



Policy booklet

AAtravelinsurance.com

Available 7 days a week in the UK

Sales: **+44 (0)845 092 0607**

Customer Services: **+44 (0)845 092 0608**

Travel Insurance



*For the
road ahead*

What to do in an emergency

Contact us

In a medical emergency, if you go into hospital or need to return home urgently, contact our 24 hour Emergency Assistance Service providers, as detailed below, immediately. They are available 24 hours a day, 365 days a year (366 days in a leap year).

From anywhere in the world

Phone: ++44 1252 740 360

Fax: ++44 1252 740 110

From the UK

Phone: 01252 740 360

Fax: 01252 740 110

When calling please quote **ref 1694** and your AA Travel Insurance Policy Number, which is shown on your policy statement. Write it below for easy reference.

Policy number

If you need to go into hospital, the doctor treating you may need to speak to us directly. Please give the doctor the contact numbers on this page together with your policy number.

Sales and Customer Services Contacts

AAtravelinsurance.com

Sales: +44 (0) 845 092 0607 Customer Services: +44 (0) 845 092 0608

Email: sales@AAtravelinsurance.com

AAtravel.co.uk for all your Travel Extras

AA Travel Insurance offers great deals on airport parking, airport transfers, European breakdown cover, worldwide hotels, short breaks, holidays and car hire.

- Save up to 60% on Airport Parking
- Save up to 10% on Car Hire
- Save up to 10% with AA European Breakdown Cover
- Make great savings on short breaks and holidays with AA Getaways
- Holiday Taxis can arrange transfers in over 4,000 resorts and cities worldwide
- Hotel Club provides great deals on thousands of worldwide hotels

Visit AAtravel.co.uk

A guide to your policy booklet

	Page
Foreword and about us	2
Use of personal information	3–4
About your policy	5
If you need to claim	5
If you need to complain	6
Your cover options	7–8
Summary of cover	9
Definitions	10–12
Cover provided by this insurance	13–16
Section 1: Medical and other expenses	16–18
Section 2: Cancellation	18–19
Section 3: Curtailment	19–20
Section 4: Personal possessions, luggage, money and passport	20–22
Section 5: Trip abandonment, delayed and missed departure	22–23
Section 6: Trip postponement	23–24
Section 7: Personal accident	24
Section 8: Personal liability	24–25
Section 9: Legal expenses	25–27
Section 10: Hijack	27
Section 11: Catastrophe	27
Section 12: Emergency car hire	28
Section 13: Emergency overseas veterinary costs	28–29
Section 14: Emergency kennel and cattery costs	29
Section 15: Ski equipment	29–30
Section 16: Ski pack	30–31
Section 17: Piste closure	31
Section 18: Golf cover	31–32
Section 19: Wedding cover	32–33

Foreword and about us

Welcome to AA Travel Insurance

A warm welcome and thank you for choosing to insure your travel through us. Our aim at AA Travel Insurance is to combine value for money with peace of mind, making travel insurance as straightforward as possible.

Your policy booklet and travel insurance certificate include everything you need to know about your travel insurance cover. Alternatively, you can always contact our experienced customer service agents who are there to help you with all your travel insurance needs.

The AA is able to offer you more than just great deals on travel insurance. If you want more information on our other products, we can help you. Either call us or visit our website on www.theAA.com.

Who regulates us?

AA Travel Insurance is a division of Drakefield Insurance Services Limited, West Wing, 6 Miles Gray Road, Basildon, Essex SS14 3HJ an AA group company authorised and regulated by the Financial Services Authority. The FSA is the independent watchdog that regulates financial services. Drakefield Insurance Services Limited's permitted business is insurance mediation services. You can check this information on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Which companies do we deal with?

Please note that when receiving your premium and when making a refund to you, we act as agent for your insurer. We have chosen to deal exclusively with National Insurance and Guarantee Corporation Limited (NIG), part of the Royal Bank of Scotland Group, for travel insurance.

What services do we provide?

You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

What will you have to pay for our services?

You will not have to pay a fee for our service. We will tell you about any other charges relating to your insurance policy.

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

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Statement of needs

We have not provided you with a personal recommendation as to whether the policy is suitable for your specific needs.

Use of personal information

The AA

1. The AA group of companies (including the Automobile Association Personal Finance Limited) ("The AA") will use your personal information for the following purposes:
 - (a) identify you when you contact us;
 - (b) help identify accounts, services and/or products which you could have from The AA or selected partners from time to time. The AA may do this by automatic means using a scoring system, which uses the information you have provided, any information The AA hold about you and information from third party agencies (including credit reference agencies);
 - (c) help administer, and contact you about improved administration of, any accounts, services and products The AA have provided before, or provide now or in the future;
 - (d) carry out marketing analysis and customer profiling (including with transactional information), conduct research, including creating statistical and testing information;
 - (e) help to prevent and detect fraud or loss; and
 - (f) contact you in any way (including mail, email, telephone, visit, text or multimedia messages) about products and services offered by The AA and selected partners unless you have previously asked The AA not to do so.

A list of companies forming the AA group of companies is available from the Data Protection Manager at the address given below.

- 1.2 The AA may allow other people and organisations to use information The AA hold about you for the purpose of providing services you have asked for, as part of the process of selling one or more of our businesses, or if The AA have been legitimately asked to provide information for legal or regulatory purposes or as part of legal proceedings or prospective legal proceedings. From time to time, these other people and organisations may be outside the European Economic Area in countries that do not have the same standards of protection for personal data as the UK.
- 1.3 The AA may monitor and record communications with you (including phone conversations and emails) for quality assurance and compliance.
- 1.4 The AA will check your details with fraud prevention agencies. If you provide false or inaccurate information and The AA suspect fraud, The AA will record this. The AA and other organisations may use and search these records to:
 - (a) help make decisions about credit and credit related services for you and members of your household;
 - (b) help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and other members of your household;
 - (c) trace debtors, recover debt, prevent fraud, and to manage your accounts or insurance policies; and
 - (d) check your identity to prevent money laundering unless you give us other satisfactory proof of identity.
- 1.5 Where you give The AA information on behalf of someone else, you confirm that you have provided them with the information set out in this document, and that they have not objected to such use of their personal information. Where you give The AA sensitive data about yourself or another person (such as health details or details of any criminal convictions) you agree (and confirm that the other person has agreed) to our processing such information in the manner set out in this document.
- 1.6 In connection with this contract The AA, and other companies in our group, may carry out credit and fraud prevention checks with one or more licensed credit reference and fraud prevention agencies. The AA and those agencies may keep a record of the search. Information held about you by these agencies may be linked to records relating to other people living at the same address with whom you are financially linked. These records will also be taken into account in credit and fraud prevention checks. Information from your application and payment details of your account will be recorded with one or more of these agencies and may be shared with other organisations to help make credit and insurance decisions about you and members of your household with whom you are financially linked and for debt collection and fraud prevention. This includes those who have moved house and who have missed payments.

If you provide false or inaccurate information to us and The AA suspect fraud, The AA will record this and may share it with other people and organisations. The AA, and other credit and insurance organisations, may also use technology to detect and prevent fraud.

If you need details of those credit agencies and fraud prevention agencies from which The AA obtain and record information about you, please write to our Data Protection Compliance Manager at The Automobile Association, Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.

The Insurer

YOUR INFORMATION

Who we are

AA Travel insurance is arranged by Drakefield Insurance Services Limited and underwritten by The National insurance and Guarantee Corporation Limited. You are giving your information to Drakefield Insurance Services Limited. The National insurance and Guarantee Corporation Limited are members of the Royal Bank of Scotland Group (The Group). In this Information statement 'we' 'us' and 'our' refers to The National insurance and Guarantee Corporation Limited unless otherwise stated.

For information about our Group of companies please visit www.rbs.com and click on 'About Us', or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers. Your information includes data about your transactions. We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- Where we have your permission; or
- where we are required or permitted to do so by law; or
- to other companies who provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions) We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

**You will have been asked to agree to this when you called but please ensure that you only provide us with sensitive information about other people with their agreement.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

Checking applications for, and managing credit and other facilities and recovering debt; Checking insurance proposals and claims; Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

About your policy

About your policy

Your policy is made up of:

- The policy booklet and
- The travel insurance certificate.

The travel insurance certificate is based on the information given by or for you and together with the policy booklet form the contract between us. You promise the information you have given us is true as far as you know. In return for you paying and our accepting your premium, we will provide insurance cover under the terms of this policy during the period of cover shown on the policy statement. Together these documents explain exactly what you are covered for and detail all terms and conditions that apply during the period of insurance. Any advice, leaflets or other literature you receive about this insurance do not form part of your policy.

English Law will apply to this contract, unless we agree otherwise in writing.

It is essential that you read both documents to ensure that the cover is suitable for your needs. You should also take both documents with you when you travel.

Insurer

AA Travel Insurance is underwritten by NIG which is the trading name of the National Insurance and Guarantee Corporation Ltd who are authorised and regulated by the Financial Services Authority. Our registered offices are Crown House, 145 City Road, London EC1V 1LP. Registered number 42133. NIG is part of The Royal Bank of Scotland Group. Our FSA register number is 202263. You can go to www.FSA.gov.uk/register to find out more information or call the FSA on 0845 606 1234.

Cover is specially arranged for AA Travel Insurance which is a division of Drakefield Insurance Services Limited, an AA group company authorised and regulated by the Financial Services Authority. Registered address: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA. Registered Number 03588184.

If you need to claim

How to make a claim

For emergency claims whilst abroad, see 'What to do in the event of an emergency' on inside cover page.

- For all other claims contact Drakefield Insurance Services on 0844 482 7246 within 31 days or as soon as possible, whichever is earlier, for a claim form.
- Check your policy and policy statement carefully to make sure that the loss, damage or medical expense is covered under this insurance.
- We will send you a claim form which you will need to complete and return. You should sign the claim form and return it with any other information that we ask for as soon as possible.
- As a general guideline however, you should:
 - Report all thefts or losses to the nearest Police within 24 hours of discovery and ask them for a written Police report.
 - Report any theft or losses to your courier or hotel/apartment manager, if appropriate, and obtain a written report.
 - Keep all your receipts and account for all expenses.

Financial Services Compensation Scheme (FSCS)

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

If you need to complain

AA Travel Insurance is committed to providing the highest standard of insurance service to its customers and would be interested to hear about any areas of our product or service you feel could be improved. If you have any complaints about the service please follow the following procedure:

Complaints Procedure – AA Travel Insurance

If you have a complaint regarding the information and advice we have given about your policy we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve AA Travel Insurance service. Please phone AA Travel Insurance Customer Services on 0845 092 0608.

Or write to:

Operations Manager
AA Travel Insurance
West Wing
6 Miles Gray Road
Basildon
Essex
SS14 3HJ
Email: complaints@AAtravelinsurance.com

Please make sure you quote the policy number which can be found on your travel insurance certificate.

It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them. If our investigations take longer, a full response will be given within 4 weeks or an explanation of AA Travel Insurance's position with time-scales for a full response.

If you are still not satisfied, you can contact the Financial Ombudsman Service at Insurance Division Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 0800 1800 or email: enquiries@financial-ombudsman.org.uk.

Important

This complaint procedure does not affect your statutory rights.

Complaints Procedure – Insurer

If your complaint relates to a claim, please contact:

Operations Manager
Drakefield Insurance Services Limited
West Wing
6 Miles Gray Road
Basildon
Essex SS14 3HJ

Tel: 0844 482 7246 Fax: 0844 482 0822

If you are not satisfied with the way your complaint has been handled or the outcome, please write (quoting AA Travel Insurance, your policy number and claims reference) to:

Travel Insurance Underwriting Manager,
National Insurance and Guarantee Corporation Ltd,
Crown House,
145 City Road,
London EC1V 1LP.

If you are not satisfied with the final response you can refer the matter for independent arbitration to:

Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London E14 9SR.
Telephone: 0845 080 1800.
Email: Enquiries@financial-ombudsman.org.uk

In the event of a complaint about your authorised insurer, AA Travel Insurance will be happy to assist in passing your complaint to the appropriate insurer and will liaise with them to try to ensure that a reply is sent.

Please make sure you always quote your policy number from your travel insurance certificate each time you contact us.

Your cover options

The cover you have chosen will be confirmed on your travel insurance certificate, please check it carefully. To help ensure that you have the appropriate cover, details of the different options are set out below. If you find that the cover you have bought does not meet your needs, please contact AA Travel Insurance Customer Services on 0845 092 0608 as soon as possible.

Eligibility

Cover is available to customers permanently living in the UK on a single, couple or family basis as defined below:

Single One adult, aged 18–79.

Couple Two adults, aged 18–64, permanently living together.

Single Parent Family One adult, aged 18–64 and up to 4 children aged under 2-17, permanently living together.

Family Two adults, aged 18–64 and up to 4 children aged 2-17, permanently living together.

Please Note: Infants under 2 are covered free. If you are divorced/separated and your children, aged under 18, do not live permanently with you, they can be named and covered under this policy.

For Single trip policies the customer must be aged 79 or under prior to departure. For Annual policies the customer must be 79 or under at date of purchase.

Geographical limits

If you travel outside the area you have chosen your insurance will not be valid.

United Kingdom

Great Britain, Northern Ireland and the Isle of Man.

Europe

United Kingdom (Great Britain, Northern Ireland and the Isle of Man), the Channel Islands, Continental Europe, Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Lebanon, Jordan, Syria, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

Worldwide excluding North America and the Caribbean

Anywhere in the world **excluding** United States of America, Canada and all islands in the Caribbean Sea including the Bahamas.

Worldwide including North America and the Caribbean

Anywhere in the world.

Single trip

Cover for one trip of up to a maximum duration of 185 days.

Annual multi-trip

- You are covered for an unlimited number of trips within your chosen geographical area during the period of insurance.
- The maximum duration for each single trip is 45 days and all cover for that trip will cease at the end of this period.
- Trips within the UK must be pre-booked and involve an overnight stay.
- If you have chosen Winter Sports cover, you will be covered for a maximum of 17 days of Winter Sports activities during the period of insurance.

Extended stay (Annual multi-trip only)

The maximum duration of each trip can be extended to 90 days at additional cost at the time of purchase or within 14 days of receiving your policy documentation.

Please note: the age limit for extended stay is 64 and under.

Extending your trip (Single trip only)

If you decide to stay abroad longer than originally planned and need to extend the period of insurance, you must contact AA Travel Insurance before your existing cover has expired. Tel: 0845 092 0607. Any extension of cover will be at our discretion and as long as you have not made any claim, or intend to make one, and will be subject to immediate payment by Credit/Debit Card of the appropriate additional premium.

Winter sports

Winter Sports cover can be included at an additional cost to either a Single trip or Annual multi-trip policy.

The Winter Sports cover provided is for recreational skiing (including snowboarding) in recognised resort areas that have marked pistes or runs designed for public use. Within these recognised areas, you are covered for 'off-piste' skiing provided that you are accompanied by a qualified instructor, and the area is not marked as out of bounds or hazardous. At all times you will be expected to ski safely, take notice of any local authoritative warnings or advice and not recklessly expose yourself to hazard.

Business travel

Cover for travel in connection with your business, trade or profession is automatically included so long as this does not involve paid manual work of any kind.

Independent travel

All adults named on the policy statement are covered while travelling on their own.

Personal possessions, luggage, money and passport discount

If your personal possessions and money are covered under another policy, e.g. your home insurance, you can choose to exclude cover for them under this policy and receive a discount.

Golf cover

Cover for golf equipment, loss of green fees etc. can be included at additional cost.

Wedding cover

If you are getting married abroad, cover for your wedding rings, gifts, attire and photography/video can be included at additional cost.

Summary of cover

Use this chart to see at a glance how much cover is provided by your AA Travel Insurance policy. Policy limits are the maximum payable per person unless stated otherwise.

Cover	Where to find out more	European & Worldwide cover limits (per person unless stated)	Excess (per person, per section, per event)
Medical & Other Expenses	Section 1 – pages 16–18	£10 million	£60 (except claims for hospital benefit or burial abroad)
Cancellation	Section 2 – pages 18–19	£5,000	£60
Curtailment	Section 3 – pages 19–20	£5,000	£60
Personal Possessions, Luggage, Money & Passport	Section 4 – pages 20–22	£1,500	£60 (except claims for delayed luggage)
Single Item Limit		£300	
High Risk Items Limit		£400 in total	
Delayed Luggage		£200	
Money Limit		£500	
Cash Limit		£300	
Passport/Tickets Limit		£250	
Trip Abandonment	Section 5 – pages 22–23	£5,000	£60
Delayed Departure	Section 5 – pages 22–23	£100	nil
Missed Departure	Section 5 – pages 22–23	£500	nil
Trip Postponement	Section 6 – pages 23–24	£1,000	£60
Personal Accident	Section 7 – page 24	Up to £25,000 depending on age and injury	nil
Personal Liability	Section 8 – pages 24–25	£2 million per event	nil
Legal Expenses	Section 9 – pages 25–27	£50,000	nil
Hijack	Section 10 – page 27	£500	nil
Catastrophe	Section 11 – page 27	£500	nil
Emergency Car Hire	Section 12 – page 28	£750 per party	nil
Emergency Vets Fees	Section 13 – pages 28–29	£250	nil
Emergency Kennel or Cattery costs	Section 14 – page 29	£400	nil
WINTER SPORTS COVER (Optional)			
Ski Equipment	Section 15 – pages 29–30	£800	£60
Ski Pack	Section 16 – pages 30–31	£700	nil
Piste Closure	Section 17 – page 31	£200	nil
OTHER OPTIONAL COVER			
Golf Cover	Section 18 – pages 31–32	£1,400	£60
Wedding Cover	Section 19 – pages 32–33	£3,000	£60

Definitions

Wherever the following words or expressions appear in your policy booklet they will always have the meaning given here.

Anticipated Event	Any event or occurrence which you or your close relative knew would occur or could have reasonably expected to occur during your trip and which you or your close relative were aware of at the time of booking the trip.
Bodily injury	Identifiable physical injury sustained due to a sudden, unexpected specific event.
Business equipment	Equipment used in connection with your business, trade or profession so long as this does not involve paid manual work of any kind.
Close business associate	Someone you work with, whose absence from work at the same time as you would force you to return from your trip. A senior director or partner would need to confirm that you are needed back at work.
Close relative	Wife, husband, partner, fiancé(e), son (in-law), daughter (in-law), step child, foster child, mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), step brother, step sister, grandparent, grandchild, uncle, aunt, nephew, niece, cousin.
Event	An incident or occurrence that causes a loss to one or more people insured by this policy under one or more sections of this policy. Under the Personal Liability Section of this policy only, 'event' means an incident that causes injury or damage to the person or property of another.
Excess	<p>The amount of an insured claim that you must pay. Under certain sections of the policy we will deduct a £60 excess for each claim made by every insured person under each section for each event. For example:</p> <ul style="list-style-type: none">■ if a couple have their baggage stolen and later on in the same trip one of them is ill and has to go to hospital and incurs medical expenses, we will deduct three excesses (two claimants under one section (Personal Possessions) means two Excesses, then one claimant under one section (Medical and other expenses) means one Excess, totalling three in all).■ If a family of four cancel their trip because one of the children has an accident just before they are to go, we will deduct four excesses (four claimants (the family), one section (Cancellation), one Event (the child's illness)).
Excluded activities	<ul style="list-style-type: none">■ Flying or other aerial activity (e.g. ballooning, gliding, hang-gliding, micro-lighting, paragliding or similar activities) except whilst travelling as a fare paying passenger.■ Parachuting, sky diving, sky surfing or base jumping.■ Parasailing, parapenting or parascending unsupervised or over land.■ Manual work of any kind or professional entertaining.■ Charity work, unless confirmed in writing by us at point of sale.■ Operational duties of a member of the armed forces.■ Mountaineering, cliff or rock climbing which would ordinarily involve the use of ropes or guides.■ Expeditions, pot holing, cave diving or canyoning.■ Any sport played as a professional.■ Organised team football, hockey, hurling, Gaelic football, rugby or American football.■ Boxing, wrestling, karate or other martial arts.■ Skiing or snowboarding unless your policy statement shows you have bought Winter Sports cover.■ Off piste skiing unless accompanied by a qualified guide or instructor or skiing against local authoritative warning or advice.■ Ice hockey, ski-jumping, ski-racing, heli-skiing, competition skiing, ski-acrobatics, ski-stunting, ski-flying, ski-mountaineering, glacier-skiing, mono-skiing, snowcat skiing, freestyle skiing, snow carting or the use of bobsleighs, luges, toboggans or skeletons.

- Motor car, motor cycle, bicycle, motor vehicle, motor boat or speedboat racing/rallying.
- The use of a two wheeled motor vehicle as a rider or passenger unless wearing a helmet and in all circumstances unless the rider is a holder of a full UK motorcycle licence.
- Driving a motor vehicle when not licensed or disqualified to do so.
- Go-karting (above 120cc engine).
- Quad Biking
- Any form of underwater swimming or sub-aqua activity below a depth of 30 metres.
- Any form of underwater swimming or sub-aqua activity using any underwater breathing apparatus other than a snorkel unless:
 - You are a qualified diver (in which case you must not be diving unaccompanied).
 - You are accompanied by a qualified instructor.
- High diving or diving with sharks.
- Hunting.
- Horseracing, show jumping, eventing, polo, endurance riding or rodeo.
- Ocean sailing i.e. sailing in international waters.
- Bullfighting or bull running.
- Extreme sports not mentioned above.

If you intend to participate in any activity that is not listed above and you are unsure whether it is regarded as an extreme sport, please contact AA Travel Insurance Customer Services on 0845 092 0608.

Healthcare Specialist

Registered practising member of the medical or healthcare profession who is not related to you or any person with whom you are travelling.

High risk items

Photographic, audio, computer, video and electrical items/equipment of any kind (including CD's, mini discs, DVD's, TV's, electronic games, MP3 players, PDA's, video and audio tapes), telescopes and binoculars, mobile telephones, musical instruments, jewellery, watches, furs, leather goods, animal skins, and items made of or containing gold, silver, precious metals or precious or semiprecious stones.

Legal Costs

The professional fees and expenses reasonably and necessarily charged by your solicitor in proportion to the value and complexity of your claim. We will also pay costs which you are ordered to pay by a court or other organisation and any other costs we agree to in writing. The most we will pay for all costs will be £50,000 for any claim or claims arising from any one incident.

Medical Certificate

A certificate that confirms any physical, mental or medical condition that is the basis of your claim under this policy.

Medical condition

Any disease, illness or injury whether diagnosed or not.

Money

Coin and bank notes in current circulation, cheques, postal and money orders, banker's drafts, current postage stamps, travel tickets, travellers cheques, tickets for events or entertainment (e.g. concerts, theme parks, theatres), savings stamps, savings certificates, savings bonds, trading stamps, luncheon vouchers, petrol coupons, driving licences, phone cards, gift tokens and also credit/debit, cash or charge cards. Money does not include anything used or held for business or professional purposes. Where Winter Sports cover is selected, money also includes ski lift passes.

Period of insurance

Single trip Where you have bought single trip cover, cancellation cover starts on the date of issue shown on your policy statement and ends when you leave your home or place of business, whichever is the last, at the start of your trip. All other cover starts when you leave your home or place of business, whichever is the last, at the start of the trip and ends on your return home or to your place of business, whichever is the first, at the end of your trip. Only one trip can be taken within the period of insurance and all cover ceases at the end of the period of insurance.

Annual multi-trip Where you have bought annual multi-trip cover, cancellation cover is effective from the commencement date shown on your policy statement or the date you book your trip whichever is later. All other cover starts when you leave your home or place of business, whichever is the last, at the start of the trip and ends on your return home or to your place of business, whichever is the first, at the end of your trip. During this period any trip not exceeding 45 days (90 days if you have chosen the 'extended stay' option and paid the additional cost) is covered. All cover ceases at the end of the period of insurance.

If your return to the UK is unavoidably delayed due to an event insured by this policy, the period of insurance is automatically extended to cover this period.

Personal possessions

High Risk Items, luggage, passport, clothing, sports equipment and any other items not otherwise excluded that you normally wear, use or carry, which belong to you or for which you are legally responsible.

Pet

Your cat or dog.

Solicitor

Any suitably qualified person acting for you to pursue a claim under section 9.

Terrorist act

A terrorist act is an act or threat of action by a person or group of persons whether acting alone or with other people, organisations or governments, for political, ethnic, racial, religious, ideological or similar purposes in order to influence any government and/or to frighten the public or any section of it. An "act" or "action" here means violence against a person, damage to property, endangering a person's life, creating a health risk to the public or a section of it or interfering with or seriously disrupting electronic systems or transport services.

Travelling companion

Persons booked to travel with you on your trip.

Trip

A trip starts when you leave your home or place of business in the UK, whichever is the last, at the start of the trip and ends on your return home or to your place of business in the UK, whichever is the first, at the end of your trip. The trip must be entirely within the area for which cover has been bought and be within the period of insurance.

When travelling by vehicle to Europe, cover within the UK applies only to a direct journey to and from the sea-port or Eurotunnel terminal and can only be used where you take a vehicle overseas by waterborne craft or Eurotunnel and not for crossing estuaries and non-tidal waterways.

Where you have bought Annual Multi-trip cover:

- You are covered for an unlimited number of trips within your chosen geographical area during the period of insurance.
- The maximum duration for each single trip is 45 days (90 days if you have chosen the 'extended stay' option and paid the additional cost) and all cover for that trip will cease at the end of this period.
- Trips within the UK must involve an overnight stay.
- If you have chosen Winter Sports cover, you will be covered for a maximum of 17 days of Winter Sports activities during the period of insurance.

We/Our/Us

National Insurance and Guarantee Corporation Ltd (NIG).

Wedding attire

Dress, suit, shoes, veil/head dress or any article of clothing and make up, hairstyling and flowers which were bought specifically to be worn by you on your wedding day.

You/Your

Any person named on the policy statement as being covered under this policy.

Cover provided by this insurance

Before you go

Reciprocal health agreement – If you are travelling to European Union countries you should get a European health insurance card (EHIC). This card has replaced the old E111 which is no longer valid from 1 January 2006. The easiest way to get the card is online at www.ehic.org.uk. You can also phone 0845 606 2030 or pick up an application form from your nearest post office. This will allow you to get certain free medical treatment in European Union countries. If you use an EHIC, which reduces the cost of medical treatment, you will not have to pay the £60 excess for any medical expenses claim.

Medicare Scheme – If you are travelling to Australia or New Zealand and need medical treatment, you must register for treatment under their respective national Medicare scheme. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to register and the free treatment available can be found in the "Health Advice to Travellers" booklet available from your local post office. If you need to go into hospital, please contact our 24 hour Emergency Assistance Service provider immediately.

Know before you go – We are working with the Foreign and Commonwealth Office (FCO) to do all that we can to help travellers stay safe overseas. Wherever you are going you should check the FCO web site at: www.fco.gov.uk/knowbeforeyougo

It is packed with essential travel advice and tips, and up-to-date country information, including those areas where there may be conflict, wars or violence. Alternatively you can contact the FCO on: 0870 606 0290.

Please Note: Claims arising from travel to areas affected by war, invasion or hostilities, or areas deemed unsafe by the FCO, are excluded from this insurance (see General Exclusions on pages 14–16).

The next part of this policy tells you exactly what's covered under the individual sections of the policy. To help you fully understand what is included in your insurance, we have for each section of cover detailed 'What's covered' and 'What's not covered' and highlighted the relevant policy limits and given guidance for what to do in the event of a claim.

The policy also contains General Exclusions and General Conditions that apply to all sections of the policy.

Sections 1–14 are automatically included in this insurance.

Please Note:

You can choose to exclude **Section 4**, Personal Possessions, luggage, money and passport cover if you already have cover under another policy, for example, your home contents policy.

Sections 15–17 are only applicable if you have chosen to include Winter Sports cover.

Section 18 is only included if you have chosen to include Golf Cover.

Section 19 is only included if you have chosen to include Wedding Cover.

Your policy statement will confirm the cover you have chosen.

General exclusions relating to Health

Applying to Section 1 Medical expenses, Section 2 Cancellation, Section 3 Curtailment, Section 6 Trip Postponement and Section 7 Personal Accident.

1. Unless the condition has been declared to us and we have agreed cover in writing or by endorsement, you are not covered for:
 - Any claim related directly or indirectly to any medical condition for which at the time of buying (or renewing) this insurance you:
 - Have been prescribed medication.
 - Are being referred to, treated by or under the care of a Healthcare Specialist e.g. General Practitioner, Hospital Specialist/Consultant, Nurse, Osteopath, Chiropractor, Acupuncturist, Physiotherapist.
 - Are waiting for treatment or the results of any tests or investigations whether diagnosed or not.
 - Any claim related directly or indirectly to you having had cancer in the previous five years.

2. We will not pay claims related directly or indirectly from:
 - Travelling against medical advice or where you would be travelling against medical advice had you sought advice prior to commencing the trip.
 - Travelling to obtain medical treatment (including surgery or investigation) abroad.
 - Being given a terminal prognosis.
3. We will not pay claims related directly or indirectly from stress, anxiety, depression or any other mental or nervous disorder unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.
4. We will not pay claims related directly or indirectly to a medical condition of a close relative, travelling companion or business associate (whether they are travelling or not):
 - Which has caused them to have been hospitalised in the last 12 months or be put on a waiting list for hospital treatment.
 - Having been diagnosed with or having had cancer in the previous five years.

Medical helpline

If you want to declare a medical condition to us or are unsure whether a condition needs to be declared, please contact AA Travel Insurance Customer Services on 0845 092 0608 and we will assess whether the condition(s) could be included, at no extra cost, in the cover provided.

When you contact AA Travel Insurance, we will send you a letter confirming the basis on which cover is provided. Should we require any specific medical reports to enable us to reach a decision, you will be responsible for any costs associated with this.

If we are unable to cover a medical condition, this will mean that any other persons insured by us will not be able to make a claim related to that medical condition(s). This applies even if the person with the condition(s) decides to purchase cover from an alternative provider.

You and any person to be covered by this insurance would still be covered for any unrelated medical conditions and other sections of the policy in line with the standard terms, conditions and exclusions.

Other general exclusions applying to all sections of cover

We will not pay claims directly or indirectly arising from:

1. Participating in Excluded Activities. Please refer to pages 10 and 11 of this booklet for a list of those activities which are not covered.
2. Your intentional self-injury, suicide or attempted suicide or exposing yourself to unnecessary danger (except in the attempt to save a human life).
3. The influence or effect of alcohol or drug(s) (unless prescribed by a healthcare specialist and taken according to their instructions), solvent/ substance abuse or a sexually transmitted disease. We do not expect you to avoid drinking alcohol on your trips or holidays, but we will not cover any medical claims arising because you have drunk so much alcohol that your judgement is seriously affected.
4. Your wilful, malicious, unlawful or criminal act.
5. Travelling or intending to travel to a country or specific area that the Foreign & Commonwealth Office has advised against 'all travel' where this information was public knowledge prior to booking and/or departing on your trip.
6. Losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a trip or the cost of replacing locks in the event that keys are lost whilst on a trip.
7. Any loss or damage to property in the UK or any expense or liability caused by such loss or damage or contributed to by:
 - Ionising radiation or radioactive contamination from any nuclear fuel or waste.
 - The radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or its nuclear parts.
8. War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military force, coup d'état or Terrorist act.
Note: we will provide cover under Section 1 Medical Expenses, Section 7 Personal Accident and Section 10 Hi-jack for Terrorist Acts except those involving any nuclear weapon or device or chemical or biological agent.
9. Any restrictions caused by the law of any country.
10. Injury, illness, death, loss, theft or damage which is covered by another insurance. In these circumstances we will only pay our share of the claim. This does not apply to the Personal Accident section of this policy.

11. Any claims brought against the AA, a tour operator, travel agent, carrier or their agents, a relative, member of your household, travelling companion or employee.
12. Any claims or costs caused by you jumping or moving from one balcony to another regardless of the height of the balcony, unless your life is in danger.

General conditions applying to all sections of cover

You must comply with the following conditions to have the full protection of this policy. If you do not, we have the option to cancel the policy, refuse to deal with your claim or reduce the amount of any claim payment.

Preventing injury, loss or damage

You must take all reasonable precautions to avoid any injury, illness, loss, theft or damage. Also, you must take all reasonable steps to safeguard your personal possessions, particularly High Risk Items and money from loss, theft or damage. You should always pack High Risk Items and money in your hand luggage, when you are travelling. You should never carry more cash than you need with you or leave any High Risk Items or money unattended, unless they are locked in your accommodation or a safety deposit box.

Changes that may affect your cover

You must tell us as soon as possible if there are changes that may affect your insurance, such as the following:

- You change the address where you normally live.
- You want to add or remove people insured by this policy.
- You intend to travel outside the geographical limits of your policy, shown on your policy statement.

Claims

You must:

- Tell the Police immediately or within 24 hours of loss or theft of property and provide us with a copy of the Police report to support your claim.
- Tell us within 31 days or as soon as possible, whichever is earlier, about any event which may lead to a claim under this policy.
- Give us all the information and help we need and keep us up-to-date with any developments in your claim. If you are sent a writ, summons, claim or letter you must send it to us, unanswered, as soon as possible.
- Provide us with all information, evidence, details of household or medical insurance, medical certificates, proof of ownership, receipts, or any other documentation required by us at your expense.
Note: we may refuse to pay you for any expenses or losses for which you cannot provide receipts or bills.
- If a carrier (airline, railway or shipping company, etc.) loses or damages any of your luggage or personal possessions in their care, you must let them know immediately and get a copy of their report (known as a Property Irregularity Report).
- Keep any items that are damaged and send them to us if we ask at your expense.

You must not:

- Admit or deny any claim made against you or negotiate, pay or settle the claim without our written permission.

Fraud

You or any person acting for you must not make false claims. If you or anyone acting for you makes a claim knowing any part of it to be false, forged or exaggerated in any way, or if you deliberately cause the injury, loss or damage, we will not pay the claim and we will cancel your policy. We may also inform the Police of the circumstances.

Our rights

We may at our discretion:

- Take over the defence or settlement of any claim.
- Try to get recoveries or compensation from any other parties at any time in your name or in the name of anyone else claiming under this policy.
- Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.
- If you claim for illness or injury, approach any healthcare specialist who may have treated you for up to three years before the claim.
- Arrange for you to be medically examined as often as required provided we give you reasonable notice.
- Request a post mortem examination of your body if you die.

Rights of third parties

A person or company who is not party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy. This does not affect any right or remedy of a third party which exists or is available under the Act.

Other insurance

If you have other insurance which covers the same loss, damage or liability, we will not pay more than our share of your claim. This is not applicable to Personal Accident claims.

Please Note: If you have a no claims discount (NCD) on your household insurance policy, any contribution we seek from your household insurer should not affect your NCD.

If you have not paid your premium

If we do not receive any payment on or before its due date we may not pay any claim arising from an event which happened on or after that due date.

Cancelling your policy

The policyholder

If the policyholder needs to cancel this policy, contact AA Travel Insurance Customer Services on 0845 092 0608, or write to: AA Travel Insurance, West Wing, 6 Miles Gray Road, Basildon, Essex SS14 3HJ

You have the right to cancel your Travel Insurance policy within 14 days from your receipt of your policy documentation, or our receipt of your payment, whichever is later (the 'cooling off' period). You will be entitled to a full refund of your premium if you cancel during the cooling off period. If a claim has been made during this period then you will be entitled to a full refund of your premium but you will need to reimburse us with the full amount of the claim. If you choose to cancel your policy please contact AA Travel Insurance Customer Services on 0845 092 0608. You must return your documents to AA Travel Insurance and must not, in any event, make any further claims under the cancelled cover.

If you cancel after the cooling off period you will not receive any refund of premium.

For the avoidance of doubt, there will be no separate or additional cooling off period(s) following, or in relation to, any change(s) made or requested during the period of your cover.

Insurer and AA Travel Insurance

We or AA Travel Insurance may cancel this insurance by giving the policyholder at least seven days' notice by letter to the last known address of the policyholder.

A full pro rata premium will be allowed from the date of cancellation, no deduction will be made for commission and a refund will be allowed regardless of whether a claim has been made under the policy.

Any such cancellation by the policyholder, us or AA Travel Insurance shall not affect any rights or liabilities arising before cancellation takes effect.

Section 1 Medical and other expenses

The maximum amount we will pay per person is shown below:

Medical Expenses	£10 million	Funeral Expenses	£2,500
Emergency Dental Expenses	£350	Hospital Benefit	£600

Please Note:

- Medical, dental or hospital expenses in the UK are not covered by this insurance.
- All in-patient treatment, additional accommodation or travelling expenses (e.g. to return home early) must be authorised in advance by our Emergency Assistance Service providers.

What's covered

Medical Expenses

- If you are ill, injured or die on a trip we will pay all necessary and reasonable expenses for:
 - Medical and hospital treatment (including ambulance and rescue services to take you to hospital).
 - Emergency dental treatment to relieve sudden pain.

Additional Travel and Accommodation

- Extra travelling expenses to return to your home in the UK.
- Extra accommodation expenses if your illness or injury forces you to stay longer than you had originally booked.
- A qualified medical attendant to escort you home, if medically advised.
- The travel and accommodation expenses for one person to stay and travel home with you, if medically advised.

Funeral Expenses

- The preparation and transport expenses of returning your body or ashes to your home in the UK.
- The cost of burying or cremating your body in the country where you died.

Hospital Benefit

- If you are ill or injured while on a trip abroad and are treated as an in-patient in a hospital, we will pay you £25 for each 24 hours you are in hospital. This benefit is intended to cover or contribute towards any incidental expenses e.g. telephone calls*, food, taxis etc. that are not normally covered under the policy.

*Please note: mobile phones are convenient but expensive and you may still have to pay for the call, even if someone calls you when you are abroad.

What's not covered

- The first £60 of each and every claim per event, per person, per section of cover. An excess is not payable where an EHC has reduced the claim or for hospital benefit and burial abroad claims.
- Any medical, dental or hospital expenses incurred in the UK.
- Any in-patient, extra accommodation or travelling expenses not authorised by us or our 24 hour Emergency Assistance Service providers.
- Any claim where you have travelled against medical advice or in order to obtain medical treatment or advice abroad.
- Any expenses incurred 12 months after the original injury or illness.
- Any expenses that have been or can be recovered under a reciprocal health agreement.
- Any expenses for treatment or surgery or exploratory tests which are not directly related to the illness or injury for which you originally went into hospital.
- Any expenses for cosmetic or elective surgery.
- Any expenses for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- Any expenses as a result of a tropical disease where you have not had the recommended immunisation and/or taken the recommended medication.
- Food, drinks, taxi fares (or other transport costs), unless we agree otherwise.
- Any expenses for obtaining or replacing medication which you knew you would need while you were away.
- Any expenses incurred after we have instructed you to return home if our medical advisers and the doctors treating you decide you are fit to travel.
- Any expenses which are not usual, reasonable or customary to treat your illness or injury.
- Any expenses for:
 - Non-essential or ongoing treatment, which could be reasonably delayed until your return to the UK.
 - A single or private hospital room unless it is medically necessary or authorised by us or our 24 hour Emergency Assistance Service providers.
- Non-emergency dental work or providing dentures, artificial teeth and dental work using a precious material.
- The cost of telephone calls, faxes or other telecommunications unless we agree otherwise, other than the cost of the initial call to the 24 hour Emergency Assistance Service.
- Any costs over £60 relating to extended parking fees, kennel or cattery costs as a result of a medical claim overseas where your return to the UK is delayed.
- An anticipated event
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Medical and other expenses**

You will need to:

Contact our 24 hour Emergency Assistance Service providers, unless you only need simple out-patient treatment, on:

From anywhere in the world ++44 1252 740 360

From the United Kingdom 01252 740 360

Lines are open 24 hours a day, 365 days a year (366 days in a leap year).

- Send us your original trip booking invoice(s) and travel documents showing the

dates and times of travel.

- Send us medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission/discharge, if applicable.
- Send us all original receipts and account for all expenses.
- Pay the hospital, clinic or doctor for any routine or simple outpatient treatment and claim back relevant expenses when you return to the UK.

If the expenses are too much for you to pay or you think the treatment is excessive, please contact our Emergency Assistance Service providers for on the spot help and advice.

Section 2 Cancellation

The maximum amount we will pay per person is shown below:

Cancellation.....£5,000

What's covered

We will pay you for all unused travel and accommodation costs (including excursion, car hire and other charges), which you have paid or are contracted to pay if it is necessary and unavoidable for you to cancel your trip before you leave your home or place of business, whichever is last, for one of the following reasons:

- You become ill, are injured or die and it is medically necessary for you to cancel your trip.
- A close relative or close business associate is ill, injured or dies.
- Any person with whom you had planned to stay or travel is ill, injured or dies.
- You or anyone you had planned to travel or stay with are:
 - Confined to compulsory quarantine.
 - Summoned for jury service.
 - Called as a witness in a court of law.
- You or anyone you are travelling with are made involuntarily redundant (which qualifies for payment under current UK redundancy payment legislation) and there was no reason to believe this would happen when the policy was purchased or trip booked.
- You or anyone you are travelling with are unable to travel or are required to remain at home by the Police due to serious damage to your home or place of business in the UK caused by fire, aircraft, explosion, storm, flood, subsidence, earthquake, falling trees, burst pipes, lightning, malicious persons or theft.
- You or anyone you are travelling with are a member of the British Armed Forces, Police, Fire, Nursing or Ambulance services and authorised leave is cancelled due to an unexpected emergency.
- Your passport or visa is stolen shortly before your booked departure date and there is insufficient time to obtain an emergency replacement.
- Within 7 days of your planned departure your pet:
 - Becomes lost and is not found at least 48 hours prior to your departure.
 - Dies as a result of accident or sudden illness.
 - Requires emergency life-saving surgery as a result of accident or sudden illness.

What's not covered

- The first £60 (£10 for loss of deposit claims only) of each and every claim per event, per person, per section of cover.
- Any expenses which you can recover from elsewhere.
- Air Passenger Duty as this can be recovered direct from your tour operator or airline.
- Any claim caused as a result of your passport being stolen, unless you report the matter to the nearest Police authority within 24 hours of discovering its occurrence, and you obtain a written Police report.
- Any expenses resulting from changing your mind to travel or continue with your trip.
- Any expenses arising from any loss of enjoyment of your trip.
- Any extra expenses resulting from you not cancelling the trip as soon as reasonably possible.
- Any claim caused by your failure to check with your medical practitioner regarding the advisability of you booking and taking the trip.
- Any claim or cost arising out of a personal arrangement with any member of your family or travelling party.
- Any claim caused by you being refused boarding of any transport for any reason.
- Any claim caused by any event that could have been reasonably expected to occur.
- Any claim arising from the illness of your pet, for which a routine vaccination is available and has not been given.

- Any claim arising from the death or illness of your pet due to a medical condition, which existed at the time you took out this insurance.
- Any claim arising if your pet's passport has expired or is lost, or if your pet fails to meet the necessary regulations and requirements to allow it to leave or re-enter the United Kingdom.
- Any claim arising in connection with a pet, other than as described above.
- Any claim arising in connection with a domestic, non legally binding agreement.
- The transport operator or their agents refuse to transport you, a close relative or your travelling companion because they consider that you or they are not fit to travel.
- Any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the trip about whether or not it was appropriate to travel.
- An anticipated event
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Cancellation**

You will need to:

- Contact us as soon as you know that your trip might need to be cancelled.
- Inform the Tour Operator or Travel Agent where you booked your trip.
- If your claim is as a result of your passport being stolen, report the theft to the Police within 24 hours of discovery and ask them for a written Police report.
- If your claim is as a result of illness, injury or death, you must provide us with a medical certificate (at your expense) in support of your cancellation claim if your cancellation claim is due to a change in your physical or mental condition or for medical reasons.
- If your claim results from any other circumstances, please provide evidence of these circumstances.
- Send us your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- Send us the original cancellation invoice(s) detailing all cancellation charges incurred.
- Send us all original receipts and account for all expenses.

Section 3 Curtailment

The maximum amount we will pay per person is shown below:

Curtailment.....£5,000

Please Note:

- **All curtailment claims must be authorised in advance by our 24 hour Emergency Assistance Service providers. If you do not contact them we may be unable to pay your claim.**
- Payment for a claim for unused accommodation, travel or other costs will be on a pro rata basis dependent on the number of days of use lost and will be calculated from the date you return home. For example, if you curtail halfway through your trip, we will pay half of the amount you originally paid for the trip.

What's covered

We will pay you for all reasonable additional travel expenses and any unused travel and accommodation costs (including excursion, car hire and other charges), which you have paid or are contracted to pay, together with any reasonable extra travel expenses if it is necessary and unavoidable for you to urgently return to the UK for one of the following reasons:

- You become ill, are injured or die and it is medically necessary for you to return to the UK.
- A close relative or close business associate is ill, injured or dies.
- Anyone with whom you had planned to stay or travel is ill, injured or dies.
- You or anyone you had planned to travel or stay with are:
 - Confined to compulsory quarantine.
 - Summoned for jury service.
 - Called as a witness in a court of law.
- You or anyone you are travelling with are required to return home by the Police due to serious damage to your home or place of business in the UK caused by fire, aircraft, explosion, storm, flood, subsidence, earthquake, falling trees, burst pipes, lighting, malicious persons or theft.
- You or anyone you are travelling with are kidnapped or held hostage as a result of the aircraft or other transport in which you are a passenger being hijacked.
- You or anyone you are travelling with are a member of the British Armed Forces, Police, Fire, Nursing or Ambulance services and authorised leave is cancelled due to an unexpected emergency.
- For any reason, stated above, we will also pay the necessary reasonable additional expenses incurred by you in making a direct journey to return and

collect your vehicle from overseas.

What's not covered

- The first £60 of each and every claim per event, per person, per section of cover.
- Any curtailment expenses that are not authorised in advance by our 24 hour Emergency Assistance Service providers.
- Any expenses which you can recover from elsewhere.
- Any expenses resulting from changing your mind to continue with your trip.
- Any expenses arising from any loss of enjoyment of your trip.
- Any claim arising from circumstances or an event that you could reasonably foresee or were aware of at the time of buying this insurance or booking the trip, which you knew could lead to your trip being curtailed e.g. a serious medical condition of a close relative, business associate or travelling companion.
- The transport operator or their agents refuse to transport you, a close relative or your travelling companion because they consider that you or they are not fit to travel.
- Any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the trip about whether or not it was appropriate to travel.
- An anticipated event
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Curtailment**

You will need to:

- Contact our 24 hour Emergency Assistance Service providers to authorise, in advance, any necessary expenses, if you need to curtail your trip.
- Send us your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- Send us medical evidence from the treating doctor to confirm the illness or injury and treatment given if your trip is curtailed because of medical reasons.
- If your claim results from any other circumstances, please provide evidence of these circumstances.
- You must provide us with a medical certificate (at your expense) in support of your cancellation claim if your cancellation claim is due to a change in your physical or mental condition or for medical reasons.
- Send us all original receipts and account for all expenses.

Section 4 Personal possessions, luggage, money & passport

This section of the policy will be included unless you have chosen to exclude it. Your policy statement will confirm if you have this cover.

The maximum amount we will pay per person is shown below:

Personal Possessions and Luggage ...£1,500	Delayed Luggage – Emergency Replacement Items...£200
Money.....£500	Business Equipment Hire£500
Loss of Passport/Tickets£250	

Important additional limits are shown below:

The most that we will pay for high risk items is £400 in total, which is limited to £300 for any single item, set or pair. A camera with attachments or a matching set of earrings and necklace, for example, are considered one item.

£300 (£50 if you under 16) is the maximum we will pay per person for cash which is lost, stolen or damaged. This limit also applies where one person is carrying cash belonging to another person or family member.

£75 is the maximum we will pay per person for cash which is stolen from a locked boot, luggage area or glove compartment of an unattended motor vehicle.

£200 is the maximum we will pay per party for tools, spare parts kit, warning triangle, emergency windscreen and snow chains. This benefit will only apply if your trip is covered under an AA European Breakdown policy.

£250 is the maximum we will pay per party (limited to £50 for any one article) should your party have to leave personal possessions in your vehicle, which is being recovered to the UK. This benefit will only apply if your trip is covered under an AA European Breakdown policy.

Please Note:

- For accidental loss, theft or damage to personal possessions, the amount payable will be the value at today's prices less a deduction for wear and tear and depreciation. We may at our discretion replace or repair the item.
- Any payments made under delayed luggage will be deducted from an eventual claim for loss, damage or theft, if the property proves to be permanently lost.

What's covered

- Loss or theft of or damage to your personal possessions, luggage or money.
- The extra expenses you may incur to replace your passport or travel documents, where they have been lost, stolen or damaged outside the UK.
- Replacing essential toiletries, medication and clothing, if your luggage is delayed for more than 12 hours, after arrival at your final outward destination.
- The extra expenses you may incur to hire business equipment following loss, theft or damage to your own equipment.

What's not covered

- The first £60 of each and every claim per event, per person, per section of cover.
- Unless you report the matter to the nearest Police authority within 24 hours of discovering its occurrence, and you obtain a written Police report, claims for:
 - Loss of personal possessions worth over £100 or money to the value of £100 or more.
 - Any theft of personal possessions or money.
 - Damage to your personal possessions caused deliberately.
- Loss of, theft of or damage to:
 - Personal possessions while in the custody of an airline, rail company, shipping line, bus or coach company, hotel or their agents unless you obtain a written report from them (known as a Property Irregularity Report).
 - High Risk Items or money not carried in your hand luggage (i.e. carried on or about your person) while in transit.
 - Personal possessions or money in an unattended motor vehicle unless securely closed and locked with the items placed out of sight in a locked boot, luggage area or compartment and there is evidence of forcible or violent entry.
 - Personal possessions or money in your accommodation unless the accommodation has been securely locked or items locked in a safe or safety deposit box, where this is reasonably practicable.
 - Personal possessions or money left unattended in a place to which the public has or may obtain access.
 - Traveller's cheques or credit/debit cards where the issuer provides a replacement service or where you have not complied with the issuer's instructions.
 - Bonds, coupons, securities, stamps or documents except passports or money.
 - Samples, merchandise or property used in connection with your business or trade, pets and livestock, aircraft or accessories, caravans, trailers, vehicles or accessories, household goods and domestic appliances, antiques, fine art, ski equipment (unless your policy statement shows that you have Winter Sports cover), sports equipment when in use, boats and/or associated equipment, perishable goods, glass, china or any other brittle or fragile items.
 - Films, tapes, cassettes, cartridges or discs other than for their value as unused material unless purchased pre-recorded.
 - Property shipped as freight or under a bill of lading.
- Loss or theft of personal possessions (other than tents or camping furniture, or cycles placed in a locked cycle rack) from roof racks or open-topped vehicles when your trip is covered by an AA European Breakdown policy.
- Any loss causing a shortage due to a mistake while exchanging currency or because the exchange rate has fallen and so your currency has lost value.
- Any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown.
- Loss of or damage to dentures, hearing aids, contact or corneal lenses.
- Any loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Personal possessions**

You will need to:

- Report theft or loss to the Police within 24 hours of discovery and ask them for a written Police report.
- If appropriate, you should also report the theft or loss to your courier or hotel/apartment manager and ask for a written report.
- Send us your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- Send us all original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged personal possessions.
- Send us all original receipts for replacing essential toiletries and clothing.
- Keep the confirmation from your bank or bureau de change for issuing foreign money, or suitable evidence for Sterling.

For loss or damage in transit claims, including delayed luggage:

- Ask the airline, rail company, shipping line or their handling agent for a 'Property Irregularity Report' form or similar before leaving the baggage

reclaim area.

- Obtain a delivery note that confirms when your delayed luggage was returned to you.

For all damage claims:

- Send us an estimate to repair the damage.
- Keep damaged items as we may want to inspect them.

If your passport is lost or destroyed:

- Send us written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the Police.
- Send us all original receipts for replacing your passport and account for all expenses.

Section 5 Trip abandonment, delayed and missed departure

The maximum amount we will pay per person is shown below:

Delayed Departure.....	£100	Missed Departure	£500
Trip Abandonment	£5,000		

Please Note:

- You can only claim under one of the three covers in this section for any loss arising from one event.
- For trips solely within the UK, you are covered for Trip Abandonment and Missed Departure but there is no cover for Delayed Departure.
- If you are travelling abroad and have booked a UK domestic flight to enable you to reach your international departure point e.g. Jersey to London then Spain, Glasgow to Heathrow then to the USA, you would also be covered if they form part of your booked trip.

What's covered

Delayed Departure

We will pay £30 for the first full 12 hours and £10 for each following full 12 hours if your departure from or return to the UK is delayed by 12 hours or more from the departure time shown on your ticket because of:

- Strike or industrial dispute.
- Weather conditions affecting scheduled public transport.
- Mechanical breakdown of the aircraft, cross-channel train or sea vessel in or on which you are to travel.

Trip Abandonment

If your departure from the UK at the start of your trip is delayed for more than 12 hours from the departure time shown on your ticket from any of the causes above, you can choose to abandon your trip. You can then claim for all accommodation, travel, excursion, car hire, admission tickets, expenses which you have paid or are contracted to pay for the trip you have abandoned, that are not recoverable from elsewhere.

Missed Departure

We will pay reasonable additional travel and accommodation expenses, if you arrive late at your departure point from or to the UK and miss your booked departure time (as shown on your ticket) because of the following:

- You have an accident.
- Your transport breaks down.
- Your scheduled public transport fails to arrive or is delayed.

What's not covered

- The first £60 of each and every claim per event, per person, per section of cover for Trip abandonment claims. An excess is not payable for delayed or missed departure claims.
- Any event or occurrence which you or your close relative knew would occur or could have reasonably expected to occur during your trip and which you or your close relative were aware of at the time of booking the trip.
- Any claim arising from strike or industrial action which had commenced or was announced at the time of buying this insurance or booking your trip.
- Any claim for delayed departure or trip abandonment which is the result of your failure to check-in at the departure airport, port or railway terminus at the time advised by your carrier.
- The withdrawal of an aircraft, cross-channel train or sea vessel from service (whether temporary or permanent) on the recommendation or order of any

- government, civil aviation authority, port authority, rail authority or other similar body in any country.
- Missed departure claims due to road traffic congestion or road closures where you:
 - Have not left reasonable time to reach your departure point on time.
 - Are not travelling by scheduled public transport.
- Expenses you can recover from elsewhere.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Trip abandonment, delayed and missed departure**

You will need to:

Delayed Departure

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Missed Departure

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us a detailed account of the circumstances causing you to miss your departure together with supporting evidence.
- Send us all original receipts and account for all additional expenses.

Trip Abandonment

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times, and why the departure was delayed.

Section 6 Trip postponement

The maximum amount we will pay per person is shown below:

Trip Postponement.....£1,000

Please Note:

- The total amount payable under this Section shall not exceed the original total amount paid for the postponed trip.
- If you claim under this Section then no payment will be made under Sections 2. Cancellation, 3. Curtailment, 5. Trip Abandonment, Delayed or Missed Departure for the same event.

What's covered

- If you have to postpone (not cancel) the start of your trip from the UK by up to 72 hours of your scheduled departure time as shown on your ticket due to any cause beyond your control and incur extra expenses for travel and/or accommodation we will reimburse you:
 - Any extra expenses for travel and/or accommodation, or
 - For any unused part of your original travel and/or accommodation expenses.

What's not covered

- The first £60 of each and every claim per event, per person per section of cover.
- Any claims arising from circumstances or an event that you could reasonably foresee or were aware of at the time of buying this insurance or booking the trip, which you knew could lead to your trip being postponed e.g. serious medical condition of a close relative, business associate, travelling companion, airline or airport strike or other planned industrial action.
- You not having the correct passport, visa or other entry documents.
- The failure of any transport/accommodation provider or any conference organiser and/or their agent or any person acting for you.
- Your financial circumstances which were known to you at the time you bought this insurance or booked the trip.
- Your decision not to go on or continue with the trip for reasons other than those listed above.
- Any claim where you have not left reasonable time to reach your departure airport, port or railway terminus at the time advised by your carrier.
- The transport operator or their agents refuse to transport you, a close relative or your travelling companion because they consider that you or they are not fit to travel.

- Any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to the trip about whether or not it was appropriate to travel.
- An anticipated event
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Trip postponement**

You will need to:

- Tell us immediately why you have to postpone the start of your trip.
- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us all original receipts and account for all additional expenses.

Section 7 Personal accident

The maximum amount we will pay is £25,000 per event per person.

Age of Insured Person

Age 16–64	£15,000 for Death	£25,000 for Permanent Total Disablement or Loss of Limb/Eye
Age 15 and under	£2,000 for Death	£25,000 for Permanent Total Disablement or Loss of Limb/Eye
Age 65 and over	£15,000 for Death	£25,000 for Loss of Limb/Eye
No payment will be made for Permanent Total Disablement		

What's covered

If you suffer accidental bodily injury and as a direct result are disabled or die within 12 months, you will receive one of the following payments:

- The amount shown in the table if the injury causes your death.
- The amount shown in the table if the injury results in:
 - Your hand or foot being permanently cut off at or above the wrist or ankle.
 - The total and irreversible loss of use of all of your hand, arm, foot or leg.
 - The total and irreversible loss of sight in one or both of your eyes.
- Settlement will be made if you are permanently disabled and cannot carry out any paid work at all after 2 years from the date of the accident, because of this injury.

What's not covered

- Payment for more than one event described above in "What's Covered." If a claim is paid, there will be no further liability under this section for any further accidents to that Insured Person.
- Sickness, disease or gradually occurring conditions.
- Any claims linked to motorcycling, unless confirmed in writing by us at point of sale.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Personal accident**

You will need to:

- Contact our 24 hour Emergency Assistance Service providers immediately.
- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us a detailed account of the circumstances surrounding the event (including photographs and video evidence if applicable).
- Send us medical evidence from the treating doctor to confirm injury and treatment given including hospital admission/discharge.
- Send us full details of any witnesses, providing written statements where available.
- Your legal personal representative should send us a certified copy of the Death Certificate, in the unfortunate event of death. Death benefit payments will be made to your legal personal representative.

Section 8 Personal liability

The maximum amount we will pay per event is shown below:

Personal Liability.....£2 million

Please Note:

If you are using a mechanical or motorised vehicle, make sure that you have adequate third party insurance cover, as you are not covered under this insurance.

What's covered

If you are found legally liable to pay compensation for any claim or series of claims arising from one event happening during a trip which causes accidental:

- Bodily injury, illness or death to any person.
- Loss or damage to someone else's property.

We will pay:

- Legal costs and expenses recoverable by any person claiming against you as long as they were incurred before we agreed to settle the claim.
- Your costs and expenses incurred with our written consent.

If you die, we will pass the rights you had under this section onto your personal representative(s).

What's not covered

- Liability arising from any of the following:
 - Injury or death to any person who is a relative, member of your household, travelling companion or working for you.
 - Damage to property belonging or hired to you (except temporary rented holiday accommodation), a relative, member of your household, travelling companion or someone working for you.
- Liability arising out of, or from:
 - Ownership, possession or use of any lift, horse drawn or mechanically propelled vehicle, aircraft or watercraft, other than a boat designed for and being used as accommodation and which is permanently moored, model aircraft, model watercraft, hand/foot propelled watercraft less than 5 metres long, surf/sail boards and domestic gardening equipment.
 - Ownership, possession or use of animals (except cats, dogs and horses) or firearms.
 - Your profession, business or employment.
 - Actions between insured persons.
 - Ownership of any land or building.
 - Any agreement or contract which introduced liability that would not have existed otherwise.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Personal liability**

You will need to:

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Inform us as soon as you or your legal representatives are aware of a possible prosecution, inquest or fatal injury which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without our written consent.

- Send us a detailed account of the circumstances surrounding the event (including photographs and video evidence if applicable).
- Send us any correspondence received from any third party. Please note that you should not reply to any correspondence from a third party without our written consent.
- Send us full details of any witnesses, providing written statements where available.

Section 9 Legal expenses

The maximum amount we will pay per person is shown below:

Legal Expenses£50,000

What's covered

Legal advice helpline

For practical UK legal advice in connection with your trip and for reporting a legal assistance claim phone 0845 301 6328 (+44 845 301 6328 from abroad).

While you have a valid policy with us, the helpline is available 24 hours a day, seven days a week. In particular, if something you are proposing to do may result in a legal claim, you must talk to us first. For extra security, we may record all phone calls and keep the recording secure.

Legal costs

We will pay Legal costs to help you claim damages or compensation for injury,

illness or death, which happens during your trip.

We will only pay Legal Costs if:

- Any legal proceedings are carried out within the UK or within the geographical limit by a court or other organisation that we agree to; and
- It is always more likely than not that you will be successful with your claim.

What's not covered

- The defense of your legal rights in claims against you;
- Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident;
- Actions between insured people (in other words, people insured on the same policy trying to make a claim against each other);
- Any claim brought against the AA, a tour operator, travel agent, carrier or their agents.
- Legal costs and expenses that you have paid or will have to pay before we have agreed to them;
- Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim;
- Legal costs if you stop or settle a claim or withdraw instructions from the solicitor without good reason. If this occurs, you will have to refund any costs and expenses we have paid or agreed to pay during your claim.
- Any fines, penalties, compensation or damages which you are ordered to pay by a court or other organisation.
- Any claim where the damages or compensation claimed is below £100.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Legal expenses**

You must do the following:

- Give us full details of your claim and any other information that we or the solicitor ask you for. You must pay any costs involved in providing this information;
- Tell us about any developments affecting your claim;
- Tell us if the solicitor refuses to continue to act for you or if you withdraw your instructions;
- Tell us if anyone makes a payment into court or offers to settle your claim;
- Try to get back costs that we have to make, and pay them to us;
- Get our agreement in writing before you try to negotiate or settle a claim; and
- Co-operate fully with the solicitor and us, and not do anything that might harm your claim. If we ask, you must tell the solicitor to give us any documents or information that they have or know about.

Appointing a solicitor:

- If we accept your claim, we or a solicitor we appoint will try to negotiate a settlement without having to go to court.
- If it is necessary to take your claim to court, or if there is a conflict of interests, you have the right to choose the solicitor who acts for you. Otherwise, we will appoint a solicitor to act for you.
- We or you will appoint a solicitor to act for you in line with our standard terms of appointment (You can ask us for a copy).
- You must not agree any charges with the solicitor without getting our permission first.
- If a solicitor refuses to continue acting for you with good reason, or if you dismiss them without good reason, your cover will end immediately unless we agree to appoint another solicitor.

You must tell your solicitor to do the following:

- Get our written permission before instructing a barrister or an expert witness.
- Tell us immediately if it is no longer more likely than not that you will be successful with your claim.

We can do the following:

- Contact the solicitor at any time, and they must co-operate fully with us at all times.
- Decide to settle your claim by paying the amount in dispute. If your claim is not for damages, we may decide to settle your claim by paying you the equivalent financial value of your claim.
- Refuse to pay any more legal costs if you do not accept a reasonable offer to settle your claim.
- Refuse to pay any more legal costs if it is no longer more likely than not that you will be successful with your claim.

Conditions:

- If you do not keep to the above conditions, we may refuse any claim and withdraw from any current claim.
- See also pages 15-16 General Conditions

Disputes:

You have the right to refer any disagreement between you and us to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person that you and we agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or another similar organisation) for that part of the UK or geographical region whose law governs this section of the policy. We and you must keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration. You can also refer any disagreement between you and us to the Financial Ombudsman Service, which is a free service. (See page 6 for details of our complaints procedure.)

Section 10 Hijack

The maximum amount we will pay per person is shown below:

Hijack.....£500

What's covered

- If the aircraft, train or ship that you are travelling on is hijacked, you will receive £50 for each complete 24 hours you are a hostage.

What's not covered

- See pages 14–16 General Exclusions.

In the event of a claim for: **Hijack**

You will need to:

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us written evidence from an independent source to support your claim.

Section 11 Catastrophe

The maximum amount we will pay per person is shown below:

Catastrophe£500

What's covered

- If during your trip you are forced to move from your pre-booked and pre-paid accommodation because one of the following events means you can no longer stay there:
 - Fire, lightning, explosion, earthquake, storm, avalanche, tempest, hurricane, flood, medical epidemic.

We will pay the necessary extra travel and accommodation expenses to enable you to continue with your trip or return to the UK if your trip cannot be continued.

What's not covered

- Any expenses resulting from changing your mind to travel or continue with your trip when the local or national authorities confirm that it is acceptable to stay.
- Expenses recoverable from elsewhere.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Catastrophe**

You will need to:

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us written confirmation from the local or national authority of where the catastrophe happens.

Section 12 Emergency car hire

The maximum amount we will pay per party is shown below:

Car Hire£750

What's covered

If your vehicle is stolen or cannot be used because of an accident or breakdown up to seven days before you are due to start your trip, we will pay up to £750 to allow you to hire a similar vehicle to use for the trip.

Note: Payment will only be made if the vehicle cannot be repaired before you are due to start your trip and leave home or if it is stolen and not found before you are due to start your trip.

What's not covered

- Claims not supported by written confirmation from a garage of:
 - The regular maintenance and servicing of your vehicle.
 - Precise details of the breakdown or damage to your vehicle.
 - If breakdown, that it was sudden and unforeseen.
 - That repairs could not be completed before the start of your trip.
- Claims arising from fire, theft or accident which have not been reported to the Police (if the Police should have been involved).
- Claims that have not been reported to your motor insurer (unless third party cover only).
- Any claim for breakdown, where you have purchased this cover within seven days of the start of your trip.
- Claims where you have not taken all reasonable steps to arrange for repairs to the vehicle to be completed before the start of your trip.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Emergency car hire**

You will need to:

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Report the theft, loss or accident to the Police as soon as possible and obtain a written Police report.
- Report the theft, loss or accident to your motor insurer (unless third party cover only).
- Ask the garage for written confirmation of:
 - The regular maintenance and servicing of your vehicle.
 - Precise details of the breakdown or damage to your vehicle.
 - If breakdown, that it was sudden and unforeseen.
 - That repairs could not be completed before the start of your trip.

Section 13 Emergency overseas veterinary costs

The maximum amount we will pay per pet is shown below:

Emergency Overseas Veterinary Costs£250

What's covered

Emergency veterinary fees if while you are travelling outside the United Kingdom, your pet suddenly becomes ill or is accidentally injured.

What's not covered

- Veterinary fees in countries that do not qualify under the UK Government approved Pets Travel Scheme.
- Illness of your pet due to a condition for which a routine vaccination is available which has not been given.
- A medical condition which has been diagnosed by a veterinary surgeon, prior to purchasing this insurance.
- Veterinary treatment or surgery which the veterinary surgeon treating your pet advises is not essential or could wait until your pet's return home.
- Claims where you are taking your pet outside the United Kingdom for the purpose of receiving veterinary treatment.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Emergency overseas veterinary costs**

You will need to:

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us evidence from the veterinary surgeon to confirm the illness or injury and treatment given including hospital admission/discharge, if applicable.
- Send us all original receipts and account for all expenses.

Section 14 Emergency kennel or cattery costs

The maximum amount we will pay per pet is shown below:

Emergency Kennel or Cattery Costs £400

What's covered

- Emergency kennel or cattery costs if while you are travelling outside the UK:
 - Your pet is accidentally injured or suddenly taken ill outside the UK during your trip and a veterinary surgeon advises that your pet cannot travel home on your booked return date.
 - Your pet fails to meet the requirements for re-entry to the UK, despite you complying with all the necessary regulations and precautions.
- Reasonable additional accommodation and travel expenses to enable one person to stay with your pet if it is not well enough to travel home on your booked return date.

What's not covered

- Boarding at an unlicensed kennel or cattery.
- Kennel or cattery fees for your pet in the UK.
- Quarantine costs in the UK if your pet fails to meet the re-entry requirements to the UK and has to be placed in quarantine upon its return to the UK.
- Illness of your pet due to a condition for which there is a routine vaccination available which has not been given.
- Costs incurred prior to your booked return date or after your pet has been confirmed as fit to travel back to the UK.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Emergency kennel or cattery costs**

You will need to:

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us evidence from the veterinary surgeon to confirm the illness or injury and treatment given including hospital admission/discharge, if applicable and date fit to travel.
- Send us all original receipts and account for all expenses.
- If your claim results from any other circumstances, please provide evidence of these circumstances.

Section 15 Ski equipment

Sections 15–17 of this policy are only applicable if you have chosen to include Winter Sports cover. Your policy statement will confirm if you have this cover.

The maximum amount we will pay per person is shown below:

Ski Equipment.....£500 Hire of equipment.....£300

Important additional limits are shown below:

£250 is the maximum amount payable for any one single item belonging to you. For example a pair of skis with bindings are considered as one item. £250 is the maximum amount payable for any one item which you have hired.

What's covered

- Loss, theft or damage to skis, skisticks/poles, bindings, snowboards and ski boots belonging to you or hired by you.
- Up to £20 per day up to a maximum of £300 for hire of equipment if:
 - You are without your equipment for more than 12 hours, from the time you arrive at your destination due to temporary delay or misdirection.

- You can no longer use your equipment because it has been lost, stolen or damaged. You must keep all damaged equipment to be inspected by us in the UK.

What's not covered

- The first £60 of each and every claim per event, per person, per section of cover (except for claims for hire of equipment).
- Unless you report the matter to the nearest Police authority within 24 hours of discovering its occurrence, and you obtain a written Police report, claims for:
 - Any loss or theft of ski equipment.
 - Damage to your ski equipment caused deliberately.
- Loss of, theft of or damage to ski equipment:
 - While in the custody of an airline, rail company, shipping line, bus or coach company, hotel or their agents unless you obtain a written report from them (known as a Property Irregularity Report).
 - In an unattended motor vehicle unless securely closed and locked with the items placed out of sight in a locked boot, luggage area or compartment and there is evidence of forcible or violent entry.
 - In your accommodation unless the accommodation has been securely locked.
 - Left unattended in a place to which the public has or may obtain access.
 - Shipped as freight or under a bill of lading.
- Any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown.
- Any loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Ski equipment**

You will need to:

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us all hire receipts, tags and luggage labels.
- Send us a written report from your airline or other carrier if your equipment is delayed or misdirected.
- Report the theft or loss to the Police within 24 hours of discovery and send us a written Police report.

Section 16 Ski pack

Sections 15–17 of this policy are only applicable if you have chosen to include Winter Sports cover. Your policy statement will confirm if you have this cover.

The maximum amount we will pay per person is shown below:

Ski Pack	£250	Replace Lift or Ski Passes.....	£250
Inability to Ski.....	£200		

What's covered

- If you are prevented from skiing because of serious injury or illness on a trip we will cover the proportional costs of your unused ski pack which has been paid or is due to be paid.
Your ski pack is defined as:
 - Ski equipment hire.
 - Lift passes.
 - Ski school expenses.
- If you are prevented from skiing because of serious injury or illness on a trip we will pay £20 for each full day you are unable to ski up to a maximum amount £200.
- The extra expenses you may incur to replace your lift or ski passes if they are lost or stolen .

What's not covered

- Expenses recoverable from elsewhere.
- Injury or illness claims that are not supported by a medical certificate from a medical practitioner in the resort.
- Accidental loss or theft of ski or lift passes unless you report the matter to the nearest Police authority within 24 hours of discovering its occurrence and you obtain a written Police report.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Ski pack**

You will need to:

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission/discharge if applicable.
- Report the theft or loss to the Police within 24 hours of discovery and ask them for a written Police report.
- If appropriate, you should also report the theft or loss to your courier or hotel/apartment manager and ask for a written report.

Section 17 Piste closure

Sections 15–17 of this policy are only applicable if you have chosen to include Winter Sports cover. Your policy statement will confirm if you have this cover.

The maximum amount we will pay per person is shown below:

Piste closure£200

What's covered

If adverse snow conditions cause all the skiing/snowboarding facilities in your resort to close, you will receive:

- Up to £20 a day to help cover the expenses of travelling to a nearby piste, or
- £20 a day compensation if there is no suitable piste nearby up to a maximum amount of £200.

What's not covered

- If you can claim compensation from any other source.
- Piste closure outside the normal ski season as defined by the local piste authority of the resort in question.
- If your chosen resort does not have skiing/snowboarding facilities above 1,600 metres.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Piste closure**

You will need to:

- Send us original trip booking invoice(s) and travel documents showing dates and times of travel.
- Send us written confirmation from your tour operator, the local piste authority or ski lift operator confirming the reason for the closure and how long it lasted.

Section 18 Golf cover

This section of cover is only applicable if you have chosen to include it and paid the additional premium. Your policy statement will confirm if you have this cover.

The maximum amount we will pay per person is shown below:

Golf Equipment.....£1,000 Green Fees.....£300
Golf Equipment Hire£400

Important additional limits are shown below:

£400 is the maximum we will pay for hire of replacement equipment.

£300 is the maximum we will pay for any single item.

Please Note:

- For accidental loss, theft or damage to golf equipment the amount payable will be the value at today's prices less a deduction for wear and tear and depreciation. We may at our discretion replace or repair the item.
- Personal Liability cover is extended to provide cover for injury, loss or damage caused by ownership or use of a golf buggy on a golf course.

What's covered

- Loss or theft of or damage to your golf equipment.
- Up to £40 per day up to a maximum of £400 for hire of equipment if you are without your equipment for more than 10 hours on your outward journey due to temporary delay or misdirection.

- Irrecoverable green fees which you have paid or are contracted to pay if you need to cancel or curtail your trip for the reasons detailed under Section 2 Cancellation or Section 3 Curtailment.

What's not covered

- The first £60 of each and every claim per event, per person, per section of cover.
- Unless you report the matter to the nearest Police authority within 24 hours of discovering its occurrence, and you obtain a written Police report, claims for:
 - Any loss or theft of golf equipment.
 - Damage to your personal possessions caused deliberately.
- Loss of, theft of or damage to golf equipment:
 - While in the custody of an airline, rail company, shipping line, bus or coach company, hotel or their agents unless you obtain a written report from them (known as a Property Irregularity Report).
 - In an unattended motor vehicle unless securely closed and locked with the items placed out of sight in a locked boot, luggage area or compartment and there is evidence of forcible or violent entry.
 - In your accommodation unless the accommodation has been securely locked.
 - Left unattended in a place to which the public has or may obtain access.
 - Shipped as freight or under a bill of lading.
- Any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown.
- Any loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Golf cover**

You will need to:

- Report theft or loss to the Police within 24 hours of discovery and ask them for a written Police report.
- If appropriate, report the theft or loss to the golf course, your courier or hotel/apartment manager and ask for a written report.
- Send us your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- Send us all original receipts, vouchers or other suitable evidence of hire/purchase/ownership/value for lost, stolen or damaged golf equipment
- Send us all hire receipts, tags and luggage labels.

For loss or damage in transit claims:

- Ask the airline, rail company, shipping line or their handling agent for a 'Property Irregularity Report' form or similar before leaving the baggage reclaim area.

For all damage claims:

- Send us an estimate to repair the damage.
- Keep damaged items as we may want to inspect them.

Section 19 Wedding cover

This section of cover is only applicable if you have chosen to include it and paid the additional premium. Your policy statement will confirm if you have this cover.

The maximum amount we will pay per person is shown below:

Wedding Rings.....	£250	Wedding Attire.....	£1,000
Wedding Gifts.....	£1,000	Wedding Photographs or Video Recording ..	£750

Important additional limits are shown below:

£400 is the maximum we will pay for High Risk Items in total per person.

£300 is the maximum we will pay for any single item. A camera with attachments or a matching set of earrings and necklace, for example, are considered one item.

What's covered

- Loss or theft of or damage to:
 - Each wedding ring taken, sent in advance or purchased during your trip.
 - Your wedding gifts taken, sent in advance or purchased during your trip.
 - Your wedding attire taken, sent in advance or purchased during your trip.
 - Your wedding photographs or video recording within 14 days of your wedding and whilst you are still on your trip.
- Reasonable additional costs of hiring a professional photographer or video recording professional, if the professional originally booked to take photographs

or video recording is unable to attend your wedding due to illness, injury or unforeseen transport problems.

What's not covered

- The first £60 of each and every claim per event, per person, per section of cover.
- Unless you report the matter to the nearest Police authority within 24 hours of discovering its occurrence, and you obtain a written Police report, claims for:
 - Loss of personal possessions worth over £100 or money to the value of £100 or more.
 - Any theft of personal possessions or money.
 - Damage to your personal possessions caused deliberately.
- Loss of, theft of or damage to:
 - Personal possessions while in the custody of an airline, rail company, shipping line, bus or coach company, hotel or their agents unless you obtain a written report from them (known as a Property Irregularity Report).
 - High Risk Items or money not carried in your hand luggage (i.e. carried on or about your person) while in transit.
 - Personal possessions or money in an unattended motor vehicle unless securely closed and locked with the items placed out of sight in a locked boot, luggage area or compartment and there is evidence of forcible or violent entry.
 - Personal possessions or money in your accommodation unless the accommodation has been securely locked or items locked in a safe or safety deposit box, where this is reasonably practicable.
 - Personal possessions or money left unattended in a place to which the public has or may obtain access.
 - Items shipped as freight or under a bill of lading.
 - Films, tapes, cassettes, cartridges or discs other than for their value as unused material unless purchased pre-recorded.
- Any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown.
- Any loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- See also pages 14–16 General Exclusions.

In the event of a claim for: **Wedding cover**

You will need to:

- Report theft or loss to the Police within 24 hours of discovery and ask them for a written Police report.
- If appropriate, report the theft or loss to your courier or hotel/apartment manager and ask for a written report.
- Send us your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- Send us all original receipts, vouchers or other suitable evidence of hire/purchase/ownership/value for lost, stolen or damaged items
- If your claim results from any other circumstances, please provide evidence of these circumstances.

For loss or damage in transit claims:

- Ask the airline, rail company, shipping line or their handling agent for a 'Property Irregularity Report' form or similar before leaving the baggage reclaim area.

For all damage claims:

- Send us an estimate to repair the damage.
- Keep damaged items as we may want to inspect them.

Call to find out more about:

Insurance

- Car Insurance
- Motorcycle Insurance
- Van Insurance
- Classic Car Insurance
- Home Insurance
- Travel Insurance
- Life Insurance
- Pet Insurance
- Caravan Insurance
- Holiday Homes Insurance
- Personal Injury Claims
- Overseas Car Insurance
- Golf Insurance
- Business Insurance

Breakdown

- Breakdown Cover
- European Breakdown Cover

Financial Services

- Personal Loans
- Visa Cards
- Savings
- Car Loans

Other Services

- Driving School
- Maps, Guides and Atlases

Call **0800 211111** or visit
www.theAA.com

Information is also available in large print, Braille and audio on request. Please call for details.

Registered Office: Fanum House, Basing View, Basingstoke, Hampshire RG21 4EA.
Registered Number: 03588184 England. AA Travel Insurance is arranged by Drakefield Insurance Services Limited, an AA group company authorised and regulated by the Financial Services Authority. AA Travel Insurance is underwritten by National Insurance and Guarantee Corporation Ltd. Calls may be recorded.

Let the AA take the financial worry out of your holiday

New cover included as standard!

FINANCIAL FAILURE HOLIDAY PROTECTION

Financial Failure Holiday Protection is provided by International Passenger Protection Limited (the **Insurer**), IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR. Cover is underwritten by a consortium of Association of British Insurers member Companies & Lloyd's Syndicates.

The **Insurer** will pay up to £5,000 in total for each Person Insured named on the Invoice for:

- 1 Irrecoverable sums paid in advance in the event of insolvency of the Travel or Accommodation provider not forming part of an inclusive holiday prior to departure
- 2 In the event of insolvency after departure:
 - a) additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard to that originally booked
 - b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard to that originally booked.

The **Insurer** will not pay for:

- 1 Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure
- 2 The Financial Failure of:
 - a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of the Certificate
 - b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation
- 3 Any loss for which a third party is liable or which can be recovered by other legal means
- 4 PROVIDED THAT in the case of a) and b) above where practicable the Person Insured shall have obtained the approval of the **Insurer** prior to incurring the relevant costs by contacting the **Insurer** as set out overleaf

INS076

NOTES ON FINANCIAL FAILURE HOLIDAY PROTECTION

The Insurer Covers:

For the insolvency of any travel arrangements booked in the United Kingdom, Channel Islands, Isle of Man or Ireland (not forming part of an inclusive holiday) and not bonded or insured already.

These would include:

Scheduled airlines / Hotels / Car ferries / Villas abroad & cottages in the UK / Railway journeys including the Eurostar / Coach journeys / Cruises not bonded / Car hire / Caravan sites / Campsites / Mobile homes / Camper rental / Safaris / Excursions / Eurotunnel / Theme parks such as Disneyland Paris.

The Insurer Does Not Cover:

The booking agent or consolidator.

Claims Procedure:

International Passenger Protection (IPP) claims only - any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

International Passenger Protection Claims Office

22-26 Station Road IPP House

West Wickham

Kent BR4 0PR

United Kingdom

Telephone: +44 (0)20 8776 3752

Facsimile: +44 (0)20 8776 3751

Email: info@iplondon.co.uk

IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will NOT be processed.

ALL OTHER CLAIMS - REFER TO YOUR AA TRAVEL INSURANCE POLICY PAGE 5 AND SEE ALTERNATIVE CLAIMS PROCEDURE.

This Certificate is only a summary of the protection provided. A copy of Master Policy wording providing full details of the terms and conditions of this Insurance is available from the Policyholder upon request.

Complaints Procedure

If you have a complaint, we really want to hear from you. We welcome your comments as they give us the opportunity to put things right and improve our service to you.

For complaints regarding the information and advice we have given about your policy: call AA Travel Insurance Customer Services on 0845 092 0608. Or write to Operations Manager, West Wing, 6 Miles Gray Road, Basildon, Essex SS14 3HJ. Please make sure you quote your policy number.

For complaints regarding your claim; Call 020 8776 3750. Or write to: International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR or Email: info@iplondon.co.uk

Please make sure that you quote the policy number which can be found on your policy statement. It is our policy to acknowledge any complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them. If our investigations take longer, a full response will be given within four weeks or an explanation of IPP's position with time-scales for a full response.

Having followed the above procedure, if you are not satisfied with the response you may write to the Lead Insurer on behalf of the Insurance Panel: Managing Director, ETI, Albany House, First Floor, 14 Bishopric, Horsham, Sussex RH12 1QN

In addition, you have the right to contact the Financial Ombudsman Service at the following address:

Insurance Division, Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London. E14 9SR Telephone: 0845 080 1800 Email: enquiries@financial-ombudsman.org.uk

Please make sure that you always quote the details of your Policy Number to help your enquiry to be dealt with efficiently. Making a complaint will not affect your right to take legal action.