirmation invoice or travel tickets)
- For claims under section M1 (Cancellation) – cancellation invoices or letters from your tour operator, travel or accommodation provider confirming that you did not use their service and whether any refund is due to you from them
- For claims under sections M2 to M8 – proof of all your additional expenses (for example, receipts for food and drink, invoices detailing additional accommodation, receipts for additional car parking)
- If required by us we may ask you to provide an official letter from your carrier confirming the cause and length of the delay.

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

Winter Sports Cover.

Definitions relating to Winter Sports Cover.

Winter sports: Skiing and snowboarding, off-piste skiing and snowboarding except in areas considered to be unsafe by resort management, cross-country skiing, mono skiing, big foot skiing, cat skiing, blading, langlauf, ski boarding, tobogganing and glacier walking or trekking up to 6,000 metres.

Winter sports equipment: Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

Section N1 – Winter sports equipment.

What you are covered for.

We will pay up to £1,500 for winter sports equipment owned by you or £750 for winter sports equipment hired by you which is lost, stolen or damaged during your trip. The maximum amount we will pay for any single article or pair or set of items you own is limited to £750 (please refer to the definition of 'pair or set of items' on page 5).

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for winter sports equipment owned by you as follows:
 - Up to 12 months old – 90% of the purchase price
 - Up to 24 months old – 70% of the purchase price
 - Up to 36 months old – 50% of the purchase price
 - Up to 48 months old – 30% of the purchase price
 - Up to 60 months old – 20% of the purchase price
 - Over 60 months old – 0%
- You must bring any damaged winter sports equipment you own back to the United Kingdom for inspection.

Section N2 – Winter sports equipment hire.

What you are covered for.

We will pay up to £75 for every 24-hour period, up to £750 in total, for the cost of hiring winter sports equipment if winter sports equipment owned by you is:

- delayed in reaching you on your outward international journey; or
- lost, stolen or damaged during your trip.

Please note: you must keep all receipts for the winter sports equipment that you hire. You must bring any damaged winter sports equipment back to the United Kingdom for inspection.

Section N3 – Ski pass.

What you are covered for.

We will pay up to £500 for the loss or theft of your lift pass. Claims would be calculated according to the expiry date of the lift pass – depending upon how many days there were left to run on the original lift pass, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections N1, N2 and N3.

1. Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
2. Any claim for loss, theft or damage to winter sports equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your winter sports equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
3. Winter sports equipment you have left unattended in a public place unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
4. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections N1 to N3.

- Loss or theft – police report within 24 hours
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment
- Proof of value and ownership.

Please note: This is not a full list and we may require other evidence to support your claim.

Section O – Ski pack.

What you are covered for.

We will pay up to £85 for every 24-hour period, up to £510 in total, for the unused percentage of your ski pack which you have already paid for and cannot get back if you become ill or are injured during your trip and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, your lift pass and winter sports equipment that you have hired.

Please note: your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to ski.

Claims evidence required for section O.

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your pre-paid ski pack
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned winter sports activities.

Please note: This is not a full list and we may require other evidence to support your claim.

Section P – Piste closure.

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

What you are covered for.

We will pay up to £500 if, as a result of not enough snow, too much snow or high winds in your booked holiday resort, all lift systems are closed for more than 12 hours. We will pay for either:

- the cost of transport to the nearest resort up to £50 for each day; or
- a benefit of £50 for each complete 24-hour period that you are not able to ski and there is no other ski resort available.

Please note: you must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Claims evidence required for section P.

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for your travel expenses if you travel to the nearest resort.

Please note: This is not a full list and we may require other evidence to support your claim.

Section Q – Avalanche cover.

What you are covered for.

We will pay up to £750 for the necessary and reasonable travel and accommodation expenses that you pay or agree to pay overseas if you are prevented from arriving at or leaving your booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Please note: you must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

What you are not covered for.

Claims evidence required for section Q.

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for your extra travel and accommodation expenses.

Please note: This is not a full list and we may require other evidence to support your claim.

Golf Cover.

Definition relating to Golf Cover.

Golf equipment: Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Section R1 – Golf equipment.

What you are covered for.

We will pay up to £1,500 for **golf equipment** owned by you (not borrowed or hired) which is lost, stolen or damaged during your trip. The maximum amount we will pay for any single article or pair or set of items you own is limited to £250 (please refer to the definition of 'pair or set of items' on page 5).

Please note: You must bring any damaged **golf equipment** back to the United Kingdom for inspection.

Our liability is solely based upon the **golf equipment** which has been lost, stolen or damaged and would not extend to the replacement of your whole set of woods, or irons in the event of a claim being made for one item.

Section R2 – Golf equipment hire.

What you are covered for.

We will pay up to £20 for every 24-hour period, up to £500 in total for the cost of hiring **golf equipment** if **golf equipment** owned by you is:

- delayed in reaching you on your outward international journey; or
- lost, stolen or damaged during your trip.

Please note: you must keep all receipts for the **golf equipment** that you hire. You must bring any damaged **golf equipment** back to the United Kingdom for inspection.

What you are not covered for under sections R1 and R2.

1. **Golf equipment** you leave unattended in a public place.
2. Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
3. Any claim for loss, theft or damage to **golf equipment** which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your **golf equipment** is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections R1 and R2.

- Loss or theft – police report within 24 hours
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **golf equipment**
- Proof of value and ownership.

Please note: This is not a full list and we may require other evidence to support your claim.

Section S – Green fees.

What you are covered for.

We will pay up to £75 for every 24-hour period, up to £300 in total, for the unused percentage of your green fees, golf tuition fees or **golf equipment** hire which you have already paid for and cannot get back if:

- you become ill or are injured during your trip and cannot take part in the golf activities as planned; or
- loss or theft of documents prevents you from taking part in the pre-paid golfing activity.

Please note: your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to take part in the golfing activities. You must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Claims evidence required for section S.

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your pre-paid golf expenses
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned golfing activities
- Loss or theft of documents – police report within 24 hours.

Please note: This is not a full list and we may require other evidence to support your claim.

Wedding Cover.

Section T1 – Ceremonial attire.

What you are covered for.

We will pay up to £2,000 for clothing and accessories owned by the bride and groom (not borrowed or hired) which are lost, stolen or damaged during your trip. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

Section T2 – Wedding gifts.

What you are covered for.

We will pay up to £1,500 for wedding gifts which are lost, stolen or damaged during your trip.

Please note: The maximum amount we will pay for any single article or pair or set of items is £250 (please refer to the definition of 'pair or set of items' on page 5).

Section T3 – Wedding rings.

What you are covered for.

We will pay up to £1,000 for the bride and groom's wedding rings which are lost, stolen or damaged during your trip. The maximum amount we will pay for any one ring is £500.

What you are not covered for under sections T1, T2 and T3.

1. Property you leave unattended in a public place.
2. Any claim for loss or theft of items which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
3. Any claim for loss, theft or damage to items which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Any loss, theft or damage to **valuables and electronic/other equipment** which you do not carry in your hand luggage while you are travelling.
5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Breakage of fragile objects or breakage of sports equipment while being used.
7. Damage due to scratching or denting unless the item has become unusable as a result of this.
8. Shortages due to variations in exchange rates.
9. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
10. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
11. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
12. Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence for sections T1 to T3.

- Loss or theft to property – police report within 24 hours
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership for property.

Please note: This is not a full list and we may require other evidence to support your claim.

Business Cover.

Definition relating to Business Cover.

Business equipment: Computer equipment, communication devices and other business-related equipment which you need in the course of your business and which is not insured elsewhere. The equipment must be owned by your employer or if you are self-employed it must be owned by you.

Section U1 – Business equipment.

What you are covered for.

We will pay up to £1,000 for the following:

- **Business equipment** which is lost, stolen or damaged during your trip. The maximum amount we will pay for any single article or pair or set of items is £500 (please refer to the definition of 'pair or set of items' on page 5).

The maximum amount we will pay for business samples is £500.

- Buying essential items if your **business equipment** is delayed or lost in reaching you on your outward international journey for more than 12 hours.

Please note: you must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep all receipts for the essential items you buy. You must bring any damaged **business equipment** back to the United Kingdom for inspection.

Section U2 – Emergency courier expenses.

What you are covered for.

We will pay up to £200 for necessary and reasonable emergency courier expenses that you pay or agree to pay overseas to replace **business equipment** essential to your intended business due to loss, theft, damage or delay that is covered under section U1 (**Business equipment**).

Section U3 – Business equipment hire.

What you are covered for.

We will pay up to £50 for every 24-hour period, up to £500 in total, for the cost of hiring **business equipment** if your own **business equipment** is:

- delayed in reaching you on your outward international journey; or
- lost, stolen or damaged during your trip.

Please note: You must keep all receipts for the **business equipment** that you hire. You must bring any damaged **business equipment** back to the United Kingdom for inspection.

Section U4 – Business money.

What you are covered for.

We will pay up to £500 for the loss or theft of business money (meaning cash or traveller's cheques) which is the property of you (if self-employed) or your employer while it is being carried with you or it is held in locked safety deposit facilities. The maximum amount we will pay for cash is £300.

What you are not covered for under sections U1, U2, U3 and U4.

1. **Business equipment** you leave unattended in a public place.
2. Any claim for loss or theft which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
3. Any claim for loss, theft or damage to **business equipment** which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do

- not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your business equipment** is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in **your hand luggage** while you are travelling.
 5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections U1 to U4.

- Loss or theft – police report within 24 hours
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **business equipment**
- Proof of value and ownership.

Please note: This is not a full list and we may require other evidence to support your claim.

Section V – Replacing staff.

What you are covered for.

We will pay up to £3,000 if after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) you are prevented from going to a planned business meeting on your trip. We will pay for necessary and reasonable travel and accommodation expenses for a replacement business associate to travel from the United Kingdom to go to the meeting.

Claims evidence required for section V.

- Invoices and receipts for your business associates expenses
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned business meeting.

Please note: This is not a full list and we may require other evidence to support your claim.

Concierge service.

+44 (0) 1273 747 613

Travel Guard Assistance will provide you with a concierge service with many benefits for business and leisure travellers.

Travel Guard Assistance can help you with pre-travel advice and information and can provide a range of other services whilst you are on your journey. They will act on your behalf and as an intermediary in locating entertainment tickets and retail items; they can send gifts for you, make restaurant reservations and assist you in your travel arrangements.

You can use this service both before and during your journey.

Use the appropriate international dialling code for the United Kingdom followed by 1273 747 613.

Alternatively you can contact Travel Guard Assistance by e-mailing uk.assistance@travelguard.com. Please give them your valid Private Policyholder details. If you need emergency assistance please refer to page 1.

Concierge services and examples of use:

1. Business e.g. secretarial services, hotel conference facilities
2. Entertainment e.g. ticket reservations, sporting events, sightseeing information.
3. Fine foods and flowers e.g. gift deliveries of champagne and chocolates.
4. Hotels and restaurants e.g. restaurant reservations, hotel referrals.
5. Information e.g. passport and visa information, weather and currency information.
6. Local assistance and referrals e.g. appointments with local services, relay of urgent messages.
7. Travel and transportation e.g. luxury car rental, chauffeurs and transfers, ticket reservations.

Conditions relating to use:

1. Travel Guard Assistance cannot undertake any request that they consider to be:
 - a. for re-sale, professional or commercial purposes;
 - b. virtually impossible or unfeasible;
 - c. subject to risk e.g. illegal sources;
 - d. a violation of the privacy of another person;
 - e. a violation of national or international laws;
 - f. unethical and/or immoral;
 - g. price-shopping for discounted items.

2. When goods or services are purchased on your behalf:
 - a. items will be purchased and/or delivered in accordance with national and international regulations;
 - b. you will be responsible for customs and excise fees and formalities at all times;
 - c. Travel Guard Assistance recommend that they are insured for mailing and shipping. Travel Guard Assistance will accept no responsibility for any delay, loss, damage or resulting consequences.
3. Travel Guard Assistance reserve the right to decline or stop work on a request at any time and will not be liable for any consequences. If a request is declined, they will endeavour to offer an alternative.
4. You will be responsible for all costs and expenses related to your request. All expenses will be debited, in some cases in advance of purchase, to a payment card that you provide, irrespective of the success of the search and/or your acceptance of the goods and/or services arranged on your behalf.
5. Travel Guard Assistance will seek your authorisation prior to arranging a service. In some instances your written authorisation may be required.
6. Travel Guard Assistance will endeavour to use providers which are professionally recognised and in their experience reliable at all times. In those instances where a requested service can only be supplied by a provider that does not meet these criteria, Travel Guard Assistance will inform you of the potential risks. Should you choose to utilise the services of such a provider, Travel Guard Assistance will accept no liability whatsoever for any risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.
7. Travel Guard Assistance will accept no liability arising from any provider that does not fulfil their obligations to you.



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

Becoming ill while you are abroad can be a daunting experience – you might not speak the language, understand the medical process or know what medication you need to buy. So, just in case you find yourself in this situation, we have introduced a unique assistance service, Talking Nurses.

Talking Nurses is a telephone-based service available to all Private Policyholders and gives you access to medical advice from qualified nurses, with doctor support if required, 24 hours a day, 7 days a week. Services include providing guidance on health problems, information on foreign hospitals and clinics, details of foreign brand names and what your medication is called in the country you are travelling to, and advice for parents travelling with children.

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

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

To contact Talking Nurses please call:
0800 975 0463 from within the United Kingdom, or
+44 (208) 481 7789 from outside the United Kingdom

Second Opinion Medical Services.

If you or your partner or your dependant children sustain any accidental bodily injury or illness which is diagnosed during the period of insurance, regardless of the exclusions applicable under this policy, access to a medical second opinion service is provided by us.

To use this service you should contact Second Opinion by telephoning +44 (0)20 7486 2300, and provide details of your current Medical Consultant as prompted.

You should then request that your medical file be forwarded to Second Opinion by the Medical Consultant (this may require written authorisation).

In most cases it will not be necessary for you or your partner or your dependant children to visit Second Opinion. However, if Second Opinion considers this necessary, we will pay for the cost of the first consultation (excluding the cost of travel and accommodation).

This document is also available in large print, Braille and audio.
Speak to a member of staff for details.

