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 will it 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 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 Attyre 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.

<table>
<thead>
<tr>
<th>Section</th>
<th>Benefit</th>
<th>Maximum sum insured</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Cancelling your trip&lt;br&gt;Including: travel based solely within the United Kingdom limit</td>
<td>£7,500&lt;br&gt;£2,000</td>
<td>Nil</td>
</tr>
<tr>
<td>B1</td>
<td>Medical and other expenses outside of the United Kingdom</td>
<td>£15,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>B2</td>
<td>Medical and other expenses within the United Kingdom</td>
<td>£10,000</td>
<td>Nil</td>
</tr>
<tr>
<td>B3</td>
<td>Hospital benefit</td>
<td>£40 for every 24 hours up to £2,000</td>
<td>Nil</td>
</tr>
<tr>
<td>C</td>
<td>Cutting your trip short&lt;br&gt;Including: travel based solely within the United Kingdom limit</td>
<td>£7,500&lt;br&gt;£2,500</td>
<td>Nil</td>
</tr>
<tr>
<td>D</td>
<td>Missed departure</td>
<td>£1,500</td>
<td>Nil</td>
</tr>
<tr>
<td>E1</td>
<td>Travel delay</td>
<td>£50 after the first 12 hour delay and then £25 for each additional 12 hour period up to £500</td>
<td>Nil</td>
</tr>
<tr>
<td>E2</td>
<td>Abandoning your trip</td>
<td>£7,500</td>
<td>Nil</td>
</tr>
<tr>
<td>E3</td>
<td>Breakdown</td>
<td>£100</td>
<td>Nil</td>
</tr>
<tr>
<td>F1</td>
<td>Personal belongings and baggage&lt;br&gt;Including: Single article limit/pair or set of items limit&lt;br&gt;Valuables and electronic/other equipment limit in total&lt;br&gt;Travel based solely within the United Kingdom section limit&lt;br&gt;Including: Single article limit/pair or set of items limit&lt;br&gt;Valuables and electronic/other equipment limit in total</td>
<td>£2,500&lt;br&gt;£500&lt;br&gt;£600&lt;br&gt;£100&lt;br&gt;£500&lt;br&gt;£100&lt;br&gt;£300</td>
<td>Nil</td>
</tr>
<tr>
<td>F2</td>
<td>Delayed baggage</td>
<td>£150 for every 24 hours up to £300</td>
<td>Nil</td>
</tr>
<tr>
<td>F3</td>
<td>Personal money&lt;br&gt;Including: Cash limit&lt;br&gt;Cash limit (aged under 18)</td>
<td>£750&lt;br&gt;£500&lt;br&gt;£50</td>
<td>Nil</td>
</tr>
<tr>
<td>F4</td>
<td>Passport and travel documents</td>
<td>£250</td>
<td>Nil</td>
</tr>
<tr>
<td>G</td>
<td>Personal accident:&lt;br&gt;Loss of limb&lt;br&gt;Loss of sight&lt;br&gt;Permanent total disablement&lt;br&gt;Death benefit (aged 18 to 64)&lt;br&gt;Death benefit (aged under 18 or over 64)</td>
<td>£75,000&lt;br&gt;£75,000&lt;br&gt;£75,000&lt;br&gt;£75,000&lt;br&gt;£35,000&lt;br&gt;£3,500</td>
<td>Nil</td>
</tr>
<tr>
<td>H</td>
<td>Personal liability</td>
<td>£3,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>I</td>
<td>Legal expenses</td>
<td>£60,000</td>
<td>Nil</td>
</tr>
<tr>
<td>J</td>
<td>Hijack</td>
<td>£75 for every 24 hours up to £1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>K</td>
<td>Uninhabitable accommodation</td>
<td>£1,500</td>
<td>Nil</td>
</tr>
<tr>
<td>L</td>
<td>Pet care</td>
<td>£75 for every 24 hours up to £750</td>
<td>Nil</td>
</tr>
</tbody>
</table>

## Natural catastrophe Travel Cancellation and Expenses Cover

<table>
<thead>
<tr>
<th>Section</th>
<th>Benefit</th>
<th>Maximum sum insured</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>M1</td>
<td>Cancellation</td>
<td>£7,500</td>
<td>Nil</td>
</tr>
</tbody>
</table>

Cover for the following additional costs:

<table>
<thead>
<tr>
<th>Section</th>
<th>Benefit</th>
<th>Maximum sum insured</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>M2</td>
<td>Stranded at the United Kingdom departure point</td>
<td>£100</td>
<td>Nil</td>
</tr>
<tr>
<td>M3</td>
<td>To reach your intended destination</td>
<td>£200</td>
<td>Nil</td>
</tr>
<tr>
<td>M4</td>
<td>Stranded on an international connection</td>
<td>£150 for each 24 hours up to £750</td>
<td>Nil</td>
</tr>
<tr>
<td>M5</td>
<td>Stranded on your return journey home</td>
<td>£150 for each 24 hours up to £750</td>
<td>Nil</td>
</tr>
<tr>
<td>M6</td>
<td>Travel expenses to get home</td>
<td>£2,000</td>
<td>Nil</td>
</tr>
<tr>
<td>M7</td>
<td>Car parking</td>
<td>£50 for each 24 hours up to £250</td>
<td>Nil</td>
</tr>
<tr>
<td>M8</td>
<td>Kennel or cattery fees</td>
<td>£50 for each 24 hours up to £250</td>
<td>Nil</td>
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<tr>
<td></td>
<td>Winter Sports Cover</td>
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<tr>
<td>N1</td>
<td>Winter sports equipment (owned)</td>
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<td></td>
<td>Including: one item/pair or set of items (owned)</td>
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<td></td>
<td>Winter sports equipment (hired)</td>
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<td></td>
<td>£1,500</td>
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<td></td>
<td>£750</td>
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<td></td>
<td>Nil</td>
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<tr>
<td>N2</td>
<td>Winter sports equipment hire</td>
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<tr>
<td></td>
<td>£75 for every 24 hours up to £750</td>
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<tr>
<td>N3</td>
<td>Ski pass</td>
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<td></td>
<td>£500</td>
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<td>O</td>
<td>Ski pack</td>
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<td></td>
<td>£85 for every 24 hours up to £510</td>
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<td>Nil</td>
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<td>P</td>
<td>Piste closure</td>
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<td>£50 for every 24 hours up to £500</td>
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<td>Q</td>
<td>Avalanche cover</td>
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<td>£750</td>
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<td></td>
<td>Golf Cover</td>
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<tr>
<td>R1</td>
<td>Golf equipment</td>
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<td></td>
<td>Including: one item/pair or set of items limit</td>
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<td>£1,500</td>
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<td>Nil</td>
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<tr>
<td>R2</td>
<td>Golf equipment hire</td>
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<td></td>
<td>£20 for every 24 hours up to £500</td>
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<td>Nil</td>
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<td>S</td>
<td>Green fees</td>
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<td></td>
<td>£75 for every 24 hours up to £300</td>
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<td>Nil</td>
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<tr>
<td></td>
<td>Wedding Cover</td>
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<tr>
<td>T1</td>
<td>Ceremonial attire</td>
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<td></td>
<td>£2,000</td>
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<tr>
<td>T2</td>
<td>Wedding gifts</td>
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<td>Including: Single article limit</td>
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<td>T3</td>
<td>Wedding rings</td>
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<td>Including: Single article limit</td>
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<td></td>
<td>Business Cover</td>
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<td>U1</td>
<td>Business equipment</td>
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<td>Including: Single article limit</td>
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<td>Business samples</td>
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<td></td>
<td>Nil</td>
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<tr>
<td>U2</td>
<td>Emergency courier expenses</td>
<td></td>
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<tr>
<td></td>
<td>£200</td>
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<tr>
<td></td>
<td>Nil</td>
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</tr>
<tr>
<td>U3</td>
<td>Business equipment hire</td>
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<td></td>
<td>£50 for every 24 hours up to £500</td>
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<td></td>
<td>Nil</td>
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<td></td>
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<tr>
<td>U4</td>
<td>Business money</td>
<td></td>
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<td>Including: Cash limit</td>
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<td></td>
<td>£500</td>
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<td></td>
<td>£300</td>
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<td></td>
<td>Nil</td>
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<tr>
<td>V</td>
<td>Replacing staff</td>
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<td></td>
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<tr>
<td></td>
<td>£3,000</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>Nil</td>
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</tbody>
</table>
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 1073730. 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 providers, 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 erasure 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 if you are not entitled to additional cover 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, board-sailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (a maximum of three jumps), cave tubing or river tubing, wicket, curling, costs they may 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).

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 kartsing, golf, hiking (over 2,000 metres altitude), huckley sledge driving, ice skating, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parasailing, parascending (over water), rambling, rings, 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, volley ball, 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).

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 virginmoneymoneytravel@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 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 for travellers with medical conditions. This is to help customers better understand how and where to get insurance cover and/or value for money for travellers with medical conditions.

Cover cannot start after you have left the United Kingdom. Each trip must begin and end in the United Kingdom.

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 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, Iraq, Libya, Somalia, South Sudan, Syria, the Crimea region.

This policy will not cover any claims loss, injury, damage or 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.

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 they can deal 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 Attyre 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 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.


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 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 you return 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, yourselves: 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 **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 fulfill 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 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.
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 are 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 the cost of the flight will be based on 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.
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 you had your Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account was opened and/or your trip was booked.
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 or your place of 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.
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 considers 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 to the United Kingdom. The decision of the Medical Emergency Assistance Company is final.

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.

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.
3. If the police or relevant authorities need you to return home to the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business.

4. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to return home to the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.

**What you are not covered for**

1. 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).

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 claims where the Medical Emergency Assistance Company has not been contacted to authorise your early return back to the United Kingdom.

4. 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.

5. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.

6. The cost of your intended return travel to the United Kingdom if we have paid additional travel costs for you to cut short your trip.

7. Any increase in the value of your pre-booked event ticket.

8. Any claim relating to a set of circumstances of which you were aware at the time you opened your 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;
- 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**

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

2. 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.

3. 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**

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

2. 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**

1. Any claims where you have not allowed enough time to reach the pre-booked event at or before the recommended time.

2. Any claims if you are unable to provide evidence that any recovery or repair to your vehicle was made by a recognised breakdown organisation or an established VAT registered garage.
Claims evidence required for sections E1, E2 and E3
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay or of breakdown from a recognised breakdown organisation/established VAT registered garage 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 authorised person fraudulently using your credit or debit card.
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 until 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 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 travel, 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 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 your 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 touring, 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 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 £200 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 golfing 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 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 cornal lenses, sunglases, 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 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 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.assistant@aig.com.

Please give them your valid Private Policyleholder 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.
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 fulfill their obligations to you.

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)120 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.