

# FlexPlus Current Account

Worldwide Family Travel  
Insurance Policy



Building Society

## Booking a trip?

The following list details some of the things **you** should consider when booking a trip and travelling - this list is not exhaustive. Remember, **you** should read the full policy terms and conditions to understand what is covered and to ensure **you** have the right level of cover for **your** needs.

- **Is your travel agent ABTA or ATOL protected?**

If **you** book through a travel agent or broker, make sure they are ATOL or ABTA protected. This will ensure that **you** are covered if they go out of business, as this policy doesn't provide cover for travel agent or broker failures. However **you** may be covered if an **end supplier** fails, such as an airline or hotel. More details can be found in Section 8 - End supplier Failure Cover

- **Could you benefit from a reciprocal health agreement on your journey?**

When **you** travel **abroad** **you** may be eligible to benefit from a reciprocal health agreement. More details can be found on page 15. If **you** have used an European Health Insurance Card (EHIC) or Medicare **we** will waive the **excess** applicable to Section F – Medical and emergency costs whilst you are on your journey

- **Are you or your partner aged 75 or over?**

If yes, then remember to buy the required age extension upgrade before **you** book a trip. Details on how to do this are on page 6. **You** will not be covered by the policy if **you** have not purchased this upgrade

- **Do you or anyone to be covered by this policy have a medical condition that you need to cover whilst on a trip?**

Make sure that **you** contact **us** before **you** book as this insurance automatically excludes cover for **pre-existing medical conditions**. Details on how to do this and what **we** mean by a **pre-existing medical condition** are on page 17. An additional premium may be payable or **we** may not be able to cover **your pre-existing medical condition(s)**

- **Is your trip for more than 31 days?**

This policy covers **you** for up to a maximum of 31 days. If **your** trip is longer that's no problem, **you** can contact **us** to purchase a trip extension upgrade. This must be done before **your** departure from the **UK**. Further details on how to do this can be found on page 6

- **Are you taking valuable items on holiday?**

Remember to keep **your valuables** on **your** person or locked securely in **your** accommodation at all times. Details of the items covered and maximum claim limits can be found on page 36

- **Need to make a claim?**

Make sure **you** keep the following numbers handy:

- Non – emergency Claims: **0800 051 0154**
- 24 Hour emergency assistance:
  - Outside the **UK**: **+44 141 349 0288**
  - Within the **UK**: **0141 349 0288**

Remember there is an **excess** of £50 per person on most sections of the policy. Full details can be found in each section.

## Welcome to your FlexPlus policy document for Worldwide Family Travel Insurance

Within this document **you** will find key information to help **you** understand everything that **you** need to know about **your** Worldwide Family Travel Insurance Policy. Don't forget **you** can find copies of all **your** account documentation at [nationwide.co.uk/downloads](https://nationwide.co.uk/downloads)

**We** work with the Foreign & Commonwealth Office to do all that **we** can to help **you** stay safe overseas. Visit the FCO website at [gov.uk/travelaware](https://gov.uk/travelaware) for essential travel advice and tips.

Please use the content guide on the next page to help **you** easily locate the section **you** need to find.

## Contents:

<b>1. Important Information</b>	<b>page 6</b>	<b>8. End Supplier Failure Cover provided by IPP</b>	<b>page 45</b>
<b>2. Definitions</b>	<b>page 10</b>	<b>9. General Exclusions</b>	<b>page 47</b>
<b>3. Emergency Assistance</b>	<b>page 14</b>	<b>10. General Conditions</b>	<b>page 48</b>
<b>4. Operation of Cover</b>	<b>page 15</b>	<b>11. Use of your information by U K Insurance Limited</b>	<b>page 50</b>
<b>5. Medical Statements</b>	<b>page 17</b>	<b>12. Use of your information by Nationwide</b>	<b>page 55</b>
<b>6. Included Activities and Hazardous Activities</b>	<b>page 19</b>		
<b>7. Your Cover</b>	<b>page 22</b>		

### Part 1 – Cover for your journey

- A Cancellation
- B Travel delay and abandonment
- C Missed departure
- D Missed connections
- E Curtailment (cutting a journey short)

### Part 2 – Cover for you

- F Medical and emergency costs whilst you are on your journey
- G Hospital benefit
- H Personal accident
- I Dental expenses
- J Personal liability
- K Legal costs

### Part 3 – Cover for your property

- L Personal possessions
- M Personal money
- N Emergency passport/driving licence costs
- O Extended kennel, cattery or parking costs
- P Winter sports
- Q Business cover
- R Golf cover
- S Wedding cover

# 1. Important Information

It is recommended that **you** read this booklet before travelling and carry it with **you** when on a **journey**. Whilst the whole policy is important, **you** should pay particular attention to all definitions, exclusions and conditions.

This insurance is only available to **you** when **you** meet one of the requirements of the Schedule of Insured Persons on page 15.

This insurance provides cover for **journeys** of up to 31 days, if **you** are travelling on a **journey** for longer than this please call **us** on **0800 051 0154**.

This policy does not automatically provide cover for **pre-existing medical conditions**. If **you** want to see if cover is available, please call **us** on **0800 051 0154**. More details are on page 17.

Please note that if a travelling companion, or (whether they are travelling with **you** or not) either a member of **your immediate family** or business partner, has been a hospital inpatient in the 12 months prior to **you** booking the **journey** or been put on a waiting list for hospital treatment, then this policy will not cover **you** for subsequent cancellation of the **journey** if **you** are unable to go because of this.

## Providing accurate information

**You** must take care to provide **us** with accurate information which is correct and complete to the best of **your** knowledge. Please check all the policy details carefully, as these set out the information **you** have given **us**. If **you** think there is a mistake or **you** need to make changes, **you** must notify **us** immediately. Failure to provide correct and complete information or inform **us** of any changes could adversely affect **your** policy, potentially invalidating **your** policy and causing claims to be rejected or not fully paid. Please note that **you** are responsible for the information provided about others covered by the insurance being correct and complete.

## How to make a claim

If **you** are in the **UK** and wish to notify **us** of a claim, please telephone the claims department on **0800 051 0154** 8am–6pm Monday–Friday.

If **you** are **abroad** and require emergency assistance please contact **our** assistance service on **+44 141 349 0288**, which is open 24 hours a day 365 days a year.

## Duplicate Insurance

If **you** have more than one policy in force, **you** should be aware that at the time of any incident which is covered by both policies, the costs may be shared proportionally between the two insurance companies based on the cost of the claim and the sums insured of each policy.

When recording a claim with either provider, **you** must therefore provide details of **your** second policy. The insurers will then arrange a contribution between themselves. However, this will not affect the claim.

## To upgrade your FlexPlus Current Account Travel Cover

**We** offer a range of ‘Top-up’ insurance covers each for an additional premium:

- Age extension: If **you** are not within the age limits as outlined on page 15 **we** will be able to provide cover for an additional premium (subject to medical screening).
- Extended **journey** cover: If **you** are planning a long holiday or extended **journey** for longer than 31 days **we** can extend **your** cover up to 180 days in total. (Extended **journey** cover is not available for winter sports).
- Excess** waiver: With an **excess** waiver upgrade **you** will not have to pay the standard policy **excess** in the event of a claim.
- Hazardous activities** cover: Upgrade **your** cover as outlined on page 19.
- Cancellation extension: If **you** are planning a **journey** and the value of that **journey** exceeds £5,000 for each **insured person**, **you** can extend the amount of cancellation cover available for that single **journey**.

- Guest** cover: If **you** want to add cover for anyone other than the **account holder**, their **partner** or any **dependent children**. **Guests** must always travel with the **account holder(s)**.

To purchase any of the above top up insurance covers please contact **us** on **0800 051 0154** 8am–9pm Monday– Friday, 9am–5pm Saturday and 10am–5pm Sunday. NOTE: **We** don’t automatically issue a document confirming the names of all **insured persons**, but **we** can do so on request. If **you** declare a medical condition for any **insured person**, **we** will write to the person with that condition. If **you** have purchased any of the above upgrades and the personal details of **you** or **your guests** change, for example, change of name or change of address, **you** must inform U K Insurance Limited by calling **0800 051 0154**.

Any upgrades purchased are only valid whilst **you** remain eligible for FlexPlus Travel Insurance, and are subject to all the same terms and conditions as the standard policy.

If **you** switch from or close **your** FlexPlus current account, any upgrades previously purchased through U K Insurance Limited will be cancelled and no refund will be provided unless the upgrade was purchased in the 14 days leading up to the cancellation and a claim has not been made.

## Canceling your Insurance

This policy comes as an integral part of services that come with **your** Nationwide FlexPlus current account. No separate fee is payable for or attributable to this policy. This policy will not be available to **you** if **you** no longer hold a FlexPlus current account with Nationwide. This means that:

- If **you** want to, **you** can cancel **your** insurance cover at any time. However, it is a term of **your** FlexPlus current account that if **you** cancel any of the benefits or services of **your** FlexPlus current account, **you** must close **your** account with Nationwide or switch to another current account with them.
- No refund will be due upon cancellation of this policy.
- If **you** want to cancel, **you** should do so by closing **your** FlexPlus current account, at which point the benefits and services of this policy will no longer be available. Please call Nationwide on **0800 11 88 55** for information on how **you** can close **your** FlexPlus current account.

It is a term of **your** FlexPlus current account that Nationwide has the right to cancel this policy for a reason that is set out within their terms and conditions (which will include if **you** fail to pay the monthly FlexPlus current account fee). If they do that, they will tell **us** and **we** will then withdraw **your** cover. The notice period **you** are given for this will be as set out in **your** FlexPlus current account terms.

**We** may also cancel this policy immediately in the following circumstances:

- if **you** fail to comply with the terms and conditions of this policy. **We** will take into account the severity and circumstances of the breach and **we** will act reasonably in response to it;
- if required to do so to comply with any law or guidance or regulatory requirement;
- if fraudulent activity is reasonably suspected on the account.

If **your** policy is cancelled as explained above, this will have the effect of closing **your** FlexPlus current account.

## Changes to your policy and withdrawal of cover

Nationwide has the right to withdraw or alter the benefits and services **you** receive under this policy for reasons set out in **your** FlexPlus current account terms. This enables them to alter, for example the extent of the cover **you** receive under this policy. If they do that, they will give **you** notice and **we** will vary these terms in accordance with those changes. The notice of a change will be as set out in **your** FlexPlus current account terms.

**We** can also withdraw cover or make changes to the terms of this policy and Nationwide will give notice of the change to **you**. **We** may make changes for the following reasons:

- to respond to any changes in law, regulations, industry guidance or codes of practice or to a decision by a regulator, **court** or ombudsman;
- to respond to changes in **our** costs, including administrative costs and the costs involved in providing these services or benefits;

- to respond to changes in technology;
- to reflect any changes in ownership or re-organisation due to a merger or acquisition;
- to maintain **our** financial strength to ensure **we** are in a position to cover claims made by all **our** policyholders.

As this insurance policy has no fixed end date, **we** may also need to withdraw the cover or make changes for other reasons that **we** cannot anticipate.

### When and how you will be told about a change or withdrawal of cover

Changes **we** or Nationwide make to this policy will normally be notified to **you** by Nationwide.

If **we** need to make any change to **your** policy, and it is not to **your** disadvantage, **we** may do so immediately. For these types of changes, Nationwide will tell **you** about the change in one of the following ways:

- displaying information in a Nationwide branch;
- displaying information on the Nationwide website;
- advertising in the press;
- sending **you** a secure message or notice via the Internet Bank or Banking app (if **you** are a registered user); or
- including a message with **your** online or paper statement.

If the change is to **your** disadvantage or if **we** withdraw **your** cover, Nationwide will tell **you** personally:

- by writing to **you** (email, letter or text);
- including a message with **your** online or paper statement; or
- sending **you** a secure message or notice via the Internet Bank or Banking app (if **you** are a registered user)

and **you** will be given at least 30 days' notice of the change. If **we** withdraw **your** cover under this paragraph **you** will be given 60 days' notice.

### If you have already booked a journey

If a change is made to **your** cover and **you** have already booked **your journey** when **you** are notified of the change, the change will not take effect in relation to that **journey**. The change will take effect in relation to any other **journeys** booked by **you** after the date **you** are told about the change, as set out in this section.

Please note that if **we** or Nationwide withdraw the benefit of the cover entirely, the withdrawal will take effect on expiry of the notice period, regardless of whether **you** have already booked **your journey**.

### What you can do if we make a change

If **you're** not happy with a change Nationwide tell **you** about in advance and **you** decide **you** want to cancel **your** insurance cover, **you** will need to close **your** Nationwide FlexPlus current account. If **you** tell Nationwide **you** are closing **your** FlexPlus current account for that reason, **you** can withdraw all **your** money and close or switch the account without charge, provided **you** tell Nationwide within 60 days of the date **you** are told about the change. If **you** close **your** account, any money that **you** owe (including the payment of interest) will continue to apply until **you** have repaid all of the money.

### Making a Complaint

If **you** need to complain:

For issues relating to the purchase or administration of **your** FlexPlus current account Travel Insurance (including any upgrades and endorsements) or a claim **you** have made:

- Please call **us** on **0800 051 0154**.
- If **you** wish to write, then please address **your** letter to Nationwide FlexPlus Travel Insurance Customer Relations, P O Box 1150, Churchill Court, Bromley BR1 9WA.

If **you** are not satisfied with the way **we** have dealt with **your** complaint **you** may refer it to the Financial Ombudsman Service (FOS). **You** can also refer **your** complaint to them first without giving **us** the opportunity to resolve it, but if **you** do this, they will only consider **your** complaint with **our** consent. The FOS provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

Their address is: Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Phone: **0800 023 4567** or **0300 123 9123**.

The FOS will contact **us** for **you**. The FOS will tell **you** its decision direct. Being referred to the FOS will not affect **your** legal rights.

If **you** are a business and for any reason **your** complaint falls outside of the jurisdiction of the FOS, then **we** will still respond to **your** complaint but if **we** cannot sort out the differences between **us**, **you** will not be able to refer the matter to FOS. However, this will not affect **your** legal rights.

**You** can refer complaints about claims under Section 7K – Legal costs to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The Arbitrator will be a **solicitor** or barrister or other suitably qualified person that **you** and **we** agree on. If **we** cannot agree then **we** will ask the Chartered Institute of Arbitrators to decide. The Arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

**You** can refer any complaints about Section 8 – End supplier Failure Cover as set out on page 46, Complaints Procedure.

### European Online Dispute Resolution Platform

If **you**, an individual, purchased **your** policy online mainly for **your** own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. **You** can enter any complaint, other than for trade, about **your** policy onto the ODR. This will forward **your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the **UK** this is the Financial Ombudsman Service. Their contact details are above, if **you** prefer to contact them directly. For more information about ODR please visit [ec.europa.eu/odr](http://ec.europa.eu/odr)

### Details about our regulator

FlexPlus Worldwide Family Travel Insurance policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at [fca.org.uk](http://fca.org.uk). The Prudential Regulation Authority website can be visited at [bankofengland.co.uk/pru](http://bankofengland.co.uk/pru)

### Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at [fscs.org.uk](http://fscs.org.uk). U K Insurance Limited is a member of this scheme.

## 2. Definitions

Any word defined below will have the same meaning wherever it appears in this travel insurance policy and any endorsements (being statements issued by **us** to record any agreed alterations to the contract as originally completed) and will appear in bold.

### Account Holder

The holder of a Nationwide FlexPlus current account.

### Abroad

Outside the **UK**.

### Anticipated Event

Any event or occurrence which **you** or **your immediate family** knew would occur or could have reasonably have expected to occur and which **you** or **your immediate family** were aware of at the time of booking **your journey**, when **you** became eligible for cover or when purchasing an upgrade, whichever is later.

### Bodily Injury

A **bodily injury** is an injury resulting solely and directly from accidental, outward, violent and visible means (including direct exposure to the elements).

### Business Equipment

Electrical equipment (excluding mobiles and smartphones), business books, stationery and office equipment that **you** own or is **your** legal responsibility and used for the purposes of business and is not covered by another policy.

### Business Samples

**Business samples** mean all business stock owned by or the legal responsibility of **you**.

### Consumable Items

Items that are designed to be used up including tobacco products, scents and perfumes, cosmetics, skin care products, food and drink.

### Court

**Court**, tribunal or other suitable authority.

### Curtailment/Curtail

Cutting short **your journey** after its commencement to return to **your home address** or business address.

### Dependent Children

All children (including legally adopted, foster and step children) of the **account holder** who at the start date of the **journey** have not reached the age of 19 or not reached the age of 22 if in full time education, living at the **home address** and are unmarried or have not entered into a Civil Partnership.

**We** will cover **dependent children** who do not reside permanently (or for the majority of the time) with the **account holder**, providing the child(ren) reside permanently with the other parent for the remainder of the time.

### Directly Related

Refers to situations where the **account holder** or any **insured person** has previously suffered from the same medical condition or illness.

For instance, claims for a heart attack would be excluded if:

- You** have previously suffered a heart attack, or any condition that makes a heart attack more likely and answer yes to any of the Medical Statements on page 17 and;
- we** have not agreed to extend cover for the condition.

### End Supplier (applies to Section 8 – End Supplier Failure Cover only)

The company that owns and operates the services listed in point 1 of Section 8 – End Supplier Failure Cover.

### Excess

An **excess** is the amount **we** will deduct from a claim. This amount is payable per **insured person** claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one **excess** will be payable per **insured person**. If **you** have two or more **journeys you** need to cancel, each **journey** is a different claim.

### Extra Accommodation

**Extra accommodation** is defined as any hotel room, apartment or villa. It doesn't include items such as food, drink, telephone calls (except to **our** Assistance Service), newspapers, and taxis.

### Financial Failure (applies to Section 8 - End Supplier Failure Cover only)

The **End supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

### Golf Equipment

A complete set of golf clubs normally carried in a golf bag, regardless of whether purchased as a set or individually.

### Guest

Any person who is travelling with the **account holder** during the period of the **journey** who lives in the **UK** and for whom the appropriate additional premium has been paid.

### Hazardous Activity

An activity or activities that **you** are not covered for participating in, unless **you** have declared it to **us** and it has been accepted by **us** in writing. Details of included activities and **Hazardous activities** are given in Section 6 – Included activities and Hazardous activities of this policy.

### Home Address

Where **you** live in the **UK**.

### Home Area

England, Scotland, Wales, Northern Ireland or the Isle of Man if **your home address** is in any of these countries, or the Channel Islands if **your home address** is on any of these islands.

### Immediate Family

**Your partner**, fiancé, fiancée, parents, parents-in-law, step-parents, son, son-in-law, daughter, daughter-in-law, brother, brother-in-law, sister, sister-in-law, step-children, legal guardian, grand-parents, grand-children.

### Insured Couple

Two individuals, one of whom is an **insured person** and are due to get married **abroad**. Where one individual is not covered under this policy, **we** will extend cover under all sections for the duration of the **journey** when the wedding has been booked to take place **abroad**.

### Journey

A **journey** that begins and ends at **your home address** during the period of insurance that is:

- Outside the **UK**; or
- Within the **UK** where **you** have paid to stay in pre-booked commercially operated accommodation for two or more consecutive nights.

### Legal Costs

- All properly incurred, reasonable and proportionate fees, expenses and disbursements charged by the **solicitor** and agreed by **us**.
- The fees incurred by **your** opponent that **you** are ordered to pay by a **court** and any other fees **we** agree in writing.

### Loss of Limb

A **Loss of Limb** is the permanent severing either at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm.

## Loss of Sight

Is when: in one eye after the correction is 3/60 or less on the Snellen Scale (this means seeing at three feet what **you** would see at sixty feet) or; in both eyes if **your** name is added to the register of blind persons by a fully qualified ophthalmic specialist.

## Manual Work

Any work which involves: Using, installing or maintaining equipment or machinery; building or construction work; caring for children in any capacity, other than children who are members of **your immediate family** or a travelling companion.

## Medical Adviser

A senior medical officer appointed by the assistance service.

## Medical Practitioner

A person other than **you**, a member of **your immediate family** or anyone travelling with **you**, who is qualified and registered as such by a recognised competent authority.

## Partner

The person the **account holder** lives with at **your home address** in a relationship, whether married or cohabiting, as if husband and wife or civil partners, regardless of gender.

## Personal Money

Cash, letters of credit, travel tickets and hotel vouchers, all held for **your** private purpose and includes the wallet or purse in which these items are carried.

## Personal Possessions

**Your** luggage and its contents, **your valuables** and anything **you** wear or carry when travelling (including pushchairs and wheelchairs). This does not include **business equipment, golf equipment** or **ski equipment**.

## Pre-existing Medical Condition

Any medical condition for which, at the date **you** became an **insured person** or the date when **you** booked **your journey**, whichever is later, **you** are unable to comply with the Medical Statements on page 17 of this policy.

## Public Transport

The following scheduled services: train, coach, bus, taxi, aircraft or sea vessel.

## Redundant/Redundancy

Any person being made involuntarily unemployed, who is under the normal retirement age for someone holding that person's position, and is registered for a Jobseeker's Agreement with the Department for Work and Pensions.

## Single Article

One item, pair or set of articles (this doesn't include **golf equipment**).

## Ski Equipment

Skis (including bindings), clothing, snowboards, boots and poles either owned or hired by **you**.

## Ski Pack

Lift pass, ski school and equipment hire fees or combination of these items that were pre-booked in the **UK** or purchased upon **your** arrival in resort.

## Solicitor

Any suitably qualified person appointed to represent **you** under Section 7K – Legal costs.

## Total Permanent Disablement

A disability preventing **you** from doing any work of any kind for 104 weeks and at the end of this period there is no reasonable hope of improvement.

## Unattended

Any property that **you** leave **unattended** – not in **your** full view and where **you** are not in a position to prevent unauthorised taking of **your** property unless it is in a locked room or safe. Property left in a vehicle is **unattended** unless the vehicle is locked and the items are hidden from view in an enclosed boot, luggage or storage compartment. Property left in a trailer, caravan or storage box is **unattended** unless it is hidden from view and that trailer, caravan or storage box is locked.

## United Kingdom/UK

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

## Valuables

Personal items of value covered under **your** insurance. These are:

- cameras, camcorders, binoculars, telescopes and accessories
- audio, visual and television equipment
- spectacles, contact lenses and sunglasses
- computers, tablets, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones and accessories, and other wearable electronic items
- jewellery, watches, items made of or containing gold, silver, precious metals or precious/semi-precious stones

## We/our/us

U K Insurance Limited and all **our** agents.

## Wedding Attire

Clothing bought especially for the occasion, hair styling and flowers.

## Your/You/Insured Person

The **account holder**, their **partner**, any **dependent children** and any **guest**.

## 3. Emergency Assistance

### The 24-hour Worldwide Emergency Service

**Our** assistance services provide a 24-hour emergency travel service which includes medical assistance and a personal travel referral service for FlexPlus current **account holders** travelling outside the **UK**.

### What to do in the event of an emergency

Please contact **our** assistance services as quickly as possible:

Telephone **0141 349 0288** (from **abroad +44 141 349 0288**)

Fax **0345 901 2211/2212** (from **abroad +44 345 901 2211/2212**).

Please state that **you** are a Nationwide FlexPlus current account customer and provide details of the problem. An experienced co-ordinator in the **UK** will deal with **your** enquiry and will then ensure that where necessary:

- a) Hospitals are contacted and necessary fees guaranteed.
- b) **Medical advisers** are consulted at the outset for their views on the possibility of arranging **your** return to the **UK**.
- c) Assistance upon arrival in the **UK** is provided where medically necessary. Assistance co-ordinators are, in most cases, multilingual and able to converse with doctors and hospitals **abroad**. **You** may also call **our** assistance services for information relating to emergency health matters when travelling **abroad**.

### Medical advice

**Our** assistance services will:

- Provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment is required.
- Continue monitoring the patient's condition.
- Help obtain necessary medication if they are not obtainable locally and dispatch them to the patient.

### Message line

Emergency message relay to pass on up to two messages to relatives or business associates if medical or travel problems disrupt **your** travel schedule.

### Document care

Help with the replacement of lost or stolen tickets and travel documents and referral to suitable travel offices.

## 4. Operation of Cover

**You** are covered for multi-trip travel worldwide up to a maximum of 31 days per **journey** (unless **we** have agreed an extension in writing).

### Schedule of insured persons

This policy wording confirms who is eligible for Nationwide FlexPlus current account Travel Insurance:

- 1) Eligible Nationwide FlexPlus current **account holders**;
- 2) The Nationwide FlexPlus current **account holder's partner**;
- 3) The Nationwide FlexPlus current **account holder's dependent children**.

If **you** have taken the **guest** upgrade cover option, cover applies to:

- 4) The Nationwide FlexPlus current **account holder's** named **guest(s)**.

This insurance allows all Nationwide FlexPlus current **account holders**, their **partners** and **dependent children** to travel independently of each other throughout the year. Any named **guest** must travel with the FlexPlus current **account holder** or their **partner** to be covered by the policy.

Cover is only available to permanent residents of the **UK**.

There is an upper age limit of 74. If any **insured person** is aged 75 or older, **you** must buy an age extension, which **you** need to renew each year in order for **us** to cover **you**. **You** only need one age extension per account. If **you** do not buy an age extension all cover will cease from the date **you** turn 75.

Every person aged 75 or over must be medically screened each year and **you** may need to pay a further additional premium to cover any medical conditions.

### All customers

No matter when **you** opened **your** FlexPlus current account, it is recommended that **you** check page 17 to ensure **you** understand cover around medical conditions. If **you** are unsure about cover **you** should call **0800 051 0154** in order for anyone intended to be covered by the policy to be medically screened.

All cover will stop:

- upon closure of **your** FlexPlus current account; or
- if **you** no longer meet one of the requirements of the Schedule of **insured persons** above.

### Foreign & Commonwealth Office

**We** will not pay claims when **you** travel to an area where the Foreign & Commonwealth Office (FCO) advice is against 'all travel'.

### Reciprocal Health Agreements

Full details are available from [nhs.uk/nhsengland/Healthcareabroad](https://nhs.uk/nhsengland/Healthcareabroad)

### European Union

If **your journey** includes visits to any country in the European Union, Iceland, Liechtenstein, Norway or Switzerland, **we** strongly recommend that, if **you** are eligible, **you** obtain a European Health Insurance Card (EHIC) and take it with **you** whenever **you** travel. EHIC enables **you** to benefit from the reciprocal health agreements that are in place with these countries, and which also apply to certain other countries and territories. If **you** use **your** EHIC to reduce the costs of medical treatment **you** receive, **we** will waive the **excess** on any additional claim under Section 7F - Medical and emergency costs whilst you are on your journey. EHIC is free and valid for five years; application can be made online at [ehic.org.uk](https://ehic.org.uk) or by calling **0300 330 1350** and a separate card is required for every person travelling.



## Australia

If **your journey** includes a visit to Australia **you** must enrol at a local Medicare office, but **you** can do this after **you** have had treatment for the first time. In-patient and out-patient treatment is then available free of charge.

## General provisions

The policy is evidence of the contract between **you** and **us**. The policy and any endorsement are to be read as one document and any word or expression used with a specific meaning in any of them has the same meaning wherever it appears. The conditions that appear in the policy or in any endorsement are part of the contract and must be complied with. Failure to comply may mean that claims will not be paid.

## Extension to the period of the journey

If during **your journey you** are delayed through no fault of **your** own, then the insurance will be extended without additional premium for as long as it is reasonably necessary for the completion of the **journey**.

**Your** policy only covers **you** for **journeys** of up to 31 days in length. For an additional premium **you** can extend this limit up to 180 days. This must be done before **your** departure from the **UK**.

Extended **journey** cover is not available for winter sports.

Please call **us** on **0800 051 0154** in order to pay the additional premium and have cover confirmed in writing.

## Sharing of claims and underwriting information

U K Insurance Limited exchange information with other insurers through various databases to help check the information provided and also to prevent fraudulent claims. In the event of a claim, the information **you** supply on a claim form and other information relating to a claim, will be put on record and made available to other Insurers.

## Which Law Applies?

Under European Law, **you** and U K Insurance Limited may choose which law will apply to this contract. English Law will apply unless both parties agree otherwise.

The language used in this and all other documents relating to this product is English and **our** communications with **you** will be in English.

# 5. Medical Statements

Call **us** on **0800 051 0154** to talk about **your** medical circumstances.

**You** will not be automatically covered for any claims **directly related** to a **pre-existing medical condition**. **You** should call **us** as soon as possible so **we** can talk to **you** about **your** condition(s) and work out whether **we** can cover them for free, for an additional premium or if **we** can't cover **your** conditions. **We** will write to **you** to confirm what **we** tell **you** over the phone.

## At the time of opening the account or before you book a journey (whichever is later):

**You** must tell **us** about each **pre-existing medical condition** for any **insured person**. If **you** do not tell **us you** may not be covered. This is any medical condition for which **you** answer 'yes' to one or more of the five questions below:

- 1) Are **you** under investigation, awaiting diagnosis, receiving in-patient treatment or are waiting to receive treatment;
- 2) Have **you** been prescribed medication (including repeat prescriptions) in the last 12 months, whether taking it or not for anything other than a Cold, the Flu, hormone replacement therapy or contraception;
- 3) Have **you** been diagnosed or treated with a heart or cancer related condition in the past 12 months;
- 4) Are **you** aware of any medical reason which makes it likely that **you** may not be able to go on the **journey** or continue with it;
- 5) Have **you** been given a terminal prognosis.

## At the time of booking a journey or purchasing an upgrade:

From the time that **you** book a **journey** or purchase an upgrade, the cancellation element of this insurance contract becomes active. **You** will not be covered if **you** cancel a **journey** for a reason which is **directly related** to a **pre-existing medical condition** unless **you** have told **us** about it and **we** have agreed to cover it.

## After you book a journey but before you leave:

If, after booking a **journey**, but before **you** leave to go on that **journey you** are diagnosed with:

- a heart condition, a circulatory condition (problems with blood flow, including high blood pressure) or a breathing condition (including asthma);
- any type of cancer;
- any joint or bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes

**you** must call **us**. **You** will be covered should **you** want to make a claim under the policy for the cancellation of that **journey**.

If **you** decide that **you** still want to go on the **journey**, then **you** must call **us**, as this policy will not automatically cover claims that may arise directly from **your** newly diagnosed condition(s) whilst **you** are away.

When **you** call **us**, **we** will talk to **you** about **your** condition(s) and work out whether **we** can cover them for free, for an additional premium or if **we** can't cover **your** conditions.

If **we** are unable to cover **your** condition and **you** still want to go on **your journey**, then **we** will not pay claims that are **directly related** to the excluded medical condition; however, all other cover applies as per the terms and conditions.

## At any time:

There is no cover:

- where **you** are travelling to obtain medical advice
- if **you** are travelling without having received medical advice where it would have been reasonable for **you** to have consulted **your medical practitioner**.

## After you have called us

Where **we** cover or decline to cover medical conditions, **we** will usually apply those terms for a 12-month period and at the end of this period **we** will send **you** a letter asking **you** to call in again. **We** will talk to **you** about **your** condition(s) and assess **your** condition(s) annually. If **you** do not contact **us** in response to such a letter any cover provided for that condition will end.

**Our** medical risk assessment system is updated frequently and **we** reserve the right to amend **our** medical risk assessment outcomes, so **you** may find that one year **we** might be unable to cover **your** condition(s) but at a later date **we** might be able to or that the additional premium charged may change.

# 6. Included Activities and Hazardous Activities

**You** are not covered if **you** take part in any activity:

- That is not listed at all under Included Activities below, or is in the **Hazardous Activities** list below, unless **you** have declared it to **us**, it has been accepted by **us** in writing and **you** have paid any additional premium.
- Where such activities are part of **your** professional duties, for competitive or racing purposes or where **you** are receiving financial reward for participating in such activities.

## Included Activities

Land based activities:

- Aerobics
- Archery (under qualified supervision only, no cover under Section 7J - Personal liability)
- Badminton
- Baseball
- Basketball
- Beach games (including cricket, football and volleyball)
- Bowls
- Camel rides or elephant rides
- Clay pigeon shooting (under qualified supervision only, no cover under Section 7J - Personal liability)
- Climbing (on artificial walls, under qualified supervision only)
- Cricket
- Croquet
- Cycling, including on bridle paths and forest roads (but not BMX or on downhill or extreme trails). Helmet must be worn.
- Dancing
- Dog sledding
- Fell walking (up to 3,000 metres above sea level)
- Fencing (protective equipment must be worn)
- Football
- Go-karting (up to 125cc, crash helmet must be worn, no cover under Section 7J - Personal liability)
- Golf
- Grass skiing
- Gymnastics
- Handball
- High ropes courses (under qualified supervision only)
- Hiking (up to 3,000 metres above sea level)
- Hockey
- Horse riding or hacking (not hunting, jumping or polo) helmet must be worn
- Ice skating (on rink only, not ice hockey or speed skating)
- Jogging or running
- Motorcycling (up to 125cc, crash helmet must be worn, no cover under Section 7J - Personal liability)
- Netball
- Orienteering
- Pony trekking (helmet must be worn)
- Racquetball
- Rambling (up to 3,000 metres above sea level)
- Rifle shooting (under qualified supervision only, no cover under Section 7J - Personal liability)
- Roller skating or roller blading
- Rounders

- Safari
- Skateboarding
- Softball
- Squash
- Table games (table tennis, snooker, pool, billiards)
- Tennis
- Trampolining
- Trekking (up to 3,000 metres above sea level)
- Volleyball

**Water based activities – must be in inland or coastal waters only unless otherwise stated:**

- Angling (pier, freshwater or sea angling)
- Body or boogie boarding
- Banana boating (buoyancy aid must be worn)
- Canoeing or kayaking (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
- Cruises
- Dinghy sailing (buoyancy aid must be worn)
- Fishing
- Jet skiing or wet biking (helmet and buoyancy aid must be worn, no cover under Section 7J - Personal liability)
- Rafting (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
- Rowing
- SCUBA diving (to a depth of 30 metres and only where **you** are a qualified diver and **you** are accompanied at all times by another qualified diver or, if **you** do not hold a SCUBA diving qualification, **you** are accompanied at all times by a qualified diving instructor)
- Snorkelling
- Surfing
- Swimming
- Water polo
- Water skiing (buoyancy aid must be worn)
- Windsurfing or sailboarding (buoyancy aid must be worn)
- Yachting (buoyancy aid must be worn, maximum 12 miles from coast)

**Air based activities:**

- Gliding (as a passenger only)
- Hot air balloon rides (as a passenger only)
- Parascending (over water)

**Winter Sports activities:**

- Cross-country skiing (on recognised tracks)
- Dry slope skiing or snowboarding
- Skiing (on piste, or off piste with a qualified guide)
- Sledging
- Snowboarding (on piste, or off piste with a qualified guide)
- Snowmobiling or ski-dooing (no cover under Section 7J - Personal liability)
- Snow shoeing
- Tobogganing

**Hazardous Activities (only covered if you have selected and paid for the Hazardous Activities extension and where the activity is supervised by a professional instructor holding the relevant qualifications):**

- Abseiling
- Bridge swinging (one jump only)
- Bungee jumping (one jump only)
- Canoeing or kayaking (grades four and five only, helmet and buoyancy aid must be worn)
- Canopy walking
- Fell walking (from 3,001 metres up to 5,440 metres above sea level)
- Glacier skiing (on piste, or off piste with a qualified guide)
- Heli skiing
- Hiking (from 3,001 metres up to 5,440 metres above sea level)
- Ice hockey
- Kite surfing
- Lacrosse
- Land yachting
- Luge
- Mountain biking on off-road trails (but not downhill racing, jumping or extreme ground conditions). Helmets must be worn
- Parachuting
- Paragliding
- Parascending (over land)
- Rambling (from 3,001 metres up to 5,440 metres above sea level)
- Rafting (grades four and five only, helmet and buoyancy aid must be worn)
- Rappelling
- Shark diving
- Trekking (from 3,001 metres up to 5,440 metres above sea level)

**If you are unsure about whether you are covered for activities that you plan to participate in you must call us on 0800 051 0154.**

**Use of Motor Vehicles – Scooters, Mopeds and Motorcycles**

This policy will automatically cover **you** on **your journey** for using hired motor vehicles of 125cc or less but **you** must wear a crash helmet and, if **you** are the rider, **you** must hold a valid licence to drive that vehicle type where **you** live in the **UK**.

**You** will also be covered for vehicles above 125cc but only if **you** hold a valid licence to drive that vehicle type where **you** live in the **UK**, it is **your** mode of transport from where **you** live in the **UK** and **you** are wearing suitable protective clothing.

Cover under Section 7J - Personal liability does not apply to the use of any motor vehicle.

**Use of Motor Vehicles – Quad Bikes**

No cover is provided for **your** use of a quad bike or all terrain vehicle, whether as a rider or passenger, on road or off road.

# 7. Your Cover

## Part 1 – Cover for your journey

### A – Cancellation

#### Please note!

From the time that **you** book a **journey**, the cancellation element of this insurance contract becomes active. Therefore prior to booking a **journey** please refer back to the medical statements on page 17 to ensure that any claim relating to a **pre-existing medical condition** will be covered if **you** have to cancel **your journey**. **You** must not be aware of any reason why **your journey** may be cancelled.

#### What you are covered for

**We** will cover **you** up to £5,000 per **insured person** for **your**:

- a) Unused deposits;
- b) Accommodation and travel costs (including car hire, excursions and activities); and
- c) Unused kennel, cattery, professional pet sitter or car parking charges;

That **you** have paid or legally have to pay if **you** unavoidably need to cancel **your journey** for one of the following reasons:

1. Death or serious injury or illness to:
  - a) **you**;
  - b) a travelling companion;
  - c) a member of **your immediate family** or a business partner (whether they are travelling with **you** or not) who are all resident in the **UK**; or
  - d) a relative or friend in whose home **you** are intending to stay.
2. **You** or a travelling companion being required:
  - a) for jury service in the **UK**;
  - b) as a witness in the **UK**;
  - c) to stay at **your home address** following a serious burglary, fire, storm or flood at **your home address** or usual place of business in the **UK**, which occurs during the 14 days immediately prior to the **journey** starting.
3. **You** or **your** travelling companion is made **redundant**, or have a self-employed contract terminated early, and are registered for a Jobseeker's Agreement with the Department for Work and Pensions.
4. **Your** pet dog or cat requiring life saving treatment within seven days immediately prior to the **journey** starting.
5. **You** being required for unexpected emergency duty or posted overseas as a member of the armed forces, the police, ambulance/fire or nursing service during the intended **journey**.
6. The Foreign & Commonwealth Office advising against 'All travel' or 'All but essential travel' to **your** intended destination, providing the advice came into force after **you** opened **your** FlexPlus current account or booked **your journey** (whichever was later) and **you** are cancelling **your journey** within 28 days before **your** departure date.
7. If **you** or a travelling companion become pregnant and are advised by **your medical practitioner** not to travel as a direct result, or **your** carrier confirms **you** would be travelling outside their Conditions of Carriage, after **you** opened **your** FlexPlus current account or booked **your journey** (whichever was later).
8. **Your** passport or visa being stolen within seven days of **your** planned departure and **you** cannot obtain a replacement in time.
9. If **you** can no longer stay at **your** pre-booked and prepaid accommodation because of:
  - fire;
  - storm;
  - lightning;
  - landslide;
  - avalanche;
  - explosion;
  - hurricane;

- earthquake;
- volcanic eruption;
- flood;
- tidal wave or tsunami;
- medical epidemic or pandemic;
- civil unrest;
- outbreak of food poisoning within **your** accommodation.

#### Claims conditions

In addition to anything mentioned in the General Conditions, **we** will only pay:

1. For expenses which **you** have pre-paid or contracted to pay, at the time **you** realise a claim may be made.
2. For claims that are a result of an accident or illness, when a **medical practitioner** confirms in writing that cancellation is medically necessary.

#### What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay for claims which are a result of:

1. Government regulations, excluding where the **UK** FCO advise against 'All Travel' or 'All but essential travel' to **your** intended final destination.
2. Any criminal proceedings or **your** financial circumstances.
3. **Your** unemployment due to gross misconduct, resignation, voluntary **redundancy**, lack of work (if **you** are self-employed), **your** promotion or any other occupational posting.
4. **Your** disinclination to travel or continue **your journey**.
5. Failure of the tour operator or any provider of transport or accommodation to fulfil the **journey** booking except where covered by Section 8 - End Supplier Failure Cover.
6. Adverse weather conditions, other than as provided in What **you** are covered for, item 9. above.
7. A **pre-existing medical condition** unless declared to **us** and accepted by **us** in writing.
8. The transport operator or their agents refusing to transport **you** or a travelling companion, because they consider that **you** or they are not fit to travel.
9. A terminal prognosis being given to a travelling companion, a member of **your immediate family** or a business partner prior to the **journey** being booked or the insurance being taken out, whichever is first.
10. **You** failing to notify the travel agent or tour operator as soon as **you** become aware of a reason to cancel the **journey**.
11. A medical condition of a travelling companion, or (whether travelling or not) either a member of **your immediate family** or a business partner which has resulted in that person being a hospital inpatient or being put on a waiting list for hospital treatment in the 12 months before the start of this insurance or **you** booking the **journey**, whichever is later.
12. Any treatment or help where, given **your** physical or mental condition, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your medical practitioner**, prior to the **journey**, about whether or not it was appropriate for **you** to travel.
13. An **anticipated event**.
14. **You** not having the correct passport or visa, or failing to get police confirmation that **your** passport or visa had been stolen.
15. An annual fee for the upkeep or maintenance of a property e.g. timeshare, whether **you** are able to occupy that property or not.
16. Expenses **you** can recover from elsewhere.
17. Any fees charged to **you** by **your journey** provider as a result of **your** chosen method of payment for **your journey**, such as a credit card or debit card fee.
18. The unused expenses of a person who is not insured under this policy. If **you** are travelling with someone who is not insured under this policy, **we** will only pay **your** proportion of costs not theirs, regardless of who has paid for the booking.

## Claims settlement

1. **You** must provide **us** with all documentation reasonably necessary in support of **your** claim.
2. **We** will deduct an **excess** of £50 for each **journey you** need to cancel, with the exception of claims:
  - a) For loss of holiday deposit, where the **excess** payable will be £10.
  - b) For **dependent children** travelling with the **account holder** or their **partner**, where no **excess** will be payable.

By saying reasonably necessary, **we** mean documents such as:

- a) A medical certificate in the event of a medical condition preventing **you** from travelling.
- b) A booking confirmation/invoice from the company **you** booked the **journey** with.
- c) Confirmation of other insurance which may cover the loss.

This list is not exhaustive and **you** may be asked to provide other types of documentation to substantiate **your** claim.

## B – Travel delay and abandonment

### What you are covered for

#### 1. Delay

**We** will pay **you** up to £1,000 per **insured person** after the first four hours' delay of the pre-booked flight, sailing, train or coach **journey** for additional expenses such as accommodation, travel, meals and refreshments which arise because the transport **you** have checked-in for is delayed – it doesn't cover the cost of telephone calls.

#### 2. Abandonment

**We** will pay **you** up to £5,000 per **insured person**, if **you** decide to

- i. abandon the **journey** and return to **your home address**, where **we** will pay for **journey** deposits and costs, or
- ii. travel to **your** pre-booked destination by alternative means, where **we** will pay additional expenses such as accommodation, travel (to a similar standard as **you** had already booked and paid for), meals and refreshments because **your** pre-booked flight, sailing, train or coach **journey** from the **UK** is delayed for at least:

- six hours, on **journeys** of four nights or less, or
- twelve hours, on **journeys** of five nights or more

or **you** are prevented from starting **your journey** or returning to the **UK** because airspace has been closed on the orders of an official Government or regulatory body for more than 24 hours following **your** scheduled departure.

### Claims conditions

In addition to anything mentioned in the General Conditions, in order for **your** claim to be considered **you** must:

1. Provide confirmation of the scheduled departure time as detailed on **your** travel itinerary and the actual departure time from the airline.
2. Provide receipts confirming any additional costs **you** pay.

### What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay for claims which are a result of:

1. **You** missing the check-in time as shown in **your** travel itinerary for any reason.
2. A strike or any form of industrial action which had been announced or commenced before **you** became an **account holder**, purchased the travel tickets or obtained confirmation of booking, whichever came later.
3. Expenses **you** can recover from elsewhere.
4. Abandonment, where there is a delay of less than six hours when travelling for four nights or less or twelve hours when travelling for five nights or more.
5. Travel delays that lead to a request for compensation payments. Only out of pocket expenses will be considered in these circumstances.
6. Unused accommodation or travel costs including excursions, for claims under 1. Delay.

If **you** miss **your** departure, please see Section 7C - Missed Departure and Section 7D – Missed Connections.

## Claims settlement

1. **You** must provide **us** with all documentation reasonably necessary in support of **your** claim. By saying reasonably necessary, **we** mean documents such as:
  - a) A booking confirmation/invoice from the company **you** booked the **journey** with.
  - b) Confirmation of the delay from **your** carrier.

This list is not exhaustive and **you** may be asked to provide other types of documentation to substantiate **your** claim.

2. No payment shall be made under more than one item of this section.
3. **We** will deduct an **excess** of £50 for claims under 2. Abandonment. No **excess** applies under 1. Delay.
4. **You** must seek recompense from the operator where **you** should be entitled to compensation (e.g. due to EU Passenger Rights). Any amount **you** can recover will be deducted from any claim **we** pay.

## C - Missed departure

### What you are covered for

**We** will pay up to £1,000 per **insured person** for additional accommodation, travel expenses, meals and refreshments, if **you** fail to arrive at **your** departure point in time to board **your** booked transport and this is because of:

1. An accident or breakdown involving the vehicle in which **you** are travelling to **your** point of departure.
2. A delay involving the vehicle in which **you** are travelling where **you** missed **your** departure because of heavy traffic or road closures that were sufficiently severe to warrant reporting on a recognised motoring association website or on television, news bulletins or in the press.
3. The scheduled **public transport** taking **you** to **your** departure point not running to timetable.

### Claims conditions

In addition to anything mentioned in the General Conditions, in order for **your** claim to be considered **you** must:

1. Provide confirmation of **your** scheduled departure times as detailed on **your** travel itinerary and **your** actual departure time from the airline/carrier.
2. Provide written proof of any additional expenses **you** pay and for which **you** are claiming from **us**.

### What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay for claims which are a result of:

1. A strike or any form of industrial action which had been announced or commenced before **you** became an **account holder**, purchased the travel tickets or obtained confirmation of booking, whichever came later.
2. Any claim if **you** did not allow enough time to arrive at **your** point of departure as recommended by **your** transport operator.
3. Any claim for missed departure where **you** were travelling in a vehicle that **you** own and which has not been serviced and maintained to the manufacturers instructions or runs out of fuel or power.
4. Any claim where **you** missed **your** departure because of heavy traffic or road closures that were not severe enough to be reported on a recognised motoring association website, on news bulletins or in the press.

### Claims settlement

1. **You** must provide **us** with all documentation reasonably necessary in support of **your** claim.

By saying reasonably necessary, **we** mean documents such as:

- a) A booking confirmation/invoice from the company **you** booked the **journey** with.
- b) Confirmation of the delay from **your** carrier.
- c) Evidence of the accident or breakdown of the vehicle.

This list is not exhaustive and **you** may be asked to provide other types of documentation to substantiate **your** claim.

2. **You** must seek recompense from the operator where **you** should be entitled to compensation (e.g. due to EU Passenger Rights). Any amount **you** can recover will be deducted from any claim **we** pay.

## D - Missed connections

### What you are covered for

If **you** are delayed after **you** have checked in, meaning that **you** miss **your** connecting transport and an alternative is not offered by the transport provider within four hours, **we** will pay up to £1,000 per **insured person** for additional accommodation, travel expenses, meals and refreshments.

### Claims conditions

In addition to anything mentioned in the General Conditions, in order for **your** claim to be considered **you** must:

1. Provide confirmation of **your** scheduled departure times as detailed on **your** travel itinerary and **your** actual departure times from the airline/carrier.
2. Provide written proof of any additional expenses **you** pay and for which **you** are claiming from **us**.

### What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay for claims which are a result of:

1. **You** missing the check-in time as shown in **your** travel itinerary for any reason, other than the previous transport only being delayed.
2. A strike or any form of industrial action which had been announced or commenced before **you** became an **account holder**, purchased the travel tickets or obtained confirmation of booking, whichever came later.

### Claims settlement

1. **You** must provide **us** with all documentation reasonably necessary in support of **your** claim. By saying reasonably necessary, **we** mean documents such as:
  - a) A booking confirmation/invoice from the company **you** booked the **journey** with.
  - b) Confirmation from **your** carrier of the delay.This list is not exhaustive and **you** may be asked to provide other types of documentation to substantiate **your** claim.
2. **You** must seek recompense from the operator where **you** should be entitled to compensation (e.g. due to EU Passenger Rights). Any amount **you** can recover will be deducted from any claim **we** pay.

## E – Curtailment (cutting a journey short)

### What you are covered for

#### 1. Curtailment due to early return

**We** will reimburse up to £5,000 per **insured person**, for

- a) Unused travel and accommodation expenses, and
- b) Additional travel expenses needed to return **you** to the **UK** (repatriation) which have been authorised by the assistance service which **you** cannot recover from any other source following **curtailment** of a **journey**, due to:
  1. Death or serious injury or illness to:
    - a) **you**;
    - b) a travelling companion;
    - c) a member of **your immediate family** or a business partner (whether they are travelling with **you** or not) who are all resident in the **UK**; or
    - d) a relative or friend in whose home **you** are staying or intending to stay.
  2. **You** or a travelling companion being required:
    - a) for jury service in the **UK**;
    - b) as a witness in a **court** of law in the **UK**;
    - c) to return home following a serious burglary, fire, storm or flood at **your home address** or usual place of business in the **UK** which occurs during the **journey**.
  3. The Foreign & Commonwealth Office advising against 'All travel' or 'All but essential travel' to **your** destination, providing the advice came into force after **your** departure date.

## 2. Catastrophe cover

If, during **your journey**, **you** can no longer stay at **your** pre-booked and prepaid accommodation or are unable to return to the **UK** by **your** pre-booked and pre-paid method of travel because of:

- fire;
- storm;
- lightning;
- landslide;
- avalanche;
- explosion;
- hurricane;
- earthquake;
- volcanic eruption;
- flood;
- tidal wave or tsunami;
- medical epidemic or pandemic;
- civil unrest;
- outbreak of food poisoning within **your** accommodation.

**We** will pay **you** up to £5,000 per **insured person** for the necessary extra travel and accommodation expenses to allow **you** to continue with **your journey** to a similar standard as **you** had pre-booked, or if **you** choose to return to the **UK**, **we** will pay **you** up to £5,000 per **insured person** for **your** unused travel and accommodation expenses, including additional transport costs of up to £500 per **insured person** if **you** were within Europe or £1,000 per **insured person** if **you** were outside Europe, to return to **your home address** earlier than originally planned.

For the purpose of this section the following definitions apply

Europe – **United Kingdom** and all countries defined as mainland Europe, the Republic of Ireland, Madeira, the Canary Islands, Syria, Turkey, Iceland, Azores, Tunisia, Egypt, Israel and all countries bordering the Mediterranean Sea.

Outside Europe - anywhere else not mentioned in the Europe definition.

#### 3. Home Care

**We** will pay for emergency and necessary repairs up to £250 per event in total to secure **your** home, while **you** are on a **journey**, following fire, flood or theft.

**You** must supply written confirmation from the contractor that the work was urgently required, as well as a breakdown of the costs incurred and any receipts for expenses **you** pay.

#### 4. Recuperative Holiday

If **you** make a claim under Section 7F – Medical and emergency costs whilst you are on your journey and **we** subsequently pay for **you** to **curtail** that **journey** following **your** hospitalisation **abroad** of at least five full days, **we** will pay for **you** to take a recuperative holiday within three months of the original incident, whether in the **UK** or **abroad**, subject to a maximum of £500 per event in total for accommodation and travel expenses only. Any associated costs such as travel insurance, food or clothing is not covered by this section.

**You** should contact the assistance service as soon as **you** become aware of any reason why the **journey** may need to be cut short, if **you** don't, **we** may be unable to pay **your** claim. Please refer to Section 7F – Medical and emergency costs whilst you are on your journey for advice on relatives staying with **you** or travelling to **you** if medically necessary.

## Claims conditions

In addition to anything mentioned in the General Conditions, **we** will only pay:

1. For travel and accommodation expenses, which **you** have pre-paid or contracted to pay, at the time **you** realise a claim may be made.
2. Refunds for **curtailment** which have been calculated based on the number of complete days lost by **you** returning early to the **UK**.
3. For claims under 2. Catastrophe cover, if **you** send **us**:
  - a) The original booking invoices and travel documents showing the dates and times of travel; and
  - b) Written confirmation of the disaster from the local or national authority of the area where it happened.

## What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay for claims which are a result of:

1. Government regulations, excluding where the **UK** FCO advise against 'All Travel' or 'All but essential travel' to **your** intended final destination.
2. Any criminal proceedings or **your** financial circumstances.
3. **Your** disinclination to travel or continue **your journey**.
4. Failure of the tour operator or any provider of transport or accommodation to fulfil the **journey** booking except where covered by Section 8 - End Supplier Failure Cover.
5. Adverse weather conditions (other than as stated as covered under 2. Catastrophe cover and 3. Home Care cover of this section).
6. A **pre-existing medical condition** unless declared to **us** and accepted by **us** in writing.
7. A terminal prognosis being given to a travelling companion, a member of **your immediate family** or a business partner prior to the **journey** being booked or the insurance being taken out.
8. A medical condition of a travelling companion, or (whether travelling or not) either a member of **your immediate family** or a business partner which has resulted in that person being a hospital inpatient or being put on a waiting list for hospital treatment in the 12 months before the start of this insurance or **you** booking the **journey**, whichever is later.
9. An annual fee for the upkeep or maintenance of a property e.g. timeshare, whether **you** are able to occupy that property or not.
10. **You** changing **your** mind to travel or continue with **your journey** when the local or national authorities confirm that it is safe to stay.
11. Expenses **you** can recover from elsewhere.
12. Any fees charged to **you** by **your journey** provider as a result of **your** chosen method of payment for **your journey**, such as a credit card or debit card fee.
13. The unused expenses of a person who is not insured under this policy. If **you** are travelling with someone who is not insured under this policy, **we** will only pay **your** proportion of costs not theirs, regardless of who has paid for the booking.
14. **Your** unused return travel tickets as a result of cutting short **your journey** if **we** have paid to get **you** home under this section or because of injury or illness under Section 7F – Medical and emergency costs whilst you are on your journey.
15. An accident or illness, unless the treating **medical practitioner** on **your journey** confirms in writing that **curtailment** is medically necessary.

## Claims settlement

1. **You** must provide **us** with all documentation reasonably necessary in support of **your** claim.
2. **We** will deduct an **excess** of £50, with the exception of claims for children travelling with an **insured person**, where no **excess** will be payable.

By saying reasonably necessary, **we** mean documents such as:

- a) A medical certificate in the event of a medical condition necessitating **your** early return or stay in hospital.
- b) A booking confirmation/invoice from the company **you** booked **your journey** with.
- c) Confirmation of other insurance, which may cover the loss.

This list is not exhaustive and **you** may be asked to provide other types of documentation to substantiate **your** claim.

## Part 2 – Cover for you

### F – Medical and emergency costs whilst you are on your journey

#### Please Note!

After **you** book a **journey you** must inform **us** if there is a change to **your** health, therefore please read the medical statements on page 17 to ensure that any claim relating to a **pre-existing medical condition** will be covered in the event **you** have to make a claim.

#### What you are covered for

##### 1. Emergency medical expenses abroad

**We** will pay up to £10,000,000 per **insured person** towards emergency medical, surgical or hospital treatment which is required whilst **you** are on a **journey** (dental limit £500 per **insured person** for relief of immediate pain only).

**We** will also provide cover for:

1. Additional travel expenses needed to return **you** to the **UK** (repatriation) on the advice of **our medical adviser**.
2. **Extra accommodation** if the length of **your journey** is extended due to **your** stay in hospital.
3. Up to £2,500 per **insured person** towards the cost of **your** funeral or cremation in the country in which death occurs.
4. Up to £2,000 per **insured person** towards the cost of a friend or relative, resident in the **UK** to be brought to, remain with or escort **you** back to the **UK** on advice of **our medical adviser**.
5. The cost of returning **your** remains to the **UK**.
6. Treatment or services obtained at a health spa, convalescent or nursing home or any rehabilitation centre where this is medically necessary and cannot wait until **your** return to the **UK**.
7. Taxi expenses up to £20 per day in total which are medically necessary:
  - a) To transport **you** to a medical facility for treatment;
  - b) For a friend or relative to visit **you** in a medical facility whilst **you** are receiving treatment.

##### 2. Emergency medication for pre-existing medical conditions

If **we** have confirmed, in writing, cover for a **pre-existing medical condition**, **we** will pay up to £250 per **insured person** towards any expenses incurred in obtaining any associated medication, which **you** take on a **journey** that is lost, stolen or delayed on **your** outbound **journey** from the **UK** (**we** will not pay claims where **you** forgot to take the medication with **you**).

### 3. Emergency expenses whilst you are in the UK

**We** will pay for the following expenses if **you** become physically ill or are injured on a **journey** within the **UK**:

1. Up to £2,000 per **insured person** for transport and accommodation expenses (including a daily allowance of £25 in total per day for meals, phone calls and travel) for one person, who is a resident of the **UK**, to stay with or travel to and stay with **you** on the advice of **our medical advisers**. **You** must provide **us** with medical receipts for these expenses.
2. Up to £1,000 per **insured person** to return **your** remains to **your home address**.
3. Up to £2,000 per **insured person for you** to be transferred by ambulance to a hospital nearer to **your home address**.

### 4. Physiotherapy

**We** will pay up to £350 per **insured person** if, following a **bodily injury you** make a valid claim under 1. Emergency medical expenses abroad above and **you** require further physiotherapy treatment on **your** return to the **UK**.

This is not a private medical insurance. If **you** require emergency treatment, **you** must inform the assistance service immediately otherwise **we** may be unable to pay **your** medical expenses.

### Claims conditions

In addition to anything mentioned in the General Conditions, payment of claims is conditional upon **you**:

1. Accepting **our** decisions concerning the most suitable, practical and reasonable solution to any medical emergency, including returning to the **UK** if **our medical adviser** confirms **you** are fit to return to the **UK**.
2. Contacting **our** assistance services as quickly as possible in the event of illness or accident where **you** will be an inpatient or where **you** are told by **your** treating **medical practitioner** that **you** will require tests or further investigations as an outpatient whilst **abroad** by calling **+44 141 349 0288**.
3. Not having received a terminal prognosis prior to the **journey** being booked, leaving on a **journey** or taking out the insurance.
4. Not awaiting medical treatment or investigations or tests prior to booking the **journey** or before becoming eligible for this cover.
5. Advising **us** of any change in **your** health or circumstances before making any new travel arrangements, allowing **us** to confirm in writing that cover is still applicable.
6. If **you** need more than simple outpatient treatment of the sort **you** can pay for locally, **you** should call the assistance service for help and advice.

### What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay:

1. Any expenses incurred 12 months after the original injury.
2. Any payment in respect of medical treatment obtained in the **UK**.
3. Any costs for treatment (including preventative treatment) in relation to an illness or injury, which is not essential in the opinion of **our medical advisers** and could have waited until **your** return to the **UK**.
4. Claims for treatment or returning **you** to the **UK** that are not confirmed as being necessary by **our medical adviser**.
5. Claims which arise from a **pre-existing medical condition** unless declared to **us** and accepted by **us** in writing.
6. Any treatment or aid obtained after **you**, in the opinion of **our medical advisers**, first became able to return to the **UK**.
7. Any claims when **you** are travelling to obtain medical treatment.
8. **Your** participation in a **hazardous activity**, unless the **hazardous activity** upgrade has been purchased and the **hazardous activity** is listed in Section 6 Included Activities and Hazardous Activities.
9. Any claim for non-emergency treatment, tests or surgery (including cosmetic surgery and any complications of cosmetic surgery that **you** have travelled for), which is not **directly related** to the illness or injury, which caused **your** admittance into hospital.
10. For single or private room accommodation, unless it has been deemed medically necessary by **our medical adviser**.

11. Any claims which arise from **you** failing to take medication, which **you** knew was required or to be continued on **your journey**. (Except for claims under 2. Emergency medication for pre-existing medical conditions above.)
12. For treatment for dental work involving the use of precious metals.
13. For treatment for dental work which is not to relieve immediate pain only.
14. Claims made under 4. Physiotherapy above, where the need for physiotherapy or home help is not advised by the treating doctor **abroad** or **our medical adviser** prior to **your** immediate return home.
15. An **anticipated event**.
16. Any treatment or help where, given **your** physical or mental condition, **you** should not have travelled or it would have been reasonable for **you** to have consulted **your medical practitioner**, prior to **you** booking or taking the **journey**, about whether or not it was appropriate for **you** to travel.
17. For the cost of any phone calls, other than necessary calls to **our** assistance service, and any costs relating to food and drink, other than for claims under 3. Emergency expenses whilst you are in the UK above.
18. **Your** unused return travel tickets if **we** have paid to get **you** home under this section.
19. For unused pre-booked excursions (including travel and accommodation costs relating to these) due to **your** illness or injury.

Please be aware of seemingly large charges for medication or treatment – where possible, contact the assistance service before paying for any treatment.

### Claims settlement

1. **You** must provide **us** with all documentation reasonably necessary in support of **your** claim.
2. **We** will deduct an **excess** of £50 per **insured person** from outpatient claims, with the exception of claims where using an EHC or Medicare has reduced the claim. **You** must have **your** EHC with **you** on **your journey** to benefit.
3. Where possible **we** will deal with the hospital direct.

By saying reasonably necessary, **we** mean documents such as:

- a) A medical certificate in the event of a medical condition necessitating **your** stay in hospital.
- b) Receipts for treatment or medication **you** pay for.
- c) Receipts for any additional expenses.

This list is not exhaustive and **you** may be asked to provide other types of documentation to substantiate **your** claim.

## G – Hospital benefit

### What you are covered for

If **we** provide cover under Section 7F – Medical and emergency costs whilst you are on your journey Part 1. Emergency medical expenses abroad, **we** will also pay **you** £25 per **insured person** for every complete 24 hours that **you** spend in hospital, the maximum amount **we** will pay per **insured person** is £1,000.

The purpose of this section is to provide extra cash to cover telephone calls and any other incidental expenses that **you** cannot claim for from any other source.

### What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay any claim:

1. Under this section, when **we** have not provided cover under Section 7F – Medical and emergency costs whilst you are on your journey.
2. Which occurs due to **your** participation in **hazardous activities** unless the **hazardous activity** upgrade has been purchased and the **hazardous activity** is listed in Section 6 Included Activities and Hazardous Activities.



## H – Personal accident

**You** must let **us** know by calling **0800 051 0154** if **you** are taking part in any activity which is not included within the 'Included activities' under Section 6, and is either the main purpose of **your journey**, or **you** know there is a good chance **you** are going to be taking part. **We** will then tell **you** whether cover is available for that activity and if so, whether **you** will need to pay an additional premium.

### What you are covered for

**We** will pay one of the items shown below, if during a **journey**, **you** sustain **bodily injury** which shall solely and independently of any other cause, result within 24 months in **your**:

1. Death where **you** are aged:
  - a) Under 18 years £2,000
  - b) 18 years and over £25,000
2. **Loss of Limb** £25,000
3. **Loss of Sight** £25,000
4. **Total Permanent Disablement** £25,000

### What you are not covered for (exclusions)

In addition to anything in the General Exclusions, **we** will not pay any claim which arises from or is in connection with:

1. Any sickness or disease, naturally occurring or degenerative condition.
2. A claim under more than one item of this section.
3. A **pre-existing medical condition**.
4. **Your** participation in a **hazardous activity**, unless the **hazardous activity** upgrade has been purchased and the **hazardous activity** is listed in Section 6 Included Activities and Hazardous Activities.
5. Any complication following a **bodily injury** which is attributable to **your** death, **loss of limb**, **loss of sight** or **total permanent disablement**.
6. **You** claiming for **total permanent disablement** after **you** have retired.

### Claims settlement

**We** will pay the amounts as detailed above to **you** or **your** legal representatives.

If **you** die and do not leave a will, **we** will not issue a settlement cheque until the personal representatives have been appointed.

## I – Dental expenses

### What you are covered for

**We** will pay up to £100 for each **insured person** towards dental treatment in the **UK**, following an incident **abroad** which gives rise to a claim under Section 7F - Medical and emergency costs whilst you are on your journey.

### Claims conditions

In addition to anything mentioned in the General Conditions, payment of claims is conditional upon **you** providing confirmation from **your medical practitioner** that they recommend treatment.

### What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay:

1. Unless the total claim amount exceeds £50.
2. Any claims which are not supported by a certificate from a **medical practitioner** in the **UK**.

## J – Personal liability

### What you are covered for

**We** will pay all sums up to £2,000,000 per event, which **you** become legally liable to pay for death or **bodily injury** to any person or loss of or damage to their property, which occurs during the period of the **journey**. **We** will also pay any costs and expenses awarded against **you** or incurred by **you** with **our** written consent.

### Claims conditions

In addition to anything in the General Conditions **you** must forward any correspondence to **us**, which **you** receive from the third party in connection with any incident which could cause a claim under this insurance.

### What you are not covered for (exclusions)

In addition to anything in the General Exclusions, **we** will not pay any claim which arises from:

1. Death or **bodily injury** to **your**:
  - a) Employees;
  - b) Family;
  - c) Travelling companion(s).
2. Loss of or damage:
  - a) To property, which is in the custody or under the control of **you**, **your** employees, **your** family or **your** travelling companion(s);
  - b) Ownership or occupation of any land or building (other than occupation only of any temporary holiday accommodation).
3. **Your** trade, employment, business or profession.
4. Ownership, possession or use of any animal, firearms, mechanically propelled vehicles, vessels (other than manually propelled water craft) or aircraft of any description.
5. Any deliberate act or omission by any of **you**.
6. **You** acting as a leader of a group participating in any activity whether hazardous or not.
7. Any agreement unless that liability would have existed otherwise.
8. Fines imposed by a **Court** of Law or other relevant bodies.
9. Racing of any kind.
10. Liability covered under any other insurance policy.

When hiring motorised vehicles like cars, mopeds or jet skis on a **journey**, **you** must ensure that **you** have adequate third party liability insurance as this travel policy will not cover damage that **you** do to anyone else or their property when **you** are in charge of the vehicle.

### Claims settlement

1. **You** must provide **us** with all documentation reasonably necessary in support of **your** claim.
2. **We** will deduct an **excess** of £50 for claims for loss or damage to property.

By saying reasonably necessary, **we** mean documents such as all correspondence received by **you** from the person making a claim against **you** under this section.

## K – Legal costs

Before **you** incur any **legal costs**, **you** must report **your** claim to the Legal Helpline.

The 24 hour phone number for practical **UK** legal advice in connection with **your journey** and for reporting a **legal costs** claim is **0345 246 2110 (+ 44 345 246 2110 from abroad)**.

## What you are covered for:

1. **Legal costs** to help **you** claim damages or compensation:

- For injury, illness or death, which happens during **your journey**.
- Following a breach of contract arising from an agreement **you** have for **your journey**.

The most **we** will pay for all costs will be £50,000 in total for any claim or claims arising from any one incident.

2. Up to £250 in total for the first consultation that **you** arrange with a local **solicitor** if **you** are arrested or held by authorities during **your journey**.

Subject to the exclusions and conditions of this section of the policy **we** agree to provide this cover if:

- any legal proceedings will be carried out by a **court** which **we** agree to; and
- **we** and **your solicitor** agree that it is more likely than not that **you** will be successful with **your** claim for damages.

## What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions **we** will not pay for claims which arise from or relate to:

1. Defending **your** legal rights in claims against **you**.
2. Illness or injury which develops gradually or is not caused by a specific or sudden accident.
3. Psychological injury or mental illness unless it results from a specific or sudden accident that has caused physical injury to **you**.
4. Preventative, cosmetic or elective surgery or treatment.
5. Negligent surgery, clinical or medical procedure or treatment unless resulting from **your** treatment following a sudden and specific accident that occurred during **your journey**.
6. Action taken by one **insured person** against another person who is insured by this policy.
7. **Legal costs** that relate to a period before **we** have accepted **your** claim in writing.
8. **Legal costs** if **you** stop or settle a claim, or withdraw instructions from the **solicitor**, without good reason. If this applies, **you** will then have to refund any costs paid by **us** during **your** claim.
9. Fines, penalties, compensation or damages which **you** are ordered to pay by a **court**.
10. Loss or damage that is insured under another section of this policy or any other insurance policy.
11. Any appeal where **we** did not provide cover for the original claim.

## Conditions

If **you** do not keep to these conditions, **we** may:

- a) Refuse or withdraw from any claim;
- b) Refuse to pay costs **we** have already agreed to meet;
- c) Claim back from **you** costs paid by **us**.

## You must do the following:

- Send **us** full details of **your** claim in writing as soon as reasonably possible.
- Send **us** any other information that **we** ask for. (**You** must pay any costs involved in providing this information.)
- If **we** ask, **you** must tell the **solicitor** to give **us** any documents, information or advice that they have or know about.
- Fully co-operate with the **solicitor** and **us**, and not take any action that has not been agreed by **your solicitor** or by **us**.
- Keep **us** up to date with the progress of **your** claim.
- Tell **us** if the **solicitor** refuses to continue to act for **you** or if **you** withdraw **your** instructions.
- Tell **us** if anyone makes a payment into **court** or offers to settle **your** claim.
- Tell **your solicitor** to claim back all costs that **you** are entitled to and pay to **us** all costs that **we** have paid.
- Get **our** agreement to stop, settle, negotiate or withdraw from a claim.

## Appointing a solicitor:

- If **we** accept **your** claim **we**, or a **solicitor we** choose, will try to settle the matter without having to go to **court**.
- If it is necessary to take **your** claim to **court**, or if there is a conflict of interests, **you** can choose the **solicitor** to act for **you**. Any **solicitor you** choose will be appointed to act for **you** in line with **our** standard terms of appointment.
- **You** are responsible for all **legal costs** they charge but **your** policy will cover them as long as **you** keep to the policy conditions.
- **You** must not enter into any agreement relating to charges with the **solicitor** without getting **our** permission first.
- If a **solicitor** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, **your** cover will end immediately unless **we** agree to appoint another **solicitor**.

## You must tell your solicitor to do the following:

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

## We can do the following:

- Contact the **solicitor** at any time, and he or she must co-operate fully with **us** at all times.
- Decide to settle **your** claim by paying **you** the compensation **you** are likely to be awarded by a **court** instead of starting or continuing **your** claim or legal proceedings.
- Refuse to pay further **legal costs** if **you** do not accept an offer or payment into **court** to settle a claim which **we** or **your solicitor** considers should be accepted.
- Refuse to pay further **legal costs** if it is no longer more likely than not that **you** will be successful with **your** claim.
- Refuse to pay further **legal costs** if **we** or the **solicitor** consider that those costs would be disproportionate to the value of **your** claim.

## Assessing legal costs:

**We** have the right to have **legal costs**

- certified by the appropriate professional body
- audited by a costs' draftsman **we** choose
- assessed by the **court**.

## Disputes

**You** may refer any disagreement between **you** and **us** to the Financial Ombudsman Service, which is a service offered to **you** free of charge. (See page 8 for details of **our** complaints procedure.)

**You** also have the right to refer any disagreement between **you** and **us** about this section of cover to arbitration (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a **solicitor**, barrister or other suitably qualified person that **you** and **we** agree on.

If **we** cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the territorial limits whose law governs this section of the policy. **We** and **you** must keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

General Conditions 1, 3, 4, 6 and 10 on page 48 do not apply to Section 7K – Legal costs.

## Part 3 – Cover for your property

### L – Personal possessions

#### What you are covered for

##### 1. Lost, damaged or stolen personal possessions

**We** will provide cover for up to a maximum of £1,500, per **insured person** for **personal possessions** that are lost, damaged or stolen whilst on **your journey**.

This cover is not designed to provide insurance for expensive items such as jewellery, photographic or video equipment.

**You** can usually cover items like this under **your** home insurance.

The **single article** limit is £300.

The total amount **we** will pay for **valuables** per **insured person** is £400. If the total sum of **your valuables** exceeds £400 **our** maximum liability will be capped at £400.

The total amount **we** will pay for **consumable items** per **insured person** is £100.

##### 2. Temporarily lost personal possessions

If **your personal possessions** are temporarily lost on the outbound **journey** from the **UK** and not restored to **you** within 12 hours, **we** will cover the cost of further essential replacement of toiletries (including nappies and sanitary products) and items of clothing up to the value of £250 per **insured person**.

#### Claims conditions

**You** must take care to look after **your personal possessions**, in particular **your valuables**. They should be kept on **your** person or secured in baggage, which stays with **you** at all times. If this is not possible these items should be kept in **your** locked accommodation in a safe or safety deposit box. Where a safe or safety deposit box is not available they must be kept out of sight in **your** locked accommodation. If **you** don't take precautions with **your** property, **we** may not pay **your** claim.

In addition to anything mentioned in the General Conditions, in order for **your** claim to be considered **you** must:

1. Keep **your** tickets and luggage tags.
2. Report any loss to the carriers or the Police within 24 hours of its discovery.
3. Take all reasonable steps to recover **personal possessions** which are lost or stolen.
4. Obtain a Property Irregularity Report from **your** transport operator if the loss or theft happened while the items were in their care. If **you** travelled with an airline, **you** need to do this within the time shown on their conditions of carriage.
5. Follow the carrier's conditions of carriage.
6. Provide **us** with proof of ownership for the items **you** are claiming for to substantiate **your** claim.
7. Leave **your valuables** out of sight if left in **your** accommodation when **you** are not there and there isn't a safe or safety deposit box available.

#### What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay for loss, damage or theft of:

1. **Valuables** left in luggage whilst in transit and outside **your** control.
2. **Valuables** left in **your** locked personal accommodation where a safe or safety deposit box is available and **you** have not put **your** items in it and locked it. If **your** accommodation does not have a safe or safety deposit box **your valuables** must be kept out of sight.
3. **Valuables** left in a motor vehicle or motor home.
4. **Personal possessions** that **you** have left **unattended**.
5. **Personal possessions**:
  - a) Which are damaged by wear and tear, loss of value, denting, scratching, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
  - b) Being shipped as freight or under a bill of lading.
  - c) Which are made of china, glass or similar fragile materials.
  - d) Which are subject to delay, detention, seizure or confiscation by Customs or other officials.

6. Films, USB sticks, memory cards, external hard drives, tapes, cassettes, cartridges, or discs that **you** have used or recorded on other than their value as unused material when **we** will pay the maker's latest list price.
7. Perishable goods and damage caused by perishable or **consumable items**
8. **Personal possessions** more specifically insured by another policy.
9. Dentures or hearing aids.
10. **Business samples** or **business equipment** (cover is available under Section 7Q - Business cover)
11. Sports equipment and accessories whilst in use.
12. **Ski equipment** (including lost or stolen ski lift passes) and **golf equipment** (cover is available under Section 7P - Winter sports Section 7R - Golf cover).
13. **Personal money** (cover is available under Section 7M - Personal money), bonds, negotiable instruments and securities of any kind.
14. Pedal cycles, motor vehicles, caravans, trailers, camping equipment or parts or accessories of any of them, or household goods, musical instruments, antiques, pictures, dinghies, boats and/or ancillary equipment.
15. Passports and driving licences (emergency cover is available under Section 7N - Emergency passports/driving licence costs).

#### Claims settlement

1. When **we** settle a claim under this section of the policy, **we** will at **our** option either:
  - a) pay the cost of replacing the item;
  - b) make a cash payment to **you**;
  - c) pay the cost of repairing the item.
2. **We** will make a deduction for wear and tear for claims for clothing, including sports clothing and **consumable items** (including cosmetics and toiletries).
3. **We** will deduct an **excess** of £50 under 1. Lost, damaged or stolen personal possessions above.
4. **We** will not pay the cost of replacing any other pieces that form part of a set.
5. If **your personal possessions** prove to be permanently lost, **we** will deduct the amount of any payment under 2. Temporarily lost personal possessions from **your** claim under 1. Lost, damaged or stolen personal possessions; the overall per person limit of £1,500 will continue to apply.
6. No payment will be more than the original purchase price **you** paid for the item.

### M – Personal money

#### What you are covered for

**We** will provide cover up to a maximum of £500, per **insured person** for **personal money** that is lost or stolen whilst on **your journey**. This includes:

- A maximum of £250, for cash, notes and coins (including travellers cheques and pre-paid travellers' cards).
- A maximum of £250, for other items within **your** wallet or purse such as train tickets.

NOTE - if **you** are aged 16 or under, claims for cash, notes and coins (including travellers cheques and pre-paid travellers' cards) under this section are limited to £100 per **insured person**.

**We** will also provide cover during the 72 hours immediately before **you** are due to leave on **your journey**.

A cash advance of up to £250 can be arranged if **your personal money** is lost or stolen and **you** are unable to obtain sufficient funds locally. Any cash advance paid will be deducted from **your** claim settlement.

## Claims conditions

In addition to anything mentioned in the General Conditions, in order for **your** claim to be considered **you** must:

1. Report any loss to the Police within 24 hours of its discovery and obtain a Police report from them.
2. Take all reasonable steps to recover **personal money** which is lost or stolen.
3. At all times take reasonable care of **your personal money** to ensure its safety. It should be kept on **your** person or secured in baggage, which stays with **you** at all times. If this is not possible it should be locked in **your** personal accommodation or safety deposit box.
4. Leave **your personal money** out of sight in **your** accommodation when **you** are not there and there isn't a safe or safety deposit box available.
5. Provide **us** with receipts for the amount of money **you** are claiming to substantiate **your** claim.

**You** must provide **us** with as much information as possible to substantiate **your** claim, e.g. mini bank statements to show **you** had the **money** prior to the loss, how **you** funded the **journey** after the loss and where necessary make every attempt to recover **your personal money**.

## What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay for loss, damage or theft of **personal money**:

1. Left in luggage whilst in transit or **personal money** that has been left outside the control of the **insured person** (**unattended**).
2. Left in **your** locked personal accommodation where a safe or safety deposit box is available and **you** have not put **your personal money** in it and locked it.
3. Left in any motor vehicle or motor home.
4. If **you** cannot provide proof that **you** had the **personal money** in **your** possession at the time of the loss.
5. Due to error, omission or depreciation in value.
6. More specifically insured by another policy.
7. The administration fees charged to arrange an emergency cash advance.

## Claims settlement

**We** will deduct an **excess** of £50 per **insured person**.

## N – Emergency passport / driving licence costs

### What you are covered for

**We** will pay up to £500 per **insured person** if **your** passport or driving licence is lost, stolen or damaged **abroad** for additional accommodation and travel expenses whilst **you** obtain necessary documentation to re-enter the **UK** and the cost of the temporary documentation.

## Claims conditions

In addition to anything mentioned in the General Conditions, in order for **your** claim to be considered **you** must:

1. Report the incident to the Police in the country where the loss occurred within 24 hours and obtain a copy of the Police report.
2. Take all steps to recover documents which are lost or stolen.
3. At all times, supervise or take reasonable care of **your** documents to ensure their safety.
4. Provide **us** with receipts for the amount **you** are claiming to substantiate **your** claim.

**You** must provide **us** with as much information as possible to substantiate **your** claim, e.g. mini bank statements to show **your** losses and where necessary make every attempt to recover **your** documents.

## What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay for claims which are a result of:

1. Any loss, damage or theft which occurred prior to the start date of **your journey abroad**;
2. Any costs incurred in replacing the passport or driving licence in the **UK**;
3. Loss or damage arising from confiscation or detention by Customs or other officials or authorities;
4. Documents that **you** have left **unattended**;
5. Documents left in **your** locked personal accommodation where a safe or safety deposit box is available and **you** have not put **your** items in it and locked it;
6. Documents left in any motor vehicle (excluding caravans & motor homes where they need to be kept out of sight).

## O – Extended kennel, cattery or parking costs

### What you are covered for

If **your** dog or cat is in a licensed kennel or cattery or **your** car is in a car park in the **UK** during **your journey** and for reasons outside of **your** control, **you** do not return to the **UK** on **your** pre-booked return date, **we** will pay **you** up to £500 in total towards the charges **you** incur as a direct result of that delay.

## What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay for claims where **you** do not obtain confirmation from **our medical adviser** that the delay was medically necessary.

## P – Winter sports

### What you are covered for

#### 1. Ski Pack

Where **you** are unable to use **your ski pack** on advice from **our medical adviser**, or the treating **medical practitioner abroad**, **we** will provide up to £35 per day per **insured person** for **your** unused **ski pack**, which **you** originally pre-booked in the **UK** or purchased upon **your** arrival in **your** resort, the maximum amount **we** will pay per **insured person** is £525. **We** will also pay extra expenses for replacing **your** lift passes if they are lost or stolen.

#### 2. Ski Equipment

If, during the **journey your ski equipment** is damaged, lost or stolen, **we** will pay up to £525 per **insured person** for replacements.

#### 3. Hired skis

If **your** own **ski equipment** is damaged, lost or stolen, **we** will provide up to £35 per day per **insured person** to hire replacement equipment for the remainder of **your journey**, the maximum amount **we** will pay per **insured person** is £525.

#### 4. Piste closure

If during **your journey** the skiing facilities in **your** pre-booked resort are closed in their entirety due to lack of or too much snow, **we** will pay up to £35 per day per **insured person** for **you** to travel to an alternative site, the maximum amount **we** will pay is £525 per **insured person**. If there are no alternative sites available, **we** will compensate **you** £35 per **insured person** for each full day **you** are unable to ski, the maximum amount **we** will pay is £525 per **insured person**.

#### 5. Avalanche closure

**We** will pay up to £200 per **insured person**, if, following an avalanche, land-slide or land-slip **your** arrival or departure from the ski resort is delayed and **you** have **extra accommodation** expenses as a direct result.

#### 6. Physiotherapy following a skiing accident

If **we** pay a claim under Section 7F – Medical and emergency costs whilst you are on your journey, and this claim is as a direct result of a ski accident, **we** will pay up to £350 per **insured person** towards physiotherapy which is recommended by a **medical practitioner** on **your** immediate return to the **UK**.

## 7. Delayed ski equipment

Up to £35 per day per **insured person** towards the cost of hiring replacement **ski equipment** necessities, if **your** own **ski equipment** is delayed in reaching **you** on **your** outward **journey** for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative, the maximum amount **we** will pay is £525 per **insured person**.

Receipts will be necessary in the event of a claim.

## 8. Cancellation

**We** will extend the cover provided under Section 7A – Cancellation because **you** have an injury or illness that prevents **you** from taking part in **your** winter sports activity. All limits, special conditions and restrictions in that section continue to apply.

## Claims conditions

In addition to anything mentioned in the General Conditions, in order for **your** claim to be considered **you** must:

1. Return damaged **ski equipment** to **your home address** for inspection.
2. Obtain a Property Irregularity Report from **your** transport operator if the loss or theft happened while the items were in their care. If **you** travelled with an airline, **you** need to do this within the time shown on their conditions of carriage.
3. Report the loss or theft to the Police authorities in the country where the incident occurred within 24 hours of discovery and obtain a copy of the Police report.
4. Take all reasonable steps to recover **ski equipment** that is lost or stolen.
5. Keep all baggage tags and travel tickets for submission to **us** when making a claim.

Any amount **we** pay **you** under 7. Delayed ski equipment above will be refunded to **us** if **your** own **ski equipment** proves to be permanently lost, as **you** will be able to claim for **your** lost **ski equipment** under 2. Ski Equipment above.

## What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay claims:

1. Which have not been confirmed as being medically necessary by **our medical adviser**.
2. Which have not been confirmed by **your medical practitioner**, or the treating **medical practitioner abroad**, that **you** are unable to participate in winter sports activities due to injury or illness.
3. For **ski equipment** which is more than five years old.
4. For hired equipment not verified as lost or damaged by an official receipt from the **ski equipment** hire shop.
5. Following **your** deliberate, wilful or malicious damage or carelessness or neglect.
6. Which occur whilst **ski equipment** is left in a motor vehicle or motor home.
7. For **ski equipment** that is left **unattended**, unless **you** have taken all reasonable care to protect them by securing them in a designated ski rack.
8. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
9. For damaged **ski equipment** which has not been returned to **your home address** for inspection by **us**.
10. For loss, damage, theft or from confiscation or detention from customs or other officials or authorities.

Under 4. Piste closure and 5. Avalanche closure, **we** will not pay claims when:

1. **Your journey** takes place outside a recognised ski resort or the official resort opening dates.
2. Confirmation of the closure is not obtained from a local representative.
3. Where the skiing conditions are known to **you** or are public knowledge at the time of opening **your** FlexPlus current account or booking **your journey**.

## Claims settlement

**We** will pay one or a combination of the benefits for as long as such conditions prevail at **your** resort but in any case not exceeding the period of the **journey**. **We** will deduct an **excess** of £50 from claims under 2. Ski Equipment and 8. Cancellation above.

## Q – Business cover

### What you are covered for

#### 1. Business Equipment

**We** will provide up to £1,500 per **insured person** to cover **business equipment** and **business samples**, which are lost, damaged or stolen during a **journey abroad**. The **single article** limit is £1,000.

#### 2. Emergency replacement items

If **your** bags are lost for more than four hours in transit on **your** outbound **journey** from the **UK**, **we** will pay up to £250 per **insured person** for **you** to buy essential replacement items.

#### 3. Hiring replacements

**We** will pay up to £500 per **insured person** towards hiring replacement **business equipment** for the duration of the **journey abroad** if **yours** is lost, damaged or stolen whilst on a **journey** and is not returned to **you**.

#### 4. Business colleague

If **you** are hospitalised for more than three days or repatriated due to injury or illness or die, **we** will pay up to £2,000 per **insured person** towards the cost of a return travel ticket for one colleague to replace **you**.

#### 5. Accommodation and travel expenses

**We** will pay up to £1,500 per **insured person** towards the cost of **extra accommodation** if, due to **your bodily injury**, illness or adverse weather conditions the **journey** has to be extended beyond the final scheduled day.

## Claims conditions

In addition to anything mentioned in the General Conditions, in order for **your** claim to be considered **you** must:

1. Keep **your** tickets and luggage tags.
2. Report any loss to the carriers or the Police within 24 hours of its discovery.
3. Take all steps to recover **business equipment** and **business samples** which are lost or stolen.
4. Obtain a Property Irregularity Report from **your** transport operator if the loss or theft happened while the items were in their care. If **you** travelled with an airline, **you** need to do this within the time shown on their conditions of carriage.
5. Follow the carrier's conditions of carriage.
6. Not abandon any **business equipment** or **business samples** to **us**.
7. Provide **us** with receipts for the items **you** are claiming for to substantiate **your** claim.

**You** must provide **us** with as much information as possible to substantiate **your** claim and where necessary make every attempt to recover **your business equipment** or **business samples**.

## What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay for loss, damage or theft of **business equipment** and **business samples**:

1. Which are kept in **your** locked personal accommodation, unless placed in a safe or safety deposit box, or where this is not available, they must be kept out of sight in **your** locked personal accommodation.
2. That are left in any motor vehicle or motor home.
3. That are left **unattended**.
4. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
5. Being shipped as freight or under a bill of lading.

6. Which are made of china, glass or similar fragile materials.
7. By delay, detention, seizure or confiscation by Customs or other officials.
8. Which are films, USB sticks, memory cards, external hard drives, tapes, cassettes, cartridges, or discs that **you** have used or recorded on other than their value as unused material when **we** will pay the makers latest list price.
9. Which are **consumable items** or any damage caused by these items.

**You** must take care to look after **your business equipment** and **business samples**. If **you** don't take precautions with **your** property, **we** may not pay **your** claim.

### Claims settlement

1. When **we** settle a claim under this section of the policy, **we** will at **our** option either:
  - a) pay the cost of replacing the item;
  - b) make a cash payment to **you**;
  - c) pay the cost of repairing the item.
2. **We** will make a deduction for wear, tear and depreciation.
3. **We** will deduct an **excess** of £50 for claims under 1. Business Equipment above.

An **excess** is the amount **we** will deduct from a claim. This amount is payable per **insured person** claiming, per claim registered. Where a single incident gives rise to a claim under two or more sections of cover, only one **excess** will be payable per **insured person**.

## R – Golf cover

### What you are covered for

#### 1. Golf equipment

**We** will pay up to £1,000 per **insured person**, in the event that **your golf equipment** is damaged, lost or stolen whilst on a **journey abroad**.

#### 2. Hiring replacements

If **you** are unable to take part in any of **your** pre-booked rounds of golf because **your golf equipment** is lost in transit **abroad** and not restored to **you** within four hours, **we** will pay up to £40 per **insured person** per day to hire replacements, up to a maximum amount of £200 per **insured person**.

#### 3. Cancellation

**We** will extend the cover provided under Section 7A – Cancellation because **you** have an injury or illness that prevents **you** from playing golf. All limits, special conditions and restrictions in that section continue to apply.

#### 4. Green fees

**We** will pay **you** up to £300 per **insured person** towards the loss of non refundable pre-paid green fees that **you** are unable to use **abroad** following **your** injury or illness.

#### 5. Travel delay

If the ship, train or aircraft on which **you** are pre-booked is delayed, meaning **you** are delayed, **we** will pay **you** up to £250 per **insured person** towards the non-refundable pre-paid green fees **you** did not use as a direct result of the delay.

### Claims conditions

In addition to anything mentioned in the General Conditions, in order for **your** claim to be considered **you** must:

1. Keep **your** tickets and luggage tags.
2. Report any loss to the carriers or the Police within 24 hours of its discovery.
3. Take all steps to recover **golf equipment** which is lost or stolen.
4. Obtain a Property Irregularity Report from **your** transport operator if the loss or theft happened while the items were in their care. If **you** travelled with an airline, **you** need to do this within the time shown on their conditions of carriage.
5. Follow the carrier's conditions of carriage.

6. Not abandon any **golf equipment** to **us**.
7. Provide **us** with receipts for the items **you** are claiming for to substantiate **your** claim.

**You** must provide **us** with as much information as possible to substantiate **your** claim and where necessary make every attempt to recover **your golf equipment** if it is stolen.

### What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay for loss, damage or theft of **golf equipment**:

1. Which is kept in **your** locked personal accommodation unless it is kept out of sight.
2. That is left **unattended**.
3. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
4. Being shipped as freight or under a bill of lading.
5. By delay, detention, seizure or confiscation by Customs or other officials.
6. More specifically insured by another policy.

**You** must take care to look after **your golf equipment**. If **you** don't take precautions with **your** property, **we** may not pay **your** claim.

**You** are not covered for claims:

7. Which have not been confirmed by **your medical practitioner**, or the treating **medical practitioner abroad**, that **you** are unable to participate in playing golf due to injury or illness.

### Claims settlement

1. **We** will make a deduction for wear and tear.
2. **We** will deduct an **excess** of £50 under 1. Golf equipment and 3. Cancellation above.
3. **You** must provide confirmation from the carrier of the number of hours delay.

## S – Wedding cover

Please note: If one of the **insured couple** is not insured by this policy, as per the schedule of **insured persons** on page 15 **we** will extend cover under all sections when the wedding has been booked to take place **abroad**.

### What you are covered for

#### 1. Wedding attire

**We** will provide attire for up to a maximum of £1,500 per **insured couple** for replacement **wedding attire** that is lost, damaged or stolen whilst on **your journey abroad**.

#### 2. Wedding rings

**Your** wedding rings are covered for up to £250 per **insured couple** should they be lost, stolen or damaged whilst on a **journey abroad**.

#### 3. Wedding gifts

The cost of repair, if economical or the cost of £1,000 per **insured couple**.

#### 4. Wedding photographs and video recordings

**We** will provide up to £750 per **insured couple** towards reprinting photographs or retaking video recordings, if:

- a) They are lost, stolen or damaged whilst on a **journey abroad**.
- b) **Your** pre-booked professional photographer is unable to fulfil his obligations due to illness, injury or unforeseen transport problems and **you** have to make alternative arrangements.

## Claims conditions

In addition to anything mentioned in the General Conditions, in order for **your** claim to be considered **you** must:

1. Keep **your** tickets and luggage tags.
2. Report any loss to the carriers or the Police within 24 hours of its discovery.
3. Take all steps to recover property which is lost or stolen.
4. Obtain a Property Irregularity Report from **your** transport operator if the loss or theft happened while the items were in their care. If **you** travelled with an airline, **you** need to do this within the time shown on their conditions of carriage.
5. Follow the carrier's conditions of carriage.
6. Not abandon any property to **us**.
7. Provide **us** with receipts for the items **you** are claiming for to substantiate **your** claim.

**You** must provide **us** with as much information as possible to substantiate **your** claim and where necessary make every attempt to recover **your** possessions.

## What you are not covered for (exclusions)

In addition to anything mentioned in the General Exclusions, **we** will not pay claims:

1. For items kept in **your** locked personal accommodation unless they are kept out of sight.
2. For any items left **unattended**.
3. Caused by wear and tear, loss of value, moth, vermin, atmospheric or climatic conditions, gradually operating causes or by any cleaning, repairing or restoring process.
4. For any items being shipped as freight or under a bill of lading.
5. For items made of china, glass or similar fragile materials.
6. Caused by delay, detention, seizure or confiscation by Customs or other officials.
7. For films, USB sticks, memory cards, external hard drives, tapes, cassettes, cartridges, or discs that **you** have used or recorded on other than their value as unused material when **we** will pay the makers latest list price (excluding claims made under 4. Wedding photographs and video recordings above).
8. For **consumable items** or any damage caused by these items.
9. For property more specifically insured by another policy.

**You** must take care to look after **your** possessions. If **you** don't take precautions with **your** property, **we** may not pay **your** claim.

## Claims settlement

1. When **we** settle a claim under this section of the policy, **we** will at **our** option either:
  - a) pay the cost of replacing the item;
  - b) make a cash payment to **you**;
  - c) pay the cost of repairing the item.
2. **We** will make a deduction for wear and tear for claims for clothing.
3. **We** will deduct an **excess** of £50.

# 8. End Supplier Failure Cover provided by IPP

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 OPR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's (The Insurer).

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

1. Irrecoverable sums paid prior to **Financial Failure** of the Scheduled Airline, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions all known as the **End Supplier** of the travel arrangements not forming part of an inclusive holiday prior to departure; or
2. In the event of **Financial Failure** after departure:
  - a) additional pro rata costs incurred by the Insured person(s) in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements
  - or
  - b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

**Financial Failure** means the **End Supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

**End Supplier** means the company that owns and operates the services listed in point 1 above.

The Insurer will not pay for:

1. Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure
2. Any **End Supplier** which is, or which any prospect of **Financial Failure** is known by the Insured or widely known publicly at the date of the Insured's application under this policy
3. Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
4. The **Financial Failure** of any travel agent, tour organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation
5. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the **Financial Failure** of an airline.

## Claims Procedure:

International Passenger Protection claims only-any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:

IPP Claims Office  
IPP House, 22-26 Station Road  
West Wickham,  
Kent BR4 OPR  
United Kingdom

Telephone: **+44 (0)20 8776 3752** Facsimile: **+44 (0)20 8776 3751**

Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk) Website: [ipplondon.co.uk](http://ipplondon.co.uk)

ALL OTHER CLAIMS - REFER TO YOUR INSURANCE POLICY AND SEE ALTERNATIVE CLAIMS PROCEDURE

## Complaints Procedure:

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

Please telephone us on: **(020) 8776 3750**.

Or write to:

The Customer Services Manager  
International Passenger Protection Limited,  
IPP House, 22-26 Station Road,  
West Wickham,  
Kent BR4 0PR

Fax: **(020) 8776 3751**

Email: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

It is our policy to acknowledge any complaint within five working days advising you of who is dealing with your concerns and attempt to address them.

If our investigations take longer, a full response will be given within four weeks or an explanation of IPP's position with time-scales for a full response.

Having followed the above procedure, if you are not satisfied with the response you may write to:

Policyholder and Market Assistance  
Lloyd's  
One Lime Street  
London EC3N 7HA

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

If you are not satisfied with the way we have dealt with your complaint you may refer it to the Financial Ombudsman Service. You can also refer your complaint to them first without giving us the opportunity to resolve it, but if you do this, they will only consider your complaint with our consent. The Financial Ombudsman Service provides a free, independent, complaint resolution service. Details about their service and how to refer a complaint to them can be found on their website [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

Telephone: **0800 023 4567** or **0300 123 9123**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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

## What is an Eligible Complainant?

1. A Consumer – Any natural person acting for purposes outside his trade, business or profession
2. A Micro-Enterprise – An enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million
3. A Charity – Which has an annual income of less than £1 million at the time the complaint is made
4. A Trustee – Of a trust which has a net asset value of less than £1 million at the time the complaint is made.

# 9. General Exclusions

These General Exclusions apply to the whole policy. This policy excludes any claim arising from:

1. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, Insurrection, blockades or military or usurped power.  
Terrorism/a terrorist act. This section does not apply to Section 7F – Medical and emergency costs whilst you are on your journey or Section 7H - Personal accident except where nuclear, chemical or biological weapons/agents are used.  
A terrorist act is an act or threat of action by a person or group of people, whether they are acting alone or with other people, organisations or governments, for political, ethnic, racial, religious, ideological or similar purposes to influence any government or to frighten the public or any section of it.  
An 'act' or 'action' here means:
  - violence against a person;
  - damage to property;
  - putting a person's life in danger;
  - creating a health risk to the public or a section of it; or
  - interfering with or seriously disrupting electronic systems or transport services.
2. Whether directly or indirectly caused by:
  - a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
  - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly;
  - c) Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Death, injury, illness or disablement resulting from suicide, attempted suicide, deliberately injuring yourself or wilful exposure to danger (except in an attempt to save human life).
4. Injury, illness or disablement resulting from a sexually transmitted disease.
5. Death, injury, illness, or disablement resulting from the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction) or solvent abuse.
6. Any claim caused by drinking too much alcohol or alcohol abuse. **We** do not expect **you** to avoid drinking alcohol on **your journeys** or holidays, but **we** will not cover any medical claims arising because **you** have drunk so much alcohol that **your** judgement is seriously affected.
7. Bankruptcy/liquidation of any tour operator, travel agent or transportation company except where cover under Section 8 - End Supplier Failure Cover exists.
8. Losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following an injury or illness happening whilst on a **journey**.
9. **Your** unlawful act.
10. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).
11. **Manual work** or **hazardous activities** of any kind unless declared to **us** and accepted by **us** in writing.
12. Any liability arising from any goods, service, advice or arrangements supplied by an agent acting on behalf of **our** assistance services.
13. Travel to areas where, at the time of booking the **journey** or thereafter, but before **you** travel, the Foreign & Commonwealth Office has advised against travel to.
14. An event **you** were aware of prior to opening the account, becoming eligible for cover or purchasing a relevant upgrade as described on page 6 of this policy.



# 10. General Conditions

These General Conditions apply to the whole policy.

1. **You** must tell **us** about any claim as soon as reasonably possible. Any increase in costs caused by **your** delay in telling **us** will not be covered by this policy. **You** must also inform **us** if **you** are aware of any **court** order to do or stop doing something, order to attend **court** or impending prosecution. Every communication relating to a claim must be sent to **us** without delay.
2. **You** must take all reasonable steps to prevent any loss, damage or accident. If **you** do not **we** may not pay **your** claim.
3. **You** or any person acting for **you** must not negotiate, admit or repudiate any claim without **our** written consent.
4. The expense of supplying all certificates, information and evidence which **we** may require will be borne by the **insured person** or their legal representative. When a claim for **bodily injury** or illness occurs, **we** may request and pay for, any **insured person** to be medically examined on behalf of **us**. **We** may also request and will pay for a post mortem examination if any **insured person** dies.
5. If at the time of any incident which results in any other insurance covering the same costs, loss, damage or liability or any part of such **we** will pay **our** share in proportion to the sum insured of the claim except under Section 7G - Hospital Benefit and Section 7H - Personal Accident and where **we** will pay the full claim subject to the policy limits.
6. **We** are entitled to take over and conduct in **your** name defence or settlement of any legal action. **We** may also take proceedings at **our** own expense and for **our** own benefits, but in **your** name to recover any payment **we** have made under the policy to anyone else.
7. In the event of a change of Insurer, the sums insured stated in these terms and conditions will be the maximum payable to each **insured person**.
8. From time to time it might be necessary to alter **your** policy. When this situation arises **you** will be advised accordingly. Any such alteration will only apply to **journeys** booked by **you** from the time of receipt of that advice.
9. **You** must be honest and truthful in **your** dealings with **us** at all times. If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a false claim, **we** have the right to cancel **your** policy, refuse claims and retain any premium paid. **We** may recover from **you** any costs **we** have incurred, including the costs of investigating the claim. **We** will not pay a claim which is in any way fraudulent, false or exaggerated. **We** will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred. In addition, **we** have the right to cancel any other products **you** hold with **us** and share details of this behaviour with other organisations to prevent further fraud. **We** may also involve the relevant authorities who are empowered to bring criminal proceedings.
10. **We** may at any time pay to **you our** full liability under this policy after which no further payments will be made in any respect. **We** do not have to accept any items that are recovered or damaged beyond repair.
11. **You** must take care to provide **us** with accurate information which is correct and complete to the best of **your** knowledge.

**You** must tell **us** immediately if the state of health of any **insured person** changes; please refer to the Medical Statements on page 17.

Failure to provide correct and complete information or inform **us** of any changes could adversely affect **your** policy, potentially invalidating **your** policy and causing claims to be rejected or not fully paid. Please note that **you** are responsible for the information provided about others covered by the insurance being correct and complete.

12. **You** must contact **us** immediately if, after **you** have booked **your journey**, **you** are diagnosed with:

- any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
- any type of cancer;
- any joint or bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes.

**We** will then decide if **we** can provide **you** with cover on **your** existing terms. **We** may ask **you** to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition.

If **we** cannot provide cover for the medical condition diagnosed after **you** paid for the **journey**, or if **you** do not want to pay the extra premium, **you** can call **us** on **0800 051 0154** and make a cancellation claim if **you** have booked and paid for a **journey** that **you** have not yet made.

# 11. Use of your information by U K Insurance Limited

## Privacy Notice

This privacy notice tells you what we do with information we collect about you. It's relevant to anyone who uses our services, including policyholders, prospective policyholders, website users and beneficiaries under our policies, such as named drivers. We refer to all these individuals as “customers” or “you” in this notice.

### Q1 Who “we” are

We are U K Insurance Limited (“we”, “us” or “our”). We underwrite this Nationwide insurance policy.

### Q2 What information do we collect about you?

#### Information collected from you & cookies policy

Where we have collected information directly from you it will usually be obvious what this is, as you will have given it to us. This might not be the case where we have used cookies to collect information from your computer or portable electronic devices. Please see our cookies policy for more information.

#### Information collected from others

We can collect information about you from others. This includes information from:

- **Nationwide Building Society**, who we partner with to provide your insurance policy.
- **Joint policyholders or policy beneficiaries**. Where you are named on a joint policy or a beneficiary of that policy we may collect information about you from any named policyholder. We will ask them to confirm that they have your permission to give us this information about you.
- **Fraud prevention, law enforcement or government agencies and other data sources used to prevent or detect fraud or provide details to us about criminal convictions or offences**.
- **HM Treasury and other authorities in relation to regulatory issues** e.g. where someone is subject to a financial sanction they will appear on HM Treasury's asset freezing list.
- **Credit reference agencies** e.g. credit searches that are made when we produce a quotation for a new policy or at renewal. (Note that the results of these searches are automatically deleted after 12 months and do not affect your ability to obtain credit.) Please also see section 4 below.
- **External sources** such as **no claims discount databases**, the electoral role and insurance comparison websites to help us decide what the risk is in selling the policy **and from companies that hold information about insurance renewal dates, marital status, household residents, vehicle details, employment status and household income** to help us work out which information we should provide to you about our other products and services.

#### Sensitive personal information

We collect information that is sensitive, such as information about children, health or geo-location (which may be sensitive personal information because, for example, it can pinpoint your location at a hospital), and information related to unspent past criminal convictions or offences. We also collect your sensitive personal information for specific types of policy or applications, for example when offering you a travel policy or a driving application e.g. Telematics. We obtain this from your mobile devices for driving applications and the following people:

- The main policyholder will provide most of the information we collect about health (including confirming whether hospital treatment is being sought) and unspent criminal convictions or offences, including on behalf of others named on the insurance policy e.g. medical screening to support a travel policy;
- Fraud prevention or law enforcement agencies may provide details to us about criminal convictions or offences;
- Witnesses to an accident may provide medical information to us if there is an investigation of a claim;

- We may use information about a child, for example, where the child is a beneficiary under a policy or if involved in an accident.

We collect and use this information as part of your insurance quotation or contract with us, or where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

### Q3 What do we do with information we collect about you and why may we do this?

We use your personal information in order to meet our obligations in our contract of insurance with you. We and other companies within our group of companies use your personal information in the following ways:

#### A. Provide insurance services

When you request us to provide you with a quote for one of our insurance policies or you purchase an insurance policy from us, we use information about you:

- To decide what the risk might be in selling you the policy, to quote for, and provide you with, a premium for that policy and any special terms that may apply to that policy (noting that we may use automated decision making to make this assessment - see section 9 below);
- To administer your policy and monitor the payment of instalments if you pay your premium in this way;
- To contact you about the policy (e.g. for billing or renewal purposes); and
- To provide the agreed service if you make a claim (e.g. sending someone to assist you in a roadside breakdown situation or to provide you with medical assistance if you are injured or unwell when overseas).

We cannot provide the services unless we use the information about you in this way.

#### B. Do what we are required to do by law

As part of our duty as an insurer providing insurance services, sometimes we are required by law to use information about you:

- To help make sure our customers are being treated fairly (e.g. to assist our regulators where we have a legal duty to do so);
- To deal with complaints;
- To help prevent and detect crime (including, for example, the prevention or detection of fraud); and
- To comply with a legal or regulatory obligation.

We can use your personal information in this way because we are required to do so by law.

#### C. Prevent fraud occurring

Fraud has an impact on all customers as it increases costs for everyone. We use your personal information to check for signs that customers might be dishonest (e.g. if someone has behaved dishonestly in the past it may increase the risk they will do so in future).

We may use your personal information in this way because it is in our interests to detect fraud and in all our customers' interests to ensure that they are not prejudiced due to increased premiums as a result of a few customers acting dishonestly.

#### D. Recover debt

If you owe us money we will use your personal information to help us recover it.

We can use your personal information in this way because it is a necessary part of the contract of insurance. We need to ensure that premiums are paid so that the majority of our customers do not suffer (e.g. through increased premiums) due to the actions of a small minority of customers.

#### E. Where your or another person's life may be at risk

We will use your personal information to assist where your or another person's life or health is in danger and obtaining your permission is not possible (e.g. arranging emergency medical treatment in a remote location).

## F. To administer and improve our services

To administer our services we will share information with others (including to people or organisations that may be based overseas):

- In order to enable us to process your claim or administer your insurance policy more cost effectively;
- To help develop our products, services and systems to deliver you a better sales and claims experience in the future; and
- To understand how our prospective customers make decisions about which insurance policy is the optimal policy.

We may also process your personal data to better understand you as a customer, including to determine how best to retain your custom, and to ask you to provide feedback on the service we provide to you.

We can use your personal information in this way because it is in our legitimate interests to provide the services in the most efficient way. We will always ensure that we keep the amount of your personal information that we collect and the extent of any processing to the absolute minimum to achieve this efficiency.

## Q4 Who do we share your personal information with and why do we do it?

We may share your personal information with third parties and other companies within our group of companies for the purposes mentioned in section 3 above. Alternatively, you can contact the Data Protection Officer for a list of them. Please see section 10. You should make sure everything you tell us is correct because your records may be checked in the following circumstances:

- When you apply for insurance, financial services, or work;
- By police and other law enforcement agencies.

In particular we share information with:

- **Nationwide Building Society**, we will provide them with information about your insurance policy, premium and claims history.
- **Fraud prevention agencies that provide databases and services**, such as CIFAS, National Hunter, SIRA and ENI, to prevent or detect fraud.
  - Fraud prevention agencies will process this personal information in order to assist our prevention of fraud and money laundering, and to verify your identity and may also process your personal information in order to prevent fraud and money laundering by other people.
  - Fraud prevention agencies will hold your personal information for up to 1 year, or up to 6 years if you're considered to pose a fraud or money laundering risk.
  - If we or a fraud prevention agency determine that you pose a fraud or money laundering risk, we may refuse to provide the services and / or financing you have requested.
- **Law enforcement or government agencies** we and fraud prevention agencies may permit law enforcement or government agencies to access and use your personal information, if they request it.
- **Credit reference agencies** help us decide whether to offer you credit if you choose to pay your premium by instalments. We share this information when you first take a policy with us and at each renewal. We may exchange your personal information with credit reference agencies to reflect your credit application (as payment by instalments means that there will be a credit agreement between us). We will let you know before we do this. This will be visible to other credit providers. Failure by you or anyone who pays for your policy to keep up the monthly payments due under your credit agreement will be reflected in your credit score, not theirs. The identities of the credit reference agencies and the ways in which they use and share personal information are explained in more detail at [experian.co.uk/crain/](https://experian.co.uk/crain/). Alternatively, you can call us and we will send you a copy.
- **Your spouse or partner** who calls us on your behalf, provided they are named on the policy. Please tell us who they are when you take out your policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases, we may also deal with other people who call on your behalf, but only with your permission. If at any time you would prefer us to deal only with you, please let us know.

- **Other insurance companies** to help settle any insurance claim or to verify that the information you have provided is correct (e.g. we will check the amount of No Claims Discount you have told us with your previous insurer).
- **Insurance industry bodies** such as The Motor Insurance Database to meet our obligations under the Road Traffic Act.
- **Insurance industry databases**, such as the Claims and Underwriting Exchange where you make a claim so that insurers can check that your claims history is correct, the Insurance Fraud Register and, for commercial policies, the Employers' Liability Tracing Office.
- **Government bodies**, such as the Driver and Vehicle Licensing Agency.

## Q5 Will we send your personal information overseas?

We may send your personal information overseas to any part of the world. The protections given to your personal information in other parts of the world will often not be as strong as in the UK. Where possible, we will put in place agreements with the people we send your personal information to, to require them to treat your personal information with the same protections that we apply ourselves. Our agreements may include standard terms provided by the EU called EU Model Clauses or may require the other party to be signed up to government standards that are recognised as providing the right level of protection such as "privacy shield" in the USA. But it is possible that regardless of what is set out in the agreement this would not stop a government in any part of the world from accessing your personal information, as they can often have power to overrule any agreements we make.

In some cases we might need to share information to carry out the services we have promised to carry out, for example if you require urgent assistance abroad. In such an urgent situation we may not always have the time to put in place the type of agreement we would normally want to.

## Q6 How long may we keep your personal information for?

We are only allowed to keep your personal information if we need it for one of the reasons we describe in section 3 above.

As a general rule, we will keep it for 6 years from the end of your relationship with us, as it is likely that we will need the information for regulatory reasons or to defend a claim. For example, should you wish to bring some form of legal action relating to your relationship with us, this would generally need to be done within 6 years from the end of that relationship. However there may be exceptions where we need to keep your personal information for longer, such as where a claim has involved a minor.

We will also retain data in an anonymous form for statistical and analytical purposes, for example, to assess risk of flood damage occurring.

## Q7 When can you ask us to stop using your information?

If we rely on your consent to collect and process your personal information, you can ask us to stop using your personal information at any time by withdrawing that consent and we will stop using your personal information for those purposes. We may rely on your consent to tell you about products or services which may be of interest to you or to use computers to make decisions about you to improve our services or develop our products (see section 9).

At any time, you can tell us to stop using your personal information to tell you about products or services that may be of interest to you or allowing computers to make decisions about you in order to improve our services or develop our products (see section 9). To find out how to do this, see section 10.

## Q8 What happens if you don't give us some of your personal information?

Where you do not provide the personal information we need in order to provide the service you are asking for or to fulfil a legal requirement, we will not be able to provide the service that you are asking us to give you.

We will tell you about why we need the information when we ask for it.

## Q9 When do we use computers to make decisions about you?

We will collect information about you and put this into our computer systems. The computer systems will make certain automated decisions about you which will be based on comparing you with other people. This will have an impact in terms of the level of premium or product that we offer to you or the products or services that we decide to tell you about. We may also use automated decision making to conduct an identity verification check.

For example, if you are under 25 years of age, the computer system may determine that you are more likely to have a car accident. This is because the computer system has been told that more people aged under 25 have car accidents. Another example is that, if you are under 25, the computer system may determine that you are going to be interested in a travel policy which covers high risk activity, such as skiing. Therefore, we would proactively seek to tell you about such policies as we would consider them to be of interest to you.

This is important because:

- In providing insurance services it helps us decide what price you should pay for your policy and understand any risks associated with that policy;
- In identity verification it helps us to check that you are who you say you are and to prevent others from imitating you;
- In selling you other products it helps us decide which other products might be useful to you.

We also use computer systems to carry out modelling. Sometimes using your personal information and sometimes using data in anonymised form. We conduct this modelling for a variety of reasons, for example, for risk assessment purposes to make decisions about you, such as your likelihood to claim. However, we may also use your personal information in that modelling to make decisions about how we improve and develop our products and services, or our pricing and underwriting, or to better understand how our prospective customers make decisions about which policy is the optimal policy (i.e. we are not making decisions directly about you).

#### Q10 How to contact us about this privacy notice

Our Data Protection Officer is in charge of answering questions about this privacy notice or your requests to exercise your rights which are set out below. The Data Protection Office may be contacted at U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.

You may contact us at the address above for one or more of the following reasons:

- To ask us to fix information about you that is wrong or incomplete, or to delete personal information about you (the so-called “Right to be Forgotten”).
- To tell us you no longer agree to, that you object to, or that you wish to restrict us using information about you and ask us to stop.
- A right of access, namely to ask us to provide you with a copy of all of the personal information that we have about you. To receive this information please write to the Data Rights Team, U K Insurance Limited, Churchill Court, Westmoreland Road, Bromley, BR1 1DP.
- A “data portability” right, namely to obtain and reuse the information that you have provided to us for your own purposes across different services. You may ask for this information to be provided directly to you or directly to another organisation. We will provide the information in a machine readable format so that another organisation’s software can understand that information.
- To ask us not to use information about you in a way that allows our computer systems to make decisions about you (as explained in section 9).

Sometimes we will not be able to stop using your personal information when you ask us to (e.g. where we need to use it because the law requires us to do so or we need to retain the information for regulatory purposes).

In other cases, if we stop using your personal information, we will not be able to provide services to you, such as administering your insurance policy or servicing your claim.

We will tell you if we are unable to comply with your request, or how your request might impact you, when you contact us.

## Complaints

If you have any concerns about the way in which we are using your personal information, please contact our Data Protection Officer in the first instance and we will endeavour to resolve your concern. However, you do also have the right to complain about how we treat your personal information to the Information Commissioner’s Office (“ICO”). The ICO can be contacted at:

ICO website: [ico.org.uk/global/contact-us/](https://ico.org.uk/global/contact-us/)

ICO telephone: **0303 123 1113**

ICO textphone: **01625 545860**

© 1999-2018 U K Insurance Limited

U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 202810. The Financial Services Register can be accessed through [fca.org.uk](https://www.fca.org.uk)

## 12. Use of your information by Nationwide

This is a summary of how Nationwide uses your personal information, if you’d like a more detailed explanation, please see Nationwide’s full privacy statement “How Nationwide uses your information”, available in branch or online at [nationwide.co.uk/privacy](https://nationwide.co.uk/privacy)

1. We collect and use your information so we can offer and manage your accounts, confirm your ID, prevent fraud, provide services to you, collect and recover debt and run our business.
2. We share your information as necessary within Nationwide, with our suppliers and with any third parties you’ve asked to act on your behalf. Information is shared with our insurance partners when applying for a Nationwide insurance product or it is a benefit of your account (e.g. FlexPlus).
3. If the law requires or allows us to, we’ll also share information as necessary with other organisations. This includes credit reference agencies, fraud prevention agencies and other government bodies, regulators and law enforcement agencies.
4. When we share your information with credit reference agencies they’ll use this to check your credit rating, along with the other details you’ve given us. These checks are part of most account application processes – however, they will leave a record on your credit file that other lenders can see. This might affect your ability to get credit elsewhere for a short while.
5. When we share your information with fraud prevention agencies they will use the data to prevent fraud and money laundering and verify your identity. If we believe someone poses a fraud or money laundering risk, we may refuse to provide the product they have asked for and we may also stop providing services they already have. The fraud prevention agencies will keep a record of any fraud or money laundering risk and this could mean that other organisations may refuse to provide services, financing or employment.
6. When we transfer information to third parties and organisations, whether inside or outside the UK, we’ll make sure we only give them information that’s necessary and that your data will stay secure.
7. We only use your information if we have a legal basis to do so, for example, if you have given us consent or if we need to use the information to meet our obligations to you in our terms and conditions. We may also use your information if necessary to comply with the law or to carry out our legitimate business interests.
8. You have certain rights when it comes to your personal information including the right to access your data. Further details on these rights and who to contact are available in branch or online at [nationwide.co.uk/privacy](https://nationwide.co.uk/privacy)

---

**Just ask in branch**

Call **0800 11 88 55**

Visit **[nationwide.co.uk/current\\_account](http://nationwide.co.uk/current_account)**



Nationwide cares about the environment - this literature is printed in the UK with biodegradable vegetable inks on paper from well managed sources.

Nationwide are able to provide this document in Braille, large print or audio format upon request. Your local branch will arrange this for you or you can contact Nationwide on **0800 11 88 55**.

Nationwide acts as an intermediary for the insurance products provided with the Nationwide FlexPlus current account. Worldwide Family Travel Insurance Policy is underwritten by U K Insurance Limited on behalf of Nationwide Building Society.

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds, LS1 4AZ. Registered in England & Wales No.1179980.

Nationwide Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. You can confirm our registration on the FCA's website **[fca.org.uk](http://fca.org.uk)**

Calls may be recorded.

**Nationwide Building Society.** Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire SN38 1NW.

**P3349** (September 2018)