

Worldwide Family Multi-Trip Travel Insurance

Here's what you need to know

This insurance policy wording document gives you the details of the Travel Insurance available with your account. Please note, the policy wording comes direct from the Bank's insurance partner American International Group UK Limited (AIG).

The travel insurance benefit is available to Private Current Account, Flexible Repay Private Account and Rapid Repay Private Account holders only. If your account is closed (by you or the Bank), you won't be entitled to the insurance anymore – your cover will end as soon as the Private Current Account, Flexible Repay Private Account and Rapid Repay Private Account is closed. The insurer's rights to cancel their insurance are explained in the policy wording. If you're not eligible for the 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 insurance provided with your Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account still meet your needs. If your personal circumstances change during the time you have a Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account, get in touch with the Bank. If someone who's covered has a change to their health, you must call AIG on 01273 740 975. This is important as it could affect your travel insurance cover. Unless stated otherwise, the term "Bank" in this document means Clydesdale Bank PLC (which also trades as Virgin Money).

Our insurance services

What products does the Bank offer?

The Bank can only provide products from: American International Group UK Limited – Worldwide Family Multi-Trip Travel Insurance*

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

Policy wording

Introduction

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

Clydesdale Bank PLC and American International Group UK Limited 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 American International Group UK Limited (AIG).

This travel insurance is only available to **you** as a Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account holder (and if applicable, **your partner** and up to 4 dependant **children** – please see the **Insured persons** section on page 6).

Cover will end:

- When the Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account is closed by Clydesdale Bank PLC or **you**, in which case cover would cease at the time the Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account is closed; or
- (i) For the **Private Policyholder**, on their 75th birthday; (ii) For any **partner**, on their 75th birthday; (iii) For any dependant **child**, on their 18th birthday. But where anyone is travelling on that birthday, their cover will continue until they return to the United Kingdom provided their trip is not longer than the permitted duration; or
- When this policy is cancelled by American International Group UK Limited in which case all cover provided under this policy will cease 30 days from the date of the letter issued to the **Private Policyholder** at their last known address by American International Group UK Limited notifying the **Private Policyholder** that this policy has been cancelled.

What service will you get from the Bank?

The Bank won't give you advice or recommendations for Worldwide Family Multi-Trip Travel Insurance. The Bank may ask some questions to narrow down the products that they give details on. You'll then need to choose how you want to proceed. Please read the documents the Bank give you to make sure the insurance provided with your Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account suits you and your requirements.

How much it will cost you

Your Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account has a £25 Monthly Fee For Maintaining The Account. There's no charge for any other services the Bank provide in relation to the insurance.

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

Yes, absolutely. If the Bank can't meet their 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

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 a trip as specified in the full terms and conditions are met now and in the future.

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

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

Important contact details

Customer Services

Phone: 0330 123 3106

E-mail: virginmoneytravel@aig.com

Pre-Existing Medical Conditions

Phone: 01273 740 975

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 740 972

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: 0330 123 3106

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.

Section	Benefit	Maximum sum insured	Excess
A	Cancelling your trip Including: travel based solely within the United Kingdom limit	£7,500 £2,000	Nil
B1	Medical and other expenses outside of the United Kingdom	£15,000,000	Nil
B2	Medical and other expenses within the United Kingdom	£10,000	Nil
B3	Hospital benefit	£40 for every 24 hours up to £2,000	Nil
C	Cutting your trip short Including: travel based solely within the United Kingdom limit	£7,500 £2,500	Nil
D	Missed departure	£1,500	Nil
E1	Travel delay	£50 after the first 12 hour delay and then £25 for each additional 12 hour period up to £500	Nil
E2	Abandoning your trip	£7,500	Nil
E3	Breakdown	£100	Nil
F1	Personal belongings and baggage Including: Single article limit/ pair or set of items limit Valuables and electronic/other equipment limit in total Including: Property in a motor vehicle limit Travel based solely within the United Kingdom section limit Including: Single article limit/ pair or set of items limit Valuables and electronic/other equipment limit in total	£2,500 £500 £600 £100 £500 £100 £300	Nil
F2	Delayed baggage	£150 for every 24 hours up to £300	Nil
F3	Personal money Including: Cash limit Cash limit (aged under 18)	£750 £500 £50	Nil
F4	Passport and travel documents	£250	Nil
G	Personal accident: Loss of limb Loss of sight Permanent total disablement Death benefit (aged 18 to 64) Death benefit (aged under 18 or over 64)	£75,000 £75,000 £75,000 £35,000 £3,500	Nil
H	Personal liability	£3,000,000	Nil
I	Legal expenses	£60,000	Nil
J	Hijack	£75 for every 24 hours up to £1,000	Nil
K	Uninhabitable accommodation	£1,500	Nil
L	Pet care	£75 for every 24 hours up to £750	Nil
Natural catastrophe Travel Cancellation and Expenses Cover			
M1	Cancellation	£7,500	Nil
Cover for the following additional costs:			
M2	Stranded at the United Kingdom departure point	£100	Nil
M3	To reach your intended destination	£200	Nil
M4	Stranded on an international connection	£150 for each 24 hours up to £750	Nil
M5	Stranded on your return journey home	£150 for each 24 hours up to £750	Nil
M6	Travel expenses to get home	£2,000	Nil
M7	Car parking	£50 for each 24 hours up to £250	Nil
M8	Kennel or cattery fees	£50 for each 24 hours up to £250	Nil

Table of benefits continued

Winter Sports Cover			
N1	Winter sports equipment (owned) Including: one item/ pair or set of items (owned) Winter sports equipment (hired)	£1,500 £750 £750	Nil
N2	Winter sports equipment hire	£75 for every 24 hours up to £750	Nil
N3	Ski pass	£500	Nil
O	Ski pack	£85 for every 24 hours up to £510	Nil
P	Piste closure	£50 for every 24 hours up to £500	Nil
Q	Avalanche cover	£750	Nil
Golf Cover			
R1	Golf equipment Including: one item/ pair or set of items limit	£1,500 £250	Nil
R2	Golf equipment hire	£20 for every 24 hours up to £500	Nil
S	Green fees	£75 for every 24 hours up to £300	Nil
Wedding Cover			
T1	Ceremonial attire	£2,000	Nil
T2	Wedding gifts Including: Single article limit	£1,500 £250	Nil
T3	Wedding rings Including: Single article limit	£1,000 £500	Nil
Business Cover			
U1	Business equipment Including: Single article limit Business samples	£1,000 £500 £500	Nil
U2	Emergency courier expenses	£200	Nil
U3	Business equipment hire	£50 for every 24 hours up to £500	Nil
U4	Business money Including: Cash limit	£500 £300	Nil
V	Replacing staff	£3,000	Nil

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

This insurance will be governed by English Law, and **you** and **we** 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 Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account holder. However, if this cover is not suitable for **you** and **you** want to cancel **your** policy, the **Private Policyholder** must contact **us** by phoning 0330 123 3106 or by e-mailing virginmoneytravel@aig.com or by writing to Virgin Money Private Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH within 30 days of **your** Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account being opened.

We will refund any premium the **Private Policyholder** has paid to allow cover for any pre-existing medical conditions and/or extensions to **trip** durations within 30 days of the date **you** contact **us** 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, **we** will only refund a proportionate amount of the premium the **Private Policyholder** has paid.

Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 days notice in writing to the **Private Policyholder** at their last known address where **we** have serious grounds for doing so, including any failure by **you** to comply with the conditions on page 7 of this policy. A pro rata refund of any premium paid to allow cover for extensions to **trip** durations will be made from the date **we** cancel the policy unless a claim has been made.

Financial Services Compensation Scheme (FSCS)

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

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

How we use Personal Information

American International Group UK Limited 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 **we** agree otherwise) inform the individual about the content of this notice and **our** Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with **us**.

The types of Personal Information we may collect and why – Depending on **our** 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 **we** obtain in connection with **our** 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 our 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

Sharing of Personal Information – For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. **We** are required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. **We** may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of **our** company or transfer of business assets.

International transfer – Due to the global nature of **our** business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico, Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in **your** country of residence). When making these transfers, we will take steps to ensure that **your** Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in **our** Privacy Policy (see below).

Security of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When **we** provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on **our** behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – **You** have a number of rights under data protection law in connection with **our** use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend **our** use of data. These rights may also include a right to transfer **your** data to another organisation, a right to object to **our** use of **your** Personal Information, a right to request that certain automated decisions **we** make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about **your** rights and how you may exercise them is set out in full in our Privacy Policy (see below).

Privacy Policy – More details about **your** rights and how **we** collect, use and disclose **your** Personal Information can be found in **our** full Privacy Policy at: <https://www.aig.co.uk/privacy-policy> or **you** may request a copy by writing to: Data Protection Officer, American International Group UK Limited, The AIG Building, 58 Fenchurch Street, London EC3M 4AB or by email at: dataprotectionofficer.uk@aig.com

If you have any questions

If you have any questions about the cover provided under this policy or **you** would like more information, please contact **us** on 0330 123 3106 or e-mail virginmoneytravel@aig.com

Important things you need to know about your policy

Health conditions

This policy contains conditions relating to **your** health. Once **your** Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account is opened, **you** must contact AIG on 01273 740 975 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.

This will enable the Bank 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 or Channel Islands and is not available to non-residents of the United Kingdom.

You and all other persons insured on this policy must have lived in the United Kingdom or the **Channel Islands** for at least six of the last 12 months before opening the Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account. Once the Private Current Account, Flexible

Repay Private Account or Rapid Repay Private Account has been opened, **you** and all other persons insured on this policy must continue to live in the United Kingdom or the **Channel Islands** for at least six out of 12 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 two and four 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 five 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 European Union (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 described in the two following lists 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.

Cover is provided for the activities listed below in relation to a claim under any section of the policy.

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, parasailing (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 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 is available under section G (Personal accident) and section H (Personal liability).

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 bugging, 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.

If **you** have any questions or if **you** wish to take part in an activity not shown in the lists above, please contact 0330 123 3106 or e-mail virginmoneytravel@aig.com before taking part to make sure that cover is provided.

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 0330 123 3106 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 15 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 0330 123 3106 or 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 **Private Policyholder** 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 43rd 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 740975 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 aneurysm, 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. MoneyHelper 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 **Private Policyholder** 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 the **Private Policyholder's** Account be closed by Clydesdale Bank PLC 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 **Private Policyholder's** Account is closed. If this policy is cancelled by American International Group UK Limited all cover provided will cease 30 days from

the date of the letter issued to **you** at **your** last known address by **us** notifying **you** that this policy has been cancelled.

Age limits

Cover is provided under this policy for the **Private Policyholder** and their **partner** until the relevant individual reaches 75 years of age.

Cover is provided under this policy for dependant **children** until the relevant **child** reaches 18 years of age,

If the **Private Policyholder**, their **partner** or a dependant **child** reaches their relevant birthday while travelling, cover for that individual will continue until their return to the United Kingdom provided the overall length of the **trip** does not exceed the permitted duration (which is 31 days unless you have upgraded your policy to cover a longer single **trip**).

When cover ceases for any individual under this policy, it will continue for all other persons insured under this policy until they reach their respective relevant birthday.

Geographical areas

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 by any individual or entity identified on any applicable government watch lists as a supporter of terrorism, narcotics or human trafficking, piracy, proliferation of weapons of mass destruction, organised crime, malicious cyber activity, or human rights abuses. Lastly, no cover is provided for claims where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign, Commonwealth and Development 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** Private Current Account, Flexible Repay Private Account or Rapid Repay Private 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 740 972

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** Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account number; and
- The name, address and contact phone number of **your** GP.

Please note: This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** out-patient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** immediately. If they do not, **we** may not provide cover or **we** may reduce the amount **we** 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, **we** may provide no cover or **we** may reduce the amount **we** 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: 0330 123 3106

E-mail: virginmoneytravel@aig.com

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

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

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

Fraud

Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim 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

We believe **you** deserve a courteous, fair and prompt service. If there is any occasion when **our** service does not meet **your** expectations please contact **us** using the appropriate contact details below, providing **your** Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account number/claim number and the **Private Policyholder/insured person's** name to help **us** to deal with **your** comments quickly.

Claims related complaints: Customer Relations, Virgin Money Private Travel, PO Box 2157, Shoreham by Sea West Sussex BN43 9DH.

Phone: 0330 123 3106

E-mail: virginmoneytravelclaims@aig.com

All other complaints:

The Customer Services Manager, Virgin Money Private Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH.

Phone: 0330 123 3106

E-mail: virginmoneytravel@aig.com

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

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

The Financial Ombudsman Service address is:

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

Telephone: 0800 023 4567 (calls to this number are free on mobile phones and landlines)

Telephone: 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers)

E-mail: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

General definitions

We 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. Please also refer to the section details on pages 9-17 for further definitions. Plural forms of the words defined have the same meaning as the singular form.

AIG: American International Group UK Ltd

Channel Islands: Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Child/Children: A child of the **Private Policyholder** or the **Private Policyholder'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 **Private Policyholder**, 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 as the **insured person**.

Private Policyholder: The current and valid Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account holder.

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, stepchild, 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**.

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.

We, us, our: American International Group UK Limited.

You, your, yourself: An eligible **insured person** (please refer to the **Insured persons** section on page 6 for further details).

General conditions

The following conditions apply to all sections of this insurance:

1. After **your** Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account is opened **you** or anyone insured on this policy must tell **us** if **you** know about anything which may affect **our** 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 claim **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 **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
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 the **Private Policyholder** has 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 **we** ask. If **you** die, **we** are entitled to have a post-mortem examination.

7. **You** must pay **us** back any amounts that **we** 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 **our** property.

General exclusions

General exclusions apply to all sections of this insurance. **We** will not cover the following:

1. Any claim arising as a result of the following:
 - a. If, at the time **your** Private Current Account, Flexible Repay Private Account or Rapid Repay Private 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 **we** have made for further information relating to these conditions **you** have not declared these to **us** and **we** 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** Private Current Account, Flexible Repay Private Account or Rapid Repay Private 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** Private Current Account, Flexible Repay Private Account or Rapid Repay Private 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 within the last 12 months:
 - 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 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 5 of this Policy Wording 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** Private Current Account, Flexible Repay Private Account or Rapid Repay Private 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** Private Current Account, Flexible Repay Private Account or Rapid Repay Private 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** Private Current Account, Flexible Repay Private Account or Rapid Repay Private 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. **We** shall not be deemed to provide cover and **we** shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us**, **our** parent company or ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the United Kingdom, 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:
 - a. as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or
 - b. as a driver **you** wear a crash helmet and **you** hold a licence which permits **you** to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs).
11. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What **you** are covered for' 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 (FCDO) have advised against all (but essential) travel.
14. Any claim arising from **you** flying in any aircraft other than a fully licensed passenger-carrying aircraft.
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 **us**. Please see the 'Sports and activities' section on page 5 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 **you** 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

We will pay up to £7,500 for:

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

For travel based solely within the United Kingdom the maximum **we** will pay is £2,000. Cover is also provided for:

- the cost of pre-booked event tickets which **you** cannot get back.

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

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

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with.
The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **your** Private Current Account, Flexible Repay Private Account or Rapid Repay Private 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** Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account was opened or **your trip** was booked, whichever is earlier, **you** had no reason to believe that **you** would be made redundant. This cover would not apply if **you** are self-employed or accept voluntary redundancy.
4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant 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 (FCDO) 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.
8. If **you** become pregnant after **your** Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account was opened and/or **your trip** was booked and **you** will be more than 26 weeks pregnant at the start of or during **your trip**. Or, if your **doctor** advises that **you** are not fit to travel due to complications in **your** pregnancy.
9. Applicable to travel based solely within the United Kingdom – if **you** are unable to attend **your** pre-booked **event** as a result of the vehicle **you** were planning to travel in being involved in an accident within seven days prior to the **event** taking place, which leaves the vehicle unusable.

What you are not covered for

1. Cancelling **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about at the time **your** Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account was opened and (i) which could reasonably be expected to lead to a claim, (ii) which **you** did not disclose to **us** upon any request **we** made for further information around medical conditions and illnesses and (iii) has not been accepted for cover in writing (please refer to the 'Health conditions' section on page 5 for further details).

2. **You** not wanting to travel.
3. Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your trip**.
4. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
5. Airport taxes and associated administration fees shown in the cost of **your** flights.
6. Costs that have not been incurred by or on behalf of an insured person.
7. Any increase in the value of an **event** ticket.
8. 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.
9. 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.
10. Any claim relating to a set of circumstances of which **you** were aware at the time **you** opened **your** Private Current Account, Flexible Repay Private Account or Rapid Repay Private 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 **we** 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
- Proof of accommodation

Please note: This is not a full list and **we** 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 page 6 for further details).

What you are covered for

We will pay up to £15,000,000 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, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to 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, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

What you are not covered for under section B1

1. 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** Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account was opened and (i) which could reasonably be expected to lead to a claim, (ii) which **you** did not disclose to **us** upon any request **we** 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 page 5 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 of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to **us** and accepted for cover in writing (please refer to the 'Health conditions' on page 5 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 clinics where suitable state facilities are available.
11. Treatment in a private hospital or private clinic unless authorised and agreed by **us**.
12. Damage to dentures.

Section B2 – Medical and other expenses within the United Kingdom

What you are covered for

We 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, **we** 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) 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 home** town 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. Any claim arising from a medical condition or an illness related to a medical condition which **you** knew about at the time **your** Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account was opened and (i) which could reasonably be expected to lead to a claim, (ii) which **you** did not disclose to **us** upon any request **we** 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 page 5 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 of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to **us** and accepted for cover in writing (please refer to the 'Health conditions' on page 5 for further details).

Section B3 – Hospital benefit

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

What you are covered for

We will pay up to £2,000 if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) of this insurance, you go into hospital as an inpatient. **We** will pay a benefit of £40 for each complete 24-hour period that **you** are kept as an inpatient.

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

Claims evidence required for sections B1 to B3

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- An official letter from the treating **doctor** in the resort to confirm the additional expenses were medically necessary (for claims under sections B1 and B2)
- Proof of **your** hospital admission and discharge dates and times (for claims under section B3)

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

Section C – Cutting your trip short

Please note: If **you** need to return **home** to the United Kingdom earlier than planned, **you** must contact the Medical Emergency Assistance Company immediately (please see the 'Medical and other emergencies' section on page 6 for further details).

What you are covered for

We will pay up to £7,500 for:

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

For travel based solely within the United Kingdom the maximum **we** will pay is £2,500.

Cover is also provided for:

- the cost of pre-booked **event** tickets which **you** cannot get back.

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

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

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative**, a person who **you** are travelling with or a **relative** or friend living abroad who **you** are staying with.

- 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.
- 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

- 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** Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account was opened and (i) which could reasonably be expected to lead to a claim, (ii) which **you** did not disclose to **us** upon any request **we** 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 page 5 for further details).
- Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about at the time of commencing travel and which could reasonably be expected to lead to a claim unless the medical condition has been declared to **us** and accepted for cover in writing (please refer to the 'Health conditions' on page 5 for further details).
- Any claims where the Medical Emergency Assistance Company has not been contacted to authorise **your** early return back to the United Kingdom.
- If **you** have to cut short **your trip** and **you** do not return to the United Kingdom **we** will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the United Kingdom.
- You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
- The cost of **your** intended return travel to the United Kingdom if **we** have paid additional travel costs for **you** to cut short **your trip**.
- Any increase in the value of **your** pre-booked **event** ticket.
- Any claim relating to a set of circumstances of which **you** were aware at the time **you** opened your Private Current Account, Flexible Repay Private Account or Rapid Repay Private 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).

Please note: **We** 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 **we** may require other evidence to support **your** claim.

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

We will pay up to £1,500 for the reasonable extra costs of travel and accommodation **you** need to arrive at **your** booked holiday destination if **you** cannot reach the final international departure point on the outward or return journey from or to the United Kingdom because:

- public transport** services (please refer to the definition of 'public transport') fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery); or road traffic congestion delays **you** by more than 60 minutes; or
- you** miss a flight connection due to the airline with whom **you** are

booked to travel being unable to deliver **you** in sufficient time to **your** connecting airport to meet **your** connecting flight due to poor weather conditions, a strike, industrial action or mechanical breakdown.

What you are not covered for

- Any claims where **you** have not allowed enough time to reach **your** final booked international departure point at or before the recommended time.
- 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.
- 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.

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 **we** 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

We will pay up to £500 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. **We** will pay a benefit of £50 for the first complete 12 hour period that **you** are delayed and a benefit of £25 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

We will pay up to £7,500 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. **We** will pay the following costs which **you** have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities;
- visas; and
- the cost of pre-booked **event** tickets which **you** cannot get back.

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

What you are not covered for under sections E1 and E2

- Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time.
- 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

We 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

- Any claims where **you** have not allowed enough time to reach the pre-booked **event** at or before the recommended time.
- 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 confirming the incident
- Official confirmation that **your** pre-paid expenses cannot be refunded (section E2 only)

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

Section F1 – Personal belongings and baggage

What you are covered for

We will pay for items which are usually carried or worn by travellers for their individual use during a **trip**. **We** will pay up to £2,500 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 **we** 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 **we** will pay for any single article or **pair or set of items** is £500 (or £100 if **your trip** is based solely within the United Kingdom). Please refer to the definition of **'pair or set of items'** on page 7
- The maximum amount **we** will pay for **valuables and electronic/other equipment** in total is £600 (or £300 if **your trip** is based solely within the United Kingdom). Please refer to the definition of **'valuables and electronic/other equipment'** on page 7
- The maximum **we** 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

We will pay up to £150 for every 24-hour period, up to £300 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 **we** will take any payment **we** make for delayed baggage from **your** overall claim for baggage.

Section F3 – Personal money

What you are covered for

We will pay up to £750 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 **we** will pay for cash carried by one person, whether jointly owned or not, is £500 (or £50 for **children** under 18 years of age).

Section F4 – Passport and travel documents

What you are covered for

We will pay up to £250 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. Property **you** leave **unattended** in a public place.
2. Any claim for loss or theft of 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.
3. 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.
4. 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.
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. Money, passports and travel documents which **you** do not carry with **you** unless they are being held in locked safety deposit facilities.
7. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
8. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
9. Breakage of fragile objects or breakage of sports equipment while being used (unless **your** claim is for damage to **winter sports** or **golf equipment**).
10. Damage due to scratching or denting unless the item has become unusable as a result of this.
11. Shortages due to variations in exchange rates.
12. If **your** property is delayed or held as a result of Customs, the police or other officials legally holding it.
13. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
14. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
15. 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 and receipts for the items being claimed as applicable

Claims evidence required for sections F1 to F4

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

Please note: This is not a full list and **we** 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: Permanent, total and irrecoverable loss of sight:

- a. in both eyes if an **insured person's** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- 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).

Lower limb: The thigh, knee, leg below the knee and foot.

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.

Upper limb: The arm below the shoulder, the elbow, forearm and hand.

What you are covered for

We 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**:

- £75,000 – **Loss of limb**
- £75,000 – **Loss of sight** in one or both eyes
- £75,000 – **Permanent total disablement**
- £35,000 – Death if aged 18 to 64
- £3,500 – Death if aged under 18 or over 64.

Claims evidence for section G

- Please phone the AIG Travel Claims Department on 0330 123 3106 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

We will pay up to £3,000,000 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. 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**).
2. 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.
- **We** will have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else.

Claims advice 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

We will pay up to £60,000 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 not covered for

1. Any claim which **we** have not agreed to accept beforehand in writing.
2. Any claim where **we** or **our** legal representatives believe that an action is not likely to be successful or if **we** believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against **us**, Virgin Money, **our** 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:

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

Claims advice on section I

- Please phone the AIG Travel Claims Department on 0330 123 3106 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

We will pay a benefit of £75 for every 24-hour period, up to £1,000 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 **we** 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.

What you are covered for

We will pay up to £1,500 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 not covered for

1. Any expenses that **you** can get back from **your** tour operator, airline, hotel or other service provider.
2. 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 of the disaster and how long it lasted
- Invoices and receipts for **your** expenses.

Please note: This is not a full list and we 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

We will pay up to £75 for every 24-hour period, up to £750 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 not 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 **we** may require other evidence to support **your** claim.

Natural catastrophe cover

If at the time of **you** becoming a valid **Private Policyholder** or booking **your trip**, whichever is the later, **you** are due to depart on **your trip** within the next seven 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

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

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract;
- 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, **we** will pay **you** up to the amount shown in 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**, **we** will pay up to the amount shown in the table of benefits, for the additional and unexpected costs **you** incur rearranging **your** outbound travel to reach **your** original destination.

Section M4 – Additional expenses if you are stranded on an international connection

We 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

We 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, **we** will pay up to the amount shown in 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 740 972
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 **you home** or rearrange **your** onward journey.

Section M7 – Additional car parking costs

We will pay up to the amount shown in 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

We will pay up to the amount shown in 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. We 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 page 5 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, we may deem additional accommodation unnecessary and unreasonable if **you** could easily return **home**.
4. We 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 shown on page 8 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 us, we may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay

Please note: We may request other evidence to support **your** claim dependent upon the circumstances, in which case we 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

We will pay up to £1,500 for **winter sports equipment** owned by **you** or £50 for **winter sports equipment** hired by **you** which is lost, stolen or damaged during **your** trip. The maximum amount we will pay for any single article or pair or set of items **you** own is limited to £750 (please refer to the definition of 'pair or set of items' on page 7).

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

We will pay up to £75 for every 24-hour period, up to £750 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

We will pay up to £500 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. Any claim for loss or theft which **you** do not report to the police upon discovering it and which **you** do not get a written police report for.
2. 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.
3. **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.
4. 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 – police report within 24 hours
- 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 we may require other evidence to support **your** claim.

Section O – Ski pack

What you are covered for

We will pay up to £85 for every 24-hour period, up to £510 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** pre-paid 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 we 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

We will pay up to £500 if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, all lift systems are closed for more than 12 hours. We will pay for either:

- the cost of transport to the nearest resort up to £50 for each day; or
- a benefit of £50 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 **we** may require other evidence to support **your** claim.

Section Q – Avalanche cover

What you are covered for

We will pay up to £750 for the necessary and reasonable travel and accommodation expenses that **you** pay or agree to pay overseas if **you** are prevented from arriving at or leaving **your** booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

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

Claims evidence required for section 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 **we** 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

We 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 **we** will pay for any single article or **pair or set of items** you own is limited to £250 (please refer to the definition of 'pair or set of items' on page 7).

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

Our 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

We will pay up to £20 for every 24-hour period, up to £500 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. **Golf equipment you** leave **unattended** in a public place.
2. Any claim for loss or theft which **you** do not report to the police upon discovering it and which **you** do not get a written police report for.
3. 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.
4. 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 – police report within 24 hours
- 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 **we** may require other evidence to support **your** claim.

Section S – Green fees

What you are covered for

We 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 golf activities as planned; or
- loss or theft of documents prevents **you** from taking part in the pre-paid 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** pre-paid 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 of documents – police report

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

Wedding Cover

Section T1 – Ceremonial attire

What you are covered for

We 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

We will pay up to £1,500 for wedding gifts which are lost, stolen or damaged during **your trip**.

Please note: The maximum amount **we** will pay for any single article or **pair or set of items** is £250 (please refer to the definition of 'pair or set of items' on page 7).

Section T3 – Wedding rings

What you are covered for

We will pay up to £1,000 for the bride and groom's wedding rings which are lost, stolen or damaged during **your trip**. The maximum amount **we** will pay for any one ring is £500.

What you are not covered for under sections T1, T2 and T3

1. Property **you** leave unattended in a public place.
2. 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.
3. 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.
4. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in your hand luggage while **you** are travelling.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Breakage of fragile objects or breakage of sports equipment while being used.
7. Damage due to scratching or denting unless the item has become unusable as a result of this.
8. Shortages due to variations in exchange rates.

9. If **your** property is delayed or held as a result of Customs, the police or other officials legally holding it.
10. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
11. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
12. 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 – 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 **we** may require other evidence to support **your** claim.

Business Cover

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

We will pay up to £1,000 for the following:

- **Business equipment** which is lost, stolen or damaged during **your** trip. The maximum amount **we** will pay for any single article or **pair or set of items** is £500 (please refer to the definition of '**pair or set of items**' on page 7).
- Buying essential items if **your** business equipment is delayed or lost in reaching **you** on **your** outward international journey for more than 12 hours.

The maximum amount **we** will pay for business samples is £500.

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

We 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

We 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

We 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 **we** will pay for cash is £300.

What you are not covered for under sections U1, U2, U3 and U4

1. **Business equipment** **you** leave **unattended** in a public place.
2. Any claim for loss or theft which **you** do not report to the police upon discovering it and which **you** do not get a written police report for.
3. 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.

4. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in your hand luggage while **you** are travelling.
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 U1 to U4

- Loss or theft – police report within 24 hours
- 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 **we** may require other evidence to support **your** claim.

Section V – Replacing staff

What you are covered for

We 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. **We** 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 V

- 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 **we** may require other evidence to support **your** claim.

Concierge service

+44 (0) 1273 747 613

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

AIG Travel 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.

Use the appropriate international dialling code for the United Kingdom followed by 1273 747 613.

Alternatively **you** can contact AIG Travel by e-mailing uk.assistance@aig.com.

Please give them **your** valid **Private Policyholder** details. If **you** need emergency assistance please refer to page 1.

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 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.



A friendly voice

Talking Nurses is a telephone-based service available to all **Private Policyholders** and gives **you** access to medical advice from qualified nurses, with **doctor** support if required, 24 hours a day, seven 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**.

The 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 **Private Policyholders**.

To contact Talking Nurses please call:
0800 975 0463 from within the United Kingdom, or
+44 (0)20 8481 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)20 3499 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.

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 recommend that they are insured for mailing and shipping. AIG Travel will accept no responsibility for any delay, loss, damage or resulting consequences.
3. AIG Travel 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 will seek **your** authorisation prior to arranging a service. In some instances **your** written authorisation may be required.
6. AIG Travel 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 will inform **you** of the potential risks. Should **you** choose to utilise the services of such a provider, AIG Travel 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 will accept no liability arising from any provider that does not fulfil their obligations to **you**.

This document is available in large print, Braille and audio.
Please ask us for details.



virginmoney.com

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