

Our promise to you...

We will always try to be fair and reasonable whenever **you** have need of the protection of this policy. **We** will act quickly to provide that protection.

Important Information

Your Right to Cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt to NatWest Travel Insurance, Cote Lane, Pudsey LS28 5GF. We will return any premium paid in full provided you have not travelled or made a claim on the policy during that time.

How to Make a Claim

To notify us of a claim in the first instance please telephone 0845 246 0421.

How to Complain

Should there ever be an occasion where you need to complain, please call us on our priority number 0845 246 0422. If your complaint relates to a claim, contact your claims handler whose details will be shown in your claims documentation.

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

- Claims related complaints to Customer Relations Department, NatWest Travel Insurance, Cote Lane, Pudsey, LS28 5GF.
- All other complaints should be addressed to Customer Relations Department, NatWest Travel Insurance, PO Box 106, 37 Broad Street, Bristol, BS99 7NQ.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

Details about our Regulator

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on 0845 606 1234.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

This product meets the demands and needs of those who wish to ensure that their travel insurance requirements are covered.

Your Information

Who we are

NatWest Travel Insurance is arranged by The Royal Bank of Scotland plc and underwritten by UK Insurance Limited (“UKI”).

You are giving your information to the Royal Bank of Scotland plc and UKI. Both are members of The Royal Bank of Scotland Group (The Group). In this Information statement ‘we’ ‘us’ and ‘our’ refers to The Royal Bank of Scotland plc and UKI unless otherwise stated.

For information about our Group of companies please visit www.rbs.com and click on ‘About Us’, or for similar enquiries please telephone 0131 556 8555 or Textphone 0845 900 5960.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information includes data about your transactions.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- understand our customers’ requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to other companies who provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive Information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions) We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you called but please ensure that you only provide us with sensitive information about other people with their agreement.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Fraud prevention agencies

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- checking applications for, and managing credit and other facilities and recovering debt;
- checking insurance proposals and claims;
- checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference "NatWest Travel Insurance". A fee may be payable.

Welcome to NatWest Long Stay Travel Insurance

This policy and the policy schedule, that forms part of it, are evidence of the contract between **you (the policyholder)** and **us (UK Insurance Limited)**.

During the **period of insurance** we will provide insurance for those sections listed in **your** policy schedule under the terms set out in this policy.

You must read this policy, policy schedule and any endorsements as one document. Any word or expression that is defined as having a particular meaning, will have the same meaning wherever it appears "in bold" in these documents.

The information that **you** have given **us** either orally or in writing or otherwise, is relevant to **your policy** and also forms the basis of this contract. **You** must tell **us** of any change to this information as soon as possible, as failure to do so could affect the protection of **your** cover.

If the policy does not meet **your** requirements, please return it at once. If it is returned to **us** within 14 days of receipt **we** will refund the premium in full, provided **you** have not travelled or made a claim during that time. English Law will apply to this contract, unless **we** agree otherwise in writing. **You** have the right to cancel **your** policy at any time by giving **us** written notice.

NatWest Travel Insurance is underwritten by UK Insurance Limited. UK Insurance Limited is authorised and regulated by the Financial Services Authority.

For and on behalf of
UK Insurance Limited

A handwritten signature in black ink, appearing to read 'Andy Watson', with a horizontal line underneath.

Andy Watson
Managing Director

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Meanings of words

Certain words in the policy and policy schedule have a particular meaning wherever they appear in the policy. These words are explained below.

“Insured person(s)/you/your/yourself” Each person named in the policy schedule.

“We/our/us” UK Insurance Limited and/or its agents.

“Abroad” Outside **your home country**.

“Assistance Service” The assistance company appointed by **us** to help **you** in case of medical **emergency**, necessary curtailment or other serious problems that may occur during **your journey**.

“Dangerous activity” Any activity that is not listed in the policy schedule as a **specified insured pursuit** or not defined as an **insured pursuit**.

“Emergency” Means an unexpected event that makes it necessary for **you** to receive treatment from a doctor or to be hospitalised.

“Emergency treatment” Treatment or surgery for a medical **emergency** that the **medical advisors** confirm cannot wait until **you** return to **your home country**.

“Home” **Your** permanent place of residence in **your home country**.

“Home country” The **UK** if **you** normally live there or the Channel Islands if **you** normally live there.

“Immediate family” **Your** partner, parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, brother, brother-in-law, sister, sister-in-law, step-parent/child, legal guardian, grandparent, grandchild or fiancé(e).

“Insured pursuits” Means sporting activity covered as part of **your journey**, namely: Abseiling, Baseball, Bungee Jump (just one), Camel/Elephant/Horse Trekking, Cricket, Cycling (excluding Mountain cycling), Deep sea fishing, Fell Walking, Football, Golf, Hockey, Hot-air Ballooning (organised excursion), Jet Skiing*, Motor Cycling (up to 125cc)*, Quad-Biking (up to 250cc)*, Racquet Sports, Rambling, Roller skating/boarding, Safaris (organised), Scuba Diving (to 18 metres), Skate Boarding, Trekking (*up to 5,449 metres), Volleyball and:

On inland waters or within a 12 mile limit Boating, Canoeing**, Dinghy Sailing, Kayaking**, Parascending (towed by boat), Rafting**, Rowing, Sailing, Snorkelling, Surfing, Swimming, Water skiing.

*liability is excluded

**Including White Water up to Grade 3

“Journey” A continuous holiday or trip of up to 12 months if travelling within **Europe** or up to 18 months if travelling outside **Europe** that starts and ends during the period shown in the policy schedule. The **journey** must not be in connection with any business trade or profession.

“Lawyer” The suitably qualified person **we** appoint to act for **you** under this policy.

“Legal costs” The **lawyer’s** reasonable and necessary costs which **we** agree to pay in connection with legal action and appeals. This includes **your** opponent’s **legal costs** in a civil case if **you** have to pay them or **we** agree that **you** pay them.

“Manual labour” Work which involves:

- using, installing or maintaining equipment or machinery;
- building or construction work;
- caring for children.

“Material fact/s” Any information relating to **you**, anyone connected with the **journey** or the **journey** itself, which could influence **our** decision, as prudent underwriters to provide insurance to **you** or affect the terms under which **we** provide the policy.

“Medical advisor” Means our senior medical officer.

“Medical service provider” The hospital, doctors or other service providers recognised by us at the time of the emergency.

“Period of insurance” Means the period shown in the policy schedule.

“Personal money” Bank and currency notes, cash, cheques, postal and money orders, current postage stamps, coupons or vouchers which have a monetary value and travel tickets, all held for **your** private use.

“Personal possessions” Each of **your** suitcases, or items of luggage and their contents taken or acquired on a **journey** and articles designed to be worn or carried by **you**, including **your valuables** but excluding **winter sports equipment**.

“Policyholder” Means the first person named on the policy schedule.

“Pre-existing medical condition” Means:

- An occurrence of cancer or a heart related condition in the past;
- A medical condition for which **you** have been prescribed medication, whether **you** are currently taking it or not;
- Any condition for which **you** are currently under or awaiting an investigation by any registered medical practitioner.

“Public transport scheduled services” Trains, coach, bus, aircraft and sea vessel.

“Resident of the UK” A person who has their main **home** in the **UK** including the Channel Islands.

“Secure area” The locked boot of a motor vehicle. This includes the locked luggage compartment of a hatchback or estate vehicle fitted with a lid, fixed tray or engaged roller blind which closes off the luggage area behind the rear seats.

“Specified insured pursuit” Any **insured pursuits** shown in the **specified insured pursuit** section of **your** policy schedule confirmation.

“Stop over” A single stay of up to 14 days during the **period of insurance** outside the geographical region stated in **your** Schedule whilst en route to and from a country within the geographical region stated on **your** Schedule.

“Temporary casual work” Any work of a temporary nature not exceeding three months in duration at any one time, excluding **manual labour**.

“UK” Means England, Scotland, Wales, Northern Ireland and the Isle of Man but excluding the Channel Islands.

“Valuables” Items made with precious metals or precious stones, jewellery, watches, furs, photographic equipment, binoculars, telescopes, audio, video equipment, computers and equipment, CDs, music cassettes, televisions and mobile telephones.

Policy notes

Please read this policy carefully. If it does not meet **your** requirements, please return it at once. If it is returned to **us** within 14 days of receipt, **we** will refund the premium in full, provided **you** have not travelled or made a claim.

Extending the period of insurance

If **your** return **journey** is delayed beyond the final day of the **period of insurance** for reasons beyond your control, **you** will still be covered for:

- **Up to 7 days** if the **delay** is caused by transport for which **you** have a ticket.
- **Up to 30 days if the delay** is caused by **your** falling ill or being physically injured. In this case **we** may extend **your period of insurance** for longer still if the **medical advisor** considers it is medically necessary.

Reciprocal Health Agreement and European Health Insurance Card (EHIC)

The department of health needs to make sure that **UK** travellers in **Europe** now carry the new European Health Insurance Card (EHIC), which has recently replaced the E111. This will provide **you** with cheaper or free state-provided medical treatment in most European countries. For more information or to apply for **your** free EHIC visit www.dh.gov.uk/travellers or **You** can also phone 0845 606 2030 or pick up an application form from **your** nearest post office.

Remember – the cover we provide is not a private medical insurance policy it is for accidents and emergencies whilst you are on a journey.

Excesses

You will have to pay a fixed amount (an excess) towards any claim **you** make under certain sections. These excesses are shown on **your** policy schedule. The excess applies separately to each person claiming and each incident that leads to a claim.

Limits of cover

Certain limits apply to each section of the policy. These limits are shown in this policy and policy schedule.

Insured pursuits

You are covered for the **insured pursuits** listed in the meanings of words section.

Stop over Cover

During the **period of insurance** if **you** are travelling to Australasia, Asia or Africa (as shown on **your** schedule) **you** are covered for a stay of up to 14 days, outside that geographical region, whilst on route to and from that geographical region.

Foreign and Commonwealth Office

The policy excludes travel to destinations where the Foreign and Commonwealth Office has advised against "all travel". If **you** are not sure whether **your** destination(s) is subject to a travel warning, please check with Foreign and Commonwealth Office – telephone number (020 7008 0232 or 0233) or website (www.fco.gov.uk).

Pre-existing medical conditions

We reserve the right to decline any claim which is in anyway connected with a **pre-existing medical condition** suffered by anyone named on this application which was not disclosed to and accepted in writing by **us** at the date of issue of this policy.

If **you** wish to be considered for cover with respect to a condition currently excluded by this clause, **you** must telephone the NatWest Travel Insurance Helpline on 0845 246 0422. **You** may be sent a medical questionnaire for **your** own medical practitioner to complete and return to **us**. **You** will be notified of **our** decision and sent confirmation of the inclusion of **your** condition under the insurance if appropriate. **You** will be liable for any costs involved in obtaining a completed medical questionnaire.

We reserve the right not to extend this insurance.

We must be informed of any fact, which is likely to influence the assessment, acceptance and continuation of this insurance. Failure to do so may invalidate this insurance leaving **you** without any rights to make a claim.

If **you** have any queries, please call the NatWest Travel Insurance Helpline on 0845 246 0422.

NatWest Travel Insurance Helpline

Calls may be recorded.

General conditions and exclusions

These apply to all sections of the policy. There are also additional conditions and exclusions that apply to individual sections of the policy.

1. Conditions

- a) **We** will not pay any claims under this policy, unless **you** meet the following conditions:
- 1) **You** are a **resident of the UK** or the Channel Islands and aged 54 or less at the start date of this policy;
 - 2) **You** do all that **you** reasonably can to avoid accidents, injury, loss or damage;
 - 3) **You** tell the police or the carrier, as soon as reasonably possible about any incident that may lead to a claim under this policy. For losses under sections A, C and K, of this policy **you** must report to **us** full details of the incident within 24 hours;
 - 4) **You** must tell **us** about any claim within 2 months of the incident;
 - 5) **You** must pass on to **us** immediately every writ, summons and any other document **you** receive in connection with a claim;
 - 6) **You** must give **us** all the information, documents and help that **we** need at **your** expense. This includes medical certificates and details of **your** Household Insurance and any other insurance policy that may cover a claim under this policy;
 - 7) **You** must not admit liability, offer or promise to pay anyone without **our** written permission;
 - 8) **You** must travel only to the geographical regions shown in **your** policy schedule;
 - 9) **You** must not take part in any **dangerous activities** or **manual labour**;
 - 10) **You** must inform **us** of all **material facts**, failure to do so could affect the protection of **your** cover and any claim made under this policy.
- b) **We** have the right to:
- 1) Reject any claim which is in any way connected with a **pre-existing medical condition** that:
 - i) **you** or **your immediate family** suffer from; or
 - ii) **you** did not tell **us** about; or
 - iii) cover for it was not agreed in writing by **us**.
 - 2) Reject any claim that is in any way fraudulent. If this happens **we** will cancel **your** policy and have no liability to pay claims;
 - 3) Take over and defend or settle in **your** name any claim made under this policy;
 - 4) Take legal action in **your** name but at **our** expense to recover any payment **we** have made under this policy;
 - 5) Cancel all benefits under this policy for a **journey** if **we** have made a payment under section F for that **journey**;
 - 6) Retain **your** premium unless **you** return this policy to **us** within 14 days of receiving it. At that time **we** will refund **your** premium only if:
 - i) **we** receive the returned policy before the departure date of **your** first **journey**; and
 - ii) **you** have not made a claim.

- 7) Cancel the cover from the start of this policy if **you** do not pay the premium;
- 8) Ask **you** to pay an extra premium, add special conditions to this policy or exclude cover for a medical condition if **your** health changes during the **period of insurance**;
- 9) Use **your** unused travel tickets if **you** cancel **your journey** or return **home** early;
- 10) Charge an administration fee in the event of **you** wishing to cancel this policy midterm. A refund of premium will be considered on a pro rata basis.

2. Exclusions

- a) **We** will not pay for any loss under this policy in connection with or caused in any way by:
 - 1) War or hostilities, acts of terrorism, civil unrest or travel to a destination where the Foreign and Commonwealth Office has advised against "all travel". This exclusion shall not apply in respect of cancellation and curtailment claims submitted following Foreign and Commonwealth Office advice against "all travel" to **your** intended destination;
 - 2) The legal action of Customs or any government officials or authorities of any country;
 - 3) Ionising radiation or radioactive contamination caused by nuclear fuel or waste or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment;
 - 4) **You** committing suicide, deliberately injuring **yourself**, making **yourself** ill, or putting **yourself** in needless danger, sexually transmitted diseases, insanity, alcohol or drug related incidents or solvent abuse;
 - 5) **Your** duties as a member of the Armed Forces;
 - 6) A criminal or dishonest act by **you**;
 - 7) **You** travelling in an aircraft (other than as a fare paying passenger in a fully licensed passenger carrying aircraft);
 - 8) **Your** employment or professional activity other than **temporary casual work**;
 - 9) Psychiatric illness or mental or nervous disorders, including stress and stress related conditions, unless the condition has been investigated and diagnosed by a consultant who is a member of the Royal College of Psychiatrists and is recognised by the Royal College as being a consultant, unless the condition has been disclosed to and accepted by **us** in writing.
- b) **We** will not pay for:
 - 1) Any consequential loss unless specifically mentioned in this policy;
 - 2) Any loss due to currency exchanges;
 - 3) Any loss or damage more specifically insured by another policy;
 - 4) **Your** expenses in providing any certificates, information and evidence which **we** may need. However, if **you** are claiming for physical injury or illness, **we** may ask for and will pay for **you** to have a medical examination. **We** may also ask for and pay for a post-mortem examination if any **insured person** dies.

The policy

The following sections explain the cover provided by **your** policy during the **period of insurance**. This cover is set out in **your** policy schedule together with any excesses, limits or endorsements.

Insured pursuits

You are automatically covered to take part in the activities listed as an **insured pursuit**.

Please phone on 0845 246 0422 to arrange cover if:

- **you** are taking part in an activity which is not listed as an **insured pursuit**.

Conditions

- Any **insured pursuit** must be carried out in a safe and professional manner. If appropriate they should be supervised by a qualified person or arranged through a recognised provider of the **insured pursuit**.
- You** must not act irresponsibly or put **yourself** in needless danger.

Exclusions

We will not pay for any event that is the result of:

- You** using a motorised two or three wheeler machine that has an engine of 125cc or greater as a rider or a passenger;
- You** taking part in an **insured pursuit** as a professional in that capacity;
- Your** participation in any **insured pursuit** against local warning or advice;
- Your** participation in any **insured pursuit** not listed within the **insured pursuits** definition.

NatWest Travel Insurance assistance helplines

You have access to the following services 24 hours a day all year round by calling **your** service provider.

Pre-travel – phone Inter Group on 01252 745710

You are covered before departure, to call for travel information relating to:

1. Customs regulations.
2. Currency limits & rules.
3. Banking procedures and hours.
4. Health, inoculation requirements, epidemics, availability of specified medicines.
5. Visa requirements and procedures.

Travel Assistance – whilst you are away on your journey

- **USA or Canada**

Call toll free 1 866 269 9690 (fax: 1 888 298 6340).

- **South America or Caribbean**

Call collect (Canada) 905 816 1906 (fax: 905 813 4719). This line is administered by AAI.

- **For anywhere else in the world**

Call +44 1252 745710. This line is administered by Inter Group.

You are covered if **you** need help in any emergency, for guidance and/or assistance with the following:

1. Baggage Care

We will attempt to trace and return **your personal possessions** and **winter sports equipment** (if **you** have selected and paid for winter sports cover) if it is lost or stolen in transit. **You** must have **your** baggage tag number available, and if travelling by air a property irregularity report must be completed at the airport, as soon as the loss is known.

You must retain **your** tickets and luggage tags and give notice as soon as possible, but within 24 hours, to the Police of any loss or theft, or to carriers when the loss or damage has occurred in transit. Either a Police report form or a carriers' property irregularity report form must be obtained and forwarded to **us**.

2. Document Care

We will liaise with the relevant authorities or travel organisations on **your** behalf if **you** need to replace lost or stolen tickets, passports or other travel documents.

3. Message Line

a) We will relay up to two urgent messages to family members, close friends or business associates in **your home country**.

b) We will provide notification of the loss of **your** charge or credit cards **abroad** to the alarm centres of the organisations in **your home country**.

4. Travel Care

Our Assistance Service will provide names and addresses of local doctors, hospitals, clinic and dentists when consultations or minor treatment is required.

5. Money Advance

A cash advance of up to £250 can be arranged, if needed for a genuine emergency, and **you** are unable to obtain sufficient funds locally. A guarantee of payment to cover the amount will be required.

You are not covered for:

- a) Administrative and delivery charges costing more than the limit of £250;
- b) The cost of any replacement articles, drugs, medication or blood which **our Assistance Service** obtains on **your** behalf;
- c) Anything mentioned in the General Exclusions.

6. Emergency Medical Expenses Abroad

If **you** are travelling to:



- **USA or Canada**

Call toll free 1 866 269 9690
(fax: 1 888 298 6340).

- **South America or Caribbean**

Call collect (Canada) 905 816 1906 (fax: 905 813 4719). This line is administered by AAI.

- **For anywhere else in the world**

please call Inter Group on +44 1252 745710.

Section A – Personal possessions

This section covers **your** baggage against loss, theft, breakage or damage whilst **you** are away from **home**. There are limits in this section that may not be enough for expensive items such as jewellery and photographic or video equipment. However **you** can usually insure these items separately under the All Risks extension of **your home** insurance.

Be aware!

You must take care to look after **your personal possessions**, in particular **your valuables** and **your personal money**.

- **Your valuables** should be kept on **your** person, or secured in baggage which stays with **you** at all times (not in suitcases to be checked in).
- Alternatively, they should be left in **your** locked personal accommodation, a locked safety box or a locked safe.
- **Your valuables** or **personal money** should never be left on a beach, or under a towel or sunbed, no matter how well hidden.
- **Your valuables** should not be left in an unattended pushchair or buggy or in unattended coats or jackets. If these may be taken from **you**, for example, in a restaurant, **you** should first remove items of value.
- **If you do not take reasonable precautions to protect your property, we may not pay your claim.**

We will pay **you** up to £1,000 per **insured person** in respect of **your personal possessions** if they are damaged, lost, stolen or destroyed while on **your journey**.

- The single item limit for **personal possessions** – £250;
- The total limit for all **your valuables** is – £250.

Conditions

- a) **You** must follow the carriers' conditions of carriage;
- b) **You** must not abandon any property to **us**.

Exclusions

We will not pay for loss, theft, breakage or damage to:

- a) **Valuables** carried in suitcases, or other luggage unless they are with **you** at all times;
- b) **Valuables**, which are not with **you** or locked in **your** personal accommodation or stored in a locked safety deposit box or locked safe;
- c) **Valuables** left in an unattended motor vehicle;
- d) **Personal possessions** that **you** have left unattended unless they are locked in **your** personal accommodation or the **secure area** of a motor vehicle, and there is evidence of someone using force and violence to break in;
- e) Films, tapes, cassettes, cartridges or discs that **you** have used or recorded on other than their value as unused material when **we** will pay up to the maker's latest list price;
- f) Perishable goods, bottles or cartons and their contents or any damage caused by these items;

- g) Property more specifically insured by another policy;
- h) Contact or corneal lenses, dentures or hearing aids;
- i) **Personal possessions** caused by wear and tear, loss of value or damage by moth, vermin or by any cleaning, repairing or restoring process;
- j) Sports equipment and accessories whilst in use;
- k) Anything shipped as freight;
- l) Cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile articles.

Settling your claim

For each item of **your personal possessions** that is lost or damaged during **your journey**, we will, at **our** option:

- a) pay the cost of replacing the item or part of a set as new; or
- b) replace the item or part of a set as new; or
- c) pay the cost of repairing the item or part of a set; or
- d) make a cash payment to **you**.

We will decide which of the above options is most suitable. **We** will not pay the cost of replacing any other pieces that form part of a set.

Wear and tear

We will take an amount from any claim **we** pay for wear and tear. This applies to claims involving:

- a) clothing (including sports clothing); and
- b) any item or part which is not replaced or repaired.

Excess

An excess will be applied to each person claiming and to each claim. Please see **your** policy schedule confirmation.

Section C – Personal money

This section covers **your** travel money against loss or theft. If **you** make a claim, **you** will need to provide evidence that **you** had the money, so please keep any receipts. If **your personal money** is lost or stolen report it to the police, **we** will pay a single emergency cash advance of up to £100 for each insured adult. **You** must then repay this amount to **us** when **you** return **home** or **we** can take it from the final amount **we** pay for **your** claim. **We** will not offer a cash advance under any other circumstances. Please note the advice given in section A – Personal possessions, under the heading “Be aware!” as it applies to this section also.

We will pay **you** up to £500 per **insured person** if **your personal money** is lost or stolen on **your journey** or during the period of 72 hours immediately before **your** departure.

- The cash or Bank note limit is £250 per **insured person**.

Conditions

- You** must report any loss to the Police within 24 hours of discovering it and **you** must get a written police report;
- If **we** ask, **you** must show **us** confirmation of the amount of foreign currency. In the case of Sterling, **you** must provide documents to prove that **you** had the money.

Exclusions

- We** will not pay for loss or theft of **personal money** unless it is with **you** or there is evidence of force and violence to gain entry into **your** safety deposit box or locked personal accommodation.
- We** will not pay for loss or theft of **personal money** in the form of travellers’ cheques or credit cards.

Excess

An excess will be applied to each person claiming and to each claim. Please see **your** policy schedule confirmation.

Section D – Emergency medical and travel expenses abroad

Reciprocal Health Agreement and European Health Insurance Card (EHIC)

The department of health needs to make sure that **UK** travellers in **Europe** now carry the new European Health Insurance Card (EHIC), which has recently replaced the E111. This will provide **you** with cheaper or free state-provided medical treatment in most European countries. For more information or to apply for **your** free EHIC visit www.dh.gov.uk/travellers or **You** can also phone 0845 606 2030 or pick up an application form from **your** nearest post office.

This section allows **you** to receive essential **emergency treatment** if **you** fall ill or are injured in an accident while **you** are **abroad**. **You** can then either continue with **your journey** or, if medically necessary, be taken back to **your home** in **your home country** for further medical treatment.

If **you** need more than simple out-patient treatment of the sort that **you** can pay for locally, **you** should call the **Assistance Service** for help and advice. Please beware of excessive treatment charges and note this is not private health insurance. If **you** are in any doubt please call **us** for advice.

The telephone numbers for the **Assistance Service** are listed on page 15 of this booklet.

You must tell the Assistance Service immediately if you are likely to be admitted to hospital for any reason. Many hospitals will not begin treatment until the costs have been guaranteed. If **your** condition is serious **we** will bring **you home** to **your home country** as soon as **our medical advisor/s** consider that **you** are fit enough to travel safely.

- **If your health changes during the period of insurance you must tell us before making any new travel arrangements to make sure that you are fully covered.**

We will pay costs up to £5,000,000 per **insured person** for continuous medical and travel expenses incurred **abroad** as a result of **you** becoming ill or injured. **We** will pay for the following costs:

- 1) Usual, reasonable and necessary **emergency treatment** for medical and travel expenses (including **emergency** dental treatment to relieve immediate pain);
- 2) Returning **you** to **your home country**;
- 3) Economy travel and accommodation expenses of up to £2,000, (including a daily allowance of £25 per day for meals, phone calls and travel) for one person who is a **resident of the UK** who is required on medical advice to stay with or travel to and stay with **you**;
- 4) Up to £2,500 for funeral expenses **abroad** or for the extra costs of returning **your** remains to **your home**;
- 5) A daily subsistence allowance of £25 for meals, phone calls and travel after **you** are discharged from hospital and before **your** emergency repatriation to **your home country** on medical grounds.

You must provide **us** with valid receipts for 3 and 5 above.

Conditions

- a) **You** must not be travelling against medical advice or specifically to get medical treatment;
- b) **You** or anyone upon whom the **journey** depends not being diagnosed with a terminal illness before the issue of this policy;
- c) **You** must not be waiting for medical treatment as a hospital in-patient or day patient before the issue of this policy unless **we** know about it and **we** have agreed to it in writing;
- d) **You** must give the **Assistance Service** full details as soon as **you** know of a medical emergency;
- e) **You** must accept **our** decisions about the most suitable, practical and reasonable solutions to any medical emergency;
- f) **You** must tell **us** before making any new travel arrangements if **your** state of health changes during the **period of insurance**.

Exclusions

We will not pay for any claim arising directly or indirectly resulting from:

- a) Treatment or help provided in **your home country**;
- b) Non-emergency treatment, tests or surgery (including cosmetic surgery), that is not directly related to the illness or injury which caused **you** to go into hospital;
- c) Surgery or medical **treatment** that the **medical advisor** believes is not essential and could wait until **your** return to **your home country**;
- d) Treatment or help which the **medical advisor** believes was provided after **you** first became able to return to **your home country**;
- e) Pregnancy during the two months immediately before **your** estimated date of delivery or the first seven days after giving birth;
- f) The extra cost of single or private accommodation in a hospital or clinic;
- g) Any expenses which **we** have not agreed to for in-patient treatment or bringing **you** **home**;
- h) Medication which **you** need at the time of **your** departure and which **you** know will have to continue **abroad**;
- i) Dental work involving the use of precious metals;
- j) Any treatment or services provided by a spa or nursing home or rehabilitation centre;
- k) **Your** failure to obtain necessary **emergency** medical treatment;
- l) The standard of medical treatment **you** received from the **medical service provider(s)**;
- m) Any treatment which **you** should have received from the **medical service provider(s)**.

Excess

An excess will be applied to each person claiming and to each claim. Please see **your** policy schedule confirmation. The excess will not apply for inpatient treatment claims.

Section F – Cancellation or curtailment of a journey

The purpose of this section is to cover any expenses that **you** may incur as a result of **you** having to cancel, amend or curtail **your journey** because of hospitalisation or for compassionate or other reasons as detailed below.

If **you** need to curtail or amend **your journey** or expect to have to extend **your** stay because of illness or injury **you** must inform **our Assistance Service** immediately and before any travel or treatment arrangements are made.

Should **you** not be able to travel as planned or have to curtail (cut short by early return to **your home** after commencement of the **journey**) as a result of any of the following events during the **period of insurance**:

Your death or serious injury or illness or that of:

- A member of **your immediate family**;
- A companion upon whom **your** travel depends.

We will pay;

Part One – Before You Travel

Amended Departure

If **you** elect to amend **your** departure date, **we** will pay **you** up to £1,500 for any administration charges incurred to amend the original transport ticket to the new departure date and to amend any pre-booked accommodation that may have been arranged providing the delay does not exceed one month and in **our** opinion **you** are medically fit to travel.

Cancellation

If **you** elect to cancel **your journey**, and not delay the departure date, **we** will pay **you** up to £5,000 for **your** personal accommodation or transport charges paid or contracted to be paid.

Part Two – While You Are Away

Curtailment

We will pay **you** up to £5,000 for the loss of personal accommodation or transport charges paid or contracted to be paid by **you** should **you** have to curtail **your journey**.

We will also pay up to £500 for additional transport costs should it be necessary for **you** to interrupt **your journey** and return **home** in order to retake examinations necessary to obtain entrance to university and then return to **your journey** destination to continue **your** trip.

Conditions

- a) Observing any special conditions that may arise of any medical assessment required by **us**;
- b) Not travelling against medical advice, or being on a hospital in patient waiting list or specifically to get or receive medical treatment;

- c) Anyone upon whom the **journey** plans depend, not being diagnosed with a terminal illness before the issue of this policy;
- d) While on a **journey**, immediately advising the **Assistance Service** of any event which may result in curtailment, giving full details;
- e) Accepting **our** decisions concerning the most suitable, practical and reasonable solution to the problem.

Exclusions

We will not pay for any claim that is the result of:

- a) **You** not having the correct passport or visa;
- b) The actions or failure of any transport or accommodation provider or their agent or any person acting as **your** agent or **your** conference organiser;
- c) **You** not wanting to travel or **your** loss of enjoyment of the **journey**;
- d) Any claim arising directly or indirectly from pregnancy during the two months immediately before **your** estimated date of delivery and the first seven days after giving birth;
- e) Any additional costs of returning to and/or subsequently returning from **your journey** destination or other replacement travel and/or accommodation arrangements following curtailment;
- f) Any additional travel and accommodation expenses incurred without the consent of our **Assistance Service**;
- g) Any incident where **you** do not have a medical certification from the doctor treating **you** **abroad** which says that **you** need to return **home** early.

Excess

An excess will be applied to each person claiming and to each claim. Please see **your** policy schedule confirmation.

Section H – Personal accident

If **you** are physically injured on a **journey** and the injury is solely and independently caused by violent, visible, external and accidental means **we** will pay **you** or **your** legal representatives either:

- Benefit 1
Up to £10,000 if **your** injuries lead to death or total and permanent loss of sight or physical loss of limb; or
- Benefit 2
Up to £25,000 if **you** are permanently disabled and cannot work in any capacity after two years from the date of the accident because of the injury.

Exclusions

We will not pay:

- a) For more than one benefit for the same incident;
- b) More than £1,500 under Benefit 1 if you are under 16 at the time of the accident.

Section I – Personal liability

If **we** agree in writing **we** will pay up to £2,000,000 that **you** are legally responsible for as a result of an incident **you** have caused during a **journey** that leads to:

- 1) Death or physical injury to any person.
- 2) Accidental loss or damage to property that:
 - 1 does not belong to **you** or **your immediate family**; or
 - 1 is not in the charge or control of **you** or **your immediate family**.
- 3) Accidental loss or damage to **your** temporary **journey** accommodation that does not belong to **you** or any member of **your immediate family**.

Exclusions

We will not pay for claims resulting from:

- a) **Your** deliberate actions or failure to act;
- b) **Your** employment, profession or business or that of **your immediate family**;
- c) An agreement unless that liability would have existed without that agreement;
- d) **Your** owning, handling or looking after any animal;
- e) Claims made by **your immediate family** or an employee of **you** or **your immediate family**, another **insured person** or travelling companion;
- f) **You** acting as a leader of a group taking part in any activity;
- g) **You** occupying any land or buildings other than **your** temporary **journey** accommodation;
- h) **You** owning or using any aircraft or a horse-drawn, waterborne, motorised, mechanically propelled vehicles or towed vehicle or of any firearm;
- i) Any costs that **we** have not agreed in writing.

Excess

An excess will be applied to each person claiming and to each claim. Please see **your** policy schedule confirmation.

Section J – Delayed or missed departure

Part One – If your departure is delayed

If the transport **you** have checked in for is delayed at its departure point by at least 12 hours from the time shown in **your** travel itinerary **we** will pay **you**:

- a) £20 for the first 12 hours delay and £20 for every following 12 hours delay (up to a maximum of £200) per **insured person**.

Part Two – If you miss your departure

We will pay **you** up to £600 per **insured person** for extra and necessary accommodation (room only) and transport charges which are necessary if **you** arrive at **your** departure point too late to board **your** booked transport and this is because:

- a) The **public transport scheduled services** are not running to timetable; or
- b) The private car which is taking **you** to **your** departure point is involved in an accident or breaks down.

Exclusions

We will not pay for any claim:

- a) Which is a result of **your** failure to check-in at the departure point as instructed in **your** travel itinerary;
- b) Unless **you** have written confirmation from the carrier or their agents showing the scheduled and the actual departure times for **your journey**;
- c) If **your** delay in getting to the departure point was caused by industrial action which started or was announced before **you** took out the insurance;
- d) For **public transport scheduled services** as a result of industrial action which starts or was announced before the date **you** left **your home** and prevents **you** reaching **your** departure point; or
- e) If **your** private car is not fully road worthy and it breaks down on **your way to your** departure point.

Section K – Loss of passport/driving licence

If **you** lose **your** passport/driving licence during a **journey** **we** will pay **you** up to £250 for reasonable extra travel and accommodation costs **abroad** while **you** arrange a replacement.

Exclusions

- a) **We** will not pay for any claim unless **you** report the loss to the police or a British Consular Representative within 24 hours of discovery;
- b) Any destruction, loss or theft that occurred before the start of **your journey**;
- c) The cost of replacing **your** passport/driving licence.

Section L – Legal assistance

Part One – Legal advice phone 0845 246 0427

You can call the Legal advice line for practical legal advice on any **UK** legal problem in connection with **your journey**. This applies both during **your journey** and after **you** have returned **home**.

Part Two – Personal injury phone 0845 246 0427

We will pay up to £25,000 for **legal costs** to help make a claim if **you** are physically injured or killed during **your journey** as a result of another persons actions or failure to act.

Part Three – If you are held abroad : phone **UK** Country Code +44 845 246 0427

If **you** are arrested or held by authorities during **your journey** **we** will pay up to £250 for **your** first consultation with a local **lawyer**.

Part Four – Holiday contractual disagreements: phone 0845 246 0427

We will pay up to £25,000 in **legal costs** to help make a claim following a dispute as a result of an agreement **you** have for **your journey**.

Conditions

- a) **We** can take over any claim or legal action and conduct it in **your** name. **We** can also negotiate the claim on **your** behalf;
- b) **You** must notify **us** within 90 days of the incident leading to the claim;
- c) **We** may choose a **lawyer** to represent **you** at any time before **we** agree to start legal action;
- d) If **we** agree to start legal proceedings and **you** disagree with **our** choice of **lawyer**, then **you** can choose another **lawyer** by sending **us** the **lawyer's** name and address. **We** must both agree in writing of this choice. **We** may choose not to accept this choice of **lawyer**, but this will only be in exceptional circumstances. If **we** cannot agree with **you** about the choice of a second **lawyer** **we** will ask the president of a relevant national law society to choose a **lawyer**. Whoever loses the disagreement will have to pay the costs of it;
- e) **The lawyer must** co-operate fully with **us** at all times;
- f) **You** must co-operate fully with the **lawyer** and **us**;

- g) **We** can take over and conduct in **your** name any claim for legal proceedings at any time before a **lawyer** is appointed;
- h) If a **lawyer** refuses to continue acting for **you** the cover provided will end immediately, unless **we** agree to appoint another **lawyer**;
- i) **You** must tell **us** immediately if anyone offers to settle the claim;
- j) If **you** do not accept a reasonable offer to settle a claim **we** may refuse to pay further **legal costs**;
- k) **You** must not negotiate or agree to settle a claim without **our** approval;
- l) **We** may decide to pay **you** the amount of damages **you** are claiming instead of starting or continuing legal proceedings;
- m) If **you** stop a claim without **our** agreement or do not give the **lawyer** suitable instructions, **your** cover will end at once;
- n) Any disagreement between **you** and **us** may be referred to an arbitrator acceptable to **us** both. If **we** cannot agree, the Law Society or other relevant body will nominate an arbitrator;
- o) If **we** ask, **you** must tell the **lawyer** to have **legal costs** taxed, assessed or audited;
- p) **You** must take every step to recover **legal costs** that **we** have to pay and **you** must pay **us** any **legal costs** that are recovered;
- q) The **lawyer** will be appointed by **us** to represent **you** according to **our** standard terms of appointment.

Exclusions

We will not pay for:

- a) Any incident which takes place in **your home country** unless it is in connection with the **journey**;
- b) Any incident which happens as a result of **you** taking part in **dangerous activities** or **manual labour**;
- c) Any legal action in connection with **your** employment;
- d) Any legal consultation which is in respect of invoices unpaid by **you**;
- e) Any legal action by **you** other than in **your** private capacity;
- f) An action where **you** are claiming against another **insured person** or travelling companion;
- g) Any action against **us** or any agents or a **medical service provider**;
- h) Any legal action that **we** believe has no reasonable chance of success or where the estimated recovery is less than £75;
- i) Any **legal costs** that **you** pay or agree to pay before **we** accept **your** claim;
- j) **Legal costs** incurred on the contingency that **your** action is successful;
- k) Any **legal costs** where there is another insurance in force for the same cover;
- l) Costs in excess of £50,000 where the same incident leads to claims for two or more of **you**;
- m) **Legal costs** for any action taken in more than one country.

What to do if you need to claim

If something happens during the **period of insurance you** must follow the procedures below.

Cancellation Claims – phone 0845 246 0421

- **You** must tell **us** immediately of any reason that may lead to **you** making a claim.

For 24 hour assistance whilst abroad please call the Assistance Service on the numbers below:

If **you** are travelling to:

- **USA or Canada**

Call toll free 1 866 269 9690 (fax: 1 888 298 6340).

- **South America or Caribbean**

Call collect (Canada) 905 816 1906 (fax: 905 813 4719). This line is administered by AAI.

- **For anywhere else in the world**

Call +44 1252 745710. This line is administered by Inter Group.

Serious medical injury or cutting your journey short –

Contact the **Assistance Service** as soon as possible. Where reasonably possible, **you** must contact the **Assistance Service** before **you** go to a doctor or hospital to receive **emergency treatment**. **We** will help **you** get the care and assistance **you** need by directing **you** to a **medical service provider**, contacting **your immediate family** in **your home country** or arranging emergency transport **home** where appropriate. Give the **Assistance Service your** name, policy number, address, contact number **abroad** and the name and telephone number of the doctor and/or hospital treating **you** (if **you** are in hospital already).

The **Assistance Service** will talk to the **medical service provider** and arrange to pay **your** insured expenses direct if possible. The **Assistance Service** will ask the **medical service provider** to bill all insured medical expenses direct to **us**, not to **you**. Please keep receipts for any expenses **you** pay.

You must contact the appropriate **Assistance Service** before seeking **emergency treatment**. When **you** contact the **Assistance Service** they will refer **you** or transfer **you** when medically appropriate to a **medical service provider** (in the local medical network). The **Assistance Service** will request the medical provider to bill all insured medical expenses direct to **us** and not to **you**.

All cardiac procedures including invasive or aggressive treatment must be approved in advance by the **medical advisor** and the **Assistance Service**.

Please beware of excessive treatment charges. If **you** are in any doubt please call **us** for advice or ask someone else to call **us** for **you**.

If **your** condition is serious the **Assistance Service** will arrange for **you** to be brought **home** as soon as **our medical advisors** consider that **you** are fit enough to travel safely. If the **Assistance Service** decides **you** are medically able to return and **you** choose not to return, **we** will not pay any extra expenses for **your** continued treatment and care, or medical complications following **emergency treatment**.

We, UK Insurance Limited, the **Assistance Service** and their agents are not responsible for the availability, quality or results of any medical treatment or of any transportation or **your** failure to obtain medical treatment.

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

When you return home call – 0845 246 0421

For all other claims (other than **legal costs**) under this policy **you** should call NatWest Travel Claims on 0845 246 0421 when **you get home**. **We** will take details of **your** claim over the phone and may send **you** a claim form to fill in. **We** will also ask **you** to send **us** certain documents to support **your** claim.

For **legal costs** claims call NatWest **legal costs** claims on 0845 246 0427 for help from **our** specialist staff.

Personal Baggage and Money

You must report all losses to the police within 24 hours and get a written report from them. **You** should also report the loss to **your** holiday representative and accommodation manager where appropriate. If something is lost or damaged during **your journey**, **you** should report it to the carrier and get a property irregularity report form from them. Please keep **your** tickets and baggage check-in labels.

If **your** baggage is delayed, please get written confirmation of the length of the delay from the carrier.

We will need to see receipts for any lost or stolen items **you** are claiming for. These receipts must show the price of the item and the date and place **you** bought them.

If **you** are claiming for lost money, **we** will need to see foreign currency exchange receipts or, for Sterling, documents to prove that **you** withdrew the money before **your** departure.

Settling Claims

If the documents **you** provide to support **your** claim do not include the currency exchange used, **we** will work out how much to pay **you** using The Royal Bank of Scotland exchange rates applicable on the date of loss.

Personal liability

- Never admit liability or take any action without **our** permission.
- Please let **us** know immediately about any developments relating to **your** claim. **You** must provide **us** with full details and any supporting evidence.

If your departure is delayed

You must get written confirmation from the carrier confirming the reason for the delay and the length of the delays including actual departure times.

Personal accident

- **We** will need to see a medical certificate from the doctor treating you.
- If someone insured by this policy dies, **we** will need to see a copy of the death certificate and any other relevant documents.

Loss of Passport

- **We** will need to see a letter or receipts from the British Embassy or Consulate where **you** report the loss.
- **You** must also keep receipts for any costs **you** have to pay while arranging a replacement passport.