DIVE INTO THE DETAIL

Your Club M Account
Insurance Policy Wording

MONEY

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Insurance Policy Wording

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1. Everything You Need to Know

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Club M Account insurance – here's all the important info

This insurance policy wording document gives you the lowdown on all the Club M Account insurances. And applies while the insurance benefits are turned on with your Club M Account. You have no insurance cover when you have your insurances turned off. Just so you know, the wording in sections 2-4 comes direct from our insurance partners.

Section	Insurance	Insurance provider	Optional upgrades (Additional premiums apply – add to your cover by calling **0345 602 2369**)
2	Worldwide Family Multi-Trip Travel Insurance (Excludes travel in, to, or through Cuba, Iran, Syria, North Korea, the Crimea region, or the Donetsk People's Republic (DNR) or Luhansk People's Republic (LNR) regions of Ukraine)	Zurich Insurance Company Ltd through Cover-More Insurance Services Ltd	• Cover for trips up to 45 or 62 days • Business cover for trips up to 21 days • Pre-existing medical condition cover
3	Breakdown Cover in the UK and Europe	Green Flag	No upgrades available
4	Mobile phone and Gadget Insurance	Assurant General Insurance Limited	No upgrades available

You can't open the Club M Account without insurance benefits. These benefits are only available to Club M Account holders who have the insurance benefits turned on.

The monthly fee for maintaining the account is set by the insurance providers and collected by us on their behalf. If the fee changes in the future we'll tell you two months before the changes happen. For more details, check section 12 of the Club M Account Terms. You'll be charged this monthly fee if your insurance benefits are turned on.

If you're not eligible for a Club M Account benefit, or if you decide not to use any benefit, you won't qualify for a reduction in the monthly fee for maintaining the account.

If you've turned your insurance benefits off or your account is closed (by us or you), you won't be entitled to the insurances anymore.

The cover for you – and anyone else on the policy – will end when the Club M Account is closed or when we confirm your insurance benefits have been turned off.

If you want to turn your insurance benefits back on, we'll go through the benefits of each insurance again and let you know if you're eligible. Once we confirm the insurances are on, you'll need to pay the monthly fee for maintaining the account.

Turning your insurance benefits on or off will happen within three working days (Monday to Friday, not including bank holidays). Check out **virginmoney.com/club-m-customers** to learn more about how to do this. There are also some handy FAQs.

The insurer's right to cancel their insurance is explained in section 2-4.

Every now and then, please check the insurance benefits provided with your Club M Account still meet your needs. If your personal circumstances change, please get in touch. If someone who's covered has a change to their health, you must call **01273 740 983**. This is important as it could affect your travel insurance cover.

In the section 'Everything you need to know', unless stated otherwise, the terms "we", "us" and "our" in this document mean Nationwide Building Society (trading as Virgin Money).

Our insurance services

What products do we offer?

We can only provide products from:

- Zurich Insurance Company Ltd through Cover-More Insurance Services Ltd – Worldwide Family Multi-Trip Travel Insurance*
- U K Insurance Limited – Green Flag Breakdown Cover
- Assurant General Insurances Limited – Mobile Phone and Gadget Insurance

*Excludes travel in, to, or through Cuba, Iran, Syria, North Korea, the Crimea region, or the Donetsk People's Republic (DNR) or Luhansk People's Republic (LNR) regions of Ukraine.

What service will you get from us?

We won't give you advice or recommendations for Worldwide Family Multi-Trip Travel Insurance, Green Flag Breakdown Cover or Mobile Phone and Gadget Insurance. We may ask a few questions to narrow down the products we give details on. You'll then need to choose how you want to go ahead.

Please read the documents we provide to make sure the insurances with your Club M Account suit you and your needs.

How much it will cost you

Your Club M Account has a £14.00 monthly fee for maintaining the account if the insurance benefits are turned on. There's no charge for any other services we provide in relation to the insurances.

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

Yes, absolutely. If we can't meet our financial obligations, you may be able to get compensation from the scheme. This will depend on the type of insurance and circumstances of the claim. For more info about compensation scheme arrangements, head to **fscs.org.uk** or call **0800 678 1100** or **020 7741 4100** (both are Freephone numbers).

Demands and needs statement

You haven't received advice or a recommendation from us. However, please read this – and all the documents provided – very carefully to make sure the insurance included in the Club M Account meets your needs.

Worldwide Family Multi-Trip Travel Insurance

This cover is acceptable for those who want to make sure their insurance needs and the needs of their family whilst travelling are met now and in the future as specified in the full Terms and Conditions.

Green Flag Breakdown Cover

This cover is acceptable for those who want to make sure their insurance needs in the event of a vehicle breakdown are met now and in the future as specified in the full Terms and Conditions.

Mobile Phone and Gadget Insurance

This cover is acceptable for those who want to make sure the insurance needs of their mobile phone and electronic gadgets are met now and in the future as specified in the full Terms and Conditions.

2. Worldwide Family Multi-Trip Travel Insurance

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Fairer Finance has awarded its 'Clear & Simple Mark' to the Worldwide family Multi-Trip Travel Insurance policy wording

Fairer Finance
APPROVED DOCUMENT
Clear design Simple language

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Welcome

Hello and welcome to your travel insurance policy wording.

This travel insurance is for Virgin Money Club M Account holders who have the insurance benefits turned on. It covers trips within the United Kingdom (UK) and outside the UK, including cruises.

If you stop being eligible for this insurance at any time, you won't be able to get a discount on the monthly fee for your account.

This document tells you what your policy covers you for, as well as what isn't covered. Please read through this document carefully. It should answer any questions you have about your insurance. If you're still unsure about anything, or if something doesn't look right, please call **01273 740 981** or email **virginmoneytravel@travelguard.com**.

It's really important that you follow the terms and conditions of your policy wording – we won't be able to pay claims if you don't.

Virgin Money is a trading name of Nationwide Building Society. This insurance is arranged by Nationwide Building Society through Travel Guard. Travel Guard is a trading name of Cover-More Insurance Services Ltd (Cover-More) who are acting as agent of the insurer, Zurich Insurance Company Ltd (Zurich). Premium paid for the insurance (in the monthly fee payable for the account) is treated as held by Zurich as soon as you have paid it to Virgin Money. Claims, medical assistance, and concierge services are handled by Travel Guard EMEA Limited (Travel Guard EMEA) on Cover-More and Zurich's behalf.

Zurich Insurance Company Ltd is a public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. It is authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of its regulation by the Prudential Regulation Authority are available on request. Its firm reference number is 959113.

Cover-More Insurance Services Ltd is a company registered in England and Wales with company number 03088762, its registered address is Parkview, 82 Oxford Road, Uxbridge, UB8 1UX. Cover-More Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, firm reference number 312172.

Travel Guard EMEA Limited is a company registered in England and Wales. The company registration number is 01728011, and the registered address is 125-135 First Floor, Telecom House, Preston Road, Brighton, BN1 6AF.

In this travel insurance section, unless otherwise stated, when we use 'we', 'us' or 'our' we mean Travel Guard or Travel Guard EMEA, acting on behalf of Zurich.

This is an agreement between Zurich and you. Nobody else has any rights under this agreement.

When we say 'you' or 'your' in this section of the document, we mean anyone insured by this policy. This will be the account holder, their husband, wife or partner and up to four of their dependent children under 18. This includes fostered and adopted children.

Please note, all adults insured under this policy must be under 75 and live at the same address. All children must either be in full-time education or live at the same address.

This insurance only covers residents of the UK, the Isle of Man and the Channel Islands.

You must have lived in the UK, Isle of Man or Channel Islands for six of the 12 months before opening your account, or before turning your insurance on. You need to stay in the UK, Isle of Man or Channel Islands for six out of every 12 months to stay covered. We count each 12-month period from the date the account holder opened the account or turned their insurance benefits on.

All terms and conditions are provided in English, and we'll only ever communicate with you in English. Please contact us if you need any documents in a different format.

Useful contact details

Department	Contact details	Opening times	Contact if...
Customer Services	**Phone 01273 740 981** **Email virginmoneytravel@travelguard.com**	8:00am to 8:00pm Monday to Friday; 9:00am to 5:00pm on Saturdays and Bank Holidays	You need to check your cover, upgrade your policy, need documents in a different format or have any questions
Medical Emergency helpline	**Phone +44 (0) 1273 740 980** **Email virginmoneytravelassistance@travelguard.com**	24 hours a day, 7 days a week	You're injured or fall ill abroad
Claims	**Visit vmclaims.travelguard.com/uk** **Phone 01273 740 982** **Email virginmoneytravelclaims@travelguard.com**	9:00am to 5:00pm, Monday to Friday (not including Bank Holidays)	You need to make a claim, or to make a complaint about a claim
Complaints (not including complaints about claims – see Claims)	**Phone 01273 740 981** **Email virginmoneytravel@travelguard.com**	8:00am to 8:00pm Monday to Friday; 9:00am to 5:00pm on Saturdays and Bank Holidays	You want to complain about anything apart from a claim
Pre-Existing Medical Conditions	**Phone 01273 740 983**	8:00am to 8:00pm Monday to Friday; 9:00am to 5:00pm on Saturdays and Bank Holidays	Please see pages 14 and 15 to check whether you need to call this number
Concierge services	**Phone +44 (0) 1273 747 613** **Email virginmoneytravelassistance@travelguard.com**		You want Travel Guard EMEA to arrange a service for you. Please see page 18 to check the services they offer

Summary of cover limits

You're covered for sections A-R listed in the table below and information about additional benefits can be found in each section. If you want to add Section S – Business cover (Optional Extra), to your policy you'll need to pay an extra premium. If you'd like to find out more please call us on **01273 740 981**.

Section	Cover	The most we'll pay per insured person		Excess per person
		Outside the UK	**Within the UK (including the Isle of Man and Channel Islands)**	
A	If you have to cancel your trip	£5,000	£2,000	£50
B	If you get sick or injured during your trip	£10,000,000	£10,000	£50
C	If you have to cut your trip short	£5,000	£2,000	£50
D	If you miss your departure	£1,000	N/A	£50
	If your departure is delayed	We'll pay £20 after the first 12-hour delay, and then £10 for every extra 12-hour period. We'll pay up to £300.	We'll pay £20 after the first 12-hour delay, and then £10 for every extra 12-hour period. We'll pay up to £300.	N/A
E	If your vehicle breaks down	N/A	£100	N/A
F	If your belongings or luggage are lost, stolen or damaged	£1,500	£500	£50
	One single item or a pair or set of items designed to be used together	£300	£100	£50
	Valuables and electronics	£500	£300	£50
G	If your luggage is delayed on your outward journey	We'll pay up to £50 for every 24 hours, up to a limit of £150.	We'll pay up to £50 for every 24 hours, up to a limit of £150.	N/A
H	If your money is lost or stolen	For cash, we'll pay up to £200. For anything else, we'll pay up to £500.	For cash, we'll pay up to £200. For anything else, we'll pay up to £500.	£50
	If your passport or travel documents are lost or damaged	£200	£200	N/A

I	If an accident results in: - Losing your limb - Loss of sight - Permanent total disablement - Death (aged 18-64) - Death (under 18 or over 64)	 £15,000 £15,000 £25,000 £5,000 £2,500	N/A	N/A
J	Your legal responsibility to others	£2,000,000	N/A	£250
K	If you need to take legal action following death, illness or injury	£50,000	N/A	N/A
L	If your transport is hijacked	We'll pay £50 for every 24 hours, up to £500.	N/A	N/A
M	If there's a disaster which leaves your accommodation unfit to live in	£1,000	N/A	£50
N	If your pet needs care	We'll pay £20 for every 24 hours, up to £200.	N/A	N/A
O	If your trip is affected by a natural disaster	We'll pay up to £5,000 if a natural disaster happens unexpectedly. We'll only pay up to £1,250 if a natural disaster happens within the seven days before starting your trip, and you go anyway.	We'll pay up to £5,000 if a natural disaster happens unexpectedly. We'll only pay up to £1,250 if a natural disaster happens within the seven days before starting your trip, and you go anyway.	N/A
P	Winter sports cover - If equipment is lost, stolen or damaged - If you need to hire equipment - If you lose your ski pass - If the piste is closed - If there's an avalanche	 £500 We'll pay up to £30 for every 24 hours up to a limit of £300 £250 We'll pay up to £30 for every 24 hours up to a limit of £300 £250	 £500 We'll pay up to £30 for every 24 hours up to a limit of £300 £250 We'll pay up to £30 for every 24 hours up to a limit of £300 £250	 £50 N/A N/A N/A £50

Q	Golf cover - If equipment is lost,stolen or damaged - If you need to hire equipment - If you can't play golf	 £1,500 We'll pay up to £20 for every 24 hours, up to a limit of £200 We'll pay up to £75 for every 24 hours, up to a limit of £300	 £1,500 We'll pay up to £20 for every 24 hours, up to a limit of £200 We'll pay up to £75 for every 24 hours, up to a limit of £300	 £50 N/A N/A
R	Wedding cover If the following things are lost, damaged or stolen: - Your wedding clothes - Your wedding gifts - Your wedding rings	 £2,000 £1,500 £1,000	 £2,000 £1,500 £1,000	 £50 £50 £50
S	Business cover (Optional Extra) - If equipment is lost, stolen or damaged - If you need to hire equipment - If your money is lost - If you can't make it to your meeting	 £1,000 We'll pay up to £50 for every 24 hours, up to a limit of £500. For cash we'll pay up to £300. For anything else, we'll pay up to £500. £3,000	 £1,000 We'll pay up to £50 for every 24 hours, up to a limit of £500. For cash we'll pay up to £300. For anything else, we'll pay up to £500. £3,000	 £50 N/A N/A N/A

What you need to know before you go

This policy meets the needs of those who want to insure themselves and their family while travelling on holiday. Please make sure it has all the cover you need.

Medical Emergency helpline

Travel Guard EMEA provides a 24-hour emergency service 365 days a year. They'll provide help if you're ill, injured or die abroad.

You can contact them:

By phone
+44 (0) 1273 740 980

By email
virginmoneytravelassistance@travelguard.com

If you're likely to stay at a hospital for more than 24 hours abroad, someone must contact the emergency helpline right away. They'll also need to call if your treatment is likely to cost more than £500. We may not be able to cover you if you don't, or we may have to reduce the amount we pay.

If possible, please have the following information to hand when you or anyone else contacts the emergency helpline.

- Your name and address
- Your contact number abroad
- Your Virgin Money policy number (which is the same as your Club M Account sort code and account number)
- Your GP's name, address and contact number

How long your trips can last

Your trips are covered for up to 31 days, and you can travel as many times as you like. If you'd like your trip to be covered for longer, please contact **01273 740 981**, or email **virginmoneytravel@travelguard.com**. We can upgrade your policy so trips can be covered for up to 45 days, or 62 days. Bear in mind that extending your trip limit will cost you extra.

If your trip lasts longer than the cover limit you've paid for, your cover will end on the next day. For example, if you've paid to have trips that last for 45 days, and you decide to stay longer, we'll stop covering you on the 46th day.

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

When cover for your trip starts and ends

Under Section A, your cover starts when you book your trip, the account was opened, or Virgin Money confirms your insurance benefits are turned on, whichever is later. Cover under all other sections start when you leave your home address, or 24 hours before your trip starts, whichever is later. Your cover ends when you arrive back to your home address, or 24 hours after you return to your home country if travelling abroad, whichever is earlier. Each trip must start and end in the UK, Isle of Man or Channel Islands. There's no cover for one-way journeys.

We'll keep covering you if you had to stay longer on your trip for reasons outside of your control. For example, there are no flights to your home, or the country you're in closes its borders.

For any adults insured under the policy, their cover will end on their 75th birthday. For children insured under the policy, their cover will end on their 18th birthday. If anyone insured is travelling on their birthday, their cover will continue until they return to their home address or to their home country if travelling abroad. This is as long as their trip isn't longer than 31 days (or 45 or 62 days if the account holder has paid extra for an upgrade).

For alternative insurance or if we can't cover you, you may be able to get cover elsewhere. MoneyHelper has a directory of travel insurance firms who can help you find travel insurance to cover your needs:

Visit – **www.moneyhelper.org.uk/travel-insurance-directory**

Call – **0800 138 7777** (available Monday to Friday from 8:00am to 6:00pm except Bank Holidays)

Pre-existing medical conditions

A medical condition is 'pre-existing' if you had it when the account holder opened the Club M Account, requested to turn on the insurance benefits or your trip was booked.

Depending on the condition, we may be able to cover it at no extra charge. In some cases, we won't be able to cover you, or you may have to pay extra to get it covered. We call this a policy upgrade.

If you answer 'yes' to any of the following questions, please call **01273 740 983** before your trip. If you don't – and you try to make a claim for any of these conditions – you won't be covered.

Have you received medical advice, treatment or medication for any of the conditions below?

a. Heart or circulatory conditions. For example, heart failure, angina and valve disease.

b. Cerebrovascular conditions, such as strokes or any type of aneurysms. This doesn't include having high or low blood pressure or cholesterol.

c. Any respiratory conditions related to smoking. Respiratory conditions affect your breathing, such as emphysema or COPD.

d. Any birth defects or genetic conditions that have resulted in a physical disability.

e. Cancer.

f. Organ transplants.

In the last 12 months have you:

a. Been referred to see a specialist, or been added to a waiting list to see one?

b. Been referred to or visited a hospital for any tests or treatments? This includes if you're on the waiting list to visit a hospital.

c. Seen a medical practitioner more than once for the same condition?

d. Been prescribed two or more medications?

e. Changed any medication you've been taking?

Remember there are certain illnesses and diseases we don't cover. Please refer to page 41 for more details.

If you have more than one pre-existing medical condition
If you have more than one pre-existing medical condition, it might affect how we cover you. We can't cover some of your conditions and not others – it'll either be all of them or none of them. You need to call **01273 740 983** if you're diagnosed with a new condition.

If your health changes
You must call **01273 740 983** straight away if your answers to any of the questions change to 'yes', or if your health changes in any other way. This includes if anything changes between you booking the trip and travelling. If you don't, it might mean we won't pay a claim related to that illness. If we can't cover you, we might be able to accept claims under Section A: If you have to cancel your trip.

Updating medical details every year

If you have a policy upgrade to cover your pre-existing medical conditions it will last for 12 months. The expiry date will be shown on your upgrade endorsement. You will need to call us before the policy upgrade ends if you want cover to continue. Even if there is no change to the conditions declared there may be a change to the cover provided or premium charged. This is due to a new assessment being made each year.

Undiagnosed and terminal conditions

We don't pay claims for anything related to treatment or advice for undiagnosed conditions or symptoms. We don't pay claims for terminal illnesses diagnosed before a trip. We also won't pay if the illness was diagnosed before your account was opened, or before your insurance benefits were turned on, whichever is later.

If we can't cover you

If we can't cover you, you may be able to get cover elsewhere. We'd like to provide details of a publicly available directory that only lists firms that provide, or arrange, travel insurance policies that cover more serious medical conditions.

Using the directory may help you find a firm who can:

- provide cover for your condition
- provide cover for your condition without specific exclusions
- provide cover for your condition at a more affordable price

If you'd like more information, you can:

Visit – **www.moneyhelper.org.uk/travel-insurance-directory**

Call – **0800 138 7777** (available Monday to Friday from 8:00am to 6:00pm except Bank Holidays)

Giving us the facts

It's important you give us complete and accurate information at all times. If you notice any information isn't right, or if your circumstances change, you should tell us straight away.

If you don't tell us the truth, or if you mislead us or exaggerate a claim, we may cancel your policy or treat it like it never existed. If we do this, we won't refund any premiums we've been paid, and we might ask you to give back any money we've paid you.

Travelling if you're under 18

Children under 18 can travel without the account holder, as long as they travel with a relative, guardian or other person who is legally responsible for them. For example, a teacher or a nanny. This doesn't include travelling with a group of friends or a partner, even if they're over 18.

Cover whilst on a cruise

You are covered under these policy terms and conditions whilst on a cruise. This includes cover for cancellation and medical emergencies. This policy does not cover cruise-specific events like cabin confinement, missed port and unused excursions. You will need to buy a specialist cruise cover policy if you need cover for these or similar events.

Following travel advice

We won't pay claims (including assistance) resulting from you travelling or planning to travel to a country against official advice. When we say official advice, we mean that the Foreign, Commonwealth and Development Office has advised against 'all' or 'all but essential' travel. Please check their website (**https://www.gov.uk/foreign-travel-advice**) for more information.

Countries we don't cover

We won't cover claims for trips in, to, or through any of these countries. This includes booking a trip to one of these countries, even if you don't go.

✗ Cuba

✗ Iran

✗ Syria

✗ North Korea

✗ Crimea region

✗ The Donetsk People's Republic (DNR) and Luhansk People's Republic (LNR) regions of Ukraine

Trips in the UK, Isle of Man or Channel Islands

Please note we'll only cover trips within the UK, Isle of Man or Channel Islands if you stay in accommodation you've pre-booked for at least two nights.

If a natural disaster happens before your trip

If a natural disaster happens within the seven days before your trip, but you decide to go anyway, we'll still cover you if you need to make a claim. We just won't pay the full amount – we'll only pay 25% of the cover we normally offer. Please see 'Section O – If your trip is affected by a natural disaster' on pages 33 and 34 to see what we'll cover and how much we'll pay.

If we need to make changes to this policy

If we need to make any changes to the terms of the policy, we'll let the account holder know. Any changes we make will only apply to trips booked after we've told the account holder about them. This will usually be the date they receive our letter or email, but sometimes it might be a date after that. We'll let the account holder know when we contact them about the changes.

How to make a claim

Travel Guard EMEA handles all claims. When we say 'we', 'us', or 'our' in this section, we mean Travel Guard EMEA.

If something happens and you need to make a claim, you should tell us as soon as you can. If you don't – and we can't get the information we need – we might need to reduce the amount we pay you or decline the claim altogether.

The excess

The excess is an amount you'll need to pay towards your claim. We'll take this off the amount you're claiming for. You can check if you have to pay an excess in the Summary of Cover Limits on pages 10-12.

Medical emergencies

We understand that having a medical emergency abroad is stressful. That's why we've made it as easy as possible for you to make a claim in the following ways:

By phone
+44 (0) 1273 740 980

Lines are open 24 hours a day, 7 days a week.

By email
virginmoneytravelassistance@travelguard.com

To help keep this process quick and easy, please be ready to give:

- your name and address
- your contact number abroad
- your Virgin Money policy number (which is the same as your Club M Account sort code and account number)
- your GP's name, address and contact number

Other claims

For all other claims:

Online
vmclaims.travelguard.com/uk

By phone
01273 740 982

Lines are open between 9:00am and 5:00pm Monday to Friday (not including Bank Holidays).

By email
virginmoneytravel@travelguard.com

By post
Travel Guard Claims PO Box 5597, Telecom House 125-135, Preston Road, Brighton, BN50 8WY

Information we need to handle your claim

You must give us any information we ask for – and pay any related costs – so we can handle your claim. For example, if you were forced to cancel your trip, we'll ask you for proof that you were unable to travel, such as a medical certificate. We may also ask you to have a medical examination if we think it's necessary, or a post-mortem if you die.

We might also ask you to send us any damaged or broken belongings or sports equipment before we pay a claim. You'll get these back if we can't pay your claim.

Please note, we don't cover anything that's insured under any other policy. This means that if you have a more specific insurance that would pay a claim, you won't be covered under this policy.

What this policy covers

Concierge services

Concierge services are provided by Travel Guard EMEA. When we say 'we', 'us', or 'our' in this section, we mean Travel Guard EMEA. You can call us at +44 (0) 1273 747 613.

What's covered

Services we offer	What we can do for you
Useful travel information	We can make sure you have all the passport and visa information you need, as well as details of the weather and currency in the area you're travelling to
Entertainment	Help you to buy tickets, and find some general sightseeing information
Gifts	Help you to send chocolates, champagne and flowers as gifts
Hotels and restaurants	Suggest hotels and help you to make restaurant reservations
Local services and messages	Make appointments with local services such as dentists or hair salons, or pass on urgent messages
Travel	Rent cars and reserve travel tickets

You can use our concierge services for anything in the table to the left, before or during your trip. We'll help you arrange it, but you'll need to make the payment yourself. We'll always check with you before booking anything.

Please note we're only providing the service you ask us to. This means we're not responsible for anything related to the item or service itself. For example, if you're not happy with the item or service, or if it's too expensive.

What's not covered

We can't carry out services if:

✗ What you've asked for is impossible or unrealistic.

✗ It's illegal, or the source is illegal.

✗ It invades someone else's privacy.

✗ It's unethical or immoral.

✗ You plan to resell anything we arrange for you.

Section A: If you have to cancel your trip

If you can't make an event because your vehicle breaks down or is in an accident, you might be able to claim under Section E as well.

If you make a claim under this section, you'll need to pay an excess of £50 per person, per trip. We'll take the excess off the amount you're claiming for.

What's covered

We'll pay up to £5,000 to cover travel, accommodation, activities and visas if you have to cancel your trip abroad for one of the reasons below.

We'll pay up to £2,000 if the trip was somewhere within the UK, Isle of Man or Channel Islands. This includes tickets for concerts, cinemas, theatres, theme parks.

We'll only cover you under this section if you can't get your money back elsewhere.

If you pay for all or part of your trip using a loyalty points programme, you may not be able to get your points back when you cancel. If this happens, we'll pay you in cash, and base your claim on the lowest price that's advertised.

You can check our activities list on pages 46 and 47 to see what activities we cover.

Here's a list of reasons we'll accept for cancelling your trip:

✓ If you, or a relative, dies or becomes seriously ill or injured. By 'relative', we mean a spouse, partner (who you are living together with), parent, sibling, child, grandparent, grandchild, step-parent, stepchild, step-sibling, aunt, uncle, niece, nephew, fiancé(e) or your next of kin. This only applies if you had no reason to believe this might happen when the account was opened, the insurance benefits were turned on, or the trip was booked. Whichever of these comes later will apply.

✓ The person you planned to travel with or stay with abroad dies or becomes seriously ill or injured. This only applies if you had no reason to think it might happen when the account holder opened the account or the trip was booked, whichever is later.

✓ You've been made redundant at a company unexpectedly, and you've worked there for at least two years. This doesn't apply if you're self-employed or if you've accepted voluntary redundancy.

✓ You or the person you planned to travel with has been called for jury service, or has been asked to go to court as a witness. This doesn't include expert witnesses. We'll only do this if you couldn't postpone.

✓ If your home is damaged by fire, storm or flood, or is burgled or vandalised, and you're told not to leave the country by the police or other authorities. We'll cover you if this happens within seven days before you plan to leave.

✓ If you're part of the police, fire, nursing or ambulance services, and you have to stay because of an emergency. We'll also cover you if you're a member of the armed forces, and you've been posted overseas unexpectedly.

✓ If, after you've booked your trip, the Foreign, Commonwealth and Development Office (FCDO) advises against 'all' or 'all but essential travel' to your planned destination. We won't cover you if the FCDO's advice is based on an epidemic or pandemic.

✓ If you'd be more than 26 weeks pregnant at the start of or during your trip. This only applies if you became pregnant after the account holder opened their account, turned on the insurance benefits or after the trip was booked. You can also cancel if a registered doctor who's unrelated to you has advised you not to travel because of complications with your pregnancy.

For trips in the UK, Isle of Man and Channel Islands only:

✓ We'll cover the cost of prepaid event tickets if your vehicle is involved in an accident or breaks down on the way there and is left unusable. This includes tickets for concerts, cinemas, theatres, theme parks, and tourist attractions. We'll only pay the amount you spent on the ticket, even if the ticket's value goes up after you've cancelled. We'll do this as long as the accident happened on the day of the event or within seven days before.

✓ You must have proof that a recognised breakdown organisation or VAT registered garage made your repairs.

What's not covered

We won't pay claims for any of the following:

✗ If you knew about something that was likely to lead to a claim when the account holder opened the account, turned on the insurance benefits or when you booked the trip. For example, if a relative is seriously ill.

✗ If you change your mind and no longer want to go on your trip for any reason other than those listed under 'What's covered'. If you have a pre-existing medical condition, and we haven't confirmed in writing that we'll cover you. Please see 'Pre-existing medical conditions' on pages 14 and 15 for more information.

✗ Extra costs that result from you not telling the travel company as soon as you know you have to cancel your trip.

✗ If you don't have a valid passport or visa.

✗ Any airport taxes and administration fees you paid for your flight.

✗ Cancellation costs if you still go to an event you were late for, as a result of your travel being delayed.

✗ Maintenance or timeshare costs for any property you own and were planning to stay in during your trip.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section B: If you get sick or injured during your trip

Our emergency medical assistance helpline is provided by Travel Guard EMEA. All claims under this section must be approved by them.

You can call +44 (0)1273 740 980 or email virginmoneytravelassistance@travelguard.com. They provide a 24-hour emergency service 365 days a year. You must call this number immediately if you're likely to stay at a hospital for more than 24 hours during your trip. You must also do this if your treatment is likely to cost more than £500. We may not be able to cover you if you don't, or we may have to reduce the amount we pay.

If you make a claim under this section, you'll need to pay an excess of £50 per person, per claim. We'll take the excess off the amount you're claiming for. You won't have to pay an excess if your medical costs were reduced because you used Medicare or a similar public healthcare system.

Section B1: If you get sick or injured outside the UK, Isle of Man or Channel Islands

What's covered

We'll pay up to £10,000,000 for emergency medical treatment if you get sick or injured during your trip – including ambulance services. This also covers the cost of bringing you home early, as long as it's medically necessary. If you've been advised to stay at your destination for treatment, we'll cover any reasonable extra room costs that you'll need. We'll also cover extra travel costs to get you home. We'll pay for you to travel in economy class, unless you've been told you need to travel in a higher class.

If a doctor says it's medically necessary, we'll pay for someone to travel from within the UK, Isle of Man or Channel Islands to stay with you. By 'doctor', we mean someone who is registered as a medical professional and is unrelated to you. We'll only do this if you're travelling alone, or if the person you're travelling with has to go home. We'll cover room and travel costs for one person, including their travel back home. Please be aware, once we've paid for one person to be with you, we won't pay for anyone else.

We understand that being kept overnight abroad at a hospital leads to extra non-medical costs such as food and toiletries. That's why we'll pay £20 for every 24-hours you stay. We'll pay up to £1,000 in total, which is up to 50 days.

Please note that if you stay overnight at a hospital, you'll need receipts for anything you want to claim for.

We'll pay up to £250 for emergency dental treatment, as long as it's for immediate pain relief.

If you didn't buy a return ticket, but your claim relates to you returning home, we'll take off the cost of your single ticket from your claim. We'll base this amount on the price of an economy class ticket listed by the airline you flew with.

If you die during your trip, we'll either pay up to £10,000 to bring your body or ashes home, or up to £4,000 for your burial or cremation abroad.

For trips in Australia or New Zealand

You must register with Medicare or a similar public healthcare system.

What's not covered

We won't pay claims for any of the following:

✗ Any pre-existing medical conditions we haven't agreed in writing to cover. Please see Pre-existing medical conditions on pages 14 and 15 for more information.

✗ Any costs relating to pregnancy or giving birth. This only applies if you're more than 26 weeks pregnant at the start of or during your trip.

✗ The cost of a single or private hospital room, unless it's medically necessary.

✗ Costs relating to finding and rescuing someone. This doesn't include transporting an injured person to a hospital.

✗ Cost of phone calls. This doesn't include the first call to the medical helpline.

✗ Costs for taxis, unless you used a taxi instead of an ambulance to take you to and from a hospital.

✗ Costs for food and drinks, unless they're included in your hospital bill as a result of staying overnight.

✗ Medical costs you have to pay because you chose to stay abroad against medical advice.

✗ Any medical costs you have to pay after you return home.

✗ If you choose to go to a private treatment when a public treatment is available. We'll only cover private care if we've agreed to do so.

✗ Any damage to dentures.

Section B2: If you get sick or injured within the UK, Isle of Man or Channel Islands

What's covered

We'll pay up to £10,000 if you get sick or injured during your trip. This includes the cost of bringing you home if a doctor tells you it's medically necessary. By 'doctor', we mean someone who is registered as a medical professional and is unrelated to you.

If a doctor tells you it's medically necessary to stay at your destination for treatment, we'll cover reasonable extra room costs that you'll need. We'll also cover extra travel costs to get you home.

If a doctor says it's medically necessary, we'll pay for someone to travel from within the UK to stay with you. We'll cover room and travel costs, including their travel back home.

If you die during your trip, we'll pay up to £1,000 to bring your body or ashes home.

If you live in the Isle of Man or Channel Islands

The Isle of Man and the Channel Islands have a medical agreement with the UK, which means you may get medical treatment for free. If you can't get free treatment, we'll pay up to £10,000, as long as you were treated by the NHS. This doesn't apply if you're travelling within the same area. For example, if you live on one Channel Island, and travel to another.

What's not covered

✗ We won't pay claims for any pre-existing medical conditions we haven't agreed in writing to cover. Please see 'Pre-existing medical conditions' on pages 14 and 15 for more information.

Section C: If you have to cut your trip short

If you need to return home earlier than planned, you must get this approved by the medical emergency line before you book anything. We won't be able to cover you if you don't.

You can call +44 (0)1273 740 980 or email virginmoneytravelassistance@travelguard.com. They provide a 24-hour emergency service 365 days a year.

If you make a claim under this section, you'll need to pay an excess of £50 per person, per trip. We'll take the excess off the amount you're claiming for.

What's covered

We'll pay up to £5,000 to cover travel, accommodation, activities and visas if you have to cut short your trip abroad for one of the reasons below. We'll pay up to £2,000 if the trip was somewhere within the UK, Isle of Man or Channel Islands.

We'll only cover you under this section if you can't get your money back elsewhere. If you pay for all or part of your trip using a loyalty points programme, you may not be able to get your points back when you cancel. If this happens, we'll pay you in cash, and base your claim on the lowest price that's advertised.

You can check our activities list on pages 46 and 47 to see what activities we cover. We'll only cover full days' worth of travel, accommodation and activities.

For example, if you've planned a seven-day trip, and you go to hospital on day one, we'll only cover you for the remaining six days.

Please note that you'll need receipts for anything you want to claim for. Here's a list of reasons we'll accept for cutting your trip short:

✓ If you or a relative die or becomes seriously ill or injured. By 'relative', we mean a spouse, partner (who you are living together with) parent, sibling, child, grandparent, grandchild, step-parent, stepchild, step-sibling, aunt, uncle, niece, nephew, fiancé(e). or your next of kin. This only applies if you didn't think it might happen when the account was opened, the insurance benefits were turned on, or when you booked the trip. Whichever of these comes later will apply.

✓ The person you planned to travel with or stay with abroad dies or becomes seriously ill or injured. This only applies if you had no reason to think it might happen at the time the account holder opened the account or booked the trip, whichever is earlier.

✓ If your home is damaged by fire, storm or flood, or is burgled or vandalised, and the police or other authorities tell you to come back.

✓ If you're part of the police, fire, nursing or ambulance services, and you have to return because of an emergency. We'll also cover you if you're a member of the armed forces, and you've been posted overseas unexpectedly.

For trips in the UK, Isle of Man and Channel Islands only:

✓ We'll also cover the cost of prepaid event tickets. This includes tickets for concerts, cinemas, theatres, theme parks, and tourist attractions. We'll only pay the amount you spent on the ticket, even if the ticket's value goes up after you've cancelled.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

What's not covered

We won't pay claims for any of the following:

✗ If you change your mind and want to return home from your trip for any reason.

✗ Any pre-existing medical conditions we haven't agreed in writing to cover. Please see 'Pre-existing medical conditions' on pages 14 and 15 for more information.

✗ Any extra costs as a result of cutting your trip short, but not returning to the UK, Isle of Man or Channel Islands.

✗ If you don't have a valid passport or visa to continue your trip.

✗ The cost of your planned return journey back home.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section D: If you miss your departure, or it's delayed

This section only applies to trips outside the UK, Isle of Man or Channel Islands.

If you make a claim under this section, you'll need to pay an excess of £50 per person, per claim. We'll take the excess off the amount you're claiming for.

What's covered

Missed departure or flight connection

We'll pay up to £1,000 for extra accommodation and travel to reach your destination if you miss your departure or flight connection. We'll do this as long as you missed it because of bad weather, or because your public transport breaks down or is involved in an accident. We'll also do this if you miss your departure or flight connection as a result of industrial action, such as a strike.

We'll also pay claims if your vehicle is involved in an accident or breaks down and you miss your departure or flight connection as a result. A breakdown doesn't include your vehicle running out of fuel, electricity, oil or water, or if you get a flat tyre or a flat battery.

If you miss your departure or flight connection because you're stuck in traffic, we'll cover you as long as it delays your journey by more than an hour. Please note that you'll need receipts for any extra accommodation or travel you pay for. If you were travelling by public transport, you must get a written report from the transport company confirming the reason for the delay.

Travel delay or flight cancellations

This cover only applies if you are delayed due to:

- industrial action
- bad weather
- if the public transport you were travelling on breaks down

We'll pay claims if your final international departure is delayed for over 12 hours for one of the reasons above.

We'll pay £20 per person for the first 12 hours you're delayed, and then £10 for each 12-hour delay. We'll pay up to £300 in total – as long as you still go on your trip.

If you're delayed by more than 24 hours on the outward leg of the journey for one of the reasons above, you can choose to cancel your trip. If you do, we'll pay up to £5,000 to cover any costs you can't get back. This includes the costs of travel, accommodation, activities, visas, or any prepaid event tickets.

You can check our activities list on pages 46 and 47 to see what activities we cover.

We ask that you provide supporting documents (for example an email from the airline) confirming the delay and reasons for it where possible.

Please be aware that we'll only cover you for flight delays or cancellations if you can't get your money back (or any other compensation) from the airline. Flights that are delayed by more than five hours should be refunded. Please check with your airline first to see how much they'll pay you. If you want to find out more about your rights, you can visit the Civil Aviation Authority website at **www.caa.co.uk/passengers/resolving-travel-problems/delays-and-cancellations**

What's not covered

We won't pay claims for any of the following:

✗ If you don't leave yourself enough time to get to your flight connection.

✗ If you don't leave yourself enough time to check in before the outward leg or your journey.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section E: If your vehicle breaks down

This section only applies to trips within the UK, Isle of Man or Channel Islands.

You can also claim under Section A if you can't reach an event because your vehicle is involved in an accident or breaks down.

What's covered

We'll pay £100 if you can't reach an event you booked because the vehicle you're travelling in is involved in an accident or has a mechanical breakdown. You must get a receipt from a recognised breakdown company or a VAT registered garage.

An event is any of the following:

- an official sporting occasion
- an exhibition, an educational or cultural tour, or a military display
- a trip to the cinema, theatre, theme park or a music concert

What's not covered

We won't pay claims for any of the following:

✗ If your vehicle runs out of fuel, electricity, oil or water, or if you get a flat tyre or a flat battery.

✗ We won't pay claims if you didn't give yourself enough time to reach the event on time or before.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section F: If your belongings or luggage are lost, stolen or damaged

If you make a claim under this section, you'll need to pay an excess of £50 per person, per claim. We'll take the excess off the amount you're claiming for.

What's covered

We'll pay up to £1,500 if any of your belongings or luggage gets lost, stolen or is damaged during your trip. This includes items that you usually wear or carry. If this happens during a trip in the UK, Isle of Man or Channel Islands, the most we'll pay is £500.

We'll only pay for items that belong to you. We won't make any payments for items that are borrowed or rented.

You must carry your valuables with you in hand luggage when you travel, and never leave them unattended. When you arrive, you must keep them in a locked safe or out of sight in a locked room.

How much we'll pay

What we'll pay is based on the value of the item at the time it was lost, stolen or damaged. We'll also take into account the condition the item was in at the time. The item may be worth less due to its age.

The most we'll pay for one single item, or a pair or set of items designed to be used together, is £300. If your trip was in the UK, Isle of Man or Channel Islands, the most we'll pay is £100.

The most we'll pay for your valuables and electronics is £500. If your trip was in the UK, Isle of Man or Channel Islands, the most we'll pay is £300.

The most we'll pay for items stolen from a motor vehicle is £100 for each person insured under the policy. We'll only do this if the items were kept in a locked boot, a locked and covered luggage compartment, or a locked glove compartment. There must also be proof that someone used force to break into the vehicle.

Valuables and Electronics

We define valuables and electronics as:

Antiques

Anything made of fur or silk

Audio equipment

Binoculars

Electrical equipment

Electronic items (except phones and tablets)

Jewellery

Photographic equipment

Precious metals or stones, or anything that contains it

Video equipment

Watches

What's not covered

We won't pay claims for any of the following:

✗ If you leave anything unattended in a public place or in a vehicle, unless the vehicle is locked and your belongings or luggage are out of sight.

✗ If anything fragile breaks, such as glassware or china.

✗ Any sports equipment that breaks whilst you're using it, unless your claim is for damage to winter sports or golf equipment.

✗ Damage caused by something leaking in your luggage, such as powder or liquid.

✗ Scratches and dents, unless they make the item unusable.

✗ If you lose jewellery whilst swimming.

There are some items we don't cover at all. We've listed them below:

✗ Anything that's likely to go bad or decay quickly, such as food or flowers.

✗ Artificial limbs.

✗ Bikes and their accessories, for example saddle bags or bike lights.

✗ Contact lenses.

✗ Dentures.

✗ Glasses, including sunglasses.

✗ Hearing aids.

✗ Motor vehicles and their accessories, for example tyres or roof boxes.

✗ Paintings.

✗ Phones.

✗ Tablets.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section G: If your luggage is delayed

What's covered

We'll pay up to £50 for every 24-hour period your luggage is delayed on your outward journey on an international trip. We'll only cover essential items you buy while waiting for your luggage to arrive. The most we'll pay is £150 in total.

Please note, you must get a written report from the airline or transport company that confirms how long your luggage was delayed. You must also keep receipts for the essential items you buy.

If your luggage is lost permanently, we'll take away any payment we make for delayed luggage from your overall claim for lost belongings and luggage under Section F.

What's not covered

We won't pay claims for any of the following:

✗ If your property is delayed or held by Customs, the police, or other officials.

✗ Business equipment. This includes computer equipment, your work phone, or anything else you need for your business.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section H: If your money, passports or travel documents are lost or damaged

If you make a claim under this section because your money was lost or stolen, you'll need to pay an excess of £50 per person, per claim. We'll take the excess off the amount you're claiming for. You won't have to pay an excess for anything else under this section.

What's covered

We'll pay up to £500 if your traveller's cheques or prepaid cards are lost or stolen during your trip – as long as you can't get a refund. The most we'll pay for cash carried by one person is £200. If a child under 18 is carrying the cash, we'll only pay up to £50.

When we say 'lost' money, this doesn't include any money you lose when you exchange currencies.

If your passport or other travel documents are lost, stolen or damaged during your trip, we'll pay up to £200 to replace them. This includes costs of you travelling to the local Embassy by public transport, as well as your replacement passport. Other travel documents we'll cover include travel tickets, admission tickets, and visas.

If your passport is lost or stolen, we'll pay for the amount of time that was left on your original passport. For example, if your passport is valid for ten years, but is five years old when it's lost or stolen, we'll pay half the amount you paid.

You must look after your money and passport at all times. Keep them with you, out of sight in a safe, or locked away in the place you're staying.

If your money is lost or stolen, you must provide reasonable evidence of the loss or theft. For example, a report from the police or letter from a hotel or tour operator. If it's lost, stolen or damaged by a transport company, you must request a written report from them. We may not be able to cover you if you don't.

Please note that you'll need receipts, account statements or cash withdrawal slips for any claim you make. This is so we can confirm the money belonged to you. If you can't prove this, we won't be able to cover you.

We'll also need receipts for any extra costs of getting a replacement passport or travel documents abroad.

What's not covered

We won't pay claims for any of the following:

✗ If you leave your money or passports unattended at any time, unless they're in a safe or locked away in the place you're staying.

✗ If someone uses your card to commit fraud. This doesn't apply if your card is lost or stolen.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section I: If you're injured or disabled after an accident

This section only applies to trips outside the UK, Isle of Man or Channel Islands.

What's covered

When we say 'accident', we mean something that's sudden and unexpected and happens external to the body. When we say external to the body, we mean a sudden event outside of your body which applies a force to it and causes an injury. It doesn't include anything that's caused by, or is a symptom of, any illness or disease or wear and tear.

We'll pay £15,000 if you lose an arm, leg, foot, or hand in an accident. This includes if you lose four fingers on one hand.

We'll pay the same amount if an accident causes you to completely lose sight in one or both your eyes. To claim for this, your sight must be permanently damaged so that your remaining vision is less than 3/60 on the Snellen Scale. This means you see at 3 feet what most people can see at 60 feet.

We'll also pay £25,000 if you become permanently disabled. The disability must happen within 12 months of the accident. When we say, 'permanently disabled', we mean your injuries are permanent and stop you from being able to do any paid work for the rest of your life.

We'll also cover you if you die within 12 months of an accident. We'll pay up to £5,000 if you're 18 to 64 years old. For any other age, the most we'll pay is £2,500.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section J: Your legal responsibility to others

This section only applies to trips outside the UK, Isle of Man or Channel Islands.

If you make a claim under this section, you'll need to pay an excess of £250 per person, per claim. We'll take the excess off the amount you're claiming for.

What's covered

If you're involved in an accident on your trip, you might be held legally responsible to pay damages. This is known as your legal liability. We'll cover you for money you have to pay because someone is injured in an accident, or if you damage or lose their property. We'll pay up to £2,000,000.

You must let Travel Guard EMEA know straight away if an accident happens, or if someone makes a legal claim against you. You must also give them any other information they ask for and let them handle the claim.

Don't admit or deny liability for any accident or negotiate or agree to pay for anything unless you have permission from Travel Guard EMEA in writing. If you're sent any legal documents, send them to Travel Guard EMEA straight away.

When an accident happens, you should give your name, address and details of your travel insurance to the other person involved. If you can, take pictures and videos, and get any details from anyone who saw what happened. This will help Travel Guard EMEA to handle your claim.

What's not covered

We won't pay claims relating to any of the following:

✗ Damage to your own property.

✗ Anything to do with your job or business. This includes if someone who works for you dies, is injured or becomes ill. It also includes if you lose or damage their property.

✗ Injury to anyone in your family, or anyone that lives with you. For example, if a family member dies, is injured or becomes ill. This also includes if you lose or damage their property.

✗ Any legal liability you have as a result of a contract you signed.

✗ Any legal liability you have as the leader of a group taking part in an activity. For example, if you're leading a group on a trek and one of them gets injured and makes a claim against you.

✗ Damage to any land or buildings that you live in or own, including timeshare properties. This doesn't include if you accidentally damage somewhere you're living in temporarily on your trip – as long as you don't own it.

✗ You are owning or using any guns, weapons, aircraft, watercraft, or any vehicle run by petrol, oil, steam or electricity.

✗ Injury or damage caused by animals other than horses, domestic cats, and dogs.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section K: If you need to take legal action following death, illness or injury

This section only applies to trips outside the UK, Isle of Man or Channel Islands.

What's covered

We'll pay up to £50,000 for legal costs if you're injured or killed during your trip, and you want to make a claim for compensation against someone else.

We'll appoint a lawyer or other expert to represent you. You must follow any advice given to you.

You must also do your best to help us get back any costs we've paid on your behalf.

What's not covered

We won't pay claims for any of the following:

✗ If you make a claim more than 180 days after the incident.

✗ Any costs we haven't agreed to in writing.

✗ If we or your legal expert think you're more likely to lose your case, or that your case will cost more than the outcome.

✗ Any costs as a result of you making a claim against us or anyone who represents us. This includes Virgin Money.

✗ If you make a claim against your tour operator, accommodation provider, airline or anyone you've travelled or arranged to travel with.

✗ Any fines, penalties or damages a court says you have to pay.

✗ Injury, loss or damage caused by your business or any contracts you've signed. This also applies to land or buildings you live in, use or own.

✗ Costs that result from you using a watercraft, aircraft, or any vehicle run by petrol, oil, steam, or electricity.

✗ If you die or get injured from using a gun or weapon.

✗ Any costs relating to animals you own or look after.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section L: If your transport is hijacked

This section only applies to trips outside the UK, Isle of Man or Channel Islands.

What's covered

We'll pay £50 for every 24-hour period your aircraft, boat or ship is hijacked, up to £500. We'll only do this if the hijack lasts for more than 24 hours.

You must get written confirmation from your transport company that shows how long the hijack lasted. You'll also need to give us your tickets or confirmation receipt. We might also ask for other proof to support your claim.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section M: If there's a disaster which leaves your accommodation unfit to live in

This section only applies to trips outside the UK, Isle of Man or Channel Islands.

If you make a claim under this section, you'll need to pay an excess of £50 per person, per trip. We'll take the excess off the amount you're claiming for.

What's covered

We'll pay up to £1,000 for alternative accommodation if you can't stay in the accommodation you've booked. This must be as a result of fire, flood, earthquake, storm, lightning, explosion, hurricane, or major outbreak of infectious disease. The alternative accommodation must be of a similar standard to the one you originally booked.

We'll only cover you if you can't get your money back elsewhere.

You'll need to provide evidence such as a letter from your accommodation or tour representative that confirms the cause and how long it lasted. We also need your proof of travel such as a confirmation receipt or flight tickets. You must also keep all receipts for the extra costs you pay.

What's not covered

✗ We won't pay claims if you're travelling against the advice of a local or national authority.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section N: If your pet needs care

This section only applies to trips outside the UK, Isle of Man or Channel Islands.

What's covered

We'll pay up to £20 for every extra 24-hour period your pet has to spend in a kennel or cattery. We'll do this if your return home is delayed because you need to be hospitalised for medical treatment covered by this policy.

We'll also pay this amount if you're delayed because of poor weather, industrial action (such as a strike), or mechanical breakdown. We'll cover return journeys by air, sea, coach or train.

In both cases, the delay must be for more than 24 hours, and the most we'll pay is £200 – which is up to 10 days.

Please note that you must keep all the receipts for extra costs you pay for kennels or catteries. You must also get a written report from the transport company confirming the reason for the delay.

What's not covered

We won't pay claims for any of the following:

✗ Any kennel or cattery fees you have to pay as a result of being in quarantine.

✗ If you haven't checked in for your return journey at or before the recommended time.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section O: If your trip is affected by a natural disaster

By 'natural disaster', we mean a volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado, or wildfire.

In this section, we count travel delay as being more than 24 hours.

We may reduce the amount we pay if you go on a trip that's likely to lead to a claim in this section. If a natural disaster happened within the seven days before you left for your trip, we'll only pay 25% of the amounts in this section if you make a claim. This doesn't include cancelling your trip.

What's covered

Please note that you must keep all receipts for any extra costs you pay. We'll only cover you if you can't get your money back elsewhere, for example from your airline.

Cancelling your trip

We'll pay up to £5,000 to cover travel, accommodation and activities if you're forced to cancel your trip because of a natural disaster. We'll do this for amounts you've already paid or have agreed to pay under a contract.

You can check our activities list on pages 46 and 47 to see what activities we cover.

You can also claim for cancelling your trip if travel to your destination is delayed. We'll do this as long as you still couldn't travel after 24 hours. We'll also pay for your visas.

Your journey from home is delayed

We'll pay up to £100 if, after checking in, the outward leg of your journey is delayed by a natural disaster. This is to cover extra costs you have to pay as a result of being stranded in the first 24 hours. We'll pay for any emergency items you need and extra costs of travel, accommodation, and food and drink you have to buy.

If you couldn't check in, we may still be able to cover you depending on your situation. Contact Travel Guard EMEA to talk through your options.

We'll pay up to £200 if the outward leg of your journey is delayed, and you still decide to go on your trip. This is to cover extra transport costs to reach your planned destination.

Your international connection or journey home is delayed

We'll pay claims if your international connection or journey home is delayed by a natural disaster. We'll pay £150 for every 24 hours that you're stranded to cover travel, accommodation, food and drink, and any emergency items.

We'll cover you for up to five days – so the most we'll pay is £750.

We'll cover the cost of getting to the original departure point from your accommodation, as well as the cost of going to a different departure point. If you choose to stay in the country, we'll cover travel to different accommodation.

Getting you home

We may be able to make alternative travel arrangements for you if your return journey is delayed by a natural disaster. If we do, we'll pay up to £2,000. We'll only do this if the carrier you booked with can't get you home within 72 hours of the date you expected to arrive home.

We may also make travel arrangements if your journey home stops at multiple locations, and the onward journey is delayed. We'll either bring you straight home or rearrange your onward journey.

Make sure you check with Travel Guard EMEA before paying for your own travel rearrangements.

Extra car parking and pet care costs

You might have to pay extra car parking and pet care costs if you arrive home later than expected. If so, we'll pay up to £50 for every extra 24 hours of parking you're charged for if your journey home was delayed by a natural disaster. For kennel or cattery fees, we'll also pay up to £50 for every extra 24 hours. We'll cover you for up to five days, up to a limit of £250.

Please be aware we'll only cover you for flight delays or cancellations if you can't get your money back (or any other compensation) from the airline. Flights that are delayed by more than five hours should be refunded. Please check with your airline to see how much they'll pay you. If you want to find out more about your rights, you can visit the Civil Aviation Authority website at **www.caa.co.uk/passengers/resolving-travel-problems/delays-and-cancellations**.

What's not covered

✗ We won't pay claims for costs that could be avoided. For example, accommodation costs if you live near to your departure point and could have easily travelled home.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section P: Winter sports cover

In this section, we'll cover you for up to 17 days a year in total.

If you make a claim because you've been delayed by an avalanche, you'll need to pay an excess of £50 per person, per claim. We'll take the excess off the amount you're claiming for. You won't have to pay an excess for anything else under this section.

What's covered

Winter sports:

- big foot skiing
- blading
- cat skiing
- cross-country skiing
- glacier walking
- langlauf
- mono skiing
- off-piste skiing and snowboarding (except in areas the resort say are 'unsafe')
- ski boarding
- skiing and snowboarding
- tobogganing
- trekking up to 6,000 metres in length

If a winter sport you'd like to do isn't on this list, please call **01273 740 981**, or email **virginmoneytravel@travelguard.com**. We may be able to cover you.

If your equipment is lost or damaged

We'll pay up to £500 for winter sports equipment you own which is lost, stolen or damaged during your trip. When we say, 'winter sports equipment', we mean skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings. The most we'll pay for a single item or set is £250.

If the equipment is hired, the most we'll pay is £250.

You must keep receipts for any equipment you've bought or hired. We may not be able to cover you if you don't.

If your equipment is damaged, you must provide evidence that it's damaged beyond repair. We'll accept a letter or note from a ski repair shop as proof. For any items that are lost or stolen, you must provide reasonable evidence of the loss or theft. For example, a report from the police or letter from a hotel or tour operator. If it's lost, stolen or damaged by a transport company, you must request a written report from them. We may not be able to cover you if you don't.

If we agree to pay your claim, we'll make the payments based on the amounts in the table below.

Age of the equipment	What we'll pay
Up to 1 years old	90% of the amount you paid
Up to 2 years old	70% of the amount you paid
Up to 3 years old	50% of the amount you paid
Up to 4 years old	30% of the amount you paid
Up to 5 years old	20% of the amount you paid
Over 5 years old	0% of the amount you paid

If you need to hire equipment

We'll pay up to £30 for every 24-hour period you have to hire winter sports equipment if yours is lost, stolen or damaged during your trip. We'll also pay this amount if your equipment is delayed in reaching you. The most we'll pay is £300 – that's up to 10 days.

You must keep receipts for any equipment you hire – we can't pay claims if you don't.

If you lose your ski pass

We'll pay up to £250 if your lift pass is lost or stolen. We'll work out how much to pay you based on how many days there were left when the pass was lost or stolen.

If you're injured or sick

We'll also cover you if you didn't use the whole of a ski pack you'd already paid for because you got sick or injured. Your ski pack includes ski school lessons, your lift pass and any equipment you hired. We'll pay up to £75 for every 24-hour period you couldn't ski, up to a limit of £500. The amount we pay will be based on the number of complete days you didn't use.

If you were ill or injured, you must get an official letter from a registered doctor that confirms this and tells us how many days you couldn't ski. The doctor must also be unrelated to you.

Please note that you must keep any receipts for the ski pack you paid for.

If the piste is closed

This section only applies between 1 December and 15 April if you're travelling in the Northern hemisphere. If you're travelling in the Southern hemisphere, it only applies between 1 May and 30 September.

We'll make a payment if the piste in your booked holiday resort is closed because of too much snow, not enough snow or high winds. This also covers avalanche warnings.

We'll pay for transport to the nearest resort up to £50 for each day. If there's no other resort available, we'll pay £30 for each complete 24-hour period you're not able to ski. We'll pay a maximum of £300.

You must get written confirmation from the resort management that explains the reason the piste was closed and for how long. You'll also need to give us your proof of travel and the receipts for your costs for travelling to the nearest open resort.

If there's an avalanche

We'll make a payment if an avalanche delays you leaving or arriving at your booked ski resort. We'll only do this if the delay lasts for more than 12 hours. We'll pay up to £250 to cover your travel and accommodation costs caused by the avalanche.

You must get official written confirmation that explains the reason for the delay and how long it lasted. You'll also need to give us your proof of travel and the receipts for the extra travel and accommodation.

What is not covered

✗ We won't pay claims if you leave anything unattended in a public place or vehicle, unless the vehicle is locked, and your equipment is out of sight. This doesn't include skis, poles or snowboards left in a ski rack between 8:00am and 6:00pm – we'll cover those.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section Q: Golf cover

If you make a claim for lost, stolen or damaged golf equipment that you own, you'll need to pay an excess of £50 per person, per claim. We'll take the excess off the amount you're claiming for. You won't have to pay an excess for anything else under this section.

What is covered

If your equipment is lost, stolen or damaged

We'll pay up to £1,500 if your golf equipment is lost, stolen or damaged during your trip, as long as it belongs to you. When we say 'golf equipment', we mean golf clubs, golf bags, golf shoes and golf trolleys that don't have a motor.

We'll pay up to £250 for each single item or set. If only one item is lost, stolen or damaged, we'll only cover that item. For example, if one club is lost or stolen, we won't replace the whole set of clubs.

If your golf items are lost or stolen, you must provide reasonable evidence of the loss or theft. For example, a report from the police or letter from a hotel or tour operator. If it's lost, stolen or damaged by a transport company, you must request a written report from them. We may not be able to cover you if you don't.

You must keep receipts for any equipment you paid for – we can't pay claims if you don't.

If you need to hire equipment

If you're travelling abroad, and your equipment is delayed in getting to you, or gets lost, stolen, or damaged during your trip, we'll cover the cost of hiring equipment. We'll pay up to £20 for every 24 hours you hire equipment. The most we'll pay is £200 in total.

You must keep receipts for any equipment you hire – we can't pay claims if you don't.

If you can't play golf

We'll cover the cost of golf equipment you've hired, along with green fees or golf lessons you've paid for but can't use. We'll do this if you can't play golf because you're ill or injured, or the documents you need are lost or stolen. We'll pay up to £75 for every 24 hours you can't play, up to a limit of £300 – as long as you can't get your money back.

If you're ill or injured, you must get an official letter from the registered doctor that examined you that confirms this. They must also confirm the number of days you couldn't play golf. Please note that the doctor must be someone unrelated to you.

If your documents are lost or stolen, you must provide reasonable evidence of the loss or theft. For example, a report from the police or letter from a hotel or tour operator.

You must also keep all receipts you have for golf equipment hire, green fees and golf lessons.

What is not covered

✗ We won't pay claims if you leave anything unattended in a public place or vehicle, unless the vehicle is locked, and your equipment is out of sight.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section R: Wedding cover

This section only applies if you're the bride or groom.

If you make a claim under this section, you'll need to pay an excess of £50 per person, per claim. We'll take the excess off the amount you're claiming for.

What is covered

You must keep receipts for wedding clothes, accessories, gifts or wedding rings you paid for. We don't cover borrowed or hired items. If you can't prove you own them, we can't cover you.

For any items that are lost or stolen, you must provide reasonable evidence of the loss or theft. For example, a report from the police or letter from a hotel or tour operator. If it's lost, stolen or damaged by a transport company, you must request a written report from them. We may not be able to cover you if you don't.

Wedding clothes and accessories

We'll pay up to £2,000 for wedding clothes and accessories that are lost, stolen or damaged during your trip. The amount we pay will be based on the value of the item at the time it was lost, stolen or damaged. We'll also take into account how old the item was – the older it is, the less we'll pay.

Wedding gifts

We'll pay up to £1,500 for wedding gifts that are lost, stolen or damaged during your trip. The most we'll pay for each item or set is £250.

We'll pay up to £1,500 for cash gifts, but we won't cover any amounts you might lose through currency changes if you exchange your money into a different currency.

Wedding rings

We'll pay up to £1,000 for wedding rings that are lost, stolen or damaged during your trip. If only one ring is lost, damaged or stolen, the most we'll pay is £500.

What is not covered

We won't pay claims for any of the following:

✗ If you leave anything unattended in a public place or in a vehicle, unless the vehicle is locked, and your things are out of sight.

✗ Any valuable items you don't carry in your hand luggage while travelling.

✗ If anything fragile breaks, such as glassware or china.

✗ Any sports equipment that breaks whilst you're using it.

✗ Scratches and dents on items, unless they stop them from working properly.

✗ Any items that are legally held or delayed by the police or other officials.

✗ If you lose jewellery whilst swimming. We don't mean wedding rings – just any other jewellery.

✗ Damage caused by something leaking in your luggage, such as powder or liquid.

✗ Mechanical or electrical breakdown of items.

✗ Any money you lose when you exchange currencies.

There are some items we don't cover at all. We've listed them below:

✗ Anything that's likely to go bad or decay quickly, such as food or flowers.

✗ Artificial limbs.

✗ Bikes and their accessories, for example saddle bags or bike lights.

✗ Contact lenses.

✗ Dentures.

✗ Glasses, including sunglasses.

✗ Hearing aids.

✗ Motor vehicles and their accessories, for example tyres or roof boxes.

✗ Paintings.

✗ Phones.

✗ Tablets.

Valuables & Electronics

We define valuables and electronics as:

Antiques

Anything made of fur or silk

Audio equipment

Binoculars

Electrical equipment

Electronic items (except phones and tablets)

Jewellery

Photographic equipment

Precious metals or stones, or anything that contains it

Video equipment

Watches

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

Section S: Business cover (Optional Extra)

This section only applies if you've paid an extra premium. Please call us on 01273 740 982 if you'd like to know more.

If you make a claim under this section, you'll need to pay an excess of £50 per person, per claim. We'll take the excess off the amount you're claiming for. You won't have to pay an excess for claims to do with business equipment you hire.

What is covered

If your equipment is lost or damaged

We'll pay up to £1,000 if your business equipment is lost, stolen or damaged – as long as it belongs to you or your employer. When we say, 'business equipment', we mean computer equipment, your work phone, or anything else you need for your business.

We'll also pay up to £1,000 if you're forced to buy business equipment because your own was delayed or lost on the outward leg of your journey. We'll do this as long as the equipment was delayed or lost for more than 12 hours.

For single or sets of items, we'll pay up to £500. We'll also pay up to £500 for business samples. What we'll pay is based on the value of the item at the time it was lost, stolen or damaged. We'll also take into account the condition the item was in at the time. The item may be worth less due to its age.

You must keep all receipts for any equipment you had to buy. You must also bring any damaged equipment home.

We'll pay up to £200 to cover emergency courier costs that you pay or agree to pay to replace your lost, stolen or damaged business equipment.

If your equipment is lost or stolen, you must provide reasonable evidence of the loss or theft. For example, a report from the police or letter from a hotel or tour operator. If it's lost, stolen or damaged by a transport company, you must request a written report from them. We may not be able to cover you if you don't.

If you need to hire equipment

If you're travelling abroad, and your equipment is delayed in getting to you, or gets lost, stolen, or damaged during your trip, we'll cover costs of hiring equipment. We'll pay £50 for every 24 hours you've hired equipment, up to a limit of £500.

You must keep receipts for any equipment you hire – we can't pay claims if you don't.

If your money is lost

We'll cover you if your cash, traveller's cheques or prepaid cards are lost or stolen during your trip. We'll pay up to £500, with a limit of £300 for cash.

You must look after your money at all times. We'll only cover you if you were carrying the money with you, of if it was locked away in a safe or the place you're staying.

You must provide receipts or other proof the money is yours where possible.

If you can't make it to your meeting

We'll pay up to £3,000 if you can't go to a planned business meeting during your trip because you were in an accident or were too sick. This is to cover travel and accommodation costs for a colleague to go instead, as long as they're travelling from the UK, Isle of Man or Channel Islands. The accident or illness must be something that we would cover under Section B1, 'If you get sick or injured outside the UK, Isle of Man or Channel Islands'.

You must get an official letter from the registered doctor that examined you that confirms your sickness or injury. Please note that the doctor must be someone unrelated to you.

You must also keep receipts for any accommodation and travel costs your colleague had to pay to go to your meeting instead of you.

Remember to also check 'What this policy doesn't cover' on pages 41 and 42.

What is not covered

We won't pay claims for any of the following:

✗ If you leave anything unattended in a public place or in a vehicle, unless the vehicle is locked, and your business equipment is out of sight.

✗ Any photographic, audio, video, electrical and computer equipment you don't carry in your hand luggage while you're travelling.

What this policy doesn't cover

Remember to also check 'What is not covered' in Sections A-S.

There are some things we can't cover under any part of this policy. We've listed these below:

Travelling against medical advice

We won't pay any claims if you're travelling against the advice of a doctor. This includes travelling to get medical treatment abroad.

Pandemic/Epidemic

We won't pay claims related to you self-isolating or being in quarantine. We also won't pay claims if you book a trip or travel against government advice when the World Health Organisation considers there to be a pandemic or epidemic. This includes Coronavirus (Covid-19), or any variations of Covid-19.

Illnesses and diseases we don't cover

There are some pre-existing medical conditions we won't cover. Unfortunately, if we can't cover you for one condition, we won't be able to cover you for any others. Please see the 'Pre-existing medical conditions' section on pages 14 and 15 for more information.

We won't pay claims, or provide any other services, relating to mental illnesses unless you have told us about it and we have agreed to provide cover. This includes post-traumatic stress disorder, anxiety or any disease of the nervous system. This only applies if you've received advice or treatment in the two years before the account holder opened their account, or the trip was booked.

We won't cover you for any claims related to a sexually transmitted disease you've been diagnosed with.

We won't pay any claims as a result of you becoming ill because you didn't get the travel vaccinations or inoculations you needed. This doesn't include Coronavirus (Covid-19) vaccinations.

Crime

We won't cover you if doing so would mean we're breaking any laws or regulations.

We won't pay any claims that result from you breaking the law or taking part in a criminal activity. For example, using illegal drugs or driving without a licence.

Harming yourself

We won't cover any self-inflicted injuries. This includes if you injure yourself while trying to take your own life. We also won't cover claims caused by you putting yourself deliberately in danger, unless you're trying to save someone's life.

Drugs and alcohol

We won't pay claims that result from you being under the influence of drugs or alcohol, even if it was the indirect cause of an accident. This doesn't include prescriptions made by a doctor.

Wars, riots and terrorism

We won't pay claims for anything that results from war, riots or terrorism.

Following travel advice

We won't pay claims (including assistance) resulting from you travelling or planning to travel to a country against official advice. When we say official advice, we mean that the Foreign, Commonwealth and Development Office has advised against 'all' or 'all but essential' travel. Please check their website (https://www.gov.uk/foreign-travel-advice) for more information.

Countries we don't cover

We won't cover claims for trips in, to, or through any of these countries. This includes booking a trip to one of these countries, even if you don't go.

✗ Cuba

✗ Iran

✗ Syria

✗ North Korea

✗ Crimea region

✗ The Donetsk People's Republic (DNR) and Luhansk People's Republic (LNR) regions of Ukraine

Motorbikes and racing

We won't pay claims that result from you riding a motor bike or scooter (including one with three wheels) without a licence or a crash helmet. If you're the passenger, we won't ask that you check the licence of the driver, as long as it's reasonable to believe they'd have one. For example, if the driver is an official tour guide.

We also won't pay claims that result from you taking part in vehicle racing of any kind.

Non-commercial aircraft

We won't pay claims that result from you flying in any aircraft that doesn't have a commercial licence for carrying passengers.

Manual labour

We won't pay claims that result from you doing any kind of manual labour.

Other things we don't cover

We won't pay claims for anything that results from industrial action (such as a strike) if you knew about it before you booked your trip.

We won't cover any claims that result from the tour operator, airline or other travel company going bust. This includes if they can't provide a service to you or choose not to.

We won't provide any cover or benefits, or pay any claims, if doing so would breach any sanctions, laws or regulations that apply to us or our parent companies. Sanctions, laws and regulations can prevent us from doing business with or involving certain countries, groups, companies and people.

We won't cover claims caused by radiation or contamination from any nuclear explosions or fallout.

We won't cover you if you damage something or hurt someone on purpose. This includes knowing something you do might result in damage or injury and doing it anyway. For example, if you ride a bike without a helmet, and get injured as a result.

Cancelling this policy

When the account holder can cancel this policy

The account holder can cancel this policy within 30 days of opening their account.

The account holder can also cancel this policy by turning off this insurance benefit (together with other insurance benefits) by notifying Virgin Money and obtaining confirmation from Virgin Money.

They must tell anyone covered by the policy that it has been cancelled. The policy will also be cancelled if the account holder closes their Club M Account or the travel insurance benefit is removed from the account. Any upgrades will be cancelled too.

If you would like to close your Virgin Money Club M Account, please contact them on **0800 121 7365**.

If you would like to turn off your insurance benefits, check out **virginmoney.com/club-m-customers**

To cancel the travel insurance or any upgrades, the account holder can contact us in the following ways:

By phone
01273 740 981
Lines are open between 8.00am and 8.00pm Monday to Friday, and between 9.00am and 5.00pm on Saturdays and Bank Holidays.

By email
virginmoneytravel@travelguard.com

By post
Travel Guard
(Virgin Money Club M Travel Insurance)
First Floor
Telecom House
125-135 Preston Road
Brighton
BN1 6AF

When we might cancel this policy

We can cancel this policy if you don't follow the terms and conditions in this document, or if we have another good reason to do so. For example, if the insurance benefit is no longer offered with the Club M Account. We can also cancel any policy upgrades you have with us.

If we do this, we or Virgin Money will tell the account holder in writing at least 30 days beforehand. We'll also refund the account holder for any upgrades based on how long they've had the upgrade for, unless we've paid them a claim. We may pay the refund directly to their account.

If Virgin Money closes the Club M Account, or removes the travel insurance benefit, your travel insurance policy and any upgrades will be cancelled.

What happens if your policy is cancelled or insurance benefits are turned off

If this policy is cancelled or insurance benefits turned off, you won't have travel insurance cover. Cover will stop from the date your Club M Account is closed, or the date Virgin Money confirms your insurance benefit has been turned off. You won't be covered for any trip which has already been booked.

If you change your mind and want to turn your insurance back on, you'll need to contact Virgin Money. If you answered "yes" to any of the pre-existing medical conditions on page 14, please also contact us. It can take up to three working days to switch your insurance benefit back on.

How to make a complaint

We hope you're happy with your cover and our service, but if you're unhappy with something we'd like to try to put things right. If your complaint is about a claim, you can contact us in the following ways:

By phone
01273 740 982
Lines are open between 9:00am and 5:00pm Monday to Friday (not including Bank Holidays).

By email
virginmoneytravelclaims@travelguard.com

By post
Travel Guard
(Virgin Money Club M Travel Insurance)
First Floor
Telecom House
125-135 Preston Road
Brighton
BN1 6AF

If your complaint is about something else, you can contact us in the following ways:

By phone
01273 740 981
Lines are open between 8:00am and 8:00pm Monday to Friday, and between 9:00am and 5:00pm on Saturdays and Bank Holidays.

By email
virginmoneytravel@travelguard.com

By post
The Customer Services Manager
Travel Guard
(Virgin Money Club M Travel Insurance)
First Floor
Telecom House
125-135 Preston Road
Brighton
BN1 6AF

If you're not happy with our response

If you're not happy with how your complaint was handled – or eight weeks have passed since you raised it – you may be able to contact the Financial Ombudsman Service. Please be aware the Financial Ombudsman Service may not be able to consider the complaint if you haven't given us the chance to resolve it first.

The Financial Ombudsman Service is an independent complaints service that's free to use. You can find out more about them and how to complain at **www.financial-ombudsman.org.uk**.

You can also contact them in the following ways:

By phone
0800 023 4567

By email
complaint.info@financial-ombudsman.org.uk

By post
The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Following this complaints procedure doesn't affect your right to take legal action.

The law of whichever part of the UK, the Isle of Man or the Channel Islands you live in will apply to this policy.

How we use your personal information

Where we say "we", "us" or "our" in this section we mean Travel Guard and its associated companies.

We're committed to protecting your privacy and personal information. All personal data that's processed by us is done so in line with the relevant data protection laws. We use, collect and share your personal information to help us provide policies and services that meet your needs.

The type of personal information we'll collect includes:

- basic information (i.e. name, address and date of birth)
- occupation and financial details
- health and family information
- claims information
- convictions information

Where you've requested other individuals be covered under a policy, we'll also collect personal information about them.

Sometimes, companies that help us provide or manage your policy will need to collect your personal information. This will only happen:

- where the processing is necessary to provide a quote or contract of insurance
- where the processing is necessary to follow regulations and the law
- where you've given us your permission
- if it's in our 'legitimate interests' to run our business and provide our services effectively. We'll keep the collection and processing of information for this reason to a minimum

Travel Guard is a controller of your personal data. A full copy of our data protection statement is at **www.covermoreeurope.com/privacy-policy-cmuk**

Zurich Insurance Company Ltd is also a controller of your personal data for the reasons explained in their privacy policy. You can find this policy at **www.zurich.co.uk/privacy/fair-processing-notice**.

How you can contact us

If you have any questions about how we use your data you can contact us at **dataprotection.uk@covermore.com**. If you prefer, you can write to or our Data Protection Officer at Parkview, 82 Oxford Road, Uxbridge, UB8 1UK.

If you have any questions about how Zurich Insurance Company Ltd uses your data, you can contact them at **gbz.general.data.protection@uk.zurich.com**. If you prefer, you can write to Zurich's Data Protection Officer at Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

Activities that are covered

This is a list of amateur sports and activities covered by this policy.

You must follow all local laws and regulations while taking part in any of these activities – and use any recommended safety equipment.

We won't pay claims if you're taking part in a competition, sporting tour, league or taking part as a professional.

If an activity isn't on the list, please call **01273 740 981** or email **virginmoneytravel@travelguard.com** to check whether it's covered.

Activity	**Conditions**
Athletics	
Angling	
Archery	
Badminton	
Banana boating	
Basketball	
Boardsailing	
Bowling	
Bridge walking	Must be supervised by a fully trained guide
Bungee jumps	We'll cover up to three jumps
Cave/river tubing	
Coasteering	Must be an officially arranged activity
Cricket	
Curling	
Cycling	
Fell walking	
Gymnastics	
Handball	
Husky sledge driving	
Ice skating	
Jogging	We don't cover marathons
Mountain biking (cross-country and trail riding only)	We don't cover downhill racing
Netball	
Orienteering	
Paddle boarding	
Parasailing	
Parascending	Must be over water
Rambling	
Ringos	
Roller blading	We'll also cover inline skating and skateboarding
Running	We don't cover marathons
Safari trekking	As long as it's part of an officially organised tour and you don't use any guns
Sand boarding	
Scuba diving	You must be a qualified scuba diver. The dive must be under 14 days, and no deeper than 30 metres
Sleigh riding	Must be an officially arranged activity
Snorkelling	
Squash	
Surfing	
Swimming	
Swimming with dolphins	Must be an officially arranged activity
Tennis and table tennis	
Ten pin bowling	
Trekking	Altitude must be under 2,000 metres

Triathlons	1.5km swim, 40km bike and 10km run
Volleyball	
Wake boarding	
Water polo	
Waterskiing	
White or black water rafting	We'll only cover grades 1 to 4

We also cover the following activities, but you won't be covered under sections I ('If you're injured or disabled after an accident') and J ('Your legal responsibility to others').

Activity	**Conditions**
Baseball	
Camel/elephant riding	Must be supervised by a fully trained guide
Canoeing	
Canopy or tree top walking	
Conservation or charity work	Only educational or environmental work. We'll only cover claims as a result of working with hand tools
Cycle touring	
Dragon boat racing	
Dune and wadi bashing	
Football	
Go karting	
Golf	
Hiking and trekking	Must be over 2,000 metres but below 6,000 metres altitude
Hockey	
Horse riding	We don't cover horse polo, hunting or jumping
Hot-air ballooning	Must be an officially arranged activity
Jet boating	
Jet skiing	
Kayaking	
Kite surfing	Must be over water
Mud buggying	
Paintballing	As long as you're wearing eye protection
Flying in an aircraft	We'll cover any aircraft as long as it's privately owned and licensed to carry passengers
Rowing	
Windsurfing and yachting	We don't cover racing or crewing. We won't cover you if you travel further than 12 nautical miles – this would be leaving any country's territorial waters
Zip lining	

The Financial Services Compensation Scheme (FSCS)

Zurich and Cover-More are covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event that either Zurich or Cover-More can't meet their financial obligations, you may be able to get compensation from the scheme.

You can find out more about the FSCS at **www.fscs.org.uk** and by calling **0800 678 1100** or **+44 (0)20 7741 4100**.

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3. Breakdown Cover

MONEY

You'll never be left stranded with your Club M Account. It comes with Green Flag Breakdown Cover to get you back on the road if your vehicle ever breaks down. This cover is only available to Club M Account holders who have the insurance benefits turned on.

Your breakdown cover brings you all these benefits:

- cover in the UK and Europe
- Green Flag will come to you as soon as possible and attempt to repair the vehicle, whether at the roadside or at home. If it's necessary Green Flag can recover you, the vehicle and your passengers to a local repairer of their choice or if you prefer, a single destination of your choice, as long as it's 10 miles or less from where the breakdown happened
- if your vehicle can't be repaired that day, Green Flag can take you, your vehicle and your passengers to a single destination in the UK or you can choose between a hire car, another way there or overnight accommodation
- Green Flag will cover specialist equipment charges
- Green Flag can call your friends, family or colleagues to let them know that you've broken down
- personal Cover; you're covered whether you're the driver or passenger, as long as the vehicle you're in at the time is privately registered and used in the UK. Personal cover is not available in Europe

Useful numbers

For queries or breakdown assistance please call **0345 602 2369** in the UK, or when in Europe call **+44 345 878 5425** or head to **virginmoney.com/club-m-customers** for more info.

How to make a claim

To tell Green Flag about a claim while travelling within the UK, call **0345 602 2369**. If you're in Europe please call **+44 345 878 5425**.

If you have difficulty hearing, text 'RESCUE' followed by your message to **61009**. Texts may be chargeable so please check with your network provider.

The Green Flag App

If you've got a smartphone, don't forget to install the free Green Flag app. It's the smartest way to get rescued and means you can:

- tell Green Flag about your breakdown without needing to call;
- send Green Flag your exact location using GPS;
- get updates on expected arrival time and information about your technician;
- track your technician's location

Please note: if your vehicle is registered in the Isle of Man you are unable to use the Green Flag app to request a rescue.

For more info, check out **greenflag.com** or search for Green Flag in the App Store or Google Play or head to **virginmoney.com/club-m-customers** for more info.

Policy wording

Your Membership

These are the Terms and Conditions of your breakdown cover with Green Flag, provided as part of your Club M Account. Green Flag Breakdown Cover is underwritten by U K Insurance Limited, ('UKI'). U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

To claim for breakdown cover, please call **0345 602 2369** (UK) or **+44 345 878 5425** (Europe).

U K Insurance Limited (UKI). Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered No. 1179980. Registered in England and Wales.

How long does the cover last?

This breakdown cover is only available to you as a Club M Account holder when your insurance benefits are turned on. Should your account be closed by you or Virgin Money or the insurance benefits are turned off you'll no longer have this breakdown cover as it will end when the account is closed or the insurance benefits are turned off.

If you have any questions, please call **0345 602 2369**.

Your policy

Green Flag will provide breakdown cover in the United Kingdom and Europe (countries are listed under the Definitions section) for which cover is available with your Club M Account when the insurance benefits are turned on.

You and Green Flag may choose which law will apply to this policy. Unless both parties agree otherwise, it'll be English law. Green Flag have supplied this policy and other details to you in English and Green Flag will continue to communicate with you in English.

If you would like a Braille, large print or audio version of your documents, please let us know.

The main features

- Your policy covers your vehicle for anyone driving with your permission in the UK or Europe, or any vehicle that you're travelling in or driving, in the UK only.
- Green Flag will cover specialist equipment charges except when required following a road traffic accident.
- Green Flag can call your friends, family or colleagues to let them know you've broken down.
- If your vehicle has run out of charge, Green Flag will recover you to the nearest charging point.
- Green Flag will recover you, your passengers and your vehicle to the nearest repair centre if you put the wrong fuel in your vehicle in the UK. However, they won't cover the cost of fuel drainage and disposal or any damage to your vehicle. There is no cover if you put the wrong fuel in your vehicle outside of the UK.
- You're not covered for a breakdown caused by you or someone you've asked trying to repair your vehicle on the same journey (unless Green Flag have agreed you should).
- You're not covered if you continue to drive after Green Flag has told you about any additional faults found at the time of the breakdown and advised you not to drive, as the vehicle might be illegal or dangerous or driving could cause further damage. If you haven't fixed an additional issue that they found and told you about, you're not covered for any breakdown that happens as a result.
- Vehicles with trade plates, just bought at auction or imported aren't covered.
- If your vehicle's in an accident that would be covered by a motor insurance policy, Green Flag may be able to repair or recover it. You'll need to pay the cost but you may be able to claim it back from your insurance provider.
- Green Flag won't cover any claim where the vehicle is already at a garage or other place of repair.

Policy definitions

Wherever you see the following words throughout the Policy Wording from pages 51 to 62 they will have these meanings.

Breakdown: A situation happening in the UK or Europe, when you can't drive your vehicle because of mechanical or electrical failure; fire; theft or attempted theft; or malicious damage.

The definition of breakdown also includes flat tyres; running out of fuel; a flat battery; or losing or breaking your vehicle keys.

You can call out Green Flag if your vehicle becomes stuck in water, snow, sand or mud, or if something in your vehicle stops working that makes it illegal or dangerous to drive there and then. For example, if your windscreen wipers stop working when it's raining, or your headlamps don't work and it's dark. Otherwise, Green Flag needs you to drive to the nearest car accessories shop or garage to have the part fixed yourself.

You can't use the cover as an alternative to routine servicing, or as a way to get out of paying for repair costs.

The vehicle must be maintained in accordance with the manufacturer's recommendations, such as keeping the required levels of water and oil correct.

Europe: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe, plus Üsküdar.

Fuel: The material used to power a vehicle or hire car, like – but not limited to – Petrol, Diesel and Electric.

Green Flag: Green Flag, U K Insurance Limited, or anyone working on behalf of them.

Home: The Club M Account Holder's permanent place of residence in the United Kingdom.

Passenger: Any person who at the time of the breakdown is riding in the vehicle and isn't a hitchhiker.

Specialist equipment: Lifting equipment which Green Flag don't usually carry. This includes things like winches, cranes and skates.

Trip: A pre-booked journey within Europe beginning and ending in the UK.

United Kingdom (UK): England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Vehicle: The vehicle you tell Green Flag about when you ask for the first call out under this policy which is either owned by the Club M Account holder(s) or is the main vehicle used by the Club M Account holder(s) and registered to the home address. The vehicle can also be on a personal contract hire (PCH) agreement for a duration of 12 months or more in the name of the Club M Account holder(s) and normally kept at home.

Or any vehicle which the Club M Account holder (and the joint account holder where applicable) is driving or travelling in, in the UK, at the time of breakdown, provided:

- it's either a car, light van, motorhome or motorbike
- it's privately registered in the UK
- there aren't more people in it than the manufacturer would recommend, or more than nine altogether including the driver
- it can't weigh more than 3.5 metric tons (3,500kg) in total, including any load being carried
- it can't be more than 7 metres long (apart from a tow bar or coupling device), 3 metres tall, and 2.55 metres wide
- it's been serviced, looked after and used as recommended by the manufacturer
- it meets any legal requirements and driving laws that apply including having valid tax, insurance and a MOT. Green Flag will check these details at the time of any breakdown when you ask them for help

Green Flag will also cover any standard make of caravan or trailer that, when it breaks down, is being pulled by your vehicle. It must be connected using an ordinary 50mm towball and can't be bigger than the sizes above. When it's loaded, the caravan or trailer mustn't weigh more than the vehicle that's towing it weighs when empty.

You or your: The Club M Account holder(s) and any authorised driver.

What to do if you break down

- Pull as far off the road as far as you can.
- Switch on your hazard lights.
- Contact Green Flag as soon as you can.
- Let Green Flag know if you're on your own, in a vulnerable situation, or have got children with you.
- Put up your warning triangle if you have one unless it's not safe to do so. You could also lift your bonnet so it's easier for the technician to spot you when they're in the area.
- When the technician does arrive, make sure that they identify you by name and show you their ID.
- Wait with your vehicle or somewhere safe nearby, unless Green Flag ask you to do something else.
- Green Flag will only pay for repair or recovery costs that you've agreed with them up front, so don't pay for anything till you've spoken to Green Flag.
- Keep all receipts and invoices, too. You'll need to send them to Green Flag, along with the claim form, to settle a claim.
- If it takes specialist equipment to recover your vehicle, like cranes, winches or skates, Green Flag will pay for the cost of using that, unless it's needed after an accident that could be covered by a motor insurance policy.
- And if any of the emergency services come out to your breakdown, Green Flag won't be able to do anything with your vehicle until they say Green Flag can.
- If Green Flag do take your vehicle away, make sure you take out any valuables.

If you breakdown on a motorway

Always try to leave the carriageway at the next exit or pull into a service area, if possible.

If this isn't possible then try to go left:

- move into the left lane
- pull into an emergency area or, if you can, on to a hard shoulder
- get as far over to the left as possible but remember to leave enough space to exit the vehicle
- turn your wheels to the left as you come to a stop
- locate an emergency phone
- put your hazard lights on so others are aware of your stationary vehicle. If it's dark then put your sidelights on as well

If it's safe to exit the vehicle then always exit from the side that is furthest away from the traffic and make sure that your passengers do this as well.

If you can't get your vehicle to an emergency area, rest area, hard shoulder or place of safety, or you're unable to exit your vehicle and get to a place of safety then you should:

- remain in your vehicle
- keep your seat belts on and make sure that your hazard lights are on
- call 999 immediately and ask for the police. You can also press your SOS button if your vehicle has one and ask for the police

Some other points to keep in mind if you breakdown on a motorway:

- if you have a high visibility vest or jacket with you then put it on
- get behind the safety barrier and be aware of the traffic to ensure you can see any hazards such as debris
- don't stand where your vehicle would injure you if another vehicle were to collide with it

- don't get back into your vehicle even if the weather is bad or it's dark or cold
- don't attempt to repair your vehicle
- don't put a warning triangle up
- keep children and passengers under control and animals should be left in the vehicle but in an emergency can be on the verge with you so long as they are under control

For all current information on what to do in a breakdown whilst on a motorway or other main carriageway please see the **GOV.UK** website.

Tell Green Flag as accurately as you can about your breakdown so you get the right service. They may be able to talk you through some simple steps to get your vehicle going again, meaning you won't have to wait for a recovery truck.

There may be times when Green Flag receives unusually high volumes of calls from customers needing their help – for example, if it snows or it's extremely cold.

During these times there could be a delay in reaching you, so to make sure customers who are in a vulnerable situation reach a safe place quickly, Green Flag will look at where you are, who you're with, what your situation is and prioritise accordingly.

Breakdown Cover in the UK

What's covered

Roadside help, Cover at Home, National Recovery & Onward Travel

Green Flag will come out and help you if your vehicle has broken down by the roadside, at your home, or in the place where you usually keep it.

If Green Flag comes out to your vehicle but can't get it going, they will take you, your vehicle and your passengers to:

- a Green Flag repairer, no matter how far away that is or if you prefer, a single destination of your choice, as long as it's 10 miles or less from where the breakdown happened; or
- if the breakdown was caused by a flat or damaged tyre, Green Flag will take you to a place of your choice within 10 miles of the breakdown so that the tyre can be repaired or replaced. If there's nowhere open because you broke down late at night or somewhere remote, this limit won't apply.

If your vehicle's been stolen and you won't get it back in a safe condition to drive the same day, as an alternative to asking us to recover it, you also have the choice of using any of the three options below.

You can also call our legal advice line on **0345 246 1689** for practical UK legal advice on motoring problems to do with the law.

So, if Green Flag can't fix your vehicle the same day following a local recovery, they can take you, your vehicle and your passengers to one single destination in the UK.

Or, you can choose one of the following:

1. Temporary Hire Car

   Instead of asking Green Flag to take you to one place in the UK, you can opt for a hire car instead. If they can find one, it'll have a maximum engine size of 1.6l and you'll be able to use it for up to 48 hours while your vehicle's being fixed, up to a hire value of £100.

2. Another Way There

Another option is for you and your passengers to either continue your journey, or make your own way home, using Green Flag's choice of alternative transport. The total travel cost for your group can be up to £100.

3. Overnight Stay

If Green Flag can't fix your vehicle the same day, your third choice is for them to arrange and pay for overnight accommodation. Green Flag will put you and your passengers up in a local hotel while you wait for the repair to be done, as long as you've broken down more than 25 miles away from your home and your destination.

There's a limit of £150 per person, or £500 per breakdown, on the hotel costs that Green Flag will pay. You can include the cost of breakfast, but Green Flag won't pay for any alcohol.

If necessary, Green Flag will also pay the cost of a single standard class rail ticket for you to collect the vehicle after it's been repaired. If your vehicle is recovered locally these options are still available.

Vehicle Recovery

Green Flag may have to take you on your journey in stages. This is because of laws that limit how long each driver can work whilst recovering you.

Green Flag may choose to arrange recovery of the vehicle separately to you and your passengers – they will tell you if they are going to do this and let you know when the vehicle can be delivered.

Emergency Driver

If the driver is not able to drive due to sudden and unexpected death or illness and none of the passengers are authorised to drive, Green Flag will get you all to one destination you've chosen anywhere in the UK. Green Flag may ask to see a medical certificate or evidence. They might send out a driver, to take you where you've chosen to go.

Vehicle collection

If the repairer's closed and you ask Green Flag to take your vehicle home (as long as your home is within 10 miles of where the breakdown happened or no further than Green Flag's chosen repairer), Green Flag can pick it up the next day – or when mutually acceptable if the next day isn't possible – and take it to the repairer.

Pass-a-message

If you've broken down, Green Flag will call anyone you want to let them know you're running late.

What isn't covered

✗ Labour charges at any garage Green Flag take you to.

✗ The cost of any parts and/or materials used.

✗ The cost of a spare wheel and tyre, if Green Flag can't use yours.

✗ The cost of a locksmith, bodyglass or tyre specialist, if Green Flag need to call one out.

✗ Green Flag won't recover your vehicle from a hospital, if you've been in for treatment and aren't safe to drive your vehicle when you leave.

✗ Any costs where you haven't contacted Green Flag as soon as the breakdown's happened.

Remember

Green Flag are here to help get you going again. They don't pay for labour charges that are incurred away from the scene of the breakdown. Once they've taken your vehicle to a garage, it's up to you to get any repairs carried out. If the repair that's been carried out by them is temporary, then you will need to get it permanently repaired as soon as possible.

Breakdown cover in Europe

What's covered

You can use the benefits in this section for as many trips as you like up to a maximum of 90 days abroad, in total, for each 12-month period from the date your cover started. This will be the date you opened your account, or you turn your insurance benefits back on.

What isn't covered

✗ Green Flag don't cover the cost of phone calls you might need to make or receive while you're in Europe.

✗ Green Flag don't cover the cost of any spare parts your vehicle might need, or of any repair work that's done at a garage.

✗ Green Flag don't cover any breakdown for a vehicle that you have not travelled in from the UK to Europe.

When you're travelling in Europe

- Remember your vehicle registration documents (V5C). You'll need to carry the original, as proof that you're the owner. If you're not the owner, you'll need a letter of authority from them, and a Vehicle on Hire Certificate (VE103) instead.
- Don't forget your driving licence. You'll need the original of that, too.
- If you've got a photocard, remember to take the paper counterpart as well.
- You might also need an International Driving Permit in some countries, as well as your driving license. To check whether one will be necessary please check the Government website, **GOV.UK**
- Take a credit card, in case you might want to use the car hire benefit. (The car hire company will need to swipe it as security.)
- In France and some other European countries, if you break down on a motorway or major road, the roadside emergency telephone will be answered by the police. They'll send a local recovery truck out to you. Most of these won't have links to U.K. motoring organisations, so you might have to pay for help there and then. If you do, keep all the receipts, and send them to Green Flag when you get back to the UK. Green Flag will reimburse you for your recovery and roadside repair costs, but not for any spare parts.

Cover before you leave

What's covered

If you break down seven days or less before the date you're booked to leave the UK on a trip, Green Flag will pay up to £800 towards help with the things below.

- A self-drive hire car, so you can still go on your trip.

This option's available if your vehicle can't be repaired within 24 hours of the time you're due to leave the UK. You can also get a hire car if your own vehicle's been stolen, and you can't get it back in time to keep your booking.

- The extra cost of new ferry or train tickets.

If your vehicle breaks down but can be fixed within 24 hours of the time you were due to leave, Green Flag will help with the cost of re-booking your ferry or channel tunnel train tickets. If the original route's not available, you can use the nearest alternative instead.

What isn't covered

✗ Any claim to do with a breakdown if you opened your Club M Account or turned your insurance benefits back on less than seven days before you were due to start your trip.

✗ Any claim where the likelihood of a breakdown was pointed out to you during a service, seven days or less before you were due to start your trip.

✗ Car hire if your vehicle needs routine servicing, or is having cosmetic repair work done, or any other kind of repairs that wouldn't stop you from being able to drive it.

Remember

You need to get Green Flag's approval before you book a hire car, if you think you might want to claim any costs. Get in touch with them as soon as you hear that your own vehicle might not be ready in time.

When you claim, you'll also need to send Green Flag a letter from your garage. It needs to give exact details of the breakdown or damage.

And it also needs to confirm:

- that your vehicle's been regularly serviced and maintained;
- that the breakdown happened suddenly, and couldn't have been expected;
- that it won't be possible to repair your vehicle before you're due to leave for your trip.

Roadside Help

What's covered

Green Flag will arrange for a local recovery firm to come out to your vehicle and try to repair it. Or Green Flag will arrange for you, your vehicle and any passengers to be taken to the nearest repair centre. The most Green Flag will pay in total towards these things is £250.

What isn't covered

✗ Charges for any work done away from the roadside.

✗ The cost of replacement parts or materials.

Remember

If the local technician can't repair your vehicle at the roadside, and it needs to be taken to a garage, you'll be responsible for any costs from that point. The garage will be acting for you.

Replacement Parts

What's covered

If you can't get the parts you need to repair your vehicle locally during your trip, ask Green Flag, and they'll try to find them somewhere else. They won't pay for the parts, but they will pay to have them sent to the garage that's fixing your vehicle.

What isn't covered

✗ The cost of the parts.

✗ Customs duty. (You'll have to pay that, with a debit card, credit card, or by bank transfer.)

✗ The cost of sending any parts you don't need back to a supplier.

Remember

Green Flag will do their best to find any parts you need, but they can't guarantee they'll be available – especially for older vehicles. If you order something then decide you don't need it, or don't wait for it to arrive, you'll be responsible for the costs. That includes the cost of forwarding it or sending it back.

Break In

What's covered

If you're on a trip and someone tries to steal your vehicle, or anything from it, Green Flag will pay up to £175 towards emergency repairs to make sure that it's still safe to drive.

What isn't covered

✗ Cosmetic or paintwork damage.

✗ Costs you incurred after you got home.

✗ Anything that was inside your vehicle.

Remember

If your vehicle's broken into, remember to report it to the police.

Can't use your vehicle

What's covered

If your vehicle breaks down during your trip and it can't be repaired within 24 hours, Green Flag will arrange and pay for one of these things:

- taking you, your passengers and luggage to wherever you were trying to get to by another form of transport;
- a hire car, if there's one available, while your vehicle's out of action – up to a value of £850;
- putting you and your passengers up in a local hotel while you wait for the repairs to be done. There's a limit of £45 per person per day, or £500 altogether, on the hotel costs that Green Flag will pay, as long as those costs are over and above anything you were already expecting to pay. Breakfast can be included, but alcohol can't.

What isn't covered

✗ The cost of transporting furniture, camping equipment or winter sports gear. Green Flag might be able to help, but you'll need to pay extra.

✗ Fuel, oil or insurance for hire cars.

Camping Trips

What's covered

If you're on a camping trip and will be sleeping in your own tent, and that tent can't be used because it gets damaged or stolen, Green Flag will arrange and pay for either:

- hiring another one, where possible, for the rest of your trip; or
- bed and breakfast for you and your passengers, up to £45 per person per day or a total of £500

What isn't covered

✗ Tents that belong to holiday companies or tour operators.

✗ Expenses where your tent wasn't too damaged to be used.

✗ The cost of any alcoholic drinks.

✗ Damage caused by dogs you've brought with you.

Emergency Driver

What's covered

If you have to leave your trip early because of something Green Flag agree is a serious reason, or if during your trip you're declared medically unfit to drive and none of your passengers can drive your vehicle for you, Green Flag will pay the extra costs involved in bringing your vehicle back. You'll need to give them any travel tickets you've already got that they might be able to use to help retrieve your vehicle. Green Flag might send out a professional driver.

Bringing you back home

What's covered

If your vehicle's stolen while you're on a trip and you don't get it back in a safe condition to drive, or if it breaks down and can't be repaired in time for your journey back, Green Flag will pay to bring you, your passengers and your vehicle home to the UK using their choice of transport.

Green Flag will pay for any garage storage that's needed up to £100. And they'll pay for any extra transportation or shipping. Or, if you agree it with them in advance, Green Flag will pay up to £600 for one person to come out to your vehicle by public transport, to drive it back to the UK once it's been repaired abroad.

After Green Flag have brought you back, if they're also returning your vehicle, they will pay for up to seven days' travel costs for journeys you or your passengers have to make while you're waiting for your vehicle. Up to a total of £75.

You won't be able to claim any travel costs after seven days, or from the day your vehicle arrives back home or at your repairer's, whichever comes first.

What isn't covered

✗ Anything you leave inside your vehicle.

✗ Extra costs involved in bringing home pets.

✗ The cost of bringing back furniture, camping equipment or winter sports gear.

✗ Your vehicle itself, while it's being brought back – unless any loss or damage is caused by Green Flag.

✗ Fuel costs.

Remember

The most Green Flag will pay towards bringing back a vehicle is its U.K. market value. Even then, they will only bring the vehicle back if it's definitely possible to repair it, and you've told them that you will. You'll need to give Green Flag any travel tickets you've already got that they might be able to use to help get you and your vehicle back home.

You'll have to send them receipts for any travel costs that you want to claim back, along with their claim form.

Customs costs

What's covered

If your vehicle breaks down on a trip outside the UK, and it isn't worth the cost of repairing, Green Flag may decide to dispose of it where it is.

If they do, they will make all the arrangements and pay for the cost of storage up to £100 if there's a delay. Green Flag will also cover any customs duty you're asked to pay because your breakdown abroad means your vehicle's there for longer than it's meant to be under short-term importation rules.

What isn't covered

✗ Any import charges apart from the ones mentioned above.

Missed Train Connections

What's covered

Green Flag will cover you if you're booked to take your vehicle out of the UK by train at the start of your trip, but you miss that train because your vehicle breaks down on the way there.

Green Flag will also cover you if you're late to that station because the public transport you were relying on can't get you to it in time. That's as long as the delay's due to bad weather, industrial action, or your vehicle breaking down.

If there's a secure car park near the train depot, Green Flag will arrange and pay to keep your broken-down vehicle there while you're away on your trip.

Green Flag will also arrange and pay for a standard class return train ticket, so you can still make your trip.

And they will arrange and pay for a hire car abroad if there's one available, up to a maximum of £450.

What isn't covered

✗ Industrial action that was already expected when you booked your trip.

✗ Boats, planes or trains being taken out of action by a recognised, regulated authority.

Remember

You've got to have done everything reasonably possible to get to your departure point on time.

Personal Cover

What's covered

In addition to the cover mentioned in Breakdown cover in the UK, you (and the joint account holder where applicable) will have the same cover that you've got in your own vehicle when you are in any other vehicle in the UK.

What isn't covered

✗ Journeys in vehicles that are bigger or heavier than the limits detailed under the definition of vehicle.

✗ Any cover if you are in any other vehicle outside of the UK.

Remember

If you call Green Flag out to help when you are in somebody else's vehicle, Green Flag might ask for proof of ID.

Fair Use Policy

Under Personal Cover, Green Flag will provide cover for up to eight call outs in any 12-month period of cover. If you need help more times than this, you'll have to pay for it. Green Flag will ask you for your payment details before they agree to come out to you.

About Hire Cars

Remember

If you have to pay for a hire car locally, Green Flag will only reimburse you if you've checked that they are happy to first, before you make the booking. It's up to you to collect the hire car. Green Flag won't be able to guarantee it'll have a roof rack or tow bar.

Green Flag won't pay for fuel, oil or insurance for the hire car.

And they won't pay for a hire car if your vehicle is just in for a routine service, or to have repair work done that wouldn't stop you from being able to drive it. If you hire a car in Europe, you're not allowed to take it out of the country you hired it in. You'll also have to meet the terms and conditions of the hire car company.

Misfuelling

What's covered

Green Flag will provide cover for you, your passengers and your vehicle to be recovered to the nearest repair centre to where the misfuelling happened.

What isn't covered

✗ The cost of draining and disposing of the contaminated fuel. Any damage to your vehicle if you've put the wrong fuel in and it's damaged the engine. Just so you know, you may be able to claim for that on your motor insurance.

✗ Any of the above costs if you use the wrong fuel outside the UK.

Important info

Statement of Demands and Needs

Green Flag haven't given you a personal recommendation for this policy and whether it's suitable for your specific needs.

Stopping Fraud

Green Flag are out to stop fraud. If you or anyone you know tries to make a false or exaggerated claim, Green Flag might stop your service.

You might also have to repay Green Flag for any of their costs, including ones to do with investigating false claims. If you've got any other Green Flag or U K Insurance Limited products, Green Flag might cancel those too. And Green Flag could share details with other organisations or authorities to stop fraud in the future, or to start criminal proceedings.

What about animals?

If you break down and there are animals with you, you'll have to arrange transport for them (or they can stay in your vehicle at your own risk).

Assistance dogs will be transported with their owner unless it's not possible for health or safety reasons.

If Green Flag decide that they can transport an animal, they can't be held liable for anything that happens to them.

Green Flag won't transport horses or livestock.

Once the repairs are done

It's up to you to collect your vehicle once it's been repaired.

What you've got to do

For the cover to apply, you've got to make sure your vehicle's fit to drive when your policy begins and at the start of each journey. You've also got to make sure your vehicle's properly looked after, in line with the manufacturer guidelines. If the repair that's been carried out by us is temporary, then you will need to get it permanently repaired as soon as possible. You also need to take all reasonable steps to stop your vehicle from breaking down or being damaged or stolen.

You must also ensure it meets any legal requirements and driving laws that apply including having valid tax, insurance and MOT. Green Flag will check these details at the time of any breakdown when you ask them for help.

You must always give Green Flag the right information. If any of the details you give Green Flag about you, your circumstances or vehicle are not correct, Green Flag may charge you for any breakdown they come out to. You agree that Green Flag can carry out an inspection of your vehicle at any time.

Cancelling your policy

Your right to cancel

You have the right to cancel this policy at any time and this will take effect immediately. As the cover is provided as a benefit of being a Club M Account holder, a cooling off period doesn't apply and no refund is due.

If the connected Club M Account is cancelled or the insurance benefits are turned off, this policy will end.

If your vehicle is stolen

The first thing you should do is call the police. Phone Green Flag after that and they will do everything they can to help.

Problems with keys

If your vehicle keys are lost, broken or stolen, Green Flag will pay for someone to come out to your vehicle to try and get into it. Green Flag won't pay for repairing, replacing or re-programming keys. The same goes for any damage caused to your vehicle by attempts to get into it.

General Exclusions for this policy

There is no cover:

- for costs that Green Flag haven't agreed to pay. This includes any costs that you have agreed separately with the recovery agent for additional services that aren't covered by this policy
- any breakdown caused by driver error unless it is specifically mentioned as covered in this policy
- for costs or storage charges if you decide to have your vehicle taken to a repairer after it breaks down
- for the cost of supplying a spare wheel and tyre if you can't give Green Flag one that will do
- for labour charges at any garage your vehicle is taken to
- for materials, oil or parts costs
- for any contents of your vehicle that are lost or damaged, unless they're lost or damaged while Green Flag are looking after them (you need to take valuables with you)
- for costs or losses that aren't immediately to do with getting your vehicle back on the road. For example, you can't claim for lost earnings if your breakdown means you are late for work
- for costs to do with accidents that would usually be covered by car insurance, either belonging to you or somebody else
- for charges where the emergency services have insisted your vehicle is recovered straight away
- if your vehicle doesn't meet the legal requirements and driving laws that apply – this includes having valid tax, insurance and a MOT. Or, if it is currently declared SORN (Statutory Off Road Notification). Green Flag will check these details at the time of any breakdown when you ask them for help
- if your vehicle is ever used to carry things or people for money. For example, as a courier service or taxi

- for vehicles involved in motor racing, off-road driving, rallies, track days, duration or speed tests
- if your vehicle's just been imported, bought at auction or still got trade plates on it
- if your vehicle's being moved for commercial reasons (this includes buying a vehicle with the intention of selling, whether privately or through a business)
- if you haven't fixed a fault that Green Flag have already been called out for in the last 28 days. For example, a non-start due to a faulty battery
- if you cancel a callout and then ask Green Flag for help again with the same problem
- if you have given Green Flag the wrong information about your vehicle – for example, you've told them you have a spare and serviceable wheel when you don't
- if your vehicle breaks down in either a place Green Flag can't get to or off a public highway that Green Flag or you have no legal access to
- if your vehicle's going to be dangerous or illegal to load or transport
- if you or anyone in your group is threatening or abusive
- for any expenses which you would have met in the normal course of the journey

General Conditions applying to this policy

- This policy can't be used for routine servicing, the fixing of failed repairs or as a way of avoiding repair costs.
- Green Flag won't be liable for any delay or failure in performance of their obligations under this agreement if that delay or failure is due to any cause outside of Green Flag's reasonable control.
- Green Flag are not liable for any incident if:

  (i) you continue to drive the vehicle after they've told you about additional faults found at the time of the breakdown; and/or

  (ii) they've advised you not to drive the vehicle because;

  further damage may be caused by doing so; or

  the vehicle is dangerous or illegal to drive.

If you have not fixed an additional issue that they found and told you about during a previous call out, you're not covered for any breakdown that happens as a result.

- Green Flag are allowed to take over your rights in the defence or settlement of a claim or take proceedings in your name for their own benefit against another party. Just so you know, they shall have full discretion on these matters. You must give Green Flag all the information and help they need.
- If you are covered by any other insurance for a breakdown, Green Flag will only pay their share of the claim. You may be asked to give Green Flag details of the other insurance company for this reason.
- You'll have to pay the cost of Green Flag recovery or repair truck coming out to you if you get the vehicle recovered or repaired by someone else after you have contacted Green Flag for help.
- If Green Flag do anything for you that isn't covered by your policy, they can charge you for that. If Green Flag do, you'll need to pay them within a month of them asking.
- If you use a repair garage for anything, they'll be your agent and act on your behalf. Green Flag are not responsible for anything they do, or any problems they cause. Green Flag can't give any kind of warranty for the work done by a repairer in a garage, or any kind of promise that they'll fix your vehicle quickly. You'll have to tell them what you'd like them to do and pay for any repairs.
- Any failure by Green Flag in relying on or enforcing these Terms and Conditions at any time will not prevent any subsequent reliance or enforcement.
- If it takes specialist equipment to recover your vehicle, like cranes, winches or skates, Green Flag will pay for the cost of using that (unless it's needed after an accident that could be covered by a motor insurance claim).
- If any of the emergency services come out to your breakdown, Green Flag won't be able to do anything with your vehicle until they say Green Flag can.

If you're not happy

We hope this doesn't happen but if you ever need to make a complaint, please get in touch with Green Flag on **0345 602 2369**.

If you want to write to them, the address is:

Customer Relations Department, Green Flag,
PO Box 882, Surrey Street, Norwich, NR7 7EX.

Green Flag staff are empowered to support you and will try to sort most issues within three working days of getting your complaint.

If your complaint can't be resolved within three working days, Green Flag will get in touch to let you know who'll be dealing with it and what the next steps are.

Green Flag will keep in regular contact with you. You'll also receive the following written communication from Green Flag depending on how long it takes them to sort your complaint:

Some handy info

Type of communication	When will you get this?	What will it tell you?
Summary Resolution Communication	If Green Flag have been able to resolve your complaint to your satisfaction within three working days of getting your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.
Acknowledgement	If Green Flag haven't been able to sort your complaint to your satisfaction within three working days of getting your complaint.	It will let you know the Green Flag complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within eight weeks	If Green Flag have been unable to resolve your complaint within eight weeks.	It will let you know why Green Flag can't give you their final response and when they expect to be able to provide this. They will also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If Green Flag haven't been able to sort your complaint within three working days, they will send you their Final Response when they have completed their investigations. They'll try and send this as early as possible.	This is a detailed response which includes: • the Green Flag investigation • the decision • any next steps, if applicable It will also provide information about the Financial Ombudsman Service.

Independent Review

If Green Flag don't complete their investigations within eight weeks of getting your complaint, or you're not happy with their response, you can ask the Financial Ombudsman Service to look at your complaint (this is a free and independent service). If you decide to contact them, you should do this within six months of Green Flag's response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them in the following ways.

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

Phone: UK: 0300 123 9123 or 0800 023 4567
Abroad: +44 20 7964 0500

Write to:
Financial Ombudsman Service Exchange Tower, London E14 9SR.

Their website also has loads of handy information – **financial-ombudsman.org.uk**

Details about Green Flag Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority under registration number 202810. The FCA website, which includes a register of all regulated firms, can be visited at **fca.org.uk** or you can contact them on **0800 111 6768**.

The 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**
U K Insurance Limited is a member of this scheme.

Your privacy

Here's the lowdown on how U K Insurance Limited use your information.

For full details please visit **u-k-insurance.co.uk/virgin-money.html**

Why we need your information

We need information from you to give you a quote and manage your policy, including sorting out any claims.

The information we keep about you includes your transactions with them and anything they're told about you by other organisations or businesses.

We'll only collect the information needed to give you the best service.

Sometimes, they might need to change the way they use your information. If it's a big change, they'll write to let you know.

Who we'll share your information with

Green Flag is underwritten by U K Insurance Limited. When you give us your details, we'll share them with Nationwide Building Society, trading as Virgin Money.

We might also need to share your details with some other businesses and organisations.

These could include underwriters, credit reference firms, fraud prevention agencies and companies that work with us, or you.

This is so we can work out financial and insurance risks, recover debts, prevent crime and improve our products and services.

We won't share your information with anyone else unless we're legally allowed to.

As part of this agreement with you, we can also transfer rights and obligations.

Where we transfer your information

If we need to work with suppliers outside the UK, we might need to transfer your information.

If we do, they need to keep your details just as safe as we do.

To comply with the law and help prevent crime, they might also need to share your information with law enforcement agencies and the authorities.

Who will we deal with?

We'll deal with your spouse or partner on your behalf (if they're named on your policy). If you'd like this to be someone else, please let us know. If you ever want us to just deal with you, please say.

Viewing your information

You've got the right to see your information – you just need to make a 'Subject Access Request' by writing to us at the address below.

Data Protection Officer, UKI, PO Box 882, Surrey Street, Norwich, NR7 7EX. You can also email them at **DataProtection@directlinegroup.co.uk** Remember to include your Club M Account sort code and account number.

Keeping the fraudsters at bay

To help stop fraud, we might share or check information with other organisations, including the Police. If we do, we'll always follow the Data Protection Act 2018.

If any of the details we hold look like they might be false or wrong, we'll record that.

We, and other agencies, might also use fraud prevention agencies anywhere in the world to help make decisions about whether to give you or people you live with insurance, credit or other financial services. We might also use them to recover debts and check identities to help stop money laundering.

It's important you make sure everything you tell us is right, because these records are checked when people apply for insurance, credit or work.

We can give you the names and addresses of the agencies we use – if you'd like a copy of the information they have about you, just write to the address below.

If you've given us any information to do with anyone else, please make sure you also show this Privacy Policy to them.

Write to Green Flag

If you want or need to do this, write to: Data Protection Officer, UKI, PO Box 882, Surrey Street, Norwich, NR7 7EX. You can also email them at **DataProtection@directlinegroup.co.uk**. Remember to include your Club M Account sort code and account number.

4. Mobile Phone and Gadget Insurance

Fairer Finance has awarded its 'Clear & Simple Mark' to the Mobile Phone and Gadget Insurance policy wording

Fairer Finance
APPROVED DOCUMENT
Clear design Simple language

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1. Mobile phone and gadget policy wording

In this wording you will find everything you need to know about your Club M Account mobile phone and gadget insurance. Please read this carefully to make sure this policy is right for you. If you have any questions, then call **0345 602 2369**. This policy makes up an agreement between you and the insurer, Assurant General Insurance Limited. The insurer has appointed Lifestyle Services Group Limited to administer the policy. Lifestyle Services Group is part of the Assurant group of companies.

The word Device will be used within this section and means both Mobile Phone and Gadget.

2. Registering your Devices

You don't have to register your device, but if you do it will be easier to make a claim if something goes wrong. This can be done by visiting **clubmclaims.assurant.co.uk**

You will need the following information when registering:

Mobile Phones:	Gadgets:
Make	Make
Model	Model
IMEI Number	Serial number
Telephone Number	Date bought and price

For Mobile Phones we may ask for proof or contact the network directly to verify that it was being used after the start date of this policy. If we can't confirm the mobile phone was being used, we may decline your claim.

Assurant 'we/us/our' will need to check that the device belongs to you or a family member. You might need to give some proof of ownership that confirms the make, model, IMEI/Serial number and in some cases the device's memory size. This might be documents from your network provider, like the original documents for your contract, or a document showing the device is being used with that network. You could also give a receipt from when you bought the device. For gadgets, we will need a document that also shows the date you bought it. If you don't have any proof of ownership Assurant may reject your claim.

3. Who is this policy designed for?

This policy will cover you or a family member if your device is lost, stolen, accidentally damaged or breaks down, including if it's faulty. We'll cover the cost of fixing the device or replacing it if the device isn't already covered by another insurance policy. When we say 'family member' we mean your partner or spouse, or any other relative who lives at the same address as you. You need to pay an excess for every accepted claim, details are in the "What you are NOT covered for" section of this document. You should consider this excess if you have a basic device to judge whether this policy meets your needs.

Your claim might be rejected if you take risks with your device which you wouldn't normally take if it wasn't insured.

Further details can be found in the section 'What is not covered'.

We understand circumstances can be quite different when something happens that might lead to a claim. We'll take this into consideration when we review your claim.

4. What's covered

Summary	Description
Devices that are owned by you or your family members up to a maximum value of £2,000 (including VAT) per device.	Cover for devices that are owned by you or your family members. Each item is covered up to £2,000 (including VAT) per device. Devices are defined as: • Mobile phone is a device which is designed to make and receive calls. • A gadget is a portable electronic device with its own power source. It should be designed to support multimedia app or downloading multimedia content. This might be running apps from an app store, playing music or videos, taking pictures, or using GPS. This is a list of the gadgets we cover:  Laptops  Kindles/E-readers  Tablets  Cameras/Camcorders  Smart Watches  Audio Recording Devices  Fitness Trackers  Sat Navs  Wireless Headphones  Smart Glasses  Handheld Games Consoles Drones are not covered. To be covered under this insurance policy your device has to be in full working order before you take out this account. Any SIM enabled devices should be able to connect to the network. You cannot make a claim on a device which has already been damaged, lost or stolen before you opened this account. If you are unsure of whether your device can be insured, please call Assurant on **0345 602 2369**.

What's covered continued

Summary	Description
Your device and SIM card is covered worldwide against: • Loss • Theft • Damage • Breakdown (including faults)	For all devices: If your device is damaged or breaks down we'll either repair it or replace If you can't send us the damaged or faulty device to support a damage or breakdown claim, we'll treat it as a claim for a lost device. If your device is lost or stolen, we will replace it. Replacements • This is not 'new for old' insurance, and replacement device will come from fully refurbished stock (not brand new). Before we send any device to settle a claim, we carry out a comprehensive checking process to make sure they are in full working order. All devices will come with a 1-year warranty. • If we can't provide you with a replacement of the same make and model, we will give you a choice of devices with a similar specification. • We'll try to replace your device with one of the same colour but can't guarantee this will always be possible. We also can't guarantee to replace any limited or special edition device. • Where we send you a replacement or repaired item, this will only be sent to a UK address. • In the event we are unable to provide a replacement we will contact you to talk through a different way to pay your claim. • Where you need one, if you are charged by your network for your replacement SIM card, we will repay you.

What's covered continued

Summary	Description
Unauthorised call charges for successful loss or theft claims on network enabled devices: - £1,200 (including VAT) for contract - £100 (including VAT) for pay as you go	If your device is network enabled and is lost or stolen, you'll be covered for the unauthorised charges that appear on the bill. When we say 'network enabled' we mean the device can receive calls, texts and data through a SIM card. If you are charged by your network for your replacement SIM card, we will repay you. You'll be covered for these network charges up to 24 hours after you discover it has been lost or stolen. The amount will be up to: • £1,200 (including VAT) for contract devices • £100 (including VAT) for Pay As You Go (PAYG) devices For example, your device may have been stolen at 5am on Tuesday but you didn't realise it was missing until 11am on Wednesday. If this happened, you'd be covered for charges made between 5am on Tuesday and 11am on Thursday. We may need copies of network bills for devices on a contract, or proof of credit 'Top-up' on Pay As-You-Go devices to support your claim.
Accessories up to the value of £250 (including VAT)	Your accessories may get lost, stolen or damaged at the same time as your device, or they may no longer be compatible with your device because we've replaced it. If this happens, we'll replace them with similar accessories. If this isn't possible, we'll get in touch with you to talk about a different solution. In this document, an 'accessory', is something that's used with your device to protect it, or make it more useful, versatile, or attractive. An accessory might be a case, screen protector, headphones, extra camera lenses, a charger, portable speakers, or a Bluetooth headset. This is not a complete list and is intended to provide examples of what we mean by an accessory.

5. What's not covered

Summary	Description
Excess	You will need to pay an excess for every successful claim. This must be paid before your claim will be settled. The excess amounts are: • Mobile phones = £75 • Laptops and tablets = £50 • All other gadgets = £25 If multiple devices are involved in the same incident, we'll treated these as separate claims. You will need to pay a separate excess for each device.
Gadgets over 5 years old	We only cover gadgets which are less than five years old taken from the date you bought it up to the date which you put in your claim. If more than five years have passed from the date you bought your gadget to the date you submit your claim, it will not be covered. There is no limitation to how old a mobile phone is at the point of claim to be covered.

What's not covered continued

Summary	Description
Loss, theft, or damage because of not taking care of your device	We know how important your devices are to you and we expect that you will take care of it. If you don't take care of your device, then we may not pay your claim. Taking care of your device means – • not deliberately leaving your device somewhere it is likely to be lost, stolen or damaged. Just think, would you leave your wallet or purse there? • if you need to leave your device somewhere then we expect you to lock it away out of sight if possible. If you cannot lock it away, then you must leave it with someone you trust or concealed out of sight in a safe place • making enquiries to find your device if you think you have lost it We may not pay your claim if you deliberately leave your device where others can see it, but you can't, and it's then lost or stolen. We will always consider where you were and what you were doing when we assess whether you have taken care of your device. If we believe you have not taken care of your device, and have deliberately taken a risk with it, we may reject your claim. The following are recent examples of incidents where we have rejected a claim for not taking care: • leaving your device somewhere you can't see it, but others can • leaving your device on display in your car • leaving your device in the care of someone you don't know well • if you're at the gym and you leave your device on a bench in the changing rooms, rather than taking it with you or locking it in a locker • if you're in a café or pub, and you leave your device on the table when you go to the bar instead of taking it with you • intentionally damaging your device All these examples increase the risk of it being lost, stolen or damaged and may result in your claim being rejected. The examples are to help you understand what's covered and are not the only reasons a claim could be rejected.

What's not covered continued

Summary	Description
Cosmetic damage	We only cover damage if it stops the normal functioning of your device. If it is just a scratch or dent, and your device still works as expected, then we will not repair or replace it. We know scratches and scrapes to your device aren't nice, but these won't be covered by this policy. We will only fix your device when it isn't working, or if the screen damage could injure someone or damage the device even more. For example, a scratched screen on a tablet or a mobile phone would not be covered but a cracked screen would.
Contents of your device	We only cover the device, we don't cover the contents. This means that any pictures, software, downloads, apps, music, or any other content is not covered by this policy, so make sure you back it up regularly. If any of the data stored on your device is used to access existing accounts, or open new accounts through fraud, money lost because of this won't be covered. Keeping a back-up of all the data that you store on your device is highly recommended.
More than the maximum number of allowed claims in any 12-month period	There is a limit to the number of successful claims that can be made on this policy in any 12-month period. This amount is: • two claims for mobile phones AND • two claims for any gadgets Each of these limits are separate. This means you can have two successful claims on mobile phones and two successful claims on other devices in any 12-month period. Once you've made two claims in any 12-month period, you can't make any more claims for either mobile phones or gadgets, depending on which limit you reached. This means any more incidents that happen within that 12-month period before the anniversary of the first claim can't be claimed for. For example, you make a successful claim on a mobile phone on 1 March, and a second successful claim on 1 June. You now can't make any more mobile phone claims against this policy for incidents that happen before 1 March. You would still be able to make claims for any gadgets in that 12-month period.
Devices bought for over £2,000	If you paid more than £2,000 for your device it cannot be covered under this insurance.

What's not covered continued

Summary	Description
Other losses	Any cost or loss that can't be fixed by the repair or replacement of your device. We don't cover any loss of earnings, or similar.
Drones	This policy does not cover drones or any other unmanned aerial vehicle.
Any injuries or any damage to property caused by your device	This policy only covers your device. If your device injures anyone or any property, you won't be covered for this damage.
Any device that is not a mobile phone or a gadget	This policy is only for mobile phones and gadgets. For mobile phones, this means we only cover devices that are designed to make mobile phone calls. For gadgets, this means we'll only cover portable electronic devices with their own power source. The main function of the device must be to run apps or download multimedia content. We don't provide cover for drones. If your item must be plugged into the mains electrical supply, or another item continuously for it to operate, then these items are NOT covered. e.g. we don't cover things such as televisions, monitors, satellite or cable TV receivers, games consoles (X-Box, PlayStation etc.), fax machines, wireless routers. These are examples and are intended to help you understand what we determine a gadget to be and is not an exhaustive list. If you are unsure whether your device(s) would or would not be covered then contact us so we can let you know.
Modifications	If your device has been modified in any way, the modifications won't be covered. Modifications are anything that changes the way your device looks or works from the original specifications. This includes things like being unlocked from a network or other software changes, adding gems, precious metals.

What's not covered continued

Summary	Description
Counterfeit devices	We can't cover any devices that are copies of other devices made by other companies, and that break copyright laws. We also can't cover devices created by using parts from different devices. If you make a claim for a device that falls into this category, we'll return it to you unrepaired and reject your claim. If we discover the device is fake after we've replaced it, we'll return it to you and take back the replacement.
Third Party Repair and Servicing	We do not cover for repairs, services or modifications to your devices carried out by anyone other than ourselves.
Devices sent by postal services	If you are sending your device by post or courier, you need to make sure it is sent using a tracked service which provides cover if your device is lost. This includes when sending the device into us.
Losses because of the sale of your device	If you sell or trade your device, you need to take steps to reduce the risks of losses. For example: • waiting for payment (including waiting for cheques to clear) before selling your device • using a secure payment service e.g. PayPal • not accepting cash payments from people you don't know (who could be using forged money)

6. What you should do if your device gets lost, is stolen, breaks down or is damaged

Summary	Description
If you have one, tell your network provider as soon as you can	If your device can connect to a mobile network, contact the network to block the SIM card and stop it being used by someone else.
Report lost and stolen device to the police as soon as you can	Sometimes devices are found and handed in to the police. We will need a police crime reference number before they can assess any claim for theft.
Report it to the place you believe it has been lost in or stolen from	Often devices are handed in, so we expect you to contact the place it was lost or stolen. You must give us details of who you reported it to and when.
Try to recover your device	Activate any location finder app or software if your device has it installed. This may also let you to lock and wipe the data stored on it. Do not attempt to retrieve your device if you believe it to have been stolen or are unfamiliar with the location. If you suspect it has been stolen, report this to the police.
Other documents	We may ask for information and documents to assess your claim. This could include documents to show when the device was last used, when any loss or theft was reported to your network, or to check your identity. Assurant will confirm what is needed, if anything, during the claims process. Documents needed for proof of ownership of mobile phones, needs to confirm the make, model, memory size, colour and IMEI number of your mobile phone. For gadgets it must confirm make, model and date you bought your gadget. If you have any problems in getting any supporting documents we need, please contact us so we can help you on how to get these.

7. How to make a claim

Please make sure you've read the 'What you should do if your device gets lost, is stolen, breaks down or is damaged' section. This section tells you what we might need from you to pay your claim.

Summary	Description
Step One:	You should tell us about your claim as soon as you can after discovering the incident. You can do this online at clubmclaims.assurant.co.uk or by calling us on **0345 602 2369**. There may be times when our online service is unavailable (for instance; upgrades to the service, maintenance etc.). When this is the case claims will need to be made by telephone.
Step Two:	We will walk you through the simple claims process and tell you what information you will need to provide for us to assess your claim. For mobile phones we will need to know the IMEI number. You may be asked to provide extra information to progress your claim. This could be proof of ownership of your device and/or documents from your network showing that it was being used.
Step Three:	You will need to pay your excess for every approved claim before we can arrange the repair or replacement of device. Your excess can be paid by credit or debit cards (we do not accept American Express cards or Diners Club cards).
Step Four:	If your claim is approved, we will either repair your device or send you a replacement. In the event of your mobile phone being lost or stolen we will blacklist the mobile phone to prevent it from being used.

We may ask for extra information and documents to assess your claim. This could include documents to show when the device was last used or to check your identity. We will confirm what's needed, if anything, during the claims process. Documents needed to prove you own the mobile phone must include the make, model, memory size, colour and IMEI number of the device. For other devices documents must include the make, model and date you bought your device.

If you have any problems in getting any supporting documents we need, please contact us so we can help in guiding you on how to get these.

8. What you need to know about the claims process

- If your device is damaged or faulty, we can't complete your claim until we confirm that any locking system on your device has been removed. For example, 'Find My iPhone®' or similar.
- If we send a replacement phone, and then discover the locking system on your old one has been reactivated, we'll take back the replacement. If we are trying to fix your device, the locking system will delay your claim. The device may be returned to you unrepaired so you can remove the locking system.
- When you send us your device, please don't send in your sim, memory card or any other accessories that don't relate to the claim. If you do, we won't be able to send them back. We are unable to recover and return these items.
- When your device is received all remaining data will be erased as part of the claims process.
- Repairs will be made using readily available parts, or we may provide remanufactured products. These may include parts that are of similar or equal specification, and these may include unbranded parts. This cover is on top of any manufacturer's warranty that applies to your device. Nothing in this policy is intended to affect your rights under your manufacturer's warranty or your statutory rights.
- If any lost or stolen devices are recovered after the claim is approved, they will belong to us. You must send them to us straight away. Damaged devices and accessories, parts and materials replaced by us shall become the property of the insurer.
- Your claim will be rejected, and your device returned to you unrepaired, if the device breaks copyright or trademark laws. This might happen because the device has been made in a similar style to another company, or if it's made from parts of other devices.
- Lifestyle Services Group Limited handle all claims on behalf of the Insurer.

If you're unhappy with the claim's decision, we want to hear from you as soon as possible. Please follow the process below in the section 'Making an enquiry or complaint'.

9. Making an enquiry or complaint

We will always try to be fair and reasonable. If you're not happy with the service you've received, please let us know, so we can do our best to put it right. We will do everything possible to make sure that your query is dealt with quickly. You can contact us by any of the following methods:

Customer helpline: **0345 602 2369**

Email: **UK.Complaints@assurant.com**

Or write to:

Customer Services,
Lifestyle Services Group Limited
PO Box 98
Blyth
NE24 9DL

Please quote your mobile phone number – in any correspondence so we can call you to talk about your problem or complaint.

Lifestyle Services Group handle all queries and complaints on behalf of Assurant.

If you're not happy with our decision, you can contact the Financial Ombudsman Service (FOS) for an independent assessment.

The Financial Ombudsman Service
Exchange Tower
London E14 9GE

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

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

Web: **financial-ombudsman.org.uk**

Nothing in these terms, including referral to the Financial Ombudsman Service, affects your statutory rights.

10. Tell us when your device details change

Let us know if you change your device, so that it's easy to claim in the future, and to be sure your policy stays up to date. You can do this by calling **0345 602 2369** or visiting **clubmclaims.assurant.co.uk**.

11. Keeping your personal details up to date

If any of your personal details change, you will need to contact Virgin Money as soon as possible. Examples of the change you should tell Virgin Money about include a change to your address or your name.

12. Fraud

We do not tolerate any aspect of fraud. We work closely and share data with other insurers, law and fraud agencies, and network providers to recognise fraud and support prosecution where there is enough legal evidence. Our Fraud Team works tirelessly to recognise and stop fraud.

Assurant, and other organisations, may access and use the information collected by fraud prevention agencies, from both the UK and from other countries.

It is important that when you apply for insurance or make a claim, you take care to answer all questions as honestly and accurately as possible. The same applies to anyone acting on your behalf. We may not pay claims if you don't.

If false or inaccurate information is given then Assurant will:

- not honour the claim and we will cancel your policy. If an excess has been paid this will not be returned, this is not a penalty this is to cover admin costs
- report you to the relevant authorities. We will take legal action if needed to recover any money already paid to you under this policy
- pass the details onto Virgin Money or our distribution partner providing this service as part of a wider offering
- put the details of the false claim onto a Register of Claims. Insurers share information through this register to stop fraud
- pass details to fraud prevention agencies

Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to stop fraud and money laundering. For example –

- checking details on applications for credit and credit related accounts or loans
- to recognise and stop fraud
- managing credit and credit related accounts or loans
- recovering debt
- checking details on proposals and claims for all types of insurance
- checking details of job applicants and employees

We and other organisations may access and use from other countries the information collected by fraud prevention agencies. Please contact us on **0345 602 2369** for details of fraud prevention agencies.

13. Price of your insurance

This insurance is provided as a benefit of your Club M Account when the insurance benefits are turned on and the cost is included in the monthly fee for keeping the account.

14. Duration of this policy

This policy is provided as a benefit of you being a Club M Account holder. Your policy will stay in place until it is either cancelled by you, your Club M Account is cancelled or closed or the insurance benefits are turned off.

15. Cancelling your insurance

You have the right to cancel your insurance at any time. If your Club M Account is cancelled or closes, this policy will end straight away. If you wish to cancel your Club M Account, please contact Virgin Money directly. No refund is due when you cancel.

The account holder can also cancel this policy by turning off this insurance benefit (together with the other insurance benefits) by notifying Virgin Money and obtaining confirmation of the cancellation from Virgin Money.

They must tell anyone covered by the policy that it has been cancelled.

16. Law that applies

The law of England and Wales applies to this policy and you can bring legal proceedings in respect of the policy in the English courts. If you live in Scotland you can bring legal proceedings in respect of the policy in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in respect of the products in either the Northern Irish or the English courts. This policy is written in English and all communication with you will be in English.

17. If we need to change the terms of the policy

If we need to change the terms, we will give you 30 days' notice in writing to your last known address. This might be because of changes to the law, or decisions in the Financial Ombudsman Service. The terms might also be changed to meet rules, industry guidance, or to reflect the cost of providing the insurance going up or down. We might also change the level of cover.

18. Financial Services Compensation Scheme

Assurant General Insurance Limited is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if they cannot meet their commitments. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can get more information about the compensation scheme arrangements by contacting the FSCS on **020 77414100** or **0800 6781100** or by visiting their website at **fscs.org.uk**.

19. Information about the Insurer

This Policy has been arranged and administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with a single insurer Assurant General Insurance Limited (Financial Services Register No. 202735). Their address is Emerald Buildings, Westmere Drive, Crewe CW1 6UN.

Assurant General Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Lifestyle Services Group Limited is authorised and regulated by the Financial Conduct Authority. All firms' register details can be checked on the Financial Services Register by visiting the FCA's website **www.fca.org.uk/register**.

20. Data Protection – How we handle your personal information

Assurant General Insurance Limited is the data controller of your personal data as the insurer of your insurance contract.

We are committed to preserving the privacy of our customers under the General Data Protection Regulation and United Kingdom data protection law developing this regulation. We collect and use your personal information as part of providing your insurance policy to you. We use this information to perform our tasks under the Insurance policy and provide the benefits under the policy, including policy administration, claims management, customer service and fraud prevention. We process your personal information under data protection and security laws. When processing your Information, we use service providers that process your personal data according to their legal responsibilities to provide services related to your policy. We require these service providers to apply industry standard security measures designed to protect your personal information. Some of our data processors are based outside the European Economic Area ("EEA"). In some cases, we transfer your personal information outside of the EEA, and take reasonable steps to make sure your data is always protected.

You have certain rights to your personal information. More details about these rights can be found in our full privacy notice at: clubmclaims.assurant.co.uk/privacy. Please note that you can't use these rights in every situation, as they depend on some legal limitations. You may send a complaint or question about how your personal information is processed by calling **0345 602 2369** or email **UK.complaints@assurant.com**. You may also make a complaint to your local data protection authority. In the UK this is the Information Commissioner's Office, in the country where you live, work or where you think the problem has happened. You may access our full privacy notice at any time by visiting **clubmclaims.assurant.co.uk/pages/privacy-policy**.

Nationwide Building Society (trading as Virgin Money). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW.

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