DIVE INTO THE DETAIL

Your Club M Account
Insurance Policy Wording
What’s inside

Insurance Policy Wording

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1. Everything You Need to Know
### Club M Account insurance – here’s what you need to know

This insurance policy wording document gives you the lowdown on all of the Club M Account insurances. Please note, the wording in sections 1-3 comes direct from our insurance partners.

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<tr>
<th>Section</th>
<th>Insurance</th>
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<th>Optional upgrades</th>
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</thead>
</table>
| 1       | Worldwide Family Multi-Trip Travel Insurance (Excludes travel in, through or to Cuba, Iran, Syria, Sudan, North Korea or the Crimea region). | American International Group UK Limited (AIG)           | • Cover for trips up to 45 or 62 days  
|         |                                                                           |                                                         | • Business cover for trips up to 21 days  
|         |                                                                           |                                                         | • Pre-existing medical condition cover                                                                 |
| 2       | UK Breakdown Cover                                                        | Green Flag                                              | • National  
|         |                                                                           |                                                         | • European Cover                                                                                         |
| 3       | Mobile phone and Gadget Insurance                                          | Assurant General Insurance Limited                       | No upgrades available                                                                                   |

The Club M Account insurance benefits are available to Club M Account holders only. If your account is closed (by us or you), you won’t be entitled to the insurances anymore – your cover will end as soon as the Club M Account is closed. The insurers’ rights to cancel their insurance are explained in sections 1-3.

If you’re not eligible for any insurance at any time, you won’t qualify for a reduction in the Monthly Fee For Maintaining The Account.

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

Unless stated otherwise, the terms “Bank”, “we”, “us” and “our” in this document mean Clydesdale Bank PLC (trading as Virgin Money).
Our insurance services

What products do we offer?
We can only provide products from:

- American International Group UK Limited – Worldwide Family Multi-Trip Travel Insurance*
- UK Insurance Limited – Green Flag UK Breakdown Cover
- Assurant General Insurances Limited – Mobile Phone and Gadget Insurance

*Excludes travel in, through or to Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.

What service will you get from us?
We won’t give you advice or recommendations for Worldwide Family Multi-Trip Travel Insurance, Green Flag UK Breakdown Cover or Mobile Phone and Gadget Insurance. We may ask some questions to narrow down the products that we give details on. You’ll then need to choose how you want to proceed. Please read the documents we give you to make sure the insurances provided with your Club M Account suit you and your requirements.

How much it will cost you
Your Club M Account has a £14.50 Monthly Fee For Maintaining The Account. 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 the circumstances of the claim. For more information about compensation scheme arrangements, visit www.fscs.org.uk or call 0800 678 1100 or 020 7741 4100 (both are Freephone numbers).

Demands and needs statement
You have not received advice or a recommendation from us. We do however ask that you read this, and all documentation provided very carefully to ensure that the insurance included in the Club M Account meets your needs.

Worldwide Family Multi-Trip Travel Insurance
This cover meets the demands and needs of those who wish to ensure that their insurance needs and the needs of their family whilst on trip as specified in the full terms and conditions are met now and in the future.

Green Flag UK Breakdown Cover
This cover meets the demands and needs of those who wish to ensure that their insurance needs of Home-Call and Roadside Assistance in the event of a Breakdown to vehicles are met now and in the future.

Mobile Phone and Gadget Insurance
This cover meets the demands and needs of those who wish to ensure that the insurance needs of their mobile phone and electronic gadgets as specified in the full terms and conditions are met now and in the future.
2. Worldwide Family Multi-Trip Travel Insurance
Insurance provider
This insurance is provided and underwritten by American International Group UK Limited (AIG).

Purpose of the insurance
The purpose of the travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including: emergency medical expenses, theft or loss of baggage and cancellation. The cover provided is subject to certain limits and excesses, as set out in the Table of Benefits (please see page 14).

Significant features, conditions and exclusions
Cover under this policy is available to the Club M Account holder and their partner, provided they live together and are under the age of 75, and up to 4 of their dependant children (which can include fostered or adopted children) whilst they are under 18 years of age who are in full time education or living with them. The cover provided is subject to certain conditions and exclusions. The tables on the following pages set out the significant features of the cover and the terms, conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording in full which sets out all of the features, conditions and exclusions.

Your travel insurance is already in place and provides cover for some but not all pre-existing medical conditions. If you answer ‘yes’ to any of the pre-existing medical condition questions set out in the ‘Pre-existing medical conditions’ section on page 20, in respect of yourself or anyone else insured on the policy, then the pre-existing medical conditions may not be covered until you call AIG to declare the conditions.

You can contact AIG via the medical screening telephone number on 01273 740983 after you have taken out this policy and they will advise whether the declared condition will be covered automatically at no extra cost, whether cover for the declared condition can be provided for an additional cost or whether the pre-existing medical condition cannot be covered.

If you do not call AIG the policy may not cover you or anyone else under the policy for any pre-existing medical conditions.

If you would like more information on how you can get alternative cover for a medical condition that may be currently excluded on your policy or only covered at an extra cost, please visit the MoneyHelper website at: https://www.moneyhelper.org.uk/en/everyday-money/insurance/travel-insurance-directory or telephone 0800 138 7777.
<table>
<thead>
<tr>
<th>Significant Features</th>
<th>Conditions and Exclusions</th>
<th>Policy Wording Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and other expenses outside the United Kingdom</td>
<td>The cover provided includes:</td>
<td>Sections of cover – Section B1</td>
</tr>
<tr>
<td>Up to £10,000,000</td>
<td>• Emergency medical, surgical, hospital, treatment and ambulance costs; and</td>
<td>Important claim information – Medical and Other Emergencies</td>
</tr>
<tr>
<td>An excess of £50 per person, per incident applies (up to £10,000 for travel based solely within the United Kingdom)</td>
<td>• Additional accommodation and travel expenses if you cannot return to the United Kingdom as scheduled; and</td>
<td>Important things you need to know about your policy – Health Conditions</td>
</tr>
<tr>
<td></td>
<td>• Repatriation to the United Kingdom if it is medically necessary.</td>
<td>General Exclusions – number 1</td>
</tr>
<tr>
<td></td>
<td>Significant Conditions:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• If you need inpatient medical treatment, you must contact the Medical Emergency Assistance Company, immediately on phone number +44 (0)1273 740980</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Additional accommodation and travel expenses and repatriation costs must be approved in advance by the Medical Emergency Assistance Company.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Significant Exclusions:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Cover is not provided if:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- the claim relates to any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about at the time your Club M Account was opened and (i) which could reasonably be expected to lead to a claim, (ii) which you did not disclose to AIG upon any request AIG made for further information around medical conditions and illnesses and (iii) has not been accepted for cover by AIG in writing;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- the claim relates to pregnancy or childbirth if you are more than 26 weeks pregnant at the start of or during your trip;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- you are travelling against medical advice or with the intention of receiving medical treatment;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- you are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms or you have been given a terminal prognosis at the time your Club M Account was opened and/or at the time of commencing travel; or</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- you have travelled to a destination where the Foreign, Commonwealth and Development Office (FCDO) advises against all (but essential) travel.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• After your Club M Account is opened and, before you travel, you must call AIG on 01273 740 983 if:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- you or any other insured person on this policy is diagnosed with a heart or circulatory condition, a cerebrovascular condition, a respiratory condition (combined with being a smoker), a congenital condition or genetic condition resulting in a physical disability, a cancerous condition, undergo an organ transplant; or</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- in the last 12 months you or any other insured person have been referred to a specialist or are placed on a waiting list to see a specialist, have been referred to or attended hospital or have been placed on a waiting list to attend hospital for any reason, have been seen by a medical practitioner more than once for the same condition or are prescribed two or more medications for a medical condition or have had any changes to your or their current medications.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>AIG have the right to alter the terms of cover in line with the change in risk.</td>
<td></td>
</tr>
<tr>
<td>Significant Features</td>
<td>Conditions and Exclusions</td>
<td>Policy Wording Reference</td>
</tr>
<tr>
<td>----------------------</td>
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<td>--------------------------</td>
</tr>
</tbody>
</table>
| Cancelling your trip and cutting your trip short | Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:  
- You dying, becoming seriously ill or injured; or  
- The death, serious injury or illness of a relative or a person with whom you have booked to travel, or a relative or friend living abroad with whom you planned to stay. | Sections of cover - Sections A and C  
Important claim information - Medical and Other Emergencies  
Important things you need to know about your policy - Health conditions  
Important claim information - General Exclusions, number 1 |
| An excess of £50 per person, per trip applies. | Significant Conditions:  
- If it is necessary for you to cut short your trip and return to the United Kingdom, you must contact the Medical Emergency Assistance Company immediately. | |
| **Significant Exclusions:** | **Significant Exclusions:** | |
| • Cover is not provided if:  
- the claim relates to any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about at the time your Club M Account was opened and (i) which could reasonably be expected to lead to a claim, (ii) which you did not disclose to AIG upon any request made for further information around medical conditions and illnesses and (iii) has not been accepted for cover by AIG in writing.  
- the claim relates to any medical treatment that you or the insured person receive because of a medical condition or an illness related to a medical condition which you knew about at the time of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to AIG and accepted for cover in writing.  
- the claim relates to a set of circumstances of which you or the insured person were aware at the time you opened your Club M Account and/or booked your trip and which could reasonably be expected to lead to a claim, such as the serious illness of a relative or the existence of an epidemic (as declared by an official governmental body or health authority) either in the United Kingdom or the destination of your trip or the existence of a pandemic (as declared by the World Health Organisation).  
- after the time you booked your trip the Foreign, Commonwealth and Development Office advises against all (but essential) travel to your intended destination due to an epidemic or pandemic. |
<table>
<thead>
<tr>
<th>Significant Features</th>
<th>Conditions and Exclusions</th>
<th>Policy Wording Reference</th>
</tr>
</thead>
</table>
| Personal belongings and baggage                           | Cover is provided for loss, theft or damage to personal belongings or baggage owned by you (not borrowed or rented) during your trip. **Significant Conditions:**  
  - In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and  
  - In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed.  
  **Significant Exclusions:**  
  - Cover is not provided if:  
    - you leave your belongings or baggage unattended in a public place;  
    - you do not report the loss or theft of belongings or baggage to the police within 24 hours of discovering it and do not obtain a written police report;  
    - the loss, theft or damage occurs whilst your belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier within 24 hours of discovering it and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline);  
    - the loss, theft or damage to valuables and electronic/other equipment occurs whilst not being carried in your hand luggage while you are travelling;  
    - the loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones (including smart phones and tablet computers), bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature | Sections of cover - Section F1  
  Important claim information - General Definitions ‘Pair or set of items’, ‘Valuables and electronic/other equipment’ |
| Up to £1,500 (up to £500 for travel based solely within the United Kingdom) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                          |
| Limit for any single article or pair or set of items - up to £300 (up to £100 for travel based solely within the United Kingdom) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                          |
| Thefts from unattended vehicles - up to £100 per person  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                          |
| An excess of £50 per person, per incident applies         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                          |
| **Valuables and electronic/other equipment** limit - up to £500 (up to £300 for travel based solely within the United Kingdom) |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                          |
| Personal Money up to £500                                 | Cover is provided for cash and traveller’s cheques lost or stolen during your trip. **Significant Conditions:**  
  - In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips).  
  **Significant Exclusions:**  
  - Cover is not provided if:  
    - you do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or  
    - if, at the time of loss or theft, the personal money was not carried by you or held in a safety deposit box. | Sections of cover - Section F3 |
| Cash limit – £200                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                          |
| Cash limit if aged under 18 – £50                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                          |
| An excess of £50 per person, per incident applies          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                          |
| Excluded countries                                        | AIG is subject to compliance with US sanctions laws. For this reason, this policy does not cover any claims, loss, injury, damage or liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.  
This policy will not cover any claims loss, injury, damage or legal liability sustained directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region, or by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organised crime, malicious cyber activity, or human rights abuses. Lastly, no cover is provided when you have travelled to a specific country or to an area where, prior to your trip commencing, the FCDO have advised against all (but essential) travel. | Cover options available – ‘Geographical Areas’ and ‘General Exclusions’, numbers 4,5 and 14 |
<p>| Excluded Individuals                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                          |</p>
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<tr>
<th><strong>Significant Features</strong></th>
<th><strong>Conditions and Exclusions</strong></th>
<th><strong>Policy Wording Reference</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age limits</strong></td>
<td><strong>Cover</strong> under this policy ceases when the Club M Account holder or their <strong>partner</strong> reaches their 75th birthday or when their dependant <strong>children</strong> reach their 18th birthday (unless their 75th or 18th birthday is reached during a <strong>trip</strong>, in which case cover will be extended until they return to the United Kingdom) provided the overall <strong>trip</strong> doesn’t exceed 31 days.</td>
<td>Cover options available - <strong>Age Limits</strong></td>
</tr>
<tr>
<td><strong>Residency</strong></td>
<td>This policy offers coverage only to individuals ordinarily resident in the United Kingdom and is not available to non-residents of the United Kingdom. <strong>You</strong> and all other persons insured on the policy must have lived in the United Kingdom or the <strong>Channel Islands</strong> for at least six of the last twelve months before opening the Club M Account. Once the Club M Account has been opened, <strong>you</strong> and all other persons insured on this policy must continue to live in the United Kingdom or the <strong>Channel Islands</strong> for at least six out of twelve months per calendar year.</td>
<td>Cover options available - <strong>Residency</strong></td>
</tr>
<tr>
<td><strong>Sports and activities</strong></td>
<td>You must contact 01273 740981 or email <a href="mailto:virginmoneytravel@aig.com">virginmoneytravel@aig.com</a> if <strong>you</strong> plan to participate in a sport or activity which is not shown in the list of covered activities in the sports and activities of the policy wording. If using a two-wheeled motor vehicle <strong>you</strong> must wear a crash helmet and the driver must hold a driving licence enabling them to drive a two-wheeled motor vehicle.</td>
<td>Important things <strong>you</strong> need to know about your policy – <strong>Sports and Activities and General Exclusions</strong>, number 11</td>
</tr>
<tr>
<td><strong>Business cover upgrades or trip duration extensions</strong></td>
<td>By paying an additional premium <strong>you</strong> may be able to upgrade <strong>your</strong> policy to include <strong>trips</strong> that <strong>you</strong> undertake for business upgrades or <strong>trip</strong> purposes and to include incidental leisure time during <strong>your</strong> business journey. This business travel upgrade will also extend the cover to include the additional Sections U1, U2, U3, U4 and V. If <strong>you</strong> wish to travel on a single <strong>trip</strong> in excess of 31 days, by paying an additional premium, cover can be included for single <strong>trips</strong> lasting up to 45 days or 62 days. Please call 01273 740981 or email <a href="mailto:virginmoneytravel@AIG.com">virginmoneytravel@AIG.com</a> for further details. (<strong>Trip</strong> extensions do not apply to business <strong>trips</strong>).</td>
<td>Cover options available – <strong>Trip</strong> option and durations and Business cover upgrades</td>
</tr>
<tr>
<td><strong>Pre-existing medical conditions</strong></td>
<td>This travel insurance policy provides cover for some but not all pre-existing medical conditions. If <strong>you</strong> answer ‘no’ to the pre-existing medical condition questions on page 20 any pre-existing medical condition will be covered. If <strong>you</strong> answer ‘yes’ to any questions in respect of yourself or anyone else insured on the policy, please give AIG a call on 01273 740983 to find out whether coverage for the pre-existing medical conditions can be provided either at no cost or for an additional amount. If <strong>you</strong> answer ‘yes’ but do not call AIG, any pre-existing medical conditions may not be covered.</td>
<td>Cover options available - <strong>pre-existing medical conditions</strong></td>
</tr>
<tr>
<td><strong>Law and jurisdiction</strong></td>
<td>This insurance will be governed by English Law, and <strong>you</strong> and AIG agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless <strong>you</strong> reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction. The terms and conditions of the policy will only be available in English and all communication relating to the policy will be in English.</td>
<td>General information about this insurance - <strong>Law and jurisdiction</strong></td>
</tr>
</tbody>
</table>
Period of insurance
Cover for cancellation begins when you book your trip or the date your Club M Account is opened, whichever is the later. Cover for all other sections begins when you leave your home address in the United Kingdom (but not more than 24 hours before the booked departure time) and ends when you return to your home address in the United Kingdom (but not more than 24 hours after your return to the United Kingdom). Each trip must begin and end in the United Kingdom and does not include one-way journeys.

You are covered to take as many trips as you like under this policy provided each trip lasts no longer than 31 days (by paying an additional premium, your policy can be upgraded to include cover for single trips lasting up to 45 days or 62 days). Cover is also included for winter sports for up to 17 days in total each year. Cover is only provided in the United Kingdom if you stay in pre-booked accommodation for at least two nights away from where you usually live.

‘Cooling-off’ period and your right to cancel your policy
The insurance cover is provided to you as a benefit of being a Club M Account holder. However, if this cover is not suitable for you and you want to cancel the policy, you must contact AIG by phoning 01273 740981 or by emailing virginmoneytravel@aig.com or by writing within 30 days of your Club M Account being opened.

AIG will refund any premium you have paid to allow cover for pre-existing medical conditions or extensions to trip durations of up to 45 days or 62 days or for business cover policy upgrades within 30 days of the date you contact AIG to ask to cancel the policy. If you have travelled or made a claim before you asked to cancel the policy within the 30-day period, AIG will only refund a proportionate amount of the premium you have paid.

Your right to complain
AIG believe you deserve a courteous, fair and prompt service. If there is any occasion when their service does not meet your expectations please contact AIG using the appropriate contact details below, providing the Policy/Claim Number and the name of the Club M Account holder/insured person to help AIG deal with your comments quickly.

If your complaint is about a claim, please contact:
Customer Relations
AIG Travel PO 2157,
Shoreham By Sea
BN43 9DH.
If you wish to complain about Claims: 01273 740982
If you wish to complain about anything else: 01273 740981
E-mail: ukcustomerrelations@AIG.com

AIG will acknowledge the complaint within 5 business days of receiving it, keeping you informed of progress and will do their best to resolve matters to your satisfaction within 8 weeks. If AIG are not able to resolve the complaint satisfactorily, you or the complainant may be entitled to refer any disagreement to the Ombudsman to review the case, without affecting legal rights to take action against AIG. AIG will provide full details of how to do this when AIG provide their final response letter addressing the issues raised.

Please note: The Ombudsman will not consider a complaint if you have not provided AIG with the opportunity to resolve it previously.

The address and contact details are:
The Financial Ombudsman Service
Exchange Tower, London, E14 9SR.
Phone: 0800 023 4567 (calls to this number are free on mobile phones and landlines)
Phone: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers)
Email: complaint.info@financialombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Are AIG covered by the Financial Services Compensation Scheme (FSCS)
AIG are covered by the FSCS. If AIG are unable to meet their financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or call (Freephone) on 0800 678 1100 or 020 7741 4100.

How to make a claim
You can make a claim by contacting:
AIG Travel Claims,
2-8 Altyre Road
Croydon
CR9 2LG
Phone: 01273 740982
E-mail: virginmoneytravelclaims@aig.com
Policy wording

Introduction
This cover is arranged by Virgin Money and underwritten by American International Group UK Limited (AIG). Virgin Money is the trading name of Clydesdale Bank PLC.

Virgin Money and AIG are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference Numbers 121873 and 781109 respectively).

This policy is administered by AIG and authorised and regulated by the Financial Conduct Authority (Firm Reference Number 781109).

This travel insurance is only available to you as a Club M Account holder (and if applicable, your partner and up to 4 dependant children – please see the ‘insured person’ section on Cover options available).

Cover will continue until:
• The Club M Account is closed by Virgin Money or you, in which case cover would cease at the time the Club M Account is closed; or
• The Club M Account holder or their partner reaches the age of 75 (unless travelling at the time of their 75th birthday in which case cover continues until their return back to the United Kingdom); or
• This policy is cancelled by AIG in which case all cover provided under this policy will cease 30 days from the date of the letter issued to the Club M Account holder at their last known address by AIG notifying the Club M Account holder that this policy has been cancelled.

If you have any queries about anything contained in this policy please contact the Customer Services helpline phone number shown on the following page (under “Important contact details”).

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

Important contact details

Customer Services
Phone: 01273 740981

Pre-Existing Medical Conditions
Phone: 01273 740983
E-mail: virginmoneytravel@aig.com
Phone lines are open Monday to Friday between 8am and 8pm and on Saturdays and Bank Holidays between 9am and 5pm.

Medical Assistance
Phone: +44 (0)1273 740980 E-mail: uk.assistance@AIG.com
Phone lines are open 24 hours a day, 7 days a week

Claims
AIG Travel Claims, 2-8 Altyre Road, Croydon CR9 2LG
Phone: 01273 740982
E-mail: virginmoneytravelclaims@aig.com
The claims department are open Monday to Friday between 9am and 5pm.
# Table of benefits

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

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<tr>
<th>Section</th>
<th>Benefit</th>
<th>Maximum sum insured</th>
<th>Excess*</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Cancelling your trip</td>
<td>£5,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Including: travel based solely within the United Kingdom limit</td>
<td>£2,000</td>
<td>£50</td>
</tr>
<tr>
<td>B1</td>
<td>Medical and other expenses outside of the United Kingdom</td>
<td>£10,000,000</td>
<td>£50</td>
</tr>
<tr>
<td>B2</td>
<td>Medical and other expenses within the United Kingdom</td>
<td>£10,000</td>
<td>£50</td>
</tr>
<tr>
<td>B3</td>
<td>Hospital benefit</td>
<td>£20 for every 24 hours up to £1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>C</td>
<td>Cutting your trip short</td>
<td>£5,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Including: travel based solely within the United Kingdom limit</td>
<td>£2,000</td>
<td>£50</td>
</tr>
<tr>
<td>D</td>
<td>Missed departure</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td>E1</td>
<td>Travel delay</td>
<td>£20 after the first 12 hour delay and then £10 for each additional 12 hour period up to £300</td>
<td>Nil</td>
</tr>
<tr>
<td>E2</td>
<td>Abandoning your trip</td>
<td>£5,000</td>
<td>£50</td>
</tr>
<tr>
<td>E3</td>
<td>Breakdown</td>
<td>£100</td>
<td>Nil</td>
</tr>
<tr>
<td>F1</td>
<td>Personal belongings and baggage</td>
<td>£1,500</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Including: Single article limit/Pair or set of items limit</td>
<td>£300</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Valuables and electronic/other equipment limit in total</td>
<td>£500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Property in a motor vehicle limit</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Travel based solely within the United Kingdom section limit</td>
<td>£500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Including: Single article limit/pair or set of items limit</td>
<td>£100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Valuables and electronic/other equipment limit in total</td>
<td>£300</td>
<td></td>
</tr>
<tr>
<td>F2</td>
<td>Delayed baggage</td>
<td>£50 for every 24 hours up to £150</td>
<td>Nil</td>
</tr>
<tr>
<td>F3</td>
<td>Personal money</td>
<td>£500</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Including: Cash limit</td>
<td>£200</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cash limit (aged under 18)</td>
<td>£50</td>
<td></td>
</tr>
<tr>
<td>F4</td>
<td>Passport and travel documents</td>
<td>£200</td>
<td>Nil</td>
</tr>
<tr>
<td>Section</td>
<td>Benefit</td>
<td>Maximum sum insured</td>
<td>Excess*</td>
</tr>
<tr>
<td>---------</td>
<td>--------------------------------------------------------------------------</td>
<td>---------------------</td>
<td>---------</td>
</tr>
<tr>
<td>G</td>
<td>Personal accident:</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Loss of limb</td>
<td>£15,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Loss of sight</td>
<td>£15,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Permanent total disablement</td>
<td>£25,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Death benefit (aged 18 to 64)</td>
<td>£5,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Death benefit (aged under 18 or over 64)</td>
<td>£2,500</td>
<td>Nil</td>
</tr>
<tr>
<td>H</td>
<td>Personal liability</td>
<td>£2,000,000</td>
<td>£250</td>
</tr>
<tr>
<td>I</td>
<td>Legal expenses</td>
<td>£50,000</td>
<td>Nil</td>
</tr>
<tr>
<td>J</td>
<td>Hijack</td>
<td>£50 for every 24 hours up to £500</td>
<td>Nil</td>
</tr>
<tr>
<td>K</td>
<td>Uninhabitable accommodation</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td>L</td>
<td>Pet care</td>
<td>£20 for every 24 hours up to £200</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Natural catastrophe Travel Cancellation and Expenses Cover</td>
<td></td>
<td></td>
</tr>
<tr>
<td>M1</td>
<td>Cancellation</td>
<td>£5,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Cover for the following additional costs:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>M2</td>
<td>Stranded at the United Kingdom departure point</td>
<td>£100</td>
<td>Nil</td>
</tr>
<tr>
<td>M3</td>
<td>To reach your intended destination</td>
<td>£200</td>
<td>Nil</td>
</tr>
<tr>
<td>M4</td>
<td>Stranded on an international connection</td>
<td>£150 for each 24 hours up to £750</td>
<td>Nil</td>
</tr>
<tr>
<td>M5</td>
<td>Stranded on your return journey home</td>
<td>£150 for each 24 hours up to £750</td>
<td>Nil</td>
</tr>
<tr>
<td>M6</td>
<td>Travel expenses to get home</td>
<td>£2,000</td>
<td>Nil</td>
</tr>
<tr>
<td>M7</td>
<td>Car parking</td>
<td>£50 for each 24 hours up to £250</td>
<td>Nil</td>
</tr>
<tr>
<td>M8</td>
<td>Kennel or cattery fees</td>
<td>£50 for each 24 hours up to £250</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Winter Sports Cover</td>
<td></td>
<td></td>
</tr>
<tr>
<td>N1</td>
<td>Winter sports equipment</td>
<td>£500</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Including: one item/Pair or set of items (owned)</td>
<td>£250</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Winter sports equipment (hired)</td>
<td>£250</td>
<td>Nil</td>
</tr>
<tr>
<td>N2</td>
<td>Winter sports equipment hire</td>
<td>£30 for every 24 hours up to £300</td>
<td>Nil</td>
</tr>
<tr>
<td>N3</td>
<td>Ski pass</td>
<td>£250</td>
<td>Nil</td>
</tr>
<tr>
<td>O</td>
<td>Ski pack</td>
<td>£75 for every 24 hours up to £500</td>
<td>Nil</td>
</tr>
<tr>
<td>P</td>
<td>Piste closure</td>
<td>£30 for every 24 hours up to £300</td>
<td>Nil</td>
</tr>
<tr>
<td>Q</td>
<td>Avalanche cover</td>
<td>£250</td>
<td>£50</td>
</tr>
<tr>
<td>Section</td>
<td>Benefit</td>
<td>Maximum sum insured</td>
<td>Excess*</td>
</tr>
<tr>
<td>---------</td>
<td>---------</td>
<td>----------------------</td>
<td>---------</td>
</tr>
<tr>
<td><strong>Golf Cover</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>R1</td>
<td>Golf equipment</td>
<td>£1,500</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Including: one item/Pair or set of items limit</td>
<td>£250</td>
<td></td>
</tr>
<tr>
<td>R2</td>
<td>Golf equipment hire</td>
<td>£20 for every 24 hours up to £200</td>
<td>Nil</td>
</tr>
<tr>
<td>S</td>
<td>Green fees</td>
<td>£75 for every 24 hours up to £300</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>Wedding Cover</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>T1</td>
<td>Ceremonial attire</td>
<td>£2,000</td>
<td>£50</td>
</tr>
<tr>
<td>T2</td>
<td>Wedding gifts</td>
<td>£1,500</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Including: Single article limit/Pair or set of items limit</td>
<td>£250</td>
<td></td>
</tr>
<tr>
<td>T3</td>
<td>Wedding rings</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Including: Single article limit/Pair or set of items limit</td>
<td>£500</td>
<td></td>
</tr>
<tr>
<td><strong>Business Cover. Only available if you pay the appropriate extra premium</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>U1</td>
<td>Business equipment</td>
<td>£1,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Including: Single article limit</td>
<td>£500</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Business samples</td>
<td>£500</td>
<td></td>
</tr>
<tr>
<td>U2</td>
<td>Emergency courier expenses</td>
<td>£200</td>
<td>£50</td>
</tr>
<tr>
<td>U3</td>
<td>Business equipment hire</td>
<td>£50 for every 24 hours up to £500</td>
<td>Nil</td>
</tr>
<tr>
<td>U4</td>
<td>Business money</td>
<td>£500</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td>Including: Cash limit</td>
<td>£300</td>
<td></td>
</tr>
<tr>
<td>V</td>
<td>Replacing staff</td>
<td>£3,000</td>
<td>Nil</td>
</tr>
</tbody>
</table>

*When claiming under certain sections listed in the table above, you have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under. When dealing with claims under section A where you are claiming for cancelling more than one trip due to one incident, an excess for each person claiming and for each trip will be deducted.*
General information about this insurance

Insurance providers
This insurance is underwritten by American International Group UK Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

This policy is administered by American International Group UK Limited. AIG Travel provides claims handling and assistance services on behalf of American International Group UK Limited. AIG Travel is a trading name of AIG Travel EMEA Limited.

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

Please read this policy wording to make sure that the cover meets your needs.

Law and jurisdiction
This policy will be governed by English Law, and you and AIG agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction. The terms and conditions of this policy will only be available in English and all communications relating to this policy will be in English.

Your right to cancel the policy
This insurance cover is provided to you as a benefit of being a Club M Account holder. However, if this cover is not suitable for you and you want to cancel your policy, you must contact AIG by phoning 01273 740981 or by emailing virginmoneytravel@aig.com or by writing to Virgin Money Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH within 30 days of your Club M Account being opened.

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

Our right to cancel the policy
AIG have the right to cancel this policy by giving at least 30 days notice in writing to the Club M Account holder at their last known address where AIG have serious grounds for doing so, including any failure by you to comply with the conditions of this policy. A pro rata refund of any premium paid to allow cover for extensions to trip durations or business cover upgrades will be made from the date AIG cancel the policy unless a claim has been made.

Financial Services Compensation Scheme (FSCS)
AIG are covered by the FSCS. If AIG are unable to meet their financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information about compensation scheme arrangements is available at www.fscs.org.uk and on 020 7741 4100 or 0800 678 1100.

How AIG use personal information
AIG is committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless AIG agree otherwise) inform the individual about the content of this notice and their Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with AIG.

The types of Personal Information AIG may collect and why – Depending on their relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that AIG obtain in connection with their relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of their business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis
Important things you need to know about your policy

Health conditions

This policy contains conditions relating to your health. Once your Club M account is opened, you must contact AIG on 01273 740 983 if you or anyone insured on this policy have ever received any medical advice, treatment or medication for any of the following conditions:

• A heart or circulatory condition
• A cerebrovascular condition
• A respiratory (breathing) condition
• A congenital (birth defect) or genetic condition resulting in a physical disability
• Cancer
• An organ transplant

Or if you or any insured person has, within the last 12 months, been:

• Referred to see a specialist or are on a waiting list to see a specialist
• Referred to or attended hospital for any reason (including tests and procedures) or on a waiting list to attend hospital for any reason
• Seen by a medical practitioner more than once for the same condition
• Prescribed two or more medications for a medical condition or had any changes to your or their current medications

When you call AIG to declare any of the above conditions or circumstances, you will be asked some questions regarding any pre-existing medical conditions. These pre-existing medical conditions may be covered by the policy for no additional cost or you may be required to pay an additional premium to cover these medical conditions.

If AIG are able to cover your or the insured person’s medical conditions AIG will confirm to you in writing how long the medical condition cover is valid for and if any additional terms and conditions apply or additional premium applies. When the medical condition cover is due to expire AIG will write to you to outline how you can re-apply for cover.

There may be instances where AIG are not able to provide coverage for your medical conditions. If you would like more information on alternative cover, please visit the MoneyHelper website at: https://www.moneyhelper.org.uk/en/everyday-money/insurance/travel-insurance-directory or telephone 0800 138 7777.

Changes in health

You must also contact AIG before you travel, even after already declaring any medical condition/s, if you or anyone insured on this policy are newly diagnosed with any of the above conditions or answer ‘yes’ to the pre-existing medical condition questions set out above and on page 20.

This will enable us to decide whether AIG can continue to provide cover for your change in circumstances under the existing terms of the policy. AIG have the right to add further terms and conditions to your policy or exclude cover for the newly diagnosed condition.
If AIG are no longer able to provide cover for any newly diagnosed condition or change in circumstances, you will be entitled to make a claim under section A (cancelling your trip) for costs which cannot be recovered from elsewhere.

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

Health agreements
If you are travelling to Australia or New Zealand and you need medical treatment, you must enrol with Medicare or the equivalent scheme of these countries.

Further information is available from the following website: www.hic.gov.au.

Residency
This policy offers coverage only to individuals ordinarily resident in the United Kingdom and is not available to non-residents of the United Kingdom. You and all other insured persons on this policy must have lived in the United Kingdom or the Channel Islands for at least six of the last twelve months before opening the Club M Account. Once the Club M Account has been opened, you and all insured persons on this policy must continue to live in the United Kingdom or the Channel Islands for at least six out of twelve months per calendar year.

Travel delays – Flight delay/cancellation regulations
This policy is not designed to cover costs which are met under EC Regulation No. 261/2004, the Civil Aviation (Denied Boarding, Compensation and Assistance) Regulations 2005 and the Air Passenger Rights and Air Travel Organisers’ Licensing (Amendment) (EU Exit) Regulations 2019 (together the Regulations). Under the Regulations if you have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of your flight) the airline must offer you meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund your ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating either (i) in the UK or European Union (EU) regardless of the airline, (ii) outside of the UK which arrive in the UK where the airline is registered as a EU or UK carrier; or (iii) outside of the UK which arrive in the EU where the airline is registered as a UK carrier or an EU carrier. If your flight is delayed or cancelled, you must in the first instance approach your airline and clarify with them what costs they will pay under the Regulations. If you would like to know more about your rights under the Regulations, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

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

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

If you have any questions or if you wish to take part in an activity not listed below, please contact 01273 740981 or e-mail virginmoneytravel@aig.com before taking part to make sure that cover is provided.

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

Cover is provided for the activities listed below, however, no cover may not be covered when you take part in certain sports or activities. For certain activities, cover under section G (Personal accident) and section H (Personal liability) will not apply. If you intend to take part in a sport or activity during your trip, please note that cover is available for the activities listed below, provided:

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

Trip options and durations

You are entitled to travel as many times as you like under this policy provided no single trip lasts longer than 31 days. If you wish to travel for periods in excess of 31 days, it is possible to upgrade your policy by paying an additional premium to include cover for single trips lasting up to 45 days or 62 days. Please contact 01273 740981 or e-mail virginmoneytravel@aig.com for further details about upgrading your cover. Cover is also included for winter sports for up to 17 days in total each year.

Please see page 35 for a full list of winter sports activities which are covered by this policy. If the winter sport you intend to take part in is not shown in the list, please check that cover will be provided by contacting AIG on 01273 740981 or by e-mail virginmoneytravel@aig.com.

Cover is only provided in the United Kingdom if you stay in pre-booked accommodation for at least two nights away from where you usually live.

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

Please note: If you travel for longer than the trip duration limits, cover will cease on the 32nd day of your trip (or 46th or 63rd day as applicable if you have opted to extend your trip duration limit) unless your trip cannot be completed within the period of insurance due to reasons beyond your control which fall within the conditions of this insurance.

Pre-existing medical conditions

If you answer ‘yes’ to any of the following pre-existing medical condition questions in respect of yourself or anyone else insured on the policy, please give AIG a call on 01273 740983 to find out whether coverage for the pre-existing medical conditions can be provided either at no cost or for an additional amount. If you answer ‘yes’ but do not call AIG, any pre-existing medical conditions may not be covered.

1) In the last 12 months have you or anyone insured on this policy been:
   A) Referred to see a specialist or on a waiting list to see a specialist?
   B) Referred to or attended hospital for any reason (including tests and procedures) or on a waiting list to attend hospital for any reason?
   C) Seen by a medical practitioner more than once for the same condition?
   D) Prescribed two or more medications for a medical condition or had any changes to your or their current medications?

2) Have you or anyone insured on the policy ever received any medical advice, treatment or medication for any of the following conditions?:
   A) Any heart or circulatory condition? For example: heart failure, angina, valve disease
   B) Any cerebrovascular condition? For example: a stroke, any type of aneurism, stenosis etc. This excludes low/high blood pressure and/or low/high cholesterol.
   C) Any respiratory (breathing) condition which is combined with being a smoker? For example: emphysema or COPD
   D) Any congenital (birth defect) or genetic condition that has resulted in a physical disability?
   E) Any cancerous condition?
   F) An organ transplant?

There may be some instances where we are unable to cover your pre-existing medical condition(s). If you are travelling with pre-existing medical conditions, AIG wish to notify you of a new government service. The Money & Advice has launched a new directory of information specifically for travellers with medical conditions. This is to help customers better understand how and where to get insurance cover and/or value for money if you are travelling with a medical condition(s).

For example, this might include how you can get cover for a condition that may be currently excluded on your policy or where you are paying an additional premium to cover your medical condition(s).

If you would like further information on the service, please visit the MoneyHelper website at: https://www.moneyhelper.org.uk/en/everyday-money/insurance/travel-insurance-directory or telephone 0800 138 7777.
**Insured persons**

Cover under this policy is available to the Club M Account holder and their partner provided they live together and up to four of their dependant children (which can include fostered or adopted children) whilst they are under 18 years of age who are either in full-time education or living with them.

Should your Club M Account be closed by Virgin Money or you, you and other insured persons as outlined above, will no longer be entitled to this travel insurance as this will cease at the time the Club M Account is closed. If this policy is cancelled by AIG all cover provided will cease 30 days from the date of the letter issued to you at your last known address by AIG notifying you that this policy has been cancelled.

**Age limits**

Cover is provided under this policy until the Club M Account holder or their partner reaches 75 years of age. Cover is provided under this policy for dependant children until they reach 18 years of age. If the Club M Account holder or their partner reaches their 75th birthday or if a dependant child reaches their 18th birthday whilst on a trip, cover under this policy will be extended until their return to the United Kingdom provided the overall length of the trip does not exceed 31 days.

**Business cover upgrades**

If you require cover for traveling on business trips, you may be eligible for the business cover upgrade. Subject to the payment of an additional premium, the business travel upgrade will provide for a maximum of 21 days business travel (including incidental leisure time) in total in each year. If you purchase the business cover upgrade then sections U1, U2, U3, U4 and V will also apply to your policy. See section U3 of this policy wording for additional cover details.

If you wish to arrange such an upgrade, please contact 01273 740981 or e-mail virginmoneytravel@aig.com for further details.

**Geographical areas**

Cover is provided under this policy for travel to anywhere in the world apart from Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.

In addition to this, no cover is provided when you have travelled to a specific country or to an area where, prior to your trip commencing, the Foreign, Development and Commonwealth Office (FCDO) have advised against all (but essential) travel.

**Period of insurance**

Cover under section A (Cancelling your trip) starts at the time you book the trip or the date your Club M Account is opened, whichever is the later.

Cover under all other sections starts when you leave your home address in the United Kingdom (but not more than 24 hours before the booked departure time) and ends when you return to your home address in the United Kingdom (but not more than 24 hours after your return to the United Kingdom).

Cover cannot start after you have left the United Kingdom. Each trip must begin and end in the United Kingdom. No cover is provided for one-way journeys.

**Important claim information**

**Medical and other emergencies**

The Medical Emergency Assistance Company, AIG Travel will provide immediate help if you are ill, injured or die outside the United Kingdom. They provide a 24-hour emergency service 365 days a year. The contact details are as follows: Phone: +44 (0) 1273 740980

E-mail: uk.assistance@AIG.com

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

- your name and address;
- your contact phone number abroad;
- your Club M Account number; and
- The name, address and contact phone number of your GP.

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

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

**If you need to make a claim**

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

AIG Travel Claims
2-8 Altyre Road, Croydon CR9 2LG

Phone: 01273 740982

E-mail: virginmoneytravelclaims@aig.com

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

Any fraud, deliberate mis-statement or hiding of information is a serious matter and will make this policy invalid for the insured person who has committed the fraud, deliberate mis-statement or hiding of information. In this event, any benefit due to the insured person who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to AIG in full. AIG will also under such circumstances not refund any premium paid by the insured person who has committed the fraud, deliberate mis-statement or hiding of information.

HOW TO MAKE A COMPLAINT

AIG believe you deserve a courteous, fair and prompt service. If there is any occasion when their service does not meet your expectations please contact AIG using the appropriate contact details below, providing your Club M Account number/claim number and the Club M Account holder/insured person name to help AIG to deal with your comments quickly.

CLAIMS RELATED COMPLAINTS:

Customer Relations, AIG Travel, P.O. Box 2157, Shoreham By Sea, BN43 9DH.

Phone (claims): 01273 740982
Phone (non-claims): 01273 740981
E-mail: ukcustomerrelations@AIG.com

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

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

The address and contact details are:

The Financial Ombudsman Service
Exchange Tower, London, E14 9SR
Phone: 0800 0 234 567 (calls to this number are free on mobile phones and landlines)
Phone: 0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)
E-mail: complaint.info@financialombudsman.org.uk
Website: www.financial-ombudsman.org.uk

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

GENERAL DEFINITIONS

AIG use certain words and expressions in this policy which have a specific meaning, and sometimes the meaning is unique to this policy. These words and their meaning in this policy are shown below and each time one of them is used in the policy, the word or expression is shown in bold type. Plural forms of the words defined have the same meaning as the singular form.

Channel Islands: Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.
Child, children: A child or children of the Club M Account holder or the Club M Account holder’s partner who is under 18 years of age and is either in full-time education or living with them.
Doctor: A registered medical practitioner who is not you or related to you, who is currently registered with the General Medical Council in the United Kingdom (or foreign equivalent) to practice medicine.
Event: An official sporting occasion, music concert, exhibition, educational or cultural tour, cinema, theatre, theme park or military display, or a visit to any other tourist attraction, that is due to take place at a venue in the United Kingdom.
Flood: A general and temporary covering of water of two or more acres of normally dry land.
Home: An insured person’s usual place of residence within the United Kingdom or Channel Islands.
Insured person: The Club M Account holder, their partner and up to four of their children.
Manual labour: Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve machinery).
Natural catastrophe: Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.
Pair or set of items: Items of personal property which are substantially the same, complementary or designed to be used together.
Partner: A person who is either, an insured person’s husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address.
Quarantine: A restriction on movement or travel imposed by an official governmental body or health authority, in order to slow or prevent the spread of an epidemic or pandemic related communicable disease.
Relative: your or your partner’s parent, brother, sister, child, grandparent, grandchild, step-parent, step child, stepbrother, stepsister or next of kin.
Trip: your holiday or journey starting from the time that you leave your home in the United Kingdom or Channel Islands until arrival back at your home address in the United Kingdom or Channel Islands.
General conditions

The following conditions apply to all sections of this insurance.

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

2. You must take all reasonable steps to avoid or reduce any loss that could cause you to have to make a claim under this insurance.

3. You must give the AIG Travel Claims Department all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.

4. You must help AIG get back any money that AIG have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving AIG all the details AIG need and by filling in any forms.

5. If you try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may become void and the premium you have paid may be forfeited. Any benefits already paid to you must be repaid in full.

6. You must agree to have a medical examination if AIG ask. If you die, AIG are entitled to have a post-mortem examination.

7. You must pay AIG back any amounts that AIG have paid to you which are not covered by the insurance.

8. After a claim has been settled, any salvage you have sent into the AIG Travel Claims Department will become their property.

General exclusions

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

1. Any claim arising as a result of the following.
   a. If, at the time your Club M Account was opened, you or anyone insured on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions and upon any request AIG have made for further information relating to these conditions you have not declared these to AIG and AIG have not accepted any of these in writing:
      • Any heart condition or
      • Any circulatory condition; or
      • Any respiratory condition (which is combined with being a smoker); or
      • Any cancerous condition or
      • Any cerebrovascular condition or
      • Any congenital condition resulting in a physical disability or
      • Any organ transplant
   b. If, at the time your Club M Account was opened, you or anyone insured on this policy have had:
      • a medical condition for which you or any other insured person had been prescribed two or more medications within the last 12 months; or
      • been referred to or seen by a medical specialist or needed inpatient treatment within the last 12 months or
      • been referred to or attended hospital for any reason (including tests and procedures) or on a waiting list to attend hospital for any reason within the last 12 months or
      • been seen by a medical practitioner more than once for the same condition.
     and upon request AIG have made for further information relating to these, you have not declared these to AIG and AIG have not accepted any of these in writing.
   c. If after your Club M Account was opened or after you or any other insured person has declared a medical condition to AIG but, before you travel, you or anyone insured on this policy has:
      • been diagnosed with a heart condition, a circulatory condition, a respiratory condition (whilst also being a smoker), a cancerous condition, a cerebrovascular condition, a congenital or genetic condition resulting in a physical disability; or
      • undergone an organ transplant; or
      • been referred to a specialist or on a waiting list to see a specialist or;
      • been referred to or attended hospital or have been placed on a waiting list to attend hospital for any reason (including

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

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

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

You, your, yourself: An eligible insured person (please refer to the insured person section for Cover options available for further details.)
tests and procedures) or;
• been seen by a medical practitioner more than once for the same condition or;
• been prescribed two or more medications for a medical condition or have had any changes to your or their medications
and you have not declared this to AIG and AIG have not agreed to provide cover in writing.
Please refer to the Health conditions section on page 18 for further details.
d. you are travelling against the advice of a doctor.
e. you are travelling with the purpose of receiving medical treatment abroad.
f. you or any person who your trip depends on are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms at the time your Club M Account was opened and/or at the time of commencing travel.
g. you or any person who your trip depends on have been given a terminal prognosis at the time your Club M Account was opened and/or before commencing travel.

2. Any claim relating to any diagnosed post-traumatic stress disorder or other anxiety disorder, any mental disorder or any disease of the nervous system which you or any person whose condition may give rise to a claim, have suffered from, required medication for or needed treatment for in the two years before your Club M Account was opened and/or the booking of your trip.

3. You are not covered under this policy for any claim arising before or during trips in, to or through the following countries: Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.

4. AIG shall not be deemed to provide cover and AIG shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose AIG, AIG’s parent company or ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the UK, European Union or the United States of America.

5. Any claim arising out of war, civil war, invasion, revolution or any similar event.

6. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip).

7. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.

8. Any claim if you already have a more specific insurance covering this.

9. Any claim arising from Quarantine or travel restrictions due to government orders, warnings, advisories, regulations, directives, prohibitions, or border closures, relating to a current or previous epidemic or pandemic (including, but not limited to, COVID-19 and any mutation, strain, or variation of COVID-19) declared by the World Health Organisation or by any official governmental body or health authority.

10. Any claim arising as a result of your use of a two-wheeled motor vehicle unless:
• As a passenger you wear a crash helmet and it is reasonable for you to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or
• As a driver you wear a crash helmet and you hold a licence which permits you to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs).

11. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings ‘What you are covered for’ in sections A to V, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen).

12. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.

13. Any claim relating to a trip where you have travelled to a specific country or to an area where, prior to your trip commencing, the Foreign, Commonwealth and Development Office (FCFCDO) have advised against all (but essential) travel.

14. Any claim arising from you flying other than as a fare-paying passenger on a commercial flight.

15. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.

16. Motor racing, rallying or vehicle racing of any kind.

17. Any claim involving you taking part in manual labour or in any sport or activity unless the activity has been authorised by AIG. Please see the ‘Sports and activities’ section on Important things you need to know about your policy of this policy wording for further details.

18. Any claim arising from:
• your suicide or attempted suicide; or
• you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).

19. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or if you are affected by any sexually transmitted disease or condition.

20. Any costs which you would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).

21. Any claim arising as a result of your failing to get the inoculations and vaccinations that you need.

22. Any claim arising from you acting in a way which goes against the advice of a doctor.
Sections of cover

Section A – Cancelling your trip

What you are covered for

AIG will pay up to £5,000 for:

1. Travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
2. The cost of excursions, tours and activities which you have paid for and which you cannot get back; and
3. The cost of visas which you have paid for and which you cannot get back;
4. Airport taxes and associated administration fees shown in the published rate, e.g. if you have used frequent flyer points, then settlement of your claim will be based upon the lowest available published rate.
5. The death, serious illness or injury of a relative, a person who you have booked to travel with or a friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when your Club M Account was opened and/or your trip was booked.
6. You being made redundant, as long as you had been working at your current place of employment for a minimum continuous period of two years, and that at the time your Club M Account was opened or your trip was booked, whencesever is the earlier, you had no reason to believe that you would be made redundant. This cover would not apply if you are self-employed or accept voluntary redundancy.
7. You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).
8. If the Police or relevant authorities need you to stay in the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.
9. If you are a member of the armed forces or Police, fire, nursing or ambulance services which results in you having to stay in the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.
10. If after the time you booked your trip the Foreign, Commonwealth and Development Office advises against all but essential travel to your intended destination. However, there is no cover under this section if such advisory is issued due to an epidemic or pandemic.

Please note: If payment has been made using frequent flyer points, then settlement of your claim will be based upon the lowest available published fare for the flight originally booked.

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

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, a person who you have booked to travel with or a friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when your Club M Account was opened and/or your trip was booked.
3. You being made redundant, as long as you had been working at your current place of employment for a minimum continuous period of two years, and that at the time your Club M Account was opened or your trip was booked, whencesever is the earlier, you had no reason to believe that you would be made redundant. This cover would not apply if you are self-employed or accept voluntary redundancy.
4. You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the Police or relevant authorities need you to stay in the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.
6. If you are a member of the armed forces or Police, fire, nursing or ambulance services which results in you having to stay in the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.
7. If after the time you booked your trip the Foreign, Commonwealth and Development Office advises against all but

What you are not covered for

1. The excess of £50 which will apply for each trip that you have booked and for each insured person.
2. Cancelling your trip because of a medical condition or an illness related to a medical condition which you knew about at the time your Club M Account was opened and (i) which could reasonably be expected to lead to a claim, (ii) which you did not disclose to AIG upon any request AIG made for further information around medical conditions and illnesses and (iii) has not been accepted for cover by AIG in writing (please refer to the Health conditions section on important things you need to know about your policy for further details).
3. You not wanting to travel.
4. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.
5. You being unable to travel due to your failure to obtain the passport or visa you need for the trip.
6. Airport taxes and associated administration fees shown in the cost of your flights.
7. Costs that have not been incurred by or on behalf of an insured person.
8. Any increase in the value of an event ticket.
9. Cancellation costs if you decide to attend your pre-booked event after having missed any part of the event due to a delay in your travel to the venue.
10. Any claim for cancellation due to Breakdown where you are unable to provide evidence that any recovery or repair to your vehicle was made by a recognised Breakdown organisation or an established VAT registered garage.
11. Any claim relating to a set of circumstances of which you were aware at the time you opened your Club M Account and/or booked your trip and which could reasonably be expected to lead to a claim, such as the serious illness of a relative or the existence of an epidemic (as declared by an official governmental body or health authority) either in the United Kingdom or the destination of your trip or the existence of a pandemic (as declared by the World Health Organisation).
Claims evidence required for section A

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

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

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

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

What you are covered for

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

This includes:

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

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

What you are not covered for under section B1

1. The excess of £50 for each insured person and for each incident. The excess will be reduced to nil if your medical expenses have been reduced by you using Medicare or any equivalent scheme(s) (please refer to the ‘Health agreements’ section on page 19 for further details).
2. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about at the time your Club M Account was opened and (i) which could reasonably be expected to lead to a claim, (ii) which you did not disclose to AIG upon any request AIG made for further information around medical conditions and illnesses and (iii) has not been accepted for cover by AIG in writing (please refer to the ‘Health conditions’ section on page 18 for further details).
3. Any costs relating to pregnancy and childbirth if you are more than 26 weeks pregnant at the start of or during your trip.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until you return to the United Kingdom. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
   • Telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
   • Taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); and Food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).
8. Any medical treatment and associated costs you have to pay when you have refused to come back to the United Kingdom and the Medical Emergency Assistance Company considered you were fit to return home.
9. Any treatment or medication of any kind that you receive after you return to the United Kingdom.
10. Treatment in a private hospital or private clinic where suitable state facilities are available.
11. Treatment in a private hospital or private clinic unless authorised and agreed by AIG.
12. Damage to dentures.

Section B2 – Medical and other expenses within the United Kingdom

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

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

Please note: If your trip is within the Channel Islands cover is also provided for emergency medical, surgical and hospital treatment but only if you do not reside in the Channel Islands.

What you are not covered for under section B2
1. The excess of £50 for each insured person and for each incident.
2. Any claim arising from a medical condition or an illness related to a medical condition which you knew about at the time your Club M Account was opened and (i) which could reasonably be expected to lead to a claim, (ii) which you did not disclose to AIG upon any request AIG made for further information around medical conditions and illnesses and (iii) has not been accepted for cover by us in writing (please refer to the Health conditions section on Important things you need to know about your policy for further details).

Section B3 – Hospital benefit
Please note: This section does not apply to trips taken within the United Kingdom.
1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative**, a person who **you** are travelling with or a **relative** or friend living abroad who **you** are staying with.
3. If the Police or relevant authorities need **you** to return **home** to the United Kingdom after a fire, storm, **flood**, burglary or vandalism to **your home** or place of business.
4. If **you** are a member of the armed forces or Police, fire, nursing or ambulance services which results in **you** having to return **home** to the United Kingdom due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

**What you are not covered for**

1. The excess of £50 for each **insured person** and for each incident.
2. Cutting short **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about at the time **your** Club M Account was opened and (i) which could reasonably be expected to lead to a claim, (ii) which **you** did not disclose to **AIG** upon answering yes to the questions around medical conditions and illnesses and (iii) has not been subsequently accepted for cover by **AIG** in writing (please refer to the Health conditions section on Important things **you** need to know about **your** policy for further details).
3. Cutting short **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about at the time of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to **AIG** and accepted for cover in writing (please refer to the Health conditions section on Important things **you** need to know about **your** policy for further details).
4. If **you** have to cut short **your trip** and **you** do not return to the United Kingdom **AIG** will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the United Kingdom.
5. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. The cost of **your** intended return travel to the United Kingdom if **AIG** have paid additional travel costs for **you** to cut short **your trip**.
7. Any increase in the value of **your** pre-booked **event** ticket.
8. Any claim relating to a set of circumstances of which **you** were aware at the time **you** opened **your** Club M Account and/or booked **your trip** and which could reasonably be expected to lead to a claim, such as the serious illness of a relative or the existence of an epidemic (as declared by an official governmental body or health authority) either in the United Kingdom or the destination of **your trip** or the existence of a pandemic (as declared by the World Health Organisation).

**What you are not covered for**

1. The excess of £50 for each **insured person** and for each incident.
2. Any claims where **you** have not allowed enough time to reach **your** final booked international departure point at or before the recommended time.
3. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
4. Any claims relating to **your** own vehicle suffering a mechanical Breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised Breakdown organisation.

**Section D – Missed departure**

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

**Definition relating to this section**

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

**What you are covered for**

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

**Claims evidence required for section C**

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

Please note: This is not a full list and **AIG** may require other evidence to support **your** claim.
Claims evidence required for section D
- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming the reason for your late arrival and the length of the delay.

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

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

What you are covered for
AIG will pay up to £300 if your final international departure from or to the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical Breakdown. AIG will pay a benefit of £20 for the first complete 12 hour period that you are delayed and a benefit of £10 for each additional 12 hour period that you are delayed, as long as you eventually go on the holiday.

Section E2 – Abandoning your trip

What you are covered for
AIG will pay up to £5,000 if it is necessary for you to cancel your trip if your final international departure from the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical Breakdown. AIG will pay the following costs which you have already paid for and cannot get back:
- Travel and accommodation expenses;
- Excursions, tours and activities; and
- Visas.

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

What you are not covered for under sections E1 and E2
1. The excess of £50 for each insured person and for each incident (this only applies if you are claiming under section E2).
2. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.
3. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

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

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

What you are not covered for
1. Any claims where you have not allowed enough time to reach the pre-booked event at or before the recommended time.
2. Any claims if you are unable to provide evidence that any recovery or repair to your vehicle was made by a recognised Breakdown organisation or an established VAT registered garage.

Claims evidence required for sections E1, E2 and E3
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay or of Breakdown from a recognised Breakdown organisation/established VAT registered garage
- Official confirmation that your pre-paid expenses cannot be refunded (section E2 only).

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

Section F1 – Personal belongings and baggage

What you are covered for
AIG will pay for items which are usually carried or worn by travellers for their individual use during a trip. AIG will pay up to £1,500 for items owned (not borrowed or rented) by you which are lost, stolen or damaged during your trip. For travel based solely within the United Kingdom the maximum AIG will pay up to is £500.

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

Section F2 – Delayed baggage
What you are covered for
AIG will pay up to £50 for every 24-hour period, up to £150 in total, for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 24 hours.

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

Section F3 – Personal money
What you are covered for
AIG will pay up to £500 for the loss or theft of the following if you can provide evidence you owned them and evidence of their value (this would include receipts, bank statements or cash withdrawal slips):

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

Please note: The maximum amount AIG will pay for cash carried by one person, whether jointly owned or not, is £200 (or £50 for children under 18 years of age).

Section F4 – Passport and travel documents
What you are covered for
AIG will pay up to £200 for the cost of replacing the following items belonging to you if they are lost, stolen or damaged during your trip:

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

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

What you are not covered for under sections F1, F2, F3 and F4
1. The excess of £50 for each insured person and for each incident (this only applies if you are claiming under sections F1 or F3).
2. Property you leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which you do not report to the Police within 24 hours of discovering it and which you do not get a written Police report for.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to valuables and electronic/other equipment: which you do not carry in your hand luggage while you are travelling.
7. Money, passports and travel documents which you do not carry with you unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using your credit or debit cards.
9. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used (unless your claim is for damage to winter sports equipment or golf equipment).
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Shortages due to variations in exchange rates.
13. If your property is delayed or held as a result of Customs, the Police or other officials legally holding it.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
15. Losses caused by mechanical or electrical Breakdown or damage caused by leaking powder or fluid carried within your baggage.
16. Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
Important information:

- **You** must act in a reasonable way as if uninsured to look after your property and not leave it unattended or unsecured in a public place.

- **You** must carry valuables and money with you when you are travelling. When you are not travelling, keep your money and passport with you at all times or leave them in a locked safety deposit box.

- **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident.

- **You** must provide the AIG Travel Claims Department with all the documents they need to deal with your claim, including a Police report, a property irregularity report, receipts for the items being claimed as applicable.

### Claims evidence required for sections F1 to F4

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

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

### Section G – Personal accident

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

#### Definitions relating to this section

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

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

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

In the case of an arm or upper limb:

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

**Loss of sight:**

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

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

#### What you are covered for

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

- £15,000 – Loss of limb
- £15,000 – Loss of sight in one or both eyes
- £25,000 – Permanent total disablement
- £5,000 – Death if aged 18 to 64
- £2,500 – Death if aged under 18 or over 64.

#### Claims evidence for section G

- Please phone the AIG Travel Claims Department on 01273 740982 to ask for advice.

### Section H – Personal liability

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

#### What you are covered for

AIG will pay up to £2,000,000 if, within your trip, you are legally liable for accidentally:

- Injuring someone; or
- Damaging or losing someone else’s property.
What you are not covered for
1. The excess of £250 for each insured person and for each incident.
2. Any liability arising from an injury or loss or damage to property:
   a. owned by you, a member of your family or household or a person you employ; or
   b. in the care, custody or control of you or of your family or household or a person you employ (other than temporary holiday accommodation occupied by not owned by you).
3. Any liability for death, disease, illness, injury, loss or damage:
   a. To members of your family or household, or a person you employ;
   b. Arising in connection with your trade, profession or business;
   c. Arising in connection with a contract you have entered into;
   d. Arising due to you acting as the leader of a group taking part in an activity;
   e. Arising due to you owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
   f. Arising due to you owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

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

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

Section I – Legal expenses
Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for
AIG will pay up to £50,000 for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

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

Important information:
• AIG will have complete control over any legal representatives appointed and any proceedings
• You must follow their advice or that of their agents in handling any claim
• You must get back all of their expenses where possible. You must pay AIG any expenses you do get back.

Claims advice on section I
Please phone the AIG Travel Claims Department on 01273 740982 to ask for advice as soon as you need to make a claim.
Section J – Hijack
Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for
AIG will pay a benefit of £50 for every 24-hour period, up to £500 in total, if the aircraft or sea vessel in which you are travelling is hijacked for more than 24 hours.

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

Claims evidence required for section J
• Proof of travel (confirmation invoice, flight tickets).
• An official letter confirming the length of the hijack.

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

Section K – Uninhabitable accommodation
Please note: This section does not apply to trips taken within the United Kingdom.

AIG will pay up to £1,000 for additional accommodation and transport costs incurred by you or that you have agreed to pay if after you have commenced your trip you need to move to substitute similar accommodation on arrival or at any other time during the trip because you cannot live in your booked accommodation as a result of fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease. Please note: you must get written confirmation from the appropriate authority stating the reason why the property was uninhabitable and how long it was uninhabitable for. you must keep all receipts for the extra expenses you pay.

What you are covered for
AIG will pay up to £1,000 if after you have commenced your trip you pay or agree to pay for overseas travel expenses and providing other similar accommodation to allow you to continue with your trip if you cannot live in your booked accommodation because of fire, flood, earthquake, storm, lightning, explosion, hurricane or major outbreak of infectious disease.

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

What you are covered for
1. The excess of £50 for each insured person and for each incident.
2. Any expenses that you can get back from your tour operator, airline, hotel or other service provider.
3. Any claim resulting from you travelling against the advice of the appropriate national or local authority.

Claims evidence required for section K
• Proof of travel (confirmation invoice, flight tickets)
• An official letter confirming the cause and length of the delay
• Invoices and receipts for your expenses

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

Section L – Pet care
Please note: This section does not apply to trips taken within the United Kingdom.

What you are covered for
AIG will pay up to £20 for every 24-hour period, up to £200 in total, for extra kennel or cattery fees if you are hospitalised for medical treatment which is covered by this policy during your insured trip which results in a delay to your planned return journey to the United Kingdom of more than 24 hours, or if your final booked return international journey by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical Breakdown.

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

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

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

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

Natural catastrophe cover
If at the time of you becoming a valid Club M Account holder or booking your trip, whichever is the later, you are due to depart on your trip within the next 7 days, and a natural catastrophe has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.
Section M1 – Cancellation
AIG will pay up to the amount shown in the table of benefits for:
• Travel and accommodation expenses which you have paid or have agreed to pay under a contract;
• The cost of excursions, tours and activities which you have paid; and
• The cost of visas which you have paid for.

If your departure is delayed by more than 24 hours due to the occurrence of a natural catastrophe and it becomes necessary for you to cancel your trip.

Section M2 – Additional expenses if you are stranded at the point of departure in the United Kingdom.
If you have checked in prior to departure on the outward part of your trip and your departure is delayed by more than 24 hours due to a natural catastrophe, AIG will pay you up to the amount shown on the table of benefits for the reasonable additional and unexpected cost of:
• Accommodation;
• Making alternative travel arrangements to return home or to reach your final point of international departure if you are on a connecting flight within the United Kingdom
• Food and drink; and
• Necessary emergency purchases that you may incur for the first 24 hours you are stranded, waiting to depart.

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

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

Section M3 – Additional costs to reach your destination if you decide to go on your trip
If, after you have been delayed by 24 hours in the United Kingdom due to the occurrence of a natural catastrophe, you still decide to go on your trip, AIG will pay up to the amount shown in the table of benefits, for the additional and unexpected costs you incur re-arranging your outbound travel to reach your original destination.

Section M4 – Additional expenses if you are stranded on an international connection
AIG will pay up to the amount shown in the table of benefits if your international connection is delayed by more than 24 hours due to a natural catastrophe for reasonable additional and unexpected cost of:
• Accommodation;
• Travel to an alternative point of departure or to alternative accommodation;
• Travel from your accommodation to your point of intended departure;
• Food and drink; and
• Necessary emergency purchases that you may incur for up to five days, whilst you are stranded, waiting to make your international connection. Please note that there is a maximum of five days cover throughout the duration of your trip.

Section M5 – Additional expenses if you are stranded on your return journey home
AIG will pay up to the amount shown in the table of benefits if your return journey home is delayed by more than 24 hours due to a natural catastrophe for reasonable additional and unexpected cost of:
• Accommodation;
• Travel to an alternative point of departure or to alternative accommodation;
• Travel from your accommodation to your point of intended departure;
• Food and drink; and
• Necessary emergency purchases that you may incur for up to five days whilst you are stranded, waiting to return home.

Section M6 – Additional travel expenses to get you home
If your return journey home is delayed by more than 24 hours due to a natural catastrophe and the carrier you are booked to travel home with is unable to make arrangements for your return journey within 72 hours of your original date of return, as shown on your travel itinerary, AIG will pay up to the amount shown on the table of benefits for alternative travel arrangements to get you home.

You must contact AIG Travel before making alternative travel arrangements, because if appropriate under the circumstances, they will make these arrangements for you. The contact details are:
Phone: +44 (0) 1273 740 980
E-mail: uk.assistance@AIG.com
If your trip involves multiple destinations, cover under this section applies if your onward connection is delayed by more than 24 hours due to a natural catastrophe. You must contact AIG Travel before making alternative travel arrangements, because if appropriate, they will make these arrangements for you. AIG Travel will decide under the circumstances whether to bring your home or rearrange your onward journey.

Section M7 – Additional car parking costs
AIG will pay up to the amount shown on the table of benefits for additional car parking costs you incur if your return to the United Kingdom is delayed by more than 24 hours due to a natural catastrophe.

Section M8 – Additional kennel or cattery fees
AIG will pay up to the amount shown on the table of benefits for additional kennel or cattery fees if your return journey to the United Kingdom is delayed by more than 24 hours due to a natural catastrophe.

Special conditions which apply to sections M1 to M8.
1. AIG will only pay costs which are not refundable from any other source.
2. This insurance does not cover any expenses met by the airline under Regulation 261/2004. See Travel Delays – EC Regulations for a brief description of your rights under this Regulation.
3. All additional expenses must be reasonable and necessary and incurred as a direct result of a natural catastrophe. For example, if you live near your departure point, AIG may deem additional accommodation unnecessary and unreasonable if you could easily return home.
4. AIG may ask you to provide an official letter from your carrier confirming the cause and length of the delay.
5. You must contact AIG Travel before making arrangements to return home under section M6 (Additional travel expenses to get you home).

Please refer to the General exclusions of this policy wording for details of what is not covered.

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

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

Winter Sports Cover

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

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

Section N1 – Winter sports equipment
What you are covered for
AIG will pay up to £500 for winter sports equipment owned by you or £250 for winter sports equipment hired by you which is lost, stolen or damaged during your trip. The maximum amount AIG will pay for any single article or pair or set of items you own is limited to £250 (please refer to the General definitions for the definition of pair or set of items).

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

Section N2 – Winter sports equipment hire
What you are covered for.
AIG will pay up to £30 for every 24-hour period, up to £300 in total, for the cost of hiring winter sports equipment if winter sports equipment owned by you is:
• Delayed in reaching you on your outward international journey; or
• Lost, stolen or damaged during your trip.

Please note: You must keep all receipts for the winter sports equipment that you hire. You must bring any damaged winter sports equipment back to the United Kingdom for inspection.
**Section N3 – Ski pass**
What you are covered for.

AIG will pay up to £250 for the loss or theft of your lift pass. Claims would be calculated according to the expiry date of the lift pass – depending upon how many days there were left to run on the original lift pass, an unused pro-rata refund would be made of its original value.

What you are not covered for under sections N1, N2 and N3
1. The excess of £50 for each insured person and for each incident (this only applies if you are claiming under section N1).
2. Any claim for loss or theft which you do not report to the Police within 24 hours of discovering it and which you do not get a written Police report for.
3. Any claim for loss, theft or damage to winter sports equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your winter sports equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Winter sports equipment you have left unattended in a public place unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections N1 to N3
• Loss or theft – a police report
• Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags.
• Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment.
• Proof of value and ownership.

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

**Section O – Ski pack**
What you are covered for
AIG will pay up to £75 for every 24-hour period, up to £500 in total, for the unused percentage of your ski pack which you have already paid for and cannot get back if you become ill or are injured during your trip and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, your lift pass and winter sports equipment that you have hired.

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

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

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

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

What you are covered for
AIG will pay up to £300 if, as a result of not enough snow, too much snow or high winds in your booked holiday resort, all lift systems are closed for more than 12 hours. AIG will pay for either:
• The cost of transport to the nearest resort up to £30 for each day; or
• A benefit of £30 for each complete 24-hour period that you are not able to ski and there is no other ski resort available.

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

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

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

**Section Q – Avalanche cover**
What you are covered for
AIG will pay up to £250 for the necessary and reasonable travel and accommodation expenses that you pay or agree to pay overseas if you are prevented from arriving at or leaving your booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

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

What you are not covered for
The excess of £50 for each insured person and for each incident.

Claims evidence required for section Q
• Proof of travel (confirmation invoice, flight tickets)
• An official letter confirming the cause and length of the delay
• Invoices and receipts for your extra travel and accommodation expenses.

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

Golf cover
Definition relating to golf cover
Golf equipment: Golf clubs, golf bags, non-motorised trolleys and golf shoes.

Section R1 – Golf equipment
What you are covered for
AIG will pay up to £1,500 for golf equipment owned by you (not borrowed or hired) which is lost, stolen or damaged during your trip. The maximum amount AIG will pay for any single article or pair or set of items you own is limited to £250 (please refer to the General definitions for the definition of pair or set of items).

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

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

Section R2 – Golf equipment hire
What you are covered for
AIG will pay up to £20 for every 24-hour period, up to £200 in total for the cost of hiring golf equipment if golf equipment owned by you is:
• Delayed in reaching you on your outward international journey; or
• Lost, stolen or damaged during your trip.

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

What you are not covered for under sections R1 and R2
1. The excess of £50 for each insured person and for each incident (this only applies if you are claiming under section R1).
2. Golf equipment you leave unattended in a public place.
3. Any claim for loss or theft which you do not report to the Police within 24 hours of discovering it and which you do not get a written Police report for.
4. Any claim for loss, theft or damage to golf equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your golf equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections R1 and R2
• Loss or theft – a police report.
• Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags.
• Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of golf equipment.
• Proof of value and ownership.

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

Section S – Green fees
What you are covered for
AIG will pay up to £75 for every 24-hour period, up to £300 in total, for the unused percentage of your green fees, golf tuition fees or golf equipment hire which you have already paid for and cannot get back if:
• You become ill or are injured during your trip and cannot take part in the golfing activities as planned; or
• Loss or theft of documents prevents you from taking part in the prepaid golfing activity.

Please note: your claim will be based on the number of complete days you have not used. you must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to take part in the golfing activities. you must report the loss or theft of documents to the local Police within 24 hours of discovery and get a written Police report.
Claims evidence required for section S
• Proof of travel (confirmation invoice, travel tickets)
• Invoices and receipts for your prepaid golf expenses
• An official letter from the treating doctor in the resort to confirm your inability to take part in the planned golfing activities
• Loss or theft – a police report.

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

Wedding Cover

Section T1 – Ceremonial attire

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

Section T2 – Wedding gifts

What you are covered for
AIG will pay up to £1,500 for wedding gifts which are lost, stolen or damaged during your trip. Please note: The maximum amount AIG will pay for any single article or pair or set of items is £250 (please refer to the General definitions for the definition of pair or set of items).

Section T3 – Wedding rings

What you are covered for
AIG will pay up to £1,000 for the bride and grooms wedding rings which are lost, stolen or damaged during your trip. The maximum amount AIG will pay for any one ring is £500.

What you are not covered for under sections T1, T2 and T3
1. The excess of £50 for each insured person and for each incident.
2. Property you leave unattended in a public place.
3. Any claim for loss or theft of items which you do not report to the Police within 24 hours of discovering it and which you do not get a written Police report for.
4. Any claim for loss, theft or damage to items which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to valuables and electronic/other equipment: which you do not carry in your hand luggage while you are travelling.
6. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Shortages due to variations in exchange rates.
10. If your property is delayed or held as a result of Customs, the Police or other officials legally holding it.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
12. Losses caused by mechanical or electrical Breakdown or damage caused by leaking powder or fluid carried within your baggage.
13. Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Claims evidence for sections T1 to T3
• Loss or theft to property – a police report.
• Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags.
• Proof of value and ownership for property.

Please note: This is not a full list and AIG may require other evidence to support your claim.
Business Cover
Please note: If you have paid the appropriate additional premium for Business Cover then Sections U1, U2, U3, U4 and V will also apply to your policy.

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

Section U1 – Business equipment
What you are covered for
AIG will pay up to £1,000 for the following.
• Business equipment which is lost, stolen or damaged during your trip. The maximum amount AIG will pay for any single article or pair or set of items is £500 (please refer to the General definitions for the definition of pair or set of items). The maximum amount AIG will pay for business samples is £500.
• Buying essential items if your business equipment is delayed or lost in reaching you on your outward international journey for more than 12 hours.

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

Section U2 – Emergency courier expenses
What you are covered for
AIG will pay up to £200 for necessary and reasonable emergency courier expenses that you pay or agree to pay overseas to replace business equipment essential to your intended business due to loss, theft, damage or delay that is covered under section U1 (Business equipment).

Section U3 – Business equipment hire
What you are covered for
AIG will pay up to £50 for every 24-hour period, up to £500 in total, for the cost of hiring business equipment if your own business equipment is:
• Delayed in reaching you on your outward international journey; or
• Lost, stolen or damaged during your trip.

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

Section U4 – Business money
What you are covered for
AIG will pay up to £500 for the loss or theft of business money (meaning cash or traveller’s cheques) which is the property of you (if self-employed) or your employer while it is being carried with you or it is held in locked safety deposit facilities. The maximum amount AIG will pay for cash is £300.

What you are not covered for under sections U1, U2, U3 and U4
1. The excess of £50 for each insured person and for each incident (this does not apply if you are claiming under section U3).
2. Business equipment you leave unattended in a public place.
3. Any claim for loss or theft which you do not report to the Police within 24 hours of discovering it and which you do not get a written Police report for.
4. Any claim for loss, theft or damage to business equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your business equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in your hand luggage while you are travelling.
6. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Claims evidence required for sections U1 to U4
• Loss or theft – a police report.
• Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags.
• Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of business equipment.
• Proof of value and ownership.

Please note: This is not a full list and AIG may require other evidence to support your claim.
Section V – Replacing staff

What you are covered for

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

Claims evidence required for section U

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

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

Concierge service

+44 (0) 1273 747 613

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

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

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

Alternatively you can contact AIG Travel Assistance by e-mailing uk.assistance@AIG.com. Please give them your valid Club M Account holder details.

If you need emergency assistance please refer to the Important claim information – Medical and other emergencies.

Concierge services and examples of use:

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

Conditions relating to use:

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

2. When goods or services are purchased on your behalf:
   a. Items will be purchased and/or delivered in accordance with national and international regulations;
   b. you will be responsible for customs and excise fees and formalities at all times;
   c. AIG Travel Assistance recommend that they are insured for mailing and shipping. AIG Travel Assistance will accept no responsibility for any delay, loss, damage or resulting consequences.

3. AIG Travel Assistance reserve the right to decline or stop work on a request at any time and will not be liable for any consequences. If a request is declined, they will endeavour to offer an alternative.

4. you will be responsible for all costs and expenses related to your request. All expenses will be debited, in some cases in advance of purchase, to a payment card that you provide, irrespective of the success of the search and/or your acceptance of the goods and/or services arranged on your behalf.

5. AIG Travel Assistance will seek your authorisation prior to arranging a service. In some instances, your written authorisation may be required.

6. AIG Travel Assistance will endeavour to use providers which are professionally recognised and, in their experience, reliable at all times. In those instances where a requested service can only be supplied by a provider that does not meet these criteria, AIG Travel Assistance will inform you of the potential risks. Should you choose to utilise the services of such a provider, AIG Travel Assistance will accept no liability whatsoever for any risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.

7. AIG Travel Assistance will accept no liability arising from any provider that does not fulfil their obligations to you.
A friendly voice

Talking Nurses is a telephone-based service available to all Club M Account holders and gives you access to medical advice from qualified nurses, with doctor support if required, 24 hours a day, 7 days a week.

Services include:
- Providing guidance on health problems,
- Information on foreign hospitals and clinics,
- Details of foreign brand names and what your medication is called in the country you are travelling to, and
- Advice for parents travelling with children.

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

The Talking Nurses service is provided to help with your medical questions, before and during travel, and the advice is complimentary to all Club M Account holders. To contact Talking Nurses please call: 0800 975 0463 from within the United Kingdom or +44 (0)208 481 7789 from outside the United Kingdom.

Virtual Medical Care

Virtual Medical Care provides you, your partner or dependant children with unlimited, round the clock access to a GP via the GP Consultation service.

No matter where you are in the world, qualified and experienced doctors are available 24/7 to answer your health concerns and provide medical advice.

For complex medical cases, where you may be struggling to get a diagnosis or would like a second opinion, world-leading experts will be on hand to assess your case and provide recommendations for treatments via the Expert Case Management review service.

To use this service you can contact Virtual Medical Care by telephoning +44 (0)203 499 0658 and quoting your sort code as your reference/policy number.

Alternatively Virtual Medical Care can be accessed via www.virtualmedicalcare.co.uk. Visit, login and click on the Health tab. You will be directed to a third-party website to create an account. You will need your sort code as your policy number/reference.

The GP consultation service can also be accessed via the Virtual Medical Care App. The Virtual Medical Care App (developed by Teladoc) allows you to arrange appointments as well as conduct video consultations with GPs. The same credentials used to register online can be used to login to the app.
3. UK Breakdown Cover
UK Breakdown Cover

You’ll never be left stranded with your Club M Account. It comes with Green Flag UK Breakdown Cover, to get you back on the road if your vehicle ever breaks down.

Your breakdown cover brings you all these benefits:

• Cover at home or on the roadside.
• Green Flag will come to you as soon as possible and attempt to repair the vehicle, or if necessary take you, the vehicle and any passengers to an available repairer of their choice (no matter how far it is), or a single destination of your choice so long as it is within 10 miles of the breakdown.
• 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.
• With Personal cover, you’re covered regardless of whether you are the driver or passenger, as long as the vehicle you’re travelling in at the time is privately registered and used in the UK.

Useful numbers
For queries, breakdown assistance or to arrange National / European Cover call: 0345 602 2369 or visit virginmoney.com/club-m-customers for more information.

How to make a claim
To notify Green Flag of a claim whilst travelling within the UK, please telephone 0345 602 2369.
If you have difficulty hearing, please 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 enables you to:

• tell Green Flag about your breakdown online, without needing to call;
• send Green Flag your exact location using your phone’s GPS;
• receive updates on expected arrival time and information about your technician;
• track your technician as they approach.
For more info, search your app store for Green Flag, or go to www.greenflag.com

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 UK Breakdown Cover is underwritten by UK Insurance Limited, (‘UKI’). UK 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.


Duration of Cover
This breakdown cover is only available to you as a Club M Account holder. Should your Club M Account be closed by Virgin Money or you, you will no longer be entitled to this breakdown cover as this will cease at the time the Club M Account is closed.

If you have any questions, please telephone: 0345 602 2369.

Your policy
Green Flag will provide breakdown cover in the United Kingdom for which cover is available with your Club M Account.

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

Significant features of a Green Flag UK Breakdown Policy

• Your policy covers your vehicle for anyone driving with your permission, or any vehicle that you are driving or travelling in.
• Green Flag will cover specialist equipment charges except where required following a road traffic accident.
• Green Flag can call your friends, family or colleagues to let them know that 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 but won’t cover the cost of fuel drainage and disposal or any damage to your vehicle.
• Cover is only available for a breakdown in the UK unless cover has been upgraded.
• You’re not covered for a breakdown caused by you or someone else you’ve asked trying to repair your vehicle on the same journey, unless Green Flag have agreed you should.

• You’re not covered for a breakdown caused by a fault with your vehicle that Green Flag have told you about before and you haven’t got round to fixing.

• 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 might be able to claim it back from your insurance provider.

**Policy definitions**

Green Flag have used words in bold where there is a specific meaning.

**Breakdown**: A situation happening in the UK, 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 also call Green Flag out 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 would suggest you drive to the nearest car accessories shop or garage, to have the part fixed for yourself.

**Fuel**: The material used to power a vehicle or hire car, such as 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 is not a hitchhiker.

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

**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 request the first call-out under this policy and which is owned by the Club M Account holder 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 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 (3,500 kg) 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 MOT. Green Flag can check these details 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.

**Breakdown Cover in the UK**

**What is covered**

• **Roadside help, Cover at Home & Local recovery**

  Green Flag will come out and help you if your vehicle is broken down by the roadside, at your home, or the place where you usually keep it. If Green Flag come out to your vehicle but can’t get it going, they will take you, your vehicle, and your passengers to:

  • one of the Green Flag repairers, no matter how far away that is; or

  • a destination of your choice so long as it is within 10 miles of where the breakdown happened or no further than the repairer of Green Flag’s choice.

  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.

• **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 the repairer that Green Flag have recommended), 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 phone anyone you need them to, to let them know you’re running late.
What is not 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.

Personal Cover

What is 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 is not covered
Journeys in vehicles that are bigger or heavier than the limits detailed under the definition of vehicle.

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 8 call outs in any 12 month period of cover. If you need help more times than this, you will have to pay for it. Green Flag will ask you for your payment details before they agree to come out to you.

Misfuelling

What is 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 is not 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, you might be able to claim towards that on your motor insurance.

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

Important Information

Statement of Demands and Needs
Green Flag have not given you a personal recommendation as to whether this policy is 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 pay Green Flag back for any costs they have incurred, 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 will have to arrange transportation for them or they can remain in your vehicle at your own risk.

Assistance dogs will be transported together with their owner, unless this is 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 is fit to drive when you take out your policy, and at the start of each journey.

You’ve also got to make sure your vehicle is properly looked after, as recommended by the manufacturer. And to take all reasonable steps to stop it from breaking down or being damaged or stolen.

You must give Green Flag accurate information at all times. If any details that you give Green Flag about you, your circumstances or vehicle are not correct Green Flag may charge you for any breakdown that they attend. 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, which will have immediate effect. As the cover is provided as a benefit of being a Club M Account holder, a cooling off period does not apply and no refund is due.

If the connected Club M Account is cancelled, this policy ends.
If you break down
• Contact Green Flag as soon as you can if you break down.
• 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 claim.
• 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 break down on a normal motorway
You need to be extra careful if you break down on the motorway.
• Try to pull in by one of the emergency phones, or in the refuge area if there is one. By using an emergency phone, the police will automatically be given your location.
• If you can’t drive that far, walk along the hard shoulder to the nearest emergency phone. There’s one every mile along the motorway, and there are marker posts every 100 metres pointing in the direction of the nearest.
• Never cross the carriageway to get to a closer phone.
• Just lift the phone and it connects automatically. It’s free to use, and the control centre will know exactly where you are.
• Tell them your registration number, and that you’re with Green Flag.
• While you’re waiting for Green Flag to get to you, make sure everyone leaves the vehicle by the doors furthest from the road, and stands well back from the traffic.

If you break down on a Smart Motorway
• Always try to exit the motorway immediately. If that’s not possible, use an emergency area if you can reach one safely. These are marked with blue signs featuring an orange SOS telephone symbol.
• If you can leave your vehicle safely, contact Highways England via the roadside free emergency telephone provided in all emergency areas. If you can’t get to the emergency telephone but have a mobile phone with you, call them on 0300 123 5000.
• If you can’t get to an emergency area but your vehicle can be driven, move it to the hard shoulder (where available) or as close as possible to the nearside (left hand) verge or other nearside boundary or slip road.
• If you feel that everyone can exit safely, consider exiting your vehicle via the nearside (left hand) door, and wait behind the safety barrier, if there is one and it’s safe to do so. Keep clear of your vehicle and moving traffic at all times (for example if your vehicle gets hit, you’re out of the way).
• If it’s not possible to exit your vehicle safely, there’s no safe place to wait, or you feel your life is in danger, put your hazard warning lights on and stay in your vehicle with your seat belt on. If you have a mobile phone, dial ‘999’ immediately.

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Tell Green Flag as accurately as you can about your breakdown so that they can ensure you get the right service. It may be possible for them to talk you through some simple steps to get your vehicle going again meaning you won’t have to wait for a recovery vehicle.

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

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

If your vehicle is stolen
The first thing you should do is call the police. Give Green Flag a call after that, and Green Flag 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 and try to get into it. Green Flag won’t pay for repairing, replacing, or re-programming keys. Or for any damage caused to your vehicle by attempts to get into it.

General Exclusions applying to 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 are not covered by this policy.
• For costs or storage charges if you decide to have your vehicle taken to a repairer after it breaks down.
• 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 that your vehicle is taken to.
• For materials, oil or parts’ costs.
• For any contents of your vehicle that are lost or damaged, unless they are lost or damaged while Green Flag are looking after them (you need to take any valuables with you).
• For costs or losses that aren’t immediately to do with getting your vehicle back on the road. For instance, 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 on your vehicle being recovered straight away.

If your vehicle doesn’t meet the legal requirements and driving laws that apply including having valid tax, insurance and MOT. Or, if it is currently declared SORN (Statutory Off Road Notification). Green Flag will check these details 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 inaccurate 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 the 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 incurred in the normal course of the journey.

**General Conditions applying to this policy**

- This policy can't be used for routine servicing or the rectification of failed repairs, or as a way of avoiding repair costs.
- Green Flag will not 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 entitled 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 and they shall have full discretion on such matters. You must give Green Flag all the information and help they may require.

- 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 provide Green Flag with details of the other insurance company for this purpose.
- You’ll have to pay the cost of Green Flag recovery or repair vehicle 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, acting 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 on any occasion 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.

**How to complain**

Should there ever be an occasion where you need to complain, please call Green Flag on 0345 602 2369.

If you wish to write, then address your letter as follows:

*Customer Relations Department, Green Flag, PO Box 1150, Churchill Court, Bromley BR1 9WA.*

Green Flag staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can’t be resolved within three working days, Green Flag will contact you to let you know who will 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 resolve your complaint:
<table>
<thead>
<tr>
<th>Communication Type</th>
<th>When will you get this?</th>
<th>What will it tell you?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summary Resolution Communication</td>
<td>If Green Flag have been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint</td>
<td>It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service</td>
</tr>
<tr>
<td>Acknowledgement</td>
<td>If Green Flag have been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint</td>
<td>It will let you know Green Flag complaint handling process and information about the Financial Ombudsman Service</td>
</tr>
<tr>
<td>Unable to reach resolution within 8 weeks</td>
<td>If Green Flag have been unable to resolve your complaint within 8 weeks</td>
<td>It will let you know why Green Flag are not in a position to 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</td>
</tr>
<tr>
<td>Final Response</td>
<td>If Green Flag have been unable to resolve your complaint within 3 working days, they will send you their Final Response when they have completed their investigations. They will do their best to send this at the earliest opportunity</td>
<td>This is a detailed response, which will outline: • Green Flag investigation • the decision • next steps, if applicable It will also provide information about the Financial Ombudsman Service</td>
</tr>
</tbody>
</table>

**Independent Review**
If Green Flag don’t complete their investigations within 8 weeks of receiving your complaint or you’re unhappy with their response, you may ask the Financial Ombudsman Service to look at your complaint. This is a free and independent service. If you decide to contact the Financial Ombudsman Service, you should do so within 6 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 by:
Email: complaint.info@financial-ombudsman.org.uk
Phone: UK: 0300 123 9123 or 0800 023 4567
Abroad: +44 20 7964 0500
Writing to:
Financial Ombudsman Service Exchange Tower London E14 9SR.

Their website also has a great deal of useful information:
www.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 and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted 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 www.fscs.org.uk. U K Insurance Limited is a member of this scheme.
Your privacy
Here’s a summary of how U K Insurance Limited use your information.
For full details please visit www.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 that 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 will write to you.

Who we’ll share your information with
Green Flag is underwritten by U K Insurance Limited. When you give us your details, we will share them with CYBG PLC, 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.

That’s 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 are 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 require them 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.

Dealing with other people
We’ll deal with your spouse or partner on your behalf as long as they’re named on your policy. If you’d like someone else to deal with us for you, let us know. If at any time you would prefer that we dealt only with you, just say.

Seeing 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.

Cutting down fraud
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 people’s 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
Write to the Data Protection Officer, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP, alternatively by email at DataProtection@directlinegroup.co.uk. Remember to include your Club M Account sort code and account number.
4. Mobile Phone and Gadget Insurance
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 constitutes 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.

Registering your mobile and/or gadgets

While you are not required to register your mobile and/or gadgets, it will help to simplify the claims process for any future claims by providing your mobile and/or gadget details in advance. This can be done by calling 0345 602 2369 or clubmclaims.assurant.co.uk

You will need the following information when registering your mobile and/or gadgets:

<table>
<thead>
<tr>
<th>Mobile Phones:</th>
<th>Gadgets:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Make</td>
<td>Make</td>
</tr>
<tr>
<td>Model</td>
<td>Model</td>
</tr>
<tr>
<td>IMEI Number</td>
<td>Serial number</td>
</tr>
<tr>
<td>Telephone Number</td>
<td>Purchase Date &amp; Price</td>
</tr>
</tbody>
</table>

Assurant will need to validate any claims by checking that the mobile and/or gadget belongs to you or a family member, to do this you may need to provide some form of proof of ownership that confirms the make, model, IMEI/Serial number and memory size where applicable of your mobile and/or gadget. This could be documentation from your network provider such as the original documents for your contract and/or a document showing that the mobile and/or gadget is being used with that network or a purchase receipt. For gadgets Assurant will require a document that also show the purchase date. If you don’t have any proof of ownership Assurant may decline your claim.

Who is this policy designed for?

This policy is designed for when you or a family member (a family member is defined as your partner/spouse or any other relative, who lives at the same address as you) has a mobile and/or gadget that is not already covered under an insurance policy and you want to cover the cost of repairing or replacing it against loss, theft, accidental damage and breakdown including faults, subject to an excess payable by you for every accepted claim. The excess is dependent on the type of device being claimed for and are detailed in the “What you are NOT covered for” section of this document. You should consider this excess if you have a basic mobile and/or gadget to judge whether this policy meets your needs.

Having insurance does not mean that you can take risks with your mobile and/or gadget which you would not take if it was not insured as doing so may result in your claim being declined.

Further details can be found in the section ‘What you are NOT covered for’.

Assurant do understand that circumstances can be quite different when a claim event happens and Assurant will make every effort to take this into consideration when Assurant review your claim.

Policy Definitions

Accessories – An item which is intended to be used with your mobile and/or gadget with the intent of protecting it or making it more useful, versatile or attractive e.g. case, screen protector, headphones, additional camera lenses, charger, portable speakers or Bluetooth headset.

Administrator – Lifestyle Services Group Limited.

Breakdown -The breaking or burning out of any part of the mobile and/or gadget causing stoppage of normal operation and necessitating immediate repair or replacement before normal operation can be resumed.

Damage – Your mobile and/or gadget stops working normally as the result of an accident or a deliberate act by someone not known to you.

Excess – The amount payable by you for each successful claim.

Family member – Your partner/spouse or any other relative, who lives at the same address as you.

Gadget – A portable electronic device that contains its own power source (for example battery or solar power) whose main function is designed to support multimedia applications or obtaining multimedia content (for example running apps from an app store, playing music and/or videos, taking pictures, use of GPS etc), e.g Laptops, tablets, digital cameras, smartwatches, video cameras and satnavs. With the exception of drones.
IMEI Number – International Mobile Equipment Identity Number. The unique identification number that Assurant will use to identify the phone.

Incident – Any event that may lead to a claim being made for repair or replacement of a mobile and/or gadget.

Insurer – Assurant General Insurance Limited.

Mobile Phone – A hand-held electronic device that is designed to make and receive phone calls and SMS text messages, and work independently from any other device. It is identifiable by a specific IMEI number. Assurant only cover mobile phones with a screen size of 7 inches (measured diagonally) or below on this policy. A tablet device is not a mobile phone.

Period of insurance – Cover will commence automatically when you take out your Club M account and subsequently for the period in which you continue to be a Club M account holder.

What you are covered for

<table>
<thead>
<tr>
<th>Summary</th>
<th>Description</th>
</tr>
</thead>
</table>
| Mobile and/or gadgets that are owned by you or your family members where the price paid for the mobile/gadget is up to a maximum value of £2,000 (including VAT) | Cover for mobile and/or gadgets that are owned by you or your family members, where the price you paid is up to a maximum amount of £2,000 (including VAT) per device. Mobile phones and gadgets are defined as:

- Mobile phone is a device which is designed to make and receive calls with a screen size of 7 inches or less (measured diagonally)

- A gadget is a portable electronic device that contains its own power source (for example battery or solar power) whose main function is designed to support multimedia applications or obtaining multimedia content (for example running apps from an app store, playing music and/or videos, taking pictures, use of GPS etc), with the exception of drones.

The following is a list of examples to assist in helping you understand this definition; Laptops, tablets, digital cameras, smartwatches, video cameras and satnavs. This list is not exhaustive and a list of items to help you understand what Assurant exclude can be found in the “What you are NOT covered for section”.

To be covered under this insurance policy your mobile and/or gadget must be in full working order prior to taking out this account, with any SIM enabled mobile and/or gadgets able to connect to the network. You cannot make a claim on a mobile and/or gadget which has already been damaged, lost or stolen prior to taking out this account.

If you are unsure of whether or not your mobile and/or gadget can be insured please call Assurant on 0345 602 2369. |
## What you are covered for

<table>
<thead>
<tr>
<th>Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Your mobile and/or gadget and SIM card</strong> is covered worldwide against:</td>
<td>For all mobile and/or gadgets:</td>
</tr>
<tr>
<td>• Loss</td>
<td>If your mobile and/or gadget is <strong>damaged</strong> or breaks down Assurant will either:</td>
</tr>
<tr>
<td>• Theft</td>
<td>• repair the mobile and/or gadget, or</td>
</tr>
<tr>
<td>• Damage</td>
<td>• replace it with a mobile and/or gadget of the same make and model. If Assurant cannot do this you will be given a choice of models with an equivalent specification.</td>
</tr>
<tr>
<td>• Breakdown (including faults)</td>
<td>If you are unable to provide the damaged or faulty mobile and/or gadget to support your damage or breakdown claim, then Assurant will treat it as a claim for a lost mobile and/or gadget.</td>
</tr>
</tbody>
</table>

If your mobile and/or gadget is lost or stolen Assurant will replace it with a mobile and/or gadget of the same make and model. If Assurant cannot do this you will be given a choice of models with an equivalent specification.

### Replacements

- This is not ‘new for old’ insurance, and replacement mobile and/or gadgets will come from fully refurbished stock (not brand new). Before Assurant send any mobile and/or gadgets to settle a claim, Assurant undertake a comprehensive checking process to ensure they are in full working order. All mobile and/or gadgets will come with a 1-year warranty. Assurant will attempt to replace your mobile and/or gadget with one of the same colour but Assurant can’t guarantee to do this or replace any limited or special edition mobile and/or gadget.
- Where Assurant send you a replacement or repaired item, this will only be sent to a UK address.
- In the event Assurant are unable to provide a replacement Assurant will contact you to discuss an alternative claim settlement.
- Where you require one, if you are charged by your network for your replacement SIM card Assurant will reimburse you.

### Unauthorised call charges for successful loss or theft claims on network enabled mobile and/or gadgets:

- £1,200 (including VAT) for contract
- £100 (including VAT) for pay as you go

If your mobile and/or gadget is network enabled (has the ability to receive calls, texts, data etc. through a SIM card) and is lost or stolen, and you are billed by your network provider, you will be covered for these charges up to 24 hours after the discovery of the loss or theft, up to:

- £1,200 (including VAT) for contract mobile and/or gadgets
- £100 (including VAT) for Pay As You Go (PAYG)

For example, if your mobile and/or gadget was stolen at 8am on Tuesday and you discovered it missing at 11am on Wednesday, you would be covered for charges made between 8am Tuesday and 11am Thursday:

Assurant may require copies of network bills for contract mobile and/or gadgets or proof of ‘Top-up’ to your credit on Pay-As-You-Go mobile and/or gadgets to support your claim for unauthorised use.

### Accessories up to the value of £250 (including VAT)

If your accessories are lost, stolen or damaged at the same time as your mobile and/or gadget, or Assurant have replaced your mobile and/or gadget as a result of a claim and the accessories are no longer compatible, Assurant will replace them with accessories of a similar specification or contact you to discuss an alternative settlement.

An accessory is an item which is intended to be used with your mobile and/or gadget with the intent of protecting it or making it more useful, versatile or attractive e.g. case, screen protector, headphones, additional camera lenses, charger, portable speakers or Bluetooth headset. This is not an exhaustive list and is intended to provide examples of what Assurant mean by an accessory.
## Summary

| 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 & tablets = £50  
- All other **gadgets** = £25  
In the event that multiple **mobile and/or gadgets** are involved in the same **incident**, these will be treated as separate claims and an **excess** will be payable for each **mobile and/or gadget**. |

| Gadgets over 5 years old | **Assurant** only cover gadgets which are less than 5 years old taken from the date of purchase up to the date which you make your claim.  
If 5 years or more have elapsed from the purchase date of 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. |

| Loss, theft or damage as a result of not taking care of your mobile and/or gadget | **Assurant** know how important your **mobile and/or gadget** is to you and **Assurant** expect that you will take care of it. If you don’t take care of your **mobile and/or gadget** then **Assurant** may not pay your claim.  
**Taking care of your mobile and/or gadget** means –  
- Not knowingly leaving your **mobile and/or gadget** 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 **mobile and/or gadget** somewhere then **Assurant** expect you to lock it away out of sight if at all 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 reasonable enquiries to find your **mobile and/or gadget** if you think you have lost it.  
If you knowingly leave your **mobile and/or gadget** where others can see it but you cannot, and your **mobile and/or gadget** is then lost or stolen, **Assurant** may not pay your claim.  
**Assurant** will always take into account where you were and what you were doing when **Assurant** assess whether you have taken care of your **mobile and/or gadget**. If **Assurant** believe you have not taken care of your **mobile and/or gadget**, and have knowingly taken a risk with it, **Assurant** may decline your claim.  
The following are recent examples of **incidents** where **Assurant** have declined a claim for not taking care:  
- leaving your **mobile and/or gadget** somewhere you can’t see it but others can.  
- leaving your **mobile and/or gadget** on display in your car.  
- leaving your **mobile and/or gadget** in the care of someone you don’t know well.  
- if you are at the gym and you leave your **mobile and/or gadget** on a bench in the changing rooms rather than taking it with you or locking it in a locker.  
- in a cafe or pub you leave your **mobile and/or gadget** on the table when you go to pick up your drink from the bar instead of taking it with you.  
- intentionally damaging your **mobile and/or gadget**.  
All of these examples increase the risk of it being lost, stolen or damaged and may result in your claim being declined. The examples are to help you understand what’s covered, and are not the only reasons a claim could be rejected. |
<table>
<thead>
<tr>
<th>Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cosmetic damage</strong></td>
<td><strong>Assurant</strong> only cover <strong>damage</strong> if it stops the normal functioning of <strong>your mobile and/or gadget</strong>. If it is just a scratch or dent, and <strong>your mobile and/or gadget</strong> still works as expected, then <strong>Assurant</strong> will not repair or replace it.</td>
</tr>
<tr>
<td></td>
<td><strong>Assurant</strong> know scratches and scrapes to <strong>your mobile and/or gadget</strong> aren’t nice but <strong>Assurant</strong> are here to fix <strong>your mobile and/or gadget</strong> when it isn’t working, or has <strong>damage</strong> to the screen that could lead to injury or further <strong>damage</strong> to the phone. For example, a scratched screen on a tablet or a <strong>mobile phone</strong> would not be covered but a cracked screen would.</td>
</tr>
<tr>
<td><strong>Contents of your mobile and/or gadget</strong></td>
<td><strong>Assurant</strong> only cover the <strong>mobile and/or gadget</strong>, <strong>Assurant</strong> 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 <strong>you</strong> back it up regularly.</td>
</tr>
<tr>
<td></td>
<td>This also means that if any of the data or information stored on <strong>your mobile and/or gadget</strong> is used to access any existing accounts or open new accounts through fraud, <strong>Assurant</strong> do not cover any financial losses as a result.</td>
</tr>
<tr>
<td></td>
<td>Keeping a back-up of all of the data that <strong>you</strong> store on <strong>your mobile and/or gadget</strong> is highly recommended in order that these are not irretrievably lost in the event of <strong>damage</strong>, <strong>breakdown</strong>, loss or theft.</td>
</tr>
</tbody>
</table>
| **More than the maximum number of allowed loss or theft 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:  
  • 2 claims for **mobile phones**  
  AND  
  • 2 claims for any **gadgets**  
  Each of these limits are independent of the other, so **you** can have 2 successful claims on **mobile phones** AND 2 successful claims on **your gadgets** in any 12 month period. Once **you** reach one of these limits in any 12 month period **your** insurance will continue but **you** will not be able to make a further claim for either **mobile phones** or **gadgets**, depending on which limit **you** have reached, for any further **incidents** that happen before the anniversary of the first claim. |
|                                                  | For example if **you** make a successful claim on a **mobile phone** on 1st January and a further a second successful claim on 1st June **you** will not be able to make any further **mobile phone** claims against this policy for **incidents** that happen prior to 1st January the following year. **You** would still be able to make claims for any **gadgets** in that 12 month period. |
| **Mobile and/or gadgets purchased over £2,000**   | If **you** paid more than £2,000 for **your mobile and/or gadget** it cannot be covered under this insurance.                                                                                                                  |
| **Other losses**                                 | **Assurant** don’t cover any loss of profit, opportunity, goodwill or similar losses. **Assurant** just cover the **mobile and/or gadget**, **accessories** and in the case of network enabled **mobile and/or gadgets**, any claims for **unauthorised network charges**. |
| **Drones**                                       | This policy does not cover drones or any other unmanned aerial vehicle.                                                                                                                                                    |
### What you are NOT covered for

<table>
<thead>
<tr>
<th>Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Third Party Liabilities</strong></td>
<td>This policy is only to cover the mobile and/or gadgets which can be insured, there is no insurance cover under this policy for any personal injury or property damage caused by the mobile and/or gadget or usage of the mobile and/or gadget. This is irrespective of whether or not any negligence was found to be a contributory factor in the resultant loss or damage. For the avoidance of doubt nothing in this policy in any way limits or excludes Assurant liability for personal injury or death resulting from Assurant negligence.</td>
</tr>
<tr>
<td><strong>Any mobile and/or gadget that is not a mobile phone or a gadget</strong></td>
<td>This policy is only for mobile phones and gadgets. For mobile phones, this means Assurant only cover mobile and/or gadgets that are designed to make mobile phone calls with a screen size of less than 7 inches or less (measured diagonally). For gadgets, this means Assurant only cover portable electronic mobile and/or gadgets that contain their own power source, whose main function is designed to support multimedia applications or obtaining multimedia content, with the exception of drones. If your item is required to be plugged into the mains electrical supply, or another item continuously in order for it to operate, then these items are NOT covered. e.g. Assurant 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 Assurant determine a gadget to be and is not an exhaustive list. If you are unsure whether your gadget(s) would or would not be covered then contact Assurant so they can let you know.</td>
</tr>
<tr>
<td><strong>Modifications</strong></td>
<td>If your mobile and/or gadget has been modified in any way Assurant will only repair or replace the mobile and/or gadget, Assurant do not cover the modifications that have been made. Modifications are anything that changes the way your mobile and/or gadget looks or operates from the original specifications. This includes things like being unlocked from a network or other software changes, adding gems, precious metals.</td>
</tr>
<tr>
<td><strong>Counterfeit Mobile and/or gadgets</strong></td>
<td>Assurant are unable to cover any mobile and/or gadgets that are manufactured in a way to resemble mobile and/or gadgets made by another company in breach of any copyright laws, or mobile and/or gadgets that are created by using parts from a number of different mobile and/or gadgets. Where Assurant receive a claim for any mobile and/or gadget that falls into this category, Assurant will return the mobile and/or gadget to you unrepaired and the claim will be declined. If Assurant discover the mobile and/or gadget to be counterfeit after Assurant have supplied a replacement as settlement for a successful claim, Assurant will take steps to disable and recover the mobile and/or gadget and return the counterfeit to you.</td>
</tr>
<tr>
<td><strong>Mobile and/or gadgets passed into the care of a business or individual for the purpose of providing a service</strong></td>
<td>Where your mobile and/or gadget is passed to a business or individual for them to provide a service, they are solely responsible for the safety of your mobile and/or gadget and are not covered under the terms of this policy. You must therefore be satisfied that your mobile and/or gadget is suitably covered for any theft, loss or damage that may occur while in their care. For example: • Delivery service such as a postal or courier service (this includes when sending the mobile and/or gadget to Assurant) • Mobile and/or gadget repair service (other than Assurant repair centre) • Mobile and/or gadget customisation service</td>
</tr>
</tbody>
</table>
## What you are NOT covered for

### Summary

<table>
<thead>
<tr>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Losses incurred as a result of the sale of your mobile and/or gadget</strong></td>
</tr>
</tbody>
</table>

### Description

Assurant do not cover any loss of your mobile and/or gadget or any loss of money expected from any transaction, through the sale or trade of your mobile and/or gadget. This is because the mobile and/or gadget will have been actively passed to an individual or business and, therefore, no loss or theft has taken place. Assurant therefore recommend you take precautions if you sell your mobile and/or gadget, such as:

- Ensuring your mobile and/or gadget is sent using a reliable and suitably insured delivery service
- Waiting for payment (including waiting for cheques to clear) before releasing your mobile and/or gadget
- Using a secure payment service
- Not accepting cash payments from people you don’t know (who could be using forged banknotes)

## Actions you will need to take on loss, theft, breakdown or damage to your mobile and/or gadget

### Summary

<table>
<thead>
<tr>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>If applicable tell your network provider as soon as you can</strong></td>
</tr>
</tbody>
</table>

### Description

If your mobile and/or gadget is able to connect to a mobile network, contact the network to block the SIM card and prevent it being used by someone else.

### Summary

<table>
<thead>
<tr>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Report lost and stolen mobile and/or gadgets to the police as soon as you can</strong></td>
</tr>
</tbody>
</table>

### Description

Sometimes mobile and/or gadgets are found and handed in to the police. Assurant will require a police crime reference number before they can assess any claim for theft.

### Summary

<table>
<thead>
<tr>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Report it to the place you believe it has been lost in or stolen from</strong></td>
</tr>
</tbody>
</table>

### Description

Often mobile and/or gadgets are handed in so Assurant expect you to make attempts to see if you can retrieve it, and provide Assurant with the details to support your claim.

### Summary

<table>
<thead>
<tr>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Make reasonable attempts to recover your mobile and/or gadget</strong></td>
</tr>
</tbody>
</table>

### Description

If your mobile and/or gadget has the functionality, activate any location finder app or software to help you in retrieving it. This may also enable you to lock and wipe the data stored on it. Do not attempt to retrieve your mobile and/or gadget if you believe it to have been stolen or you are unfamiliar with the location. If you suspect it has been stolen, report this to the police.

### Summary

<table>
<thead>
<tr>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Other documentation</strong></td>
</tr>
</tbody>
</table>

### Description

Assurant may ask for additional information and documentation in order to assess your claim. This could include documentation to show when the mobile and/or gadget was last used, when any loss or theft was reported to your network, or to verify your identity. Assurant will confirm what is required, if anything, during the claims process.

Documentation requested for proof of ownership of mobile phones, needs to confirm the make, model, memory size, colour and IMEI number of your mobile phone, and for gadgets must confirm make, model and date of purchase of your gadget.

If you have any problems in getting any supporting documentation Assurant require, please contact Assurant so they can help in guiding you on how to obtain these.
# How to make a claim

Please make sure you have read the “Actions you will need to take on loss, theft, breakdown or damage to your mobile and/or gadget” section as this tells you what Assurant may need from you in order to settle your claim.

<table>
<thead>
<tr>
<th>Summary</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step One:</td>
<td><strong>You</strong> should tell Assurant about your claim as soon as you can after discovering the incident. You can do this by contacting Assurant by calling the customer helpline on 0345 602 2369 or online at clubmclaims.assurant.co.uk. There may be times when Assurant online service is unavailable (for instance - upgrades to the service, maintenance etc.) when this is the case claims will need to be submitted by telephone.</td>
</tr>
<tr>
<td>Step Two:</td>
<td>Assurant will walk you through the simple claims process and tell you what information you will need to provide for Assurant to assess your claim. For mobile phones Assurant will need to know the IMEI number. You may be asked to provide additional information in order to progress your claim. This could be proof of ownership of your mobile and/or gadget and/or documentation from your network showing that it was being used.</td>
</tr>
<tr>
<td>Step Three:</td>
<td>You will need to pay your excess for every approved claim before Assurant can arrange the repair or replacement of your mobile and/or gadget. Your excess can be paid by credit or debit cards (Assurant do not accept American Express cards or Diners Club cards).</td>
</tr>
<tr>
<td>Step Four:</td>
<td>If your claim is approved Assurant will either repair your mobile and/or gadget or send you a replacement. In the event of your mobile phone being lost or stolen Assurant will blacklist the mobile phone to prevent it from being used.</td>
</tr>
</tbody>
</table>

Documentation – Assurant may ask for additional information and documentation in order to assess your claim. This could include documentation to show when the mobile and/or gadget was last used or to verify your identity. Assurant will confirm what is required, if anything, during the claims process. Documentation requested for proof of ownership of mobile phones, will need to detail the make, model, memory size, colour and IMEI number of your mobile phone, and for gadgets must confirm make, model and date of purchase of your gadget.

If you have any problems in getting any supporting documentation Assurant require, please contact Assurant so Assurant can help in guiding you on how to obtain these.

# What you need to know about the claims process

- If your claim is for damage or breakdown and Assurant need to provide you with a replacement, Assurant will not be able to send you the replacement mobile phone until Assurant have been able to confirm that any locking mechanism has been removed from your mobile phone (e.g. Find My iPhone).

  Should the locking mechanism be reactivated by the time Assurant receive it and Assurant have already replaced your mobile phone Assurant may take steps to recover the one Assurant have sent you as part of your claim settlement. If Assurant are attempting a repair to your mobile phone it will delay your claim and it may be returned to you un repaired in order for the locking mechanism to be removed.

- When sending in your mobile and/or gadget, please DO NOT send in your SIM or memory card, any other accessories or any other items that do not relate to the claim such as the manual or box as these will be destroyed. Assurant are unable to recover and return these items.

- When your mobile and/or gadget is received all remaining data will be erased as part of the claims process.

- Repairs will be made using readily available parts, or Assurant may provide remanufactured products. These may contain parts that are of similar or equivalent specification, and these may include unbranded parts. This policy is provided in addition to any manufacturer’s warranty that applies to your mobile and/or gadget ("applicable manufacturer’s warranty"). Nothing in this policy is intended to affect your rights under the applicable manufacturer’s warranty or your statutory rights.

- If any lost or stolen mobile and/or gadget are recovered after the claim is approved, they shall become the property of the insurer and must be returned to Assurant immediately. Damaged mobile and/or gadgets and accessories, parts and materials replaced by Assurant shall become the property of the insurer.

- Where Assurant receive any mobile and/or gadget as part of a claim that is manufactured in a way to resemble items made by another company in breach of any trademark or copyright laws, or mobile and/or gadgets that are created by using parts from a number of different phones Assurant will return it to you unrepaired and the claim will be declined.

- Lifestyle Services Group Limited handle all claims on behalf of the Insurer.

If you’re unhappy with the claims decision, Assurant want to hear from you as soon as possible. Please follow the process below in the section ‘Making an enquiry or complaint’.
Making an enquiry or complaint

Assurant will always try to be fair and reasonable. If you believe Assurant have not provided you with a satisfactory level of service, please tell Assurant so that they can do their best to resolve the problem. Assurant will do everything possible to ensure that your query is dealt with promptly. You can contact Assurant 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 Assurant can call you in order to discuss your enquiry or complaint.

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

If you are not happy with Assurant’s decision you can, within 6 months of their final decision, refer your complaint for an independent assessment to:

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.

Tell Assurant when your mobile and/or gadget details change

To enable your policy to remain up to date and simplify any future claims, let Assurant know if you change your mobile and/or gadget by calling 0345 602 2369 or visiting clubmclaims.assurant.co.uk.

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.

Fraud

Assurant do not tolerate any aspect of fraudulent activity. Assurant work closely and share data with other insurers, law enforcement agencies, fraud prevention agencies and airtime providers to identify fraud and support prosecution where the appropriate evidence exists. Assurant’s Fraud Team works tirelessly to prevent and detect fraud.

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

It is important that when applying for insurance, or submitting a claim you or anyone acting on your behalf must take reasonable care to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

If false or inaccurate information is provided and fraud is identified then Assurant will:

• Not honour the claim and Assurant will cancel your policy. If an excess has been paid this will not be returned, this is not a penalty this is to cover administration costs.
• Report you to the relevant authorities and take legal action, if necessary, to recover any money already paid to you under this insurance policy.
• Pass the details onto your bank or Assurant distribution partner providing this service as part of a wider offering.
• Put the details of the fraudulent claim onto a Register of Claims through which insurers share information to prevent fraudulent claims. A list of participants and the name and address of the operator are available on request.
• Pass details to fraud prevention agencies.

Law enforcement agencies may access and use this information. Assurant and other organisations may also access and use this information to prevent fraud and money laundering, for example, when –

• Checking details on applications for credit and credit related accounts or facilities
• To prevent and detect fraud
• Managing credit and credit related accounts or facilities
• Recovering debt
• Checking details on proposals and claims for all types of insurance
• Checking details of job applicants and employees

Assurant and other organisations may access and use from other countries the information recorded by fraud prevention agencies. Please contact Assurant at 0345 602 2369 for details of the relevant fraud prevention agencies.

Price of your insurance

This insurance is provided as a benefit of your Club M Account and the cost is included in the monthly fee for maintaining the account.

Duration of this policy

This policy is provided as a benefit of you being a Club M Account holder. Your policy will remain in place until it is either cancelled by you, or your Club M Account is cancelled or closed.
Cancelling your insurance

You have the right to cancel your insurance at any time. If your bank account is cancelled or closes, this policy will end immediately. If you wish to cancel your bank account please contact your bank directly. No refund is due upon cancellation.

Choice of law

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.

If Assurant need to change the terms of the policy

In the event that the insurer needs to change the terms, Assurant will give you 30 days’ notice in writing to your last known address. This will only be for valid reasons such as to respond proportionately to changes in the law or decisions of the Financial Ombudsman Service, to meet regulatory requirements, industry guidance or codes of practice, to proportionately reflect other legitimate cost increases or reductions associated with providing the cover, or where Assurant choose to change the level of cover.

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 obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on 020 7741 4100 or 0800 678 1100 or by visiting their website at fscs.org.uk.

Status disclosure

This Policy has been arranged and is administered by Lifestyle Services Group Limited (Financial Services Register No. 315245) with a single insurer Assurant General Insurance Limited (Financial Services Register No. 202735), whose 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.

Data Protection – How Assurant handle your personal information

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

Assurant are committed to preserving the privacy of Assurant customers in accordance with the General Data Protection Regulation and applicable United Kingdom data protection law developing this regulation. Assurant collect and use your personal information as part of providing your insurance policy to you. Assurant use this information to perform Assurant obligations under the insurance policy and provide the benefits under the policy, including policy administration, claims management, customer service and fraud prevention. Assurant process your personal information in accordance with applicable data protection and security laws. When processing your information, Assurant use service providers that process your personal data in accordance with contractual obligations in order to provide services related to your policy. Assurant require these service providers to apply industry standard security measures designed to protect your personal information. Some of Assurant data processors are located outside the European Economic Area (“EEA”), and in certain cases Assurant transfer your personal information outside of the EEA and take reasonable steps to ensure that your data is always protected.

You have a right of notice, access, data portability, rectification, restriction of processing, erasure of the information Assurant hold about you, as Assurant will as an objection right which you may exercise at any time by contacting Assurant at UK.complaints@assurant.com. Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law. You may send Assurant a complaint or question concerning the processing of your personal information by calling Assurant on 0345 602 2369 or email UK.complaints@assurant.com. You may also lodge a complaint with your local data protection authority, which in the UK is the Information Commissioner’s Office, in the country where you live, work, or where you consider the problem has occurred.

You may access the Assurant’s full privacy notice at any time by visiting clubmclaims.assurant.co.uk/privacy.