



# Travel Insurance

Policy Document





# Introduction

## Welcome to PAX Travel Insurance

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

This policy document is only valid when issued in conjunction with a **certificate of insurance** and provided the required insurance premium has been paid.

The following cover is provided for each **insured person**. It is important that **you** refer to the individual sections of cover for full details of what **you** are entitled to should **you** need to make a claim. **Your certificate of insurance** will also show whether **you** have purchased any additional sections of cover as outlined in the following tables.

## Table of benefits

| Section   | Benefits   | Sum insured up to:                       | Excess* |
|---|--|--|---------|
| A   | Cancelling <b>your trip</b>  | £5,000                                   | £100**  |
| B1  | Emergency medical expenses outside of your country of residence or the <b>United Kingdom</b> | £5,000,000                               | £100    |
|   | Emergency dental treatment outside of your country of residence or the <b>United Kingdom</b> | £200                                     | Nil     |
| B2  | Hospital benefit   | £25 for every 24 hours up to max £500    | Nil     |
| B3  | Mugging benefit  | £500                                     | Nil     |
| C   | Cutting <b>your trip</b> short   | £5,000                                   | £100**  |
| D   | Missed departure   | £1,500                                   | £100**  |
| E1  | Travel delay   | £20 after each 12 hours delay up to £120 | Nil     |
| E2  | Abandoning <b>your trip</b>  | £5,000                                   | £100**  |
| Cover under Section F is only available if the appropriate premium has been paid by <b>you</b> as shown on <b>your certificate of insurance</b> |  |  |         |
| F1  | Personal belongings and baggage  | £2,000                                   | £100**  |
|   | Including: Single article limit/ <b>pair or set of items</b> limit                           | £250                                     |         |
|   | Including: <b>Valuables and electronic/other equipment</b> limit                             | £250                                     |         |
|   | Including: Property in a motor vehicle limit   | £100                                     |         |
| F2  | Delayed baggage  | £150 for a 12 hour delay up to £150      | Nil     |
| F3  | Personal money   | £500                                     | £100**  |
|   | Including: Cash limit  | £150                                     |         |
|   | Including: Cash limit (aged under 18)  | £150                                     |         |
| F4  | Passport and travel documents  | £300                                     | £100**  |
| G   | Personal accident: Loss of limb  | £15,000                                  | Nil     |
|   | Loss of sight  | £15,000                                  | Nil     |
|   | Permanent total disablement  | £15,000                                  | Nil     |
|   | Death benefit (aged 18 to 64)  | £15,000                                  | Nil     |
|   | Death benefit (aged under 18 or 65 and over)   | £2,500                                   | Nil     |
| H   | Personal liability   | £2,000,000                               | Nil     |
| I   | Legal expenses   | £25,000                                  | Nil     |
| J   | Hijack   | £200 per 24 hours up to maximum £5,000   | Nil     |

| Section   | Benefits  | Sum insured up to:                   | Excess*     |
|---|---|--------------------------------------|-------------|
| Cover under Section K is only available if the appropriate premium has been paid for <b>covered activities</b> in relation to adventure (Single trip policies only) or winter sports as shown on <b>your certificate of insurance</b> |   |                                      |             |
| K   | Activity Cover  |                                      |             |
| K1  | Equipment (owned)<br>Including: one item/pair or set of items (owned) | £1,000<br>£400                       | £100<br>Nil |
| K2  | Equipment hire  | £30 for every 24 hours<br>up to £300 | Nil         |
| K3  | Ski pack  | £75 for every 24 hours<br>up to £300 | Nil         |
| K4  | Piste closure   | £20 for every 24 hours<br>up to £200 | Nil         |
| K5  | Avalanche cover   | £200                                 | Nil         |

**\* Excess**

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

\*\* Denotes an excess per claim, per insured person. A maximum of £200 per family is deductible.

# Policy Summary

|  |
|--|
| <p><b>Insurance Provider</b><br/>This insurance is provided by PAX Travel Insurance (part of Aon UK Limited) and underwritten by AIG Europe Limited.</p>   |
| <p><b>Purpose of the Insurance</b><br/>The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including: emergency medical expenses, theft or loss of baggage and cancellation. The cover provided is subject to certain limits and excesses, as set out in the Table of benefits (see page 1 &amp; 2 of this document).</p> |
| <p><b>Significant Features, Conditions and Exclusion</b><br/>The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.</p>                        |

| Significant Features   | Conditions and Exclusions   | Policy Wording Reference  |
|--|---|---|
| <p><b>Emergency Medical Expenses outside of your country of residence or the United Kingdom</b></p> <p>The following limits and excesses apply per person, per incident:</p> <p><b>Sum insured up to:</b><br/>£5,000,000<br/>(£100 excess)</p> | <p>The cover provided includes:</p> <ul style="list-style-type: none"> <li>Emergency medical, surgical and hospital treatment and ambulance costs;</li> <li>Additional accommodation and travel expenses if you cannot return to your country of residence as scheduled; and</li> <li>Repatriation to your country of residence if it is medically necessary.</li> </ul> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>If you need inpatient medical treatment or if outpatient treatment is likely to cost more than £500, you must contact the Medical Emergency Assistance Company, AIG Travel immediately on phone number <b>+44 (0)1273 747 602</b>; and</li> <li>Additional accommodation and travel expenses and repatriation costs must be approved in advance by AIG Travel.</li> </ul> <p><b>Significant Exclusions:</b><br/>Cover is not provided if:</p> <ul style="list-style-type: none"> <li>The claim relates to any heart condition, any circulatory condition, any respiratory condition or any cancerous condition which you knew about when you bought this insurance;</li> <li>The claim relates to you having a medical condition for which you are taking prescribed medication or you have seen a medical specialist or needed inpatient treatment within the last 12 months when you bought this insurance;</li> <li>You are travelling against medical advice or with the intention of receiving medical treatment;</li> <li>You are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms when you buy this insurance and/or at the time of commencing travel or you have been given a terminal prognosis; or</li> <li>The claim relates to pregnancy or childbirth if you are more than 26 weeks pregnant at the start of or during your trip.</li> </ul> | <p>Page 17, Section B1</p> <p>Page 11, 'Medical and Other Emergencies'</p> <p>Page 8, 'Health Conditions'</p> <p>Page 15, General Exclusion, number 1</p> |
| <p><b>Cancellation and Cutting Your Trip Short</b></p> <p>The following limits and excesses apply per person, per incident:</p> <p><b>Sum insured up to:</b><br/>Up to £5,000<br/>(£100 excess)</p>  | <p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> <li>You dying, becoming seriously ill or being injured;</li> <li>The death, injury or serious illness of a relative, business associate or a person with whom you have booked to travel, or a relative or friend with whom you plan to stay during your trip.</li> </ul> <p><b>Significant Conditions:</b><br/>If it is necessary for you to cut short your trip and return to your country of residence, you must contact AIG Travel immediately.</p>   | <p>Pages 16 and 18, Sections A and C</p> <p>Page 11, 'Medical and Other Emergencies'</p>  |

| Significant Features  | Conditions and Exclusions   | Policy Wording Reference  |
|---|---|---|
|   | <p><b>Significant Exclusions:</b><br/>Cover is not provided if:</p> <ul style="list-style-type: none"> <li>The reason for cancellation or cutting short your trip relates to a medical condition or illness which you knew about when you purchased this insurance and which could reasonably be expected to lead to a claim.</li> </ul>  | <p>Page 8, 'Health Conditions'</p> <p>Page 15, General Exclusions, number 1 and 2</p>   |
| <p><b>Your Personal Belongings and Baggage</b></p> <p>Cover under this section is only available if the appropriate premium has been paid by <b>you</b></p> <p>The following limits and excesses apply per person, per incident (please see the Table of Benefits for the limit for any one item/set or pair of items and for valuables and electronic/other equipment):</p> <p><b>Sum insured up to:</b><br/>Up to £2,000 (£100 excess)</p> <p>Items left in a locked motor vehicle:<br/>£100 per insured person</p> | <p>Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip.</p> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and</li> <li>In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed.</li> </ul> <p><b>Significant Exclusions:</b><br/>Cover is not provided if:</p> <ul style="list-style-type: none"> <li>You do not report the loss or theft of belongings or baggage to the police within 24 hours of discovering it and do not obtain a written police report;</li> <li>You leave your belongings or baggage unattended in a public place;</li> <li>The loss, theft or damage occurs whilst your belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier within 24 hours of discovering it and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline);</li> <li>The loss, theft or damage to valuables and electronic/other equipment occurs whilst not being carried in your hand luggage while you are travelling on public transport or on an aircraft; or</li> <li>The loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature.</li> </ul> | <p>Page 20, Section F1</p> <p>Page 13, General Definitions, 'Pair or set of items'</p> <p>Page 13, General Definitions, 'unattended' and 'valuables and electronic/other equipment'</p> |
| <p><b>Your Personal Money</b></p> <p>Cover under this section is only available if the appropriate premium has been paid by <b>you</b></p> <p>The following limits and excesses apply per person, per incident (please see the Table of Benefits for cash limits for persons aged under 18):</p> <p><b>Sum insured up to:</b><br/>Up to £500 (£150 cash limit, £100 excess)</p>   | <p>Cover is provided for cash and traveller's cheques lost or stolen during your trip.</p> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips).</li> </ul> <p><b>Significant Exclusions:</b><br/>Cover is not provided if:</p> <ul style="list-style-type: none"> <li>You do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or</li> <li>At the time of loss or theft, the personal money was not carried with you or held in a locked safety deposit facility.</li> </ul>  | <p>Page 20 Section F3</p>   |

| Limitations                            |   | Policy Wording Reference   |
|--|---|--|
| Excluded countries                     | The geographical area which you are entitled to travel to is shown on your certificate of insurance. AIG is subject to compliance with US sanctions laws. For this reason, this policy does not cover any claims, loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Afghanistan, Cuba, Iran, Iraq, Lebanon, Liberia, Libya, Syria, Sudan, North Korea or the Crimea region.   | Page 11, 'Geographical Areas' and Page 15, General Exclusions, numbers 4, 5 and 13                                 |
| Excluded Individuals and entities      | This policy will not cover any claims loss, injury, damage or legal liability sustained directly or indirectly by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organised crime, malicious cyber activity, or human rights abuses. Lastly, no cover is provided for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office (FCO) where you have travelled to a specific country or to an area where, prior to your trip commencing, the FCO have advised against all (but essential) travel. |  |
| Age Limits                             | To be eligible for cover all persons must be 74 years of age or under at the date of buying this insurance. The person buying this insurance must be 18 years of age or over at the date of purchase.   | Page 10, 'Age Limits'  |
| Residency                              | This policy offers coverage only to individuals who are regular, reserve and ex-service members of H.M Forces, MoD Civil Servants, consultants cadet force volunteers, members of cadet organisations or persons employed by H.M Armed Forces or working for organisations providing contractual, charitable or voluntary services for H.M Armed Forces. Also, persons who would have been eligible for cover by virtue of previous employment in any of the capacities shown above. Ex-Service Members resident outside the UK and Expatriates (UK nationals only) resident outside the UK can also be covered under this insurance.   | Page 8, 'Residency'  |
| Adventure and winter sports activities | If you are planning to participate in a sport or activity see the list of covered activities on pages 9 and 10 of the policy wording, with their conditions and if you are required to pay additional premium for cover.<br><br>Please note that if using a two-wheeled motor vehicle as a driver or passenger you must wear a crash helmet and the driver must hold a licence permitting him or her to drive the two-wheeled motor vehicle under the laws of the country in which you are travelling (if such a licence is required under the laws of that country).   | Pages 9 and 10, 'Adventure and winter sports activities' and page 15 and 16, General Exclusions, numbers 10 and 16 |
| Law and Jurisdiction                   | This policy will be governed by English law and you and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by us before the start date of your policy. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.  | Page 7, 'Law and Jurisdiction'   |

## Period of Insurance

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

Cover ends when you return to your home address in your country of residence (but not later than 24 hours after your return to your country of residence) or at the end of the period of cover as shown on your certificate of insurance, whichever is earlier. No cover is provided for one way trips.

Cover cannot start after you have left your country of residence.

## Cancellation

If this cover is not suitable for you and you want to cancel your policy, the policyholder must contact PAX Travel Insurance within 14 days of buying your policy or the date you receive your policy documents.

Provided you have not travelled and have not made a claim before you ask to cancel your policy we will refund the premium the policyholder has paid within 30 days of the date you contact PAX Travel Insurance.

To obtain a refund please contact PAX Insurance on 0800 212 480 (or +44 (0)1737 503 153 if phoning from outside the United Kingdom).

## Claim Notification

You can make a claim by contacting:

AIG Travel Claims,  
PO Box 45,  
Feltham TW13 9EH

Phone: 0330 123 3126 | Fax: 01273 376 935

Email: [uk.claims@aig.com](mailto:uk.claims@aig.com)

## Your Right to Complain

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

### In relation to non-claims

PAX Travel Insurance  
Central Complaints Team  
Briarcliff House  
Kingsmead  
Farnborough GU14 7TE  
Phone: +44(0) 01252 768 662

### In relation to claims

Customer Relations  
AIG Travel Insurance  
P.O. Box 2157  
Shoreham By Sea BN43 9DH  
Phone (claims): 0330 123 3126  
Email: [ukcustomerrelations@aig.com](mailto:ukcustomerrelations@aig.com)

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

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

The Financial Ombudsman Service  
Exchange Tower, London, E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) | Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

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

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

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

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

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



# Policy Wording

## General information about this insurance

### Insurance provider

This insurance is arranged by PAX Insurance. PAX Insurance is a trading name of Aon UK Limited, which is authorised and regulated by the Financial Conduct Authority. Aon UK Limited Registered Office: The Aon Centre, The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AN. Registered No. 210725. VAT Registration No. 480 8401 48. FCA registration No. 310451. This can be checked by visiting the FS Register).

AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628). This can be checked by visiting the FS Register (<https://register.fca.org.uk/>).

AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

AIG Travel Europe Limited provides policy administration on behalf of AIG Europe Limited. AIG Travel Europe Limited is registered in England: company number 03960626. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

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

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

### Your travel insurance

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

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

### Law and jurisdiction

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

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

## Financial Services Compensation Scheme (FSCS)

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

Further information about compensation scheme arrangements is available at and on **0207 741 4100**, or **0800 678 1100**.

## How we use personal information

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

### The types of Personal Information we may collect and why

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

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

To opt-out of any marketing communications that **we** may send **you**, contact **us** by email at: or by writing to: Customer Support Team, The AIG Building, 2-8 Altyre Road, Croydon, Surrey, CR9 2LG. If **you** opt-out **we** may still send **you** other important communications, e.g. communications relating to administration of **your** insurance policy or claim.

**Sharing of Personal Information** – For the above purposes Personal Information may be shared with **our** group companies, brokers and other distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers. Personal Information will be shared with other third parties (including government authorities) if required by law. Personal information (including details of injuries) may be recorded on

claims registers shared with other insurers. **We** are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. **We** may search these registers to detect and prevent fraud or to validate **your** claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **our** company or transfer of business assets.

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

**Security and retention of Personal Information** – Appropriate legal and security measures are used to protect Personal Information.

**Our** service providers are also selected carefully and required to use appropriate protective measures. Personal information will be retained for the period necessary to fulfil the purposes described above.

**Requests or questions** – To request access or correct inaccurate Personal Information, or to request the deletion or suppression of Personal Information, or object to its use, please email: or write to Data Protection Officer, AIG Europe Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB. More details about **our** use of Personal Information can be found in **our** full Privacy Policy at or **you** may request a copy using the contact details above.

## Important Things you need to know before you travel

### Health conditions

This policy contains conditions relating to **your** health. In particular, claims will not be covered where at the time **you** booked **your trip** or purchased **your** policy, whichever is later, any **insured person** has suffered from or received any form of medical advice or treatment or medication for any of the following conditions:

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

In addition, claims will not be covered where at the time **you** booked **your trip** or purchased **your** policy, whichever is later, **you** or any **insured person** has suffered from any of the following:

- **you** have a medical condition for which you are taking prescribed medication; or
- **you** have been referred to or seen by a medical specialist or needed inpatient treatment within the last 12 months.
- are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms; or
- have been given a terminal prognosis.

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

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

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

### Health agreements

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

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

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

### Residency

This policy offers coverage only to individuals who are regular, reserve and ex-service members of H.M Forces, MoD Civil Servants, consultants cadet force volunteers, members of cadet organisations or persons employed by H.M Armed Forces or working for organisations providing contractual, charitable or voluntary services for H.M Armed Forces. Also, persons who would have been eligible for cover by virtue of previous employment in any of the capacities shown above. Ex-Service Members resident outside the UK and Expatriates (UK nationals only) resident outside the UK can also be covered under this insurance. Please note there is no cover for individuals residing in Afghanistan, Cuba, Iran, Iraq, Lebanon, Liberia, Libya, Syria, Sudan, North Korea or the Crimea region.

## Travel delays – EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline should offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline should offer to refund **your** ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier. If **your** flight is delayed or cancelled, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation. If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website ).

## Adventure and winter sports activities

You may not be covered when you take part in certain sports or activities. For certain activities as specified in the following tables, cover under Section G (Personal accident) and Section H (Personal liability) will not apply. If **you** intend to take part in a sport or activity during **your** trip, please note that cover is available for the activities provided:

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

### All covered activities are outlined below.

If **you** have any questions about an activity, please contact PAX Insurance on 0800 212 480 (or +44 (0)1737 503 153 if phoning from outside the United Kingdom), emailing or writing to PAX Insurance (a division of Aon UK Limited) 3rd floor, Mercury House, 11 St. George Street, Leicester LE1 1DR.

**The activities listed in the table below are included in cover as standard without the need for additional premium to be paid. Where indicated, there would be no cover provided under the Personal Liability Section of cover.**

Abseiling (within organiser's guidelines), angling, archery, athletics, badminton, bungee Jumping (within organiser's guidelines), camel riding, catamaran sailing (if qualified), climbing (on a climbing wall only) Cricket (no Personal Liability cover), curling, cycling (except racing. See category A), deep sea fishing, fell walking, fishing, gliding (no cover for crewing or piloting), go karting (within organiser's guidelines), golf, gymnastics, handball, hiking (below 4,000 metres), hill walking (up to 2,000 metres), hockey (no Personal Liability cover) horse riding (no competitions/ racing/ jumping/hunting), hot air ballooning (organised pleasure rides only), ice Skating, indoor Climbing (on climbing wall), jet boating (no racing – no personal liability cover), kayaking (up to grade 4 rivers only), lacrosse, motor cycling (up to 50cc), netball, organised Safaris without guns, orienteering, overland trips, parascending (over water), paint balling (wearing eye protection – no personal liability cover), pony

trekking, racket ball, rackets, rambling, rap jumping (within organiser's guidelines), ringos, roller skating/blading (wearing pads and helmets), rounders, rowing (except racing), running (except marathons), sailing (if qualified), safari trekking in a vehicle (must be organised tour), safari trekking on foot (must be organised tour), sail Boarding, scuba diving to 30 metres (within organiser's guidelines), sea kayaking, skateboarding (wearing pads and helmets), sledging (as a passenger pulled by horse/reindeer), snorkelling, softball, squash, surfing, table tennis, ten pin bowling, tennis, trampolining, trekking (below 4,000 metres), tug of war, volley ball, wake boarding, walking (below 4,000 metres), war games (wearing eye protection – no personal liability cover), water polo, water skiing, white water rafting canoeing (up to grade 4)

**Category A – To participate in the activities listed in the table below additional premium for Adventure/Winter Sports must be paid by you. Where indicated there would be no cover provided under the Personal Liability and/or Personal Accident Section of the policy.**

#### **Please note:**

**Adventure activities are only available for cover on Single Trip policies.**

**Winter Sports activities are available for cover on Single Trip and Annual policies.**

**For all activities the additional premium will need to have been paid for cover.**

American football (no personal liability or personal accident cover), biathlon, big foot skiing, black water rafting, BMX riding (stunt/obstacle), bobsleighting, cross country skiing, cycle racing, cyclo cross, dog sledging, dry slope skiing, fencing (within organiser's guidelines – no personal liability cover), football (English organised game), Gaelic football (no Personal liability or personal accident cover), glacier skiing (within guidelines), glacier walking, harness racing, heli skiing (with a qualified guide), heptathlon, hiking (above 4,000 metres), hurling, ice hockey, jet skiing (no racing – no personal liability or personal accident cover), jousting (no personal liability or personal accident cover), kite surfing, langlauf, Lugging/bobsleigh, modern pentathlon, mono skiing, mountain biking, off piste skiing (when deemed safe by resort management), river bugging, roller hockey, rugby (no personal liability or personal accident cover), sand dune surfing/skiing, scuba diving to 40 metres (within organiser's guidelines), ski acrobatics, ski dooing, ski touring, skiing, sledging, snow boarding, street hockey (wearing pads and helmets – no personal liability cover), tobogganing, trekking (above 4,000 metres), triathlon, walking (above 4,000 metres), water ski jumping.

**Category B – To participate in the activities listed in the table below additional premium for Adventure/Winter Sports must be paid by you. Where indicated there would be no cover provided under the Personal Accident Section of the policy.**

#### **Please note:**

**Adventure activities are only available for cover on Single Trip policies.**

**Winter Sports activities are available for cover on Single Trip and Annual policies.**

**For all activities the additional premium will need to have been paid for cover.**

Adventure racing, cat skiing, drag racing, endurance tests, flying (except passengers in licensed passenger carrying aircraft), hang gliding (no personal accident cover), hunting (Fox/drag, no guns), ilce speedway, micro lighting (no personal accident cover), motor cycle racing, motor racing, motor rallying, outdoor endurance events (including marathons), parachuting (no personal accident cover), paragliding/parapenting (no personal accident cover), parasailing (over land), powerlifting, scuba diving between 40 and 50 metres, shark diving (in a cage), ski jumping, ski racing, ski stunting, sky diving, snow board racing, speed skating, weight lifting.

**Category C – To participate in the activities listed below additional premium for Adventure Cover must be paid by you. Where indicated there would be no cover under the Personal Liability or Personal Accident sections of the policy.**

**Please note:**

**Adventure activities are only available for cover on Single Trip policies.**

**For all activities the additional premium will need to have been paid for cover.**

Boxing (no personal liability or personal accident cover), bouldering, cave tubing, climbing over 4,000 metres, judo (training only – no personal liability or personal accident cover), karate (training only – no personal liability or personal accident cover), kendo (training only – no personal liability or personal accident cover), martial arts (training only – no personal liability or personal accident cover), mountaineering over 4,000 metres quad biking (no personal liability or personal accident cover), rock climbing, rock climbing using ropes and guides wrestling (no personal liability or personal accident cover)

## Cancellations and refunds

**Your right to cancel the policy** If this cover is not suitable for **you** and **you** want to cancel **your** policy, the **policyholder** must contact PAX Insurance on 0800 212 480 (or +44 (0)1737 503 153 if phoning from outside the United Kingdom), emailing or writing to PAX Insurance (a division of Aon UK Limited) 3rd floor, Mercury House, 11 St. George Street, Leicester, LE1 1DR within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below the premium the **policyholder** has paid will be refunded within 30 days of the date you contact the PAX Insurance to ask to cancel the policy. **We** will not refund the **policyholder's** premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period.

After the 14 days has expired, the **policyholder** must contact PAX Insurance with the above contact details. In line with the terms outlined below **we** will refund a proportion of the premium the **policyholder** has paid within 30 days of the date **you** contact the PAX Insurancet to ask to cancel the policy.

If **you** have not travelled or made a claim before **you** asked to cancel the policy, the **policyholder** will be entitled to a full refund of the premium paid.

## Our right to cancel the policy

**We** have the right to cancel this policy by giving at least 30 days notice in writing to the **policyholder** at their last known address where **we** have serious grounds for doing so, including the **policyholder** not paying the premium or any failure by **you** to comply with the conditions on page 14 of this policy and in respect of a fraudulent dishonest, illegal or criminal act or attempt of by **you**. A proportionate refund of the premium paid may be made to the **policyholder** from the date **we** cancel the policy.

## Age Limits

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

All **insured persons** must be 74 years of age or under at the date of buying this policy.

## Cover Options Available

### Types of cover and durations

#### Single Trip

This gives **you** cover to travel on one **trip** for up to 180 days.

**Please note:** Cover ends on the date **you** return to **your** country of residence or the expiry date of **your** policy as shown on **your certificate of insurance**, whichever is the earlier.

#### Annual Multi Trip

This gives **you** cover to travel on one **trip** for up to 60 days.

#### Adventure/Winter Sports

If you have purchased an Adventure or Winter sports policy, cover is provided for up to 17 days in total for each of these activities within the period of cover.

Adventure activities are only available for cover on Single Trip policies.

Winter Sports activities are available for cover on Single Trip and Annual policies.

## Policy options

### Individual

One person who is 18 years of age or over.

### Couple

An individual and his or her **partner** provided they live together. A **partner** would include a civil **partner**.

### Family

An individual and his or her **partner** provided they live together and up to four of their dependent **children** (which can include fostered or adopted **children**) who are 17 years of

age or under at the date of buying this policy and are either in full-time education or living with them.

### Single parent family

An individual and up to nine of his or her dependant **children** (which can include fostered or adopted **children**) who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them.

### Group travel

A group of up to 100 individuals and are named on one **certificate of insurance** under a policy. All members of the group must travel together and this must be referred to **us** prior to acceptance .

Please contact PAX Insurance on 0800 212 480 (or +44 (0)1737 503 153 if phoning from outside the United Kingdom), emailing or writing to PAX Insurance (a division of Aon UK Limited) 3rd floor, Mercury House, 11 St. George Street, Leicester, LE1 1DR

## Geographical Areas

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

### United Kingdom

#### Europe

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

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

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

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

### Period of cover

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

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

Cover ends when **you** return to **your home** address in **your** country of residence (but not later than 24 hours after **your**

return to **your** country of residence) or at the end of the **period of cover** as shown on **your certificate of insurance**, whichever is earlier.

Cover cannot start after **you** have left your country of residence. No cover is provided for one way trips.

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

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact PAX Insurance on 0800 212 480 (or +44 (0)1737 503 153 if phoning from outside the United Kingdom), emailing or writing to PAX Insurance (a division of Aon UK Limited) 3rd floor, Mercury House, 11 St. George Street, Leicester, LE1 1DR. Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or **business associate**) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

However, should there have been a change in health or **you** are aware that a claim has been made or will need to be made under the original policy then **we** may still be able to consider the extension provided full details are disclosed to the AIG Travel Customer Services Department for consideration.

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

If, due to unexpected circumstances beyond **your** control, for example, due to illness or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of cover** outlined in **your certificate of insurance**, cover will be extended for **you** at no extra cost for up to 30 days. This also applies to one person travelling with **you** who is authorised to stay with **you** by AIG Travel if the extension is due to medical reasons. All requests for more than 30 days must be authorised by AIG Travel, by phoning PAX Insurance on 0800 212 480 (or +44 (0)1737 503 153 if phoning from outside the United Kingdom) emailing or writing to PAX Insurance (a division of Aon UK Limited) 3rd floor, Mercury House, 11 St. George Street, Leicester, LE1 1DR.

## Medical and Other Emergencies

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

Phone: +44 (0) 1273 747 602

Fax: +44 (0) 1273 376 935

Email: [uk.assistance@aig.com](mailto:uk.assistance@aig.com)

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

- **Your** name and address;
- **Your** contact phone number abroad;

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

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

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

**Special note to US medical providers:**

Please contact AIG Travel by phoning: +1 877 897 1933

All claims and billing correspondence should be sent to:

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

## How to make a claim

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

**AIG Travel Claims Department**  
**PO Box 45,**  
**Feltham TW13 9EH**  
 Phone: **0330 123 3126**  
 Fax: **01273 376 935**  
 Email: **uk.claims@aig.com**

**Please note:**

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

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

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

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

For further details about claims, please refer to General conditions on page 14.

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

## How to make a complaint

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

**In relation to non-claims**

PAX Travel Insurance  
 Central Complaints Team  
 Briarcliff House Kingsmead  
 Farnborough GU14 7TE  
 Phone: +44(0) 01252 768 662

**In relation to claims**

Customer Relations  
 AIG Travel Insurance  
 P.O. Box 2157  
 Shoreham By Sea BN43 9DH  
 Phone (claims): **0330 123 3126**

Email: **ukcustomerrelations@aig.com**

**We** will acknowledge the complaint within 5 business days of receiving it, keep **you** informed of progress and do **our** best to resolve matters to **your** satisfaction within 8 weeks. If **we** are unable to do this **you** may be entitled to refer the complaint to the Financial Ombudsman Service who will review **your** case.

**We** will provide full details of how to do this when **we** provide **our** final response letter addressing the issues raised.

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

The Financial Ombudsman Service address is:

**Financial Ombudsman Service**  
**Exchange Tower**  
**London E14 9SR**

Phone: **0800 023 4567** (free for people phoning from a “fixed line”, i.e. a landline at home) or **0300 123 9123** (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financial-ombudsman.org.uk**.

If **you** wish to complain about an insurance policy purchased online **you** may be able to use the European Commission’s Online Dispute Resolution platform, which can be found at the following address:

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

# General Definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them.

Please also refer to the section details on pages 21 and 23 for further definitions.

## **British Isles**

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

## **Business associate**

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

## **Certificate of insurance**

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

## **Channel Islands**

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

## **AIG Inc.**

A company incorporated in the United States, together with its worldwide subsidiary companies, which together make up the AIG Inc. International Group of Companies.

## **Child/Children**

A person who is 17 years of age or under.

## **Doctor**

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

## **Flood**

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

## **Home**

An **insured person's** usual place of residence within **your** country of residence.

## **Insured person**

The person or persons shown on the **certificate of insurance**.

## **Manual labour**

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

## **Natural catastrophe**

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

## **Pair or set of items**

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

## **Parent**

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

## **Partner**

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

## **Period of cover**

As defined on the **certificate of insurance**.

## **Policyholder**

The person who has paid for this policy and is shown on the **certificate of insurance**.

## **Public transport**

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

## **Relative**

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

## **Trip**

**Your** holiday or journey starting from the time that **you** leave **your home** in **your** country of residence or from the **start date** shown on **your certificate of insurance**, whichever is the later, until arrival back at **your home** address in **your** country of residence.

## **Unattended**

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

## **United Kingdom**

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

## **Valuables and electronic/other equipment**

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

## **War**

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

## **We, us, our**

AIG Europe Limited.

## **You, your, yourself**

An **insured person**.

# General Conditions

The following conditions apply to all sections of this insurance:

- 1 **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance (for example if **you** receive hospital treatment in a European Union country **you** should produce **your** European Health Insurance Card (EHIC), if **you** have one).
- 2 **You** must give the AIG Travel Claims Department all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your doctor**.
- 3 **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
- 4 The **policyholder** must take reasonable care to make sure that all facts and information that they provide **us** with when they take out, renew, or request changes to the cover provided by the policy, are accurate and complete. If a **policyholder** fails to exercise reasonable care, **we** will treat the policy as if it had not existed from the effective date, renewal date or date when any changes were made to the policy (as the case may be) if they:
  - a deliberately or recklessly gave **us** inaccurate or incomplete information; or
  - b did not take reasonable care to give **us** accurate and complete information in circumstances where **we** would not have covered **you** or the **policyholder** at all, had **we** known about such information. **We** will return the premium provided that the **policyholder** did not deliberately or recklessly provide **us** with inaccurate or incomplete information.
  - c In all other cases, **we** may refuse to pay all or part of a claim, depending on what **we** would have done if the **policyholder** had taken reasonable care to provide **us** with accurate and complete information. If **we** would have insured **you** or the **policyholder** on different terms (other than in relation to premium), then the policy will be treated as if it had contained such terms. In such circumstances, **we** will only pay a claim if the claim would have been covered by a policy containing such terms. If **we** would have provided **you** or the **policyholder** with cover for a higher premium, the amount payable on any claim will be reduced proportionally, based on the ratio that the premium actually charged bears to that which **we** would have charged. For example, **we** will only pay half of the claim, if **we** would have charged double the premium.

If this policy covers more than one **insured person** and an **insured person** fails to comply with this condition, **we** may rely on our rights under this condition as against that **insured person**, as if a separate policy had been issued to them, leaving the remainder of the policy and the rights of other **insured persons** unaffected. If the **policyholder** or **you** change address during the period of this policy the **policyholder** must notify **us** by contacting:  
PAX Insurance on 0800 212 480 (or +44 (0)1737 503 153 if phoning from outside the United Kingdom), emailing or writing to PAX Insurance (a division of Aon UK Limited) 3rd floor, Mercury House, 11 St. George Street, Leicester, LE1 1DR.
- 5 The **insured person** must give **us** permission to obtain any medical reports or records needed from any **doctor** who has treated the **insured person**; otherwise **we** may not pay any claim.
- 6 **We** may ask the **insured person** to attend one or more medical examinations. If **we** do, **we** will pay the cost of the examination(s) and for any medical reports and records and the **insured person's** reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by **us** in advance. If the **insured person** fails to attend without reasonable cause, **we** may reject the claim.
- 7 If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.
- 8 **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance. This could include any overpayments and payments which **you** are not entitled to, for example, if **your** claim for lost luggage has been paid but **your** suitcase is subsequently returned to **you** by the airline.
- 9 After a claim has been settled, any damaged items which **you** have sent into the AIG Travel Claims Department will become **our** property.
- 10 This policy may not be assigned or transferred unless agreed by **us** in writing.
- 11 **We** will not pay any interest on any amount payable under this policy.
- 12 **We** will deal with claims under Section G (Personal accident) in respect of accidental death as follows:
  - a If an **insured person** is 18 years of age or over any sums payable will be made to the executor or legal representative of the deceased **insured person's** estate.
  - b If an **insured person** is 17 years of age or under any sums payable will be made to a **parent** of the deceased **insured person**.
- 13 **We** may also contact third parties who have or who were to provide services to the **insured person** (for example, an airline, travel company or hotel) to verify the information provided.
- 14 The provisions of the Contract (Rights of Third Parties) Act 1999 do not apply.
- 15 All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **our** rejection of the claim if it is made so long after the event that **we** are unable to investigate it fully, or may result in **you** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.



# General Exclusions

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

**We** will not cover the following:

- 1 Any claim arising as a result of the following:
  - a If at any time before **you** booked **your trip** or purchased **your** policy, whichever is later, **any insured persons** on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions:
    - i any heart or circulatory condition; or
    - ii any respiratory condition; or
    - iii any cancerous condition.
  - b If at the time **you** booked **your trip** or purchased **your** insurance, whichever is later, **you** or anyone insured on this policy have suffered from any of the following:
    - i **you** have a medical condition for which **you** are taking prescribed medication; or
    - ii **you** have been referred to or seen by a medical specialist or needed inpatient treatment within the last 12 months.
    - iii are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms
    - iv have been given a terminal prognosis. Please refer to the Health conditions section on page 9 of this policy wording for further details.
  - c **you** are travelling with the purpose of receiving medical treatment abroad.
  - d If in the three months before you booked **your trip** or purchased **your** policy, whichever is later, a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with;
    - i have been diagnosed with a new medical condition for which they need to take prescribed medication; or
    - ii have been referred to or seen by a medical specialist or needed inpatient treatment; or
    - iii are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms;
    - iv have been given a terminal prognosis.
- 2 Any claim relating to an incident which **you** were aware of at the time **you** booked **your trip** or purchased **your** policy, whichever is later, which could reasonably be expected to lead to a claim.
- 3 Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which **you** or any person whose condition may give rise to a claim, have suffered from, required medication or treatment for in the two years before **you** bought this insurance.
- 4 Any claim, loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Afghanistan, Cuba, Iran, Iraq, Lebanon, Liberia, Libya, Syria, Sudan, North Korea or the Crimea region.
- 5 **We** shall not be deemed to provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us, our** parent company or ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.
- 6 Any claim arising out of **war, civil war**, invasion, revolution or any similar event.
- 7 Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip** or purchased this insurance, whichever is the later).
- 8 Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
- 9 Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under Section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
- 10 Any claim arising as a result of **your** use of a two-wheeled motor vehicle unless:
  - a as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or
  - b as a driver **you** wear a crash helmet and **you** hold a licence which permits **you** to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs).
- 11 Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What **you** are covered for', for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
- 12 Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you**.
- 13 Any claim arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

- 14 Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
- 15 Any claim involving **you** taking part in **manual labour** during **your trip**.
- 16 Any claim relating to adventure or winter sport activities or section F where the additional premium has not been paid.
- 17 Any claim arising from:
  - a **you** suicide or attempted suicide; or
  - b **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
- 18 Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a **doctor**) or **you** being affected by any sexually transmitted disease or condition.
- 19 Any costs which **you** would have had to or would have chosen to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
- 20 Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need in relation to **your trip**.
- 21 Any claim arising from **you** acting in a way which goes against the advice of a **doctor**.

been unexpected and not something **you** were aware of at the time **you** booked **your trip** or purchased **your** policy, whichever is later. Please see General exclusion number 1d for further details.

- 3 **You** being made redundant, as long as **you** had been working at **your** current place of employment for a minimum continuous period of two years, and that at the time of booking the **trip** or the date **you** purchased this insurance cover, whichever is earlier, **you** had no reason to believe that **you** would be made redundant. This cover would not apply if **you** are self-employed or accept voluntary redundancy.
- 4 **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
- 5 If the police or relevant authority need **you** to stay in **your** country of residence after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business within seven days before **you** planned to leave on **your trip**.
- 6 If after the time **you** booked **your trip** or purchased **your** policy, whichever is later, the Foreign and Commonwealth Office advises against all (but essential) travel to **your** intended destination.
- 7 If **you** become pregnant after the date **you** purchased this insurance cover and **you** will be more than 26 weeks pregnant at the start of or during **your trip**. Or, if **you** become pregnant after the date **you** purchased this insurance cover and **your doctor** advises that **you** are not fit to travel due to complications in **your** pregnancy.
- 8 If **your** leave is cancelled, providing at the time **you** booked **your trip** or purchased **your** policy, whichever is later, **you** had received confirmation from **your** Officer in Charge that **your** leave request had been granted and there was no reason why **your** leave should be cancelled or march out orders in respect of armed services personnel or exigencies of the service occurring after the time **you** booked **your trip** or purchased **your** policy, whichever is later.

## Section of Cover

### Section A – Cancelling Your Trip

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

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

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

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

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

- 1 **You** dying, becoming seriously ill or being injured. Please see General exclusion number 1 for further details.
- 2 The death, serious illness or injury of a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have

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

- 1 The excess as shown in the table of benefits. The excess will apply for each **trip** that **you** have booked and for each **insured person**.
- 2 Cancelling **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead to a claim.
- 3 **You** not wanting to travel.
- 4 Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your trip**.
- 5 **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
- 6 Airport taxes and credit or debit card fees included in the cost of **your** holiday.
- 7 Costs that have not been incurred by or on behalf of an **insured person**.

- 8 Any costs **you** would have still had to pay even if **you** had not been due to travel such as time share management fees or holiday club membership fees.

Please also refer to the General exclusions shown on pages 15 and 16 of this policy wording for details of what is not covered.

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

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

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

## Section B1 – Emergency Medical and other expenses outside of your country of residence or the United Kingdom

**Please note:** If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf as soon as reasonably possible (please see the Medical and other emergencies section on page 12 for further details).

### What you are covered for under Section B1

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

- 1 Emergency medical, surgical and hospital treatment and ambulance costs.
- 2 The cost of **your** return to **your** country of residence earlier than planned if approved by the Medical Emergency Assistance Company and this is deemed to be a medical necessity.
- 3 If **you** cannot return to **your** country of residence as **you** originally planned and the Medical Emergency Assistance Company agrees **your** extended stay is medically necessary, **we** will pay for:
  - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to **your** country of residence; and
  - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) if this is necessary due to medical advice; or

- Reasonable expenses for one **relative** or friend to travel from **your** country of residence (economy class) to stay with **you** (room only) and travel **home** with **you** (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) if this is necessary due to medical advice.

- 4 Up to £5,000 for the cost of returning **your** body or ashes to **your** country of residence or up to £2,000 for the cost of the funeral and burial expenses in the country in which **you** die.
- 5 Emergency dental treatment as long, in the opinion of the dental practitioner, it is for the immediate relief of pain only (please see the table of benefits for details of the sum **you** are entitled to claim).

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

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

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

- 1 Health conditions as outlined in 'Important things you need to know before you travel' on page 8.
- 2 The excess as shown in the table of benefits for each **insured person** and for each incident. The excess will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the Health conditions referred to under "Important things you need to know before you travel" section on page 8 for further details).
- 3 Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and/or at the time of commencing travel and which could reasonably be expected to lead to a claim.
- 4 Any costs relating to pregnancy or childbirth, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.
- 5 Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to **your** country of residence. The decision of the Medical Emergency Assistance Company is final.
- 6 The extra cost of a single or private hospital room unless this is medically necessary.
- 7 Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing **you**. This does not include medical evacuation costs by the most appropriate transport).

- 8 Any costs for the following:
  - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
  - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
  - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
- 9 Any costs **you** have to pay when **you** have refused to come back to **your** country of residence and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
- 10 Any treatment or medication of any kind that **you** receive after **you** return to **your** country of residence.
- 11 Costs that have not been incurred by or on behalf of an **insured person**.
- 12 Treatment in a private hospital or private clinic unless authorised and agreed by **us**.
- 13 Treatment in a private hospital or private clinics where suitable state facilities are available.
- 14 Damage to dentures.

Please also refer to the General exclusions shown on pages 15 and 16 of this policy wording for details of what is not covered.

## Section B2 - Hospital Benefit

### What you are covered for under Section B2

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

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

Please also refer to the General exclusions shown on pages 15 and 16 of this policy wording for details of what is not covered.

## Section B3 - Mugging Benefit

### What you are covered for under Section B3

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

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

Please also refer to the General exclusions shown on pages 15 and 16 of this policy wording for details of what is not covered.

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

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- An official letter from the treating **doctor** in the resort to confirm the additional expenses were medically necessary (for claims under Section B1)
- Proof of **your** hospital admission and discharge dates and times (for claims under Section B1)
- A police report to confirm the incident made within 24 hours of the attack (for claims under Section B3 only)

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

## Section C - Cutting Your Trip Short

**Please note:** If you need to return home to **your** country of residence earlier than planned, you must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on pages 11 and 12 for further details).

### What you are covered for under Section C

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

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

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

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

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

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

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

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

Please also refer to the General exclusions shown on pages 15 and 16 of this policy wording for details of what is not covered.

### Claims evidence required for Section C may include

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

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

## Section D – Missed Departure

### What you are covered for under Section D

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

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

## Section E1 – Travel Delay

**Please note:** You are entitled to claim under Section E1 or E2 but not both sections.

### What you are covered for under Section E1

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

We will pay a benefit for each complete 6 hour period that **you** are delayed, as long as **you** eventually go on the holiday.

## Section E2 – Abandoning Your Trip

**Please note:** You are entitled to claim under Section E1 or E2 but not both sections.

### What you are covered for under Section E2

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

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

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

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

### What you are not covered for under Sections E1 & E2

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

authority stating the reason for the delay and how long the delay lasted.

Please also refer to the General exclusions shown on pages 15 and 16 of this policy wording for details of what is not covered.

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

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

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

## Section F

This section is only operative where the appropriate premium for cover has been paid and details are shown in the Schedule of Insurance.

## Section F1 – Personal Belongings and Baggage

### What you are covered for under Section F1

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

#### Please note:

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

## Section F2 – Delayed Baggage

### What you are covered for under Section F2

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

**Please note:** You must get written confirmation of the length of the delay from the appropriate airline or transport company

and you must keep all receipts for the essential items you buy.

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

## Section F3 – Personal Money

### What you are covered for under Section F3

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

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

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

## Section F4 – Passport and Travel Documents

### What you are covered for under Section F4

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

- Passport;
- Travel tickets; and
- Visas.

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

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

- 1 The excess as shown in the table of benefits for each **insured person** and for each incident (this does not apply if you are claiming under Section F2).
- 2 Property you leave **unattended** in a public place.
- 3 Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.
- 4 Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of

discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.

- 5 Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
- 6 Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
- 7 Money, passports and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.
- 8 Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
- 9 Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
- 10 Breakage of fragile objects or breakage of sports equipment while being used.
- 11 Damage due to scratching or denting unless the item has become unusable as a result of this.
- 12 Loss due to variations in exchange rates.
- 13 If **your** property is delayed or detained by Customs, the police or other officials.
- 14 Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
- 15 Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
- 16 Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
- 17 Any claim for loss, theft or damage to or delay in receipt of **winter sports** equipment or golf equipment.

Please also refer to the General exclusions shown on pages 15 and 16 of this policy wording for details of what is not covered. Important information:

- **You** must act in a reasonable way to look after **your** property as if uninsured and not leave it **unattended** or unsecured in a public place;
- **You** must carry **valuables and electronic/other equipment** and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money, passport, **valuables and electronic/other equipment** with **you** at all times or leave them in a locked safety deposit box;

- **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and
- **You** must provide the AIG Travel Claims Department with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

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

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

**Please note:** If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation. Please contact the AIG Travel Claims Department to discuss why **you** have been unable to obtain the relevant reports and to obtain a claim form so **your** claim can be considered.

## Section G - Personal Accident

### Definitions relating to this section

#### Accident

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

#### Loss of limb

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

#### Loss of sight

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

#### Permanent total disablement

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

#### What you are covered for under Section G

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

more of the following within 12 months of the date of the **accident**:

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

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

If **you** are 17 years of age or under or if **you** are 65 years of age or over, a reduced benefit will apply in the event of death, as set out in the table of benefits on page 1.

Please refer to the General exclusions shown on pages 15 and 16 of this policy wording for details of what is not covered.

#### Claims advice for Section G

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

## Section H – Personal Liability

### What you are covered for under Section H

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

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

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

- 1 The excess as shown in the table of benefits for each **insured person** and for each incident.
- 2 Any liability arising from an injury or loss or damage to property:
  - a owned by **you**, a member of **your** family or household or a person **you** employ; or
  - b in the care, custody or control of **you** or of **your** family or household or a person **you** employ (other than temporary holiday accommodation occupied but not owned by **you**).
- 3 Any liability for death, disease, illness, injury, loss or damage:
  - a to members of **your** family or household, or a person **you** employ;
  - b arising in connection with **your** trade, profession or business;
  - c arising in connection with a contract **you** have entered into;
  - d arising due to **you** acting as the leader of a group taking part in an activity;
  - e arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons; or
  - f as a result of **winter sports**.

Please also refer to the General exclusions shown on pages 15 and 16 of this policy wording for details of what is not covered.

### Important information:

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

### Claims advice for Section H

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

## Section I – Legal Expenses

### What you are covered for under Section I

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

### What you are not covered for under Section I

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



- 9 Any claims arising from **you** becoming injured or dying as a result of **winter sports**.

Please also refer to the General exclusions shown on pages 15 and 16 of this policy wording for details of what is not covered.

## Important information

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

### Claims advice for Section I

Please phone the AIG Travel Claims Department on **0330 123 3126** to ask for advice as soon as **you** are contemplating legal action

## Section J - Hijack

### What you are covered for under Section J

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

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

Please refer to the General exclusions shown on pages 15 and 16 of this policy wording for details of what is not covered.

### Claims evidence required for Section J may include

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

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

## Section K - Activity Cover

### What you are covered for under Section K

Cover is provided under this section in relation to activities in the category **you** have paid the additional premium for only as shown on your **certificate of insurance**, known as **covered activities**. See pages 9 and 10 for the activities you are covered for.

## Definitions relating to this section

### Covered activities

Activities you have paid additional premium for

Please refer to the General exclusions shown on pages 15 and 16 of this policy wording for details of what is not covered.

## Section K1 - Equipment

### What you are covered for under Section K1

**We** will pay up to £1,000 for **covered activity** equipment owned by **you** which is lost, stolen or damaged during **your** trip. The maximum amount **we** will pay for any single article or **pair or set of items you** own is limited to £400 (please refer to the definition of '**pair or set of items**' on page 13).

### Please note:

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

## Section K2 - Equipment Hire

### What you are covered for under Section K2

**We** will pay up to £30 for every 24-hour period, up to £300 in total, for the cost of hiring **covered activities** equipment if equipment owned by **you** is:

- Delayed in reaching **you** on your outward international journey; or
- Lost, stolen or damaged during **your** trip.

Please note: **You** must keep all receipts for the equipment that **you** hire.

**You** must bring any damaged equipment back to **your** country of residence for inspection.

## Section K3 - Ski Pack

### What you are covered for under Section K3

**We** will pay up to £75 for every 24-hour period, up to £300 in total, for the unused percentage of **your** ski pack which **you** have already paid for and cannot get back if **you** become ill or are injured during **your** trip and cannot take part in the winter sports **covered activities** as planned. A ski pack includes ski school fees or ski tuition fees, your lift pass and winter sports equipment that **you** have hired.

Please note: **Your** claim will be based on the number of complete days **you** have not used.

**You** must get written confirmation of the nature of **your** illness or injury from the treating doctor in the resort along with confirmation of how many days **you** were unable to ski.

### Claims evidence required for Section K3 may include

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

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

## Section K4 – Piste Closure

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

### What you are covered for under Section K4

We will pay up to £200 if, as a result of not enough snow, too much snow or high winds in your booked holiday resort, all lift systems are closed for more than 12 hours. We will pay for either:

- The cost of transport to the nearest resort up to £20 for each day;  
or
- A benefit of £20 for each complete 24-hour period that you are not able to ski and there is no other ski resort available.

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

### Claims evidence required for Section K4 may include

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

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

## Section K5 – Avalanche Cover

### What you are covered for under Section K5

We will pay up to £200 for the necessary and reasonable travel and accommodation expenses that you pay or agree to pay overseas if you are prevented from arriving at or leaving your booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

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

### Claims evidence required for Section K5 may include

- Proof of travel (confirmation invoice, flight tickets)
  - An official letter confirming the cause and length of the delay
  - Invoices and receipts for your extra travel and accommodation expenses.
- **Please note:** We may require other evidence to support your claim dependent upon the circumstances, in which case we will contact you.

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

- 1 The excess as shown in the table of benefits for each insured person and for each incident.
- 2 Any claim for loss or theft which you do not report to the Police within 24 hours of discovering it and which you do not get a written Police report for.
- 3 Any claim for loss, theft or damage to covered activity equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your covered activity equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
- 4 Any claim for loss, theft or damage to covered activity equipment you have left unattended in a public place unless you have taken all reasonable care to protect them.
- 5 Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

# Important Contact Details

## Help Line prior to travel

Phone: **0800 212 480** (or **+44 (0)1737 503 153** if phoning from outside the United Kingdom)

Email: **paxinsurance@aon.co.uk**

## Medical Assistance - AIG Travel

Phone: **+44 (0) 1273 747 602**

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

Email: **uk.assistance@aig.com**

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

## Claims - AIG Travel Claims Department

Phone: **0330 123 3126**

Fax: **01273 376 935**

Email: **uk.claims@aig.com**

Address: **PO Box 45, Feltham TW13 9EH**

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



**PAX Travel Insurance is underwritten by AIG Europe Limited**

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**For your protection, telephone calls will be recorded and may be monitored**

AHT0531 – TD7825-08/17