Travel Insurance

Your Policy Document

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**THIS FOLLOWING EXTENSION IS OPTIONAL; IT APPLIES ONLY IF THE POLICY SCHEDULE SHOWS THAT YOU HAVE BOUGHT THIS EXTENSION:**

Winter Sports Extension

**GENERAL CONDITIONS**

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**GENERAL DEFINITIONS**
Advice for Travellers

Important Phone Numbers
Please make a note of the following phone numbers or add them to your mobile; you may need them in an emergency or if you need to make a claim.

ACE Assistance
Medical Emergency and Referral Services and Personal Assistance Services
+44 (0)207 173 7814

ACE Claims
0800 519 9940 or +44 (0)1293 726 165

Immunisations
You may need extra immunisations when travelling abroad. Check whether you do before travelling by visiting http://www.immunisation.nhs.uk, or see a copy of the Health advice for travellers information leaflet which is available at your local Post Office.

EHIC
If you are travelling to Europe you should obtain a European Health Insurance Card (EHIC) and take it with you when you travel.

Waiver of Medical Excess
If you have a valid claim for medical expenses under this Policy, which is reduced by your
• using an EHIC; or
• taking advantage of a reciprocal health agreement with the United Kingdom; or
• using your private medical insurance
at the point of treatment, we will NOT deduct the excess.

Know Before You Go
In association with the ‘Know Before You Go’ Campaign, we are working with the Foreign & Commonwealth Office (FCO) to do all that we can to help travellers stay safe overseas. Before you go overseas, check out the FCO website at www.fco.gov.uk/travel. It is packed with essential travel advice and tips, and up-to-date country information. Please note: This Policy does not cover any Holiday involving travel to areas where the Foreign and Commonwealth Office has advised against ‘all travel’. If you are not sure whether there is a travel warning for your destination, please check their website or call them on 0845 850 2829.

Before Booking a New Holiday
If you have bought an Annual Multi-trip policy, please check that it continues to meet your needs before booking any new holiday. The Important Information section and Policy Schedule contain essential information on policy benefits; benefit amounts; Persons Covered; Holidays Covered and Holidays Not Covered; Covered Leisure Activities Sports and Winter Sports; Health Exclusions; Health Declaration and Change of Health. If you have any questions, need to declare a change of health, or amend or renew your Policy, please contact us immediately and before booking your holiday.
Welcome

Thank You for choosing ASDA Travel Insurance. This is Your Holiday Travel Insurance Policy Document which, together with Your Policy Schedule and the information supplied when applying for this insurance, is a contract between You and Us. In return for payment of the premium, We agree to insure You during the Period of Insurance, subject to the Policy Terms, Conditions and Exclusions. The Policy Schedule shows the cover You have chosen and the most We will pay under each section.

You MUST tell Us if either Your insurance needs or any of the information You have given Us changes. A change in circumstances may affect Your cover, even if You do not think a change is significant, and We may need to change this Policy. We will update the Policy and issue a new Policy Schedule each time a change is agreed.

If You have any questions, do contact Us and We will be happy to help.

Andrew Kendrick
President
ACE European Group Limited
IMPORTANT INFORMATION
The words and phrases appearing in bold type and starting with a capital letter in this Policy Document and the Policy Schedule always have the same meanings wherever they appear. These meanings are explained in the General Definitions section on Pages 28 to 30 of this Policy Document.

Your Policy and Policy Schedule
This is Your Travel Insurance Policy Document. Your Policy Document and Your Policy Schedule sets out the terms of Your contract with Us and contain full details of:
• what is covered;
• what is not covered;
• the maximum amount We will pay in the event of a Claim;
• the conditions that apply;
• how to get assistance in an emergency;
• how to make a Claim.

Please:
• note that the Policy Cover Sections that apply, and the maximum amounts that We will pay in the event of a Claim will depend on which level of cover You have purchased – these are clearly shown in Your Policy Schedule.
• check them carefully to ensure that the cover provided meets Your needs;
• keep them in a safe place;
• take them (or a copy) with You when travelling;
• make a note of the Important Phone Numbers on page 4 of this Policy (or store them on Your mobile phone) and take them with You at all times when travelling on Holiday.

If You have any questions please contact Us on 0800 519 9935 or +44 (0)1293 725803

Persons Covered
To be covered under this Policy, You MUST:
1. If You are buying an Annual Multi Trip Policy, be under 70 years of age on the date You purchase cover (unless We have agreed in writing to provide cover beyond this age and You have paid the appropriate additional premium due); or
2. if You are buying a Single Trip Policy, have correctly stated the dates of birth for all Persons Insured on the Policy Schedule at the time You applied for this Policy; and
3. be continually
   A. resident in the United Kingdom; and
   B. registered with a GP practising in the United Kingdom throughout the Period of Insurance; and
4. at the time You applied for this Policy, have been able to make the statements We asked You to make, and which appear in Your Policy Schedule under the Section entitled “Your declaration to Us”.

To be covered under this Policy You and all other Persons Insured under this Policy must have your main residence in the United Kingdom and be in the United Kingdom when this Policy is taken out and be registered with a GP in the United Kingdom.

Children
Children will only be covered when they are travelling with an adult named under Persons Insured on the Policy Schedule.

Holidays Covered
The type of Policy You have chosen, Single Trip or Annual Multi-Trip, is shown on the Policy Schedule.
1. Single Trip Policy
   A Single Trip Policy covers a Holiday Abroad during the Period of Insurance that takes place entirely within the Area of Travel stated in the Policy Schedule.
2. Annual Multi-Trip Policy
   An Annual Multi-Trip Policy covers all Holidays during the Period of Insurance provided they meet the following conditions:
   A. each Journey MUST take place entirely within the Area of Travel stated in the Policy Schedule;
   B. no individual Holiday Abroad continues for more than 30 consecutive days;
   C. You spend no more than 90 days in total on Holidays Abroad in any Period of Insurance;
   D. each Holiday in the United Kingdom includes at least 2 nights spent in accommodation that is booked before the Holiday begins;
   E. if the optional Winter Sports Extension is shown as covered on the Policy Schedule - no more than 21 days in total in any Period of Insurance are spent on Holidays involving training for or participating in winter sports.

Holidays Not Covered
We will not cover any Holiday
• which involves You travelling specifically
to obtain medical, dental or cosmetic treatment;
• When you have been advised not to travel by your Doctor or you have received a terminal prognosis
• where sports or activities are the main focus of, or form a significant proportion of Your Holiday (unless You have bought the optional Winter Sports Extension and are on Holiday specifically to take part in winter sports covered under this Policy);
• where, on the date it is booked (or commencement of the Period of Insurance if later), You or Your Travelling Companion are aware of any reason why it might be cancelled or Curtailed, or any other circumstance that could reasonably be expected to result in a claim under this policy;
• involving travel to areas where the Foreign and Commonwealth Office has advised against ‘all travel’. If you are not sure whether there is a travel warning for your destination, please check their website www.fco.gov.uk or call them on 0845 850 2829;

The Cover We Provide
The Level of Cover You have bought is shown in Your policy Schedule.

Your Policy Schedule also shows which cover Sections apply, the maximum amount We will pay under each Section that does apply, and whether You have bought cover under the optional Winter Sports Extension.

All cover Sections provide cover for Holidays Abroad. If You have bought an Annual Multi-Trip Policy the following Sections also provide cover for Holidays within the United Kingdom, if they are shown in the Schedule as applying:
Section 1. Cancellation;
Section 4. Personal Property;
Section 6. Money;
Section 7. Personal Accident;
Section 8. Curtailment;
Section 9. Personal Liability;
Section 16. Hijack;
Section 17. Scheduled Airline Failure Insurance.

If You have bought the optional Winter Sports Extension, it also provides cover for Holidays within the United Kingdom.

When You Are Covered
1. Cancellation cover under Section 1 begins when a Holiday is booked, if this Policy is in force at the time of booking, or from the Date and Time Stated in the Policy Schedule, if later, and ends when You leave Your home in the United Kingdom to commence Your Holiday.

2. Insurance cover under all other Sections operates for a Holiday that takes place during the Period of Insurance and includes travel directly to and from Your home in the United Kingdom provided the return home is completed within 24 hours of:
A. return to the United Kingdom; or
B. departure from pre-booked accommodation following a Holiday within the United Kingdom covered under an Annual Multi-Trip Policy.

When Cover Will End Automatically
1. Single Trip Policies
All cover will end when the Period of Insurance ends.

2. Annual Multi-Trip Policies
A. Your cover will end on the first date Your premium is due after Your 70th birthday;
B. Your Partner’s cover will end on the first date premium is due after their 70th birthday or earlier if Your cover ends beforehand;
C. Cover for Children will end on the first date premium is due after their 18th birthday (or 23rd birthday if still in full-time education) or when any of the following occur, if earlier:
   • Your cover ends; or
   • Your Child gets married; or
   • Your Child stops being dependent on You.

If a Holiday continues beyond the expiry date of this Policy or a Holiday has been booked which begins after the expiry date of this Policy You must buy a new Policy if You wish cover to continue. If You do not buy a new Policy, the remaining period of the Holiday or any future Holiday which has been booked will not be covered after the expiry date of this Policy.

Automatic Extension of the Period of Insurance
If You cannot return home from a Holiday before Your cover ends, Your policy will automatically be extended at no extra charge for:
• up to 14 days if any Public Transport in which You are booked to travel as a ticket-holding passenger is unexpectedly
delayed, cancelled or **Curtailed** because of adverse weather, industrial action, or mechanical breakdown; or

• up to 30 days (or any longer period agreed by **Us** in writing before this automatic extension expires) if **You** cannot return home **Due To**:
  - **You** being injured or becoming ill or being quarantined during a **Holiday**
  - **You** being required to stay on medical advice with another **Person Insured** named on **Your** Policy Schedule who is injured or becomes ill or is quarantined during a **Holiday**.

**Health Declaration and Change of Health**

(The following statements apply to Annual Multi Trip policies only, unless otherwise indicated).

Please read the following carefully as it may affect the cover **We** provide and **Your** ability to **Claim** under **Your** Policy.

At the time **You** applied for this Policy, **You** confirmed the statements **We** asked **You** to confirm, and which appear in **Your** Policy Schedule under the Section entitled “**Your Declaration to Us**”. These included statements relating to the health of each **Person Insured** under this Policy.

If **You** have an Annual Multi-Trip Policy, **We** also told **You** that **You** need to be able to confirm these statements before **You** book any **Holiday**, and that if **You** can’t, **You** must contact **Us**. If **You** have a Single Trip policy or an Annual Multi Trip policy and a **Person Insured**’s health changes after **You** made these statements and **You** can no longer make them, **You** MUST let **Us** know immediately if:

• **You** have reason to believe that **Your Holiday** may need to be cancelled or **Curtailed** or **You** are aware of any other circumstance that could reasonably be expected to result in a claim on this Policy;

• a **Doctor** has advised **You** or any other **Person Insured** against travelling or **You** believe would do so if **You** his/her advice was sought;

• **You** or any other **Person Insured** has any medical condition for which **You** or they have received a terminal prognosis;

• **You** have an Annual Multi-Trip Policy which expires before **Your** departure date.

If **You** have a change in health and have Single Trip or an Annual Multi Trip policy and provided **Your Holiday** was booked before the change of health occurred, **You** may have a valid cancellation **Claim** if **You** have to cancel **Your Holiday**, or **We** cannot provide the cover **You** require.

If **You** have a valid **Claim** for Medical Expenses under this Policy, which is reduced by **Your**

• using an EHIC; or

• taking advantage of a reciprocal health agreement with the **United Kingdom**; or

• using **Your** private medical insurance at the point of treatment, **We** will **NOT** deduct the **Excess**.

If **You** have an Annual Multi-Trip Policy and book a new **Holiday** without telling **Us** that **You** cannot make these statements, **We** will not cover **Claims Due To** any **Person Insured**’s change of health. If **You** tell **Us** about a **Person Insured**’s change of health **We** will tell **You** if **We** can provide cover for **Claims Due To** their change of health, and if so, whether any additional premium is required or additional terms apply. If **We** agree to cover any **Claim Due To** a **Person Insured**’s change of health, **We** will confirm this in writing.

If **You** do not let **Us** know about a **Person Insured**’s change of health, **You** may not have the cover **You** need and it may invalidate **Your** policy or reduce the amount of any Cancellation **Claim**.

**Health Exclusions**

1. Exclusions relating to **Your** health and the health of other **Persons Insured**:
   This Policy contains exclusions relating to **Your** health and the health of other **Persons Insured**. These appear under the General Exclusions.

2. Exclusions relating to the health of any person on which **Your Holiday** depends. This Policy contains exclusions relating to the health of any person on which **Your Holiday** depends. These exclusions appear under the

   • Cancellation Section;
   • Curtailment Section;
   • the Compassionate Return Section (if applicable);
   • optional Winter Sports Extension.
Reciprocal Health Agreements

If You intend to travel to

1. Europe (all EU countries plus Iceland, Liechtenstein, Norway and Switzerland)
   You should obtain a European Health Insurance Card (EHIC) and take it with You when You travel. This will allow You to benefit from the reciprocal health arrangements, which exist with these countries and, if You have a valid Claim for Medical Expenses under this Policy, We will NOT deduct the Excess where the cost of Your Claim has been reduced by Your using Your EHIC.

   You can get obtain more information about the European Health Insurance card, and apply for or renew Your EHIC: Online at: www.ehic.org.uk/Internet/home.do
   By Phone: 0845 606 2030
   By Post: Forms available at the Post Office™.

2. Australia
   You MUST register with Medicare if You require medical treatment in Australia. Some treatment charges may be partially refunded by the Medicare scheme. You MUST make Your claim while You are still in the country.

   If You do not, We may reject Your Claim or reduce the amount We pay You.

Further information about getting medical treatment abroad under the United Kingdom’s reciprocal healthcare arrangement can be found online at www.nhs.uk under “Access to healthcare abroad”, and in the ‘Health Advice for Travellers’ leaflet which You can get from the Post Office™ or downloaded from the publications section at: http://www.dh.gov.uk

If You have a valid Claim for Medical Expenses under this Policy, which is reduced by Your
   • using an EHIC; or
   • taking advantage of a reciprocal health agreement with the United Kingdom; or
   • using Your private medical insurance at the point of treatment, We will NOT deduct the Excess.

Covered Leisure Activities, Sports and Winter Sports.

You are automatically covered when training for or participating in any of the leisure activities, sports listed below, on a recreational basis during Your Holiday, subject to any provisions, limitations or exclusions noted by the relevant sport or activity and provided that:

1 You have not been advised by a Doctor against participating in such sport or activity;
2 You wear the recommended/recognised Safety Equipment; and
3 You follow safety procedures, rules and regulations as specified by the activity organisers/providers; and
4 You are not racing or competing in or practising for speed or time trials of any kind; and
5 It is not the main focus of, or form a significant proportion of, Your Holiday (unless You have bought the optional Winter Sports Extension and are on Holiday specifically to take part in winter sports covered under this Policy).

• Archery (provided supervised by a qualified person)
• Arm Wrestling
• Badminton
• Basketball
• Beach basketball
• Beach cricket
• Beach football
• Beach volleyball
• Bocce
• Body boarding
• Bowls
• Bowling
• Canoeing, kayaking and rafting on inland waters only (excluding white water)
• Carriage or hay or sleigh rides
• Clay-pigeon shooting (provided supervised by a qualified person)
• Cricket
• Croquet
• Curling
• Cycling (except BMX and/or mountain biking)
• Deep sea fishing (excluding competitions)
• Dinghy sailing (on inland or coastal waters only)
• Dry skiing
• Elephant riding (less than 2 days)
• Fell walking
• Fencing (provided supervised by a
Qualified person

- Fishing
- Footbag (hacky sack)
- Football (Association)
- Go karting (provided You wear a crash helmet)
- Golf
- Handball
- Hiking (up to 1,000 metres only with no guides or ropes)
- Hill walking (up to 1,000 metres only with no guides or ropes)
- Horse riding (provided no hunting, jumping or polo)
- Hot air ballooning (provided it is professionally organised, and You travel as a passenger only)
- Ice skating (excluding Ice hockey and speed skating)
- In line skating
- Javelin
- Jet skiing
- Korfball
- Lacrosse
- Land sailing
- Laser games
- Long jump
- Maxi-basketball
- Mini-basketball
- Motorcycling up to 125cc provided You wear a crash helmet, and hold a full (and not provisional) United Kingdom motorcycle licence if You are in control of the motorcycle
- Motor rallies
- Netball
- Paddleball
- Parascending (provided over water)
- Pony trekking
- Racquetball
- Rambling (up to 1,000 metres, only with no guides or ropes)
- Roller skating
- Roller blading
- Rounders
- Rowing (on inland waters only)
- Safari (camera only and professionally organised)
- Sail boarding
- Sailing (on inland and coastal waters only)
- Scuba diving (to a depth not exceeding 18 meters and provided that You are either accompanied by a qualified instructor, or You are qualified and not diving alone)
- Snorkelling
- Soccer
- Squash
- Softball
- Streetball
- Surfing
- Swimming
- Table Tennis
- Tennis
- Trampolining
- Trekking (up to 1,000 metres with no guides or ropes)
- Triple jump
- Tug of war
- Twirling
- Volleyball
- Water polo
- Water skiing
- Wind surfing
- Yachting (on inland and coastal waters only)

If the optional Winter Sports Extension is shown as covered on Your Policy Schedule the above list is extended to include the following winter sports provided that You participate on a non competitive basis only:

- Skiing on-piste
- Skiing off-piste (when accompanied by or under the instruction of a qualified local guide)
- Snow boarding on-piste
- Snow boarding off-piste (when accompanied by or under the instruction of a qualified local guide)
- Tobogganing

Please refer to General Exclusions and the relevant exclusions under each section of this Policy, which continue to apply. Please specifically note the exclusion under the Personal Liability Section relating to the ownership possession or use of vehicles, aircraft, hovercraft or watercraft firearms and buildings.

For General Definitions go to page 32
CLAIMS’ CONDITIONS
(Conditions that apply to the whole Policy)

Making a Claim
1. If You are injured or become ill Abroad and need:
   A. hospital in patient treatment, specialist treatment, medical tests, scans or to be brought back to the United Kingdom:
      You MUST contact ACE Assistance immediately on: +44 (0) 20 7173 7814
      If You cannot do this Yourself, You MUST arrange for a personal representative to do this for You. If this is not possible because Your condition is serious, You or Your personal representative MUST contact ACE Assistance as soon as possible.

      If ACE Assistance are not contacted, We may reject Your Claim or reduce its payment.

   B. medical treatment other than under A. above -
      You MUST follow the procedure detailed under condition 2. below.
      You can make use of the services provided by ACE Assistance, as appropriate (these are detailed on Page 10 of this Policy).

   C. medical treatment in Australia:
      You MUST follow the appropriate procedure detailed under A or B above. If You are a United Kingdom passport holder or otherwise eligible, You MUST also register with Medicare (You can do this on arrival or after You have had treatment above).

      Some treatment charges may be partially refunded by the Medicare scheme and You should try to make Your Claim while you are still in the country).

      If You do not, We may reject Your Claim or reduce the amount We pay You.

2. All other Claims
   You MUST notify Us immediately by telephone, e-mail or by downloading a Claim form from www.asdafinance.com and sending it to Us as soon as possible and within 30 days of becoming aware of anything likely to result in a Claim (but 14 days for Scheduled Airline Failure).

      A personal representative can do this for You if You cannot;

      We can be contacted at:
      ACE Travel Insurance Claims
      PO Box 1086
      Belfast BT1 9ES
      Email: asda.travelclaims@acegroup.com
      Tel: 0800 519 9940 or +44 (0)1293 726 165

      We will only accept claims under section 17 Scheduled Airline Failure that are submitted up to six months after the failure. Any claim submitted after the six month period will not be processed.

Reporting Lost, Stolen or Damaged Property:
1. Lost or stolen Personal Property, Money passport or driving licence.
   You MUST notify the local police within 24 hours of discovery and
   • if lost or stolen from a hotel, You MUST notify hotel management; and
   • if Money lost or stolen includes traveller’s cheques, You MUST notify the local branch or agent of the issuing company; and
   • provide Us with a copy of the original written reports.

2. Personal Property lost, stolen or damaged whilst in the custody of an airline or other carrier.
   You MUST notify the airline or other carrier in writing within 24 hours of discovery and provide Us with a copy of the original written reports.

Complying with Special Conditions
You MUST comply with the Special Conditions detailed in the relevant Section of this Policy.

Other Insurance
If there is another insurance policy in force (whether in Your name or otherwise) at the time of any incident which results in a Claim under this Policy which does (or would but for the existence of this Policy) cover the
same loss, damage, expense or liability, We will not pay more than Our proportionate share of such Claim. This Condition shall not apply to any Claim under Section 7 Personal Accident or Section 9 Personal Liability.

Supplying Details & Documents
You MUST supply at Your own expense any information, evidence and receipts We require including medical certificates signed by a Doctor, police reports and other reports.

Your Duty to Avoid or Minimise a Claim
You and each Person Insured must take ordinary and reasonable care to safeguard against loss, damage, Accident, injury or illness as though You were not insured. If We believe You or any Person Insured have not taken reasonable care of property, the Claim may not be paid. The items insured under this Policy must be maintained in good condition.

Protecting Property
You MUST take all reasonable steps to protect any item or property from further loss or damage and to recover any lost or stolen article.

Interest
We will not pay interest on any benefit payable under this Policy unless payment has been unreasonably delayed by Us following receipt of all the required certificates, information and evidence necessary to support the Claim.

Sending Us Legal Documents
You MUST send Us any original writ, summons, legal process or other correspondence received in connection with a Claim immediately it is received and without answering it.

Things You MUST NOT Do
You MUST NOT do the following without Our written agreement:
1. Admit liability
   admit liability, or offer or promise to make any payment; or
2. Dispose of items
   sell or otherwise dispose of any item or property for which a Claim is being made, or abandon any item or property to Us.

Recognising Our Rights
You and each Person Insured must recognise Our right to:
1. Pay, repair or replace
   choose either to pay the amount of a Claim (less any Excess and up to any Policy limit) or repair, replace or reinstate any item or property that is damaged, lost or stolen;
2. Inspect & dispose of items
   inspect and take possession of any item or property for which a Claim is being made and handle any salvage in a reasonable manner;
3. Handle a Claim in Your name
   take over and deal with the defence or settlement of any Claim in his or her name and keep any amount recovered;
4. Pay in sterling
   settle all Claims in pounds sterling;
5. Be reimbursed promptly
   be reimbursed within 30 days for any costs or expenses that are not insured under this Policy, which We pay to You or on Your behalf;
6. Receive medical certificates
   be supplied at Your expense with appropriate original medical certificates where required before paying a Claim;
7. Carry out medical examinations
   request and carry out a medical examination and insist on a post-mortem examination, if the law allows Us to ask for one, at Our expense.

Dishonesty and Fraudulent Claims
We will not be liable to pay a Claim and may cancel the Policy immediately in either of the following circumstances
1. Dishonesty
   if a Claim is in any way dishonest;
2. Fraud
   if You, any other Person Insured or anyone acting on Your or their behalf, uses fraudulent means to benefit under this Policy.

Paying Claims
1. Death
   A. If You are 18 years old or over, We will pay the Claim to Your estate and the receipt given to Us by Your personal representatives shall be a full discharge of all liability by Us in respect of the Claim.
   B. If You are aged under 18 years and covered under this Policy as the Partner of a Person Insured, We will
pay any Claim for Accidental death to Your Partner. In all other circumstances We will pay any Claim for Accidental death to Your Parent or Legal Guardian. Your Partner’s or Parent or Legal Guardian’s receipt shall be a full discharge of all liability by Us in respect of the Claim.

2. All other Claims
   A. If You are 18 years or over, We will pay the Claim to You and Your receipt shall be a full discharge of all liability by Us in respect of the Claim.
   B. If You are aged under 18 years and covered under this Policy as the Partner of a Person Insured, We will pay the Claim to Your Partner for Your benefit. In all other circumstances we will pay the appropriate benefit amount to Your Parent or Legal Guardian for Your benefit. Your Partner’s or Parent or Legal Guardian’s receipt shall be a full discharge of all liability by Us in respect of the Claim.

ACE ASSISTANCE

ACE Assistance can provide a range of assistance and medical related services when You are on a Holiday Abroad. Please make sure You have details of this Policy, including the Policy number and Period of Insurance when You call.

To contact ACE Assistance please call:

+44 (0)20 7173 7814

While ACE Assistance will make every effort to make sure that advice or assistance is provided promptly and in good faith it cannot accept liability for loss or damage of any kind that may arise or result from the use, or intended use, of the ACE Assistance - Medical Emergency and Referral Services / Personal Assistance Services.

1. Medical Emergency and Referral Services

If You are injured or become ill Abroad You MUST contact ACE Assistance immediately if You need hospital inpatient treatment, specialist treatment, medical tests, scans or to be brought back to the United Kingdom.

If You cannot do this Yourself, You MUST arrange for a personal representative to do this for You. If this is not possible because Your condition is serious, You or Your personal representative MUST contact ACE Assistance as soon as possible.

If ACE Assistance are not contacted, We may reject Your Claim or reduce its payment.

In all other circumstances You are entitled to use the services of ACE Assistance detailed below, as appropriate.
ACE Assistance believes treatment in the United Kingdom is preferable, transfer may be arranged by regular scheduled transport services, or by air or road ambulance services if more urgent treatment and/or specialist care is required during the journey.

C. Provision of medical advice -
I. if **You** require emergency consultation or treatment Abroad, ACE Assistance will provide the names and addresses of local Doctors, hospitals, clinics and dentists, and its panel of Doctors will provide telephone medical advice.
II. if necessary ACE Assistance will make arrangements for a Doctor to call, or for **You** to be admitted to hospital.

D. Unsupervised Children - if a Child is left unsupervised on a trip Abroad because **You** or **Your Partner** (if shown as insured on the Policy Schedule) is hospitalised or incapacitated, ACE Assistance may organise his or her return home, including a suitable escort when necessary.

Please note that whilst **You** will not be charged for advice or assistance, **You** will be responsible for paying fees and charges for services provided to **You** if they are not covered as part of a valid Claim under this Policy.

2. **Personal Assistance Services**
   • The services under this Section are provided by ACE Assistance are only available during a Holiday Abroad.
   • These are non-insured facilitation services making use of ACE Assistance’s wide experience and contacts. Any costs incurred e.g. for drug replacements must be reimbursed to ACE Assistance unless they form part of a successful Claim under an appropriate Section of this Policy.

ACE Assistance - Personal Assistance Services can help with
A. Transfer of emergency funds
   Transfer of emergency funds up to £250 per trip if access to normal financial/banking arrangements are not available locally. In order to reimburse ACE Assistance **You** must authorise ACE Assistance to debit **Your** credit or charge card with the amount of the transfer, or make alternative arrangements to deposit the funds in ACE Assistance’s account in the United Kingdom. If the emergency transfer is needed Due To theft or loss of personal money, a Claim may be made under the Policy.
B. Message relay
   Transmission of urgent messages to relatives or business associates if medical or travel problems disrupt a Holiday travel schedule.
C. Drug replacement
   Assistance with the following:
   I. replacement of lost drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which **You** cannot get Abroad.
   II. sourcing and delivery of compatible blood supplies.
   ACE Assistance will not pay for the replacement costs of any item or the costs of sourcing and delivering blood supplies.
D. Tracing lost Personal Property
   Tracing and re-delivery of Personal Property that has been lost or misdirected in transit if the carrier has failed to resolve the problem. (Please note: **You** must produce written confirmation of the loss from the carrier, for example an airline would provide a document known as a property irregularity report.
E. Replacement travel documents
   Assistance with the replacement of lost or stolen tickets and travel documents, and referral to suitable travel offices. ACE Assistance will not pay for any item.
F. Lost credit, debit, payment, pre-payment and charge cards
   Giving advice on how to contact the appropriate card issuers if credit debit, payment, pre-payment and/or charge cards are lost or stolen. Data Protection legislation prevents ACE Assistance from contacting the card issuers directly.
G. Emergency translation facility
   A translation service if the local provider of an assistance service does not speak English.
H. Legal help
   Referral to a local English-speaking Lawyer, Embassy or Consulate if legal advice is needed, and arrangement of payment of reasonable emergency legal expenses or bail, against a guarantee of repayment.
J. Children at home
   Medical advice and monitoring, until **You** or **Your Partner** return home, if a Child who has been left in the United Kingdom becomes ill or suffers injury.
GENERAL EXCLUSIONS

(Exclusions that apply to the whole Policy)

We will not pay any Claims:
I. arising out of or relating to any travel to, from or in Cuba or any travel which starts, ends or has a scheduled stop in Cuba;
II. arising out of or relating to any Person Insured whose main residence is in Cuba; and/or
III. which would result in the insurer being in breach of United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America.

You should contact Us on 0800 519 9935 or +44 (0)1293 725803 for clarification of Policy cover for travel to countries which may be subject to United Nations resolutions or trade or economic sanctions or other laws of the European Union, United Kingdom, or United States of America.

We will not be liable to make any payment under this Policy where
1. Eligibility
   You do not meet the eligibility criteria detailed under Persons Covered on Page 6 of this Policy.
2. Children travelling alone
   You are a Child travelling or booked to travel without an adult Person Insured named on the Policy Schedule.
3. Holidays not covered
   Your Holiday is described under “Holidays Not Covered”, on Page 5 of this Policy.
4. any Claim is Due To:
   A. Undisclosed medical conditions.
      any medical condition detailed in the Policy Schedule under “Your declaration to Us” which existed at the time this Policy was purchased, which We were not told about, and had not agreed in writing to provide cover for.
   B. Change of health
      a change of health or where the cost of any Claim is increased Due To a change of health if the Person Insured has not followed the procedure detailed under “Health Declaration and Change of Health” on Page 7 of this Policy.
   C. Not taking medication or treatment a medical condition for which a Person Insured chose not to take medication or other recommended treatment as prescribed or directed by a Doctor.
   D. Tropical disease where not vaccinated any Claim Due To a tropical disease where the Person Insured has not had the vaccinations or taken the medication recommended by the United Kingdom Department of Health or required by the authorities in the country being visited, unless they have written confirmation from a Doctor that they should not be vaccinated or take the medication, on medical grounds.
   E. Anxiety, stress, depression, phobia, mental or nervous disorder
      a Person Insured suffering from any anxiety state, stress, depression, or any phobia or mental or nervous disorder, that was diagnosed before the Period of Insurance commenced or Your Holiday was booked (whichever is later).
   F. Excluded leisure activities sports and winter sports
      You taking part in any of the following while on Holiday:
      I. any leisure activities, sports or winter sports not specifically covered under “Covered Leisure Activities, Sports and Winter Sports”
      II. any leisure activities, sports or winter sports in a professional capacity or for financial reward or gain.
      III. competitive winter sports
      IV. air travel unless You are travelling as a fare paying passenger in a fixed wing aircraft which is provided by a licensed airline or air charter company, or it is specifically covered as an activity under “Covered Leisure Activities, Sports and Winter Sports” under this Policy.
   V. business of any description
   G. Currency
      currency exchange.
   H. Illegal acts
      any illegal act by You.
   I. Misuse of alcohol/drugs
      A. Your misuse of alcohol or solvents; or ingesting drugs except for drugs which are
properly prescribed; or

B. **Your** driving a vehicle of any kind whilst the alcohol level in **Your** blood exceeds the legal limit of the country where **You** are driving.

J. Suicide/self-injury

I. **Your** suicide, attempted suicide or deliberate self-inflicted injury regardless of the state of **Your** mental health; or

II. **Your** needless self-exposure to danger except in an attempt to save human life.

K. Radiation

I. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel; or

II. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.

L. Sonic waves

pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds.

M. **War**

**War** or any act of **War** whether **War** is declared or not.

N. Financial Failure

The financial failure of a tour operator, travel agent, transport provider, accommodation provider, ticketing agent or excursion provider (except as specifically provided for in Sections 17. or 18)

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**COVER**

**SECTION 1. Cancellation**

**What is covered**

We will refund **Your** unused travel and/or accommodation costs up to the amount stated in the Policy Schedule (including ski hire, ski school and ski lift passes if the optional Winter Sports Extension is shown as covered on the Policy Schedule) which **You** have paid or are contracted to pay and which cannot be recovered from any other source if it becomes necessary to cancel a **Holiday Due To**:

1. **You**, **Your Travelling Companion** or someone **You** have arranged to stay with on **Holiday**:
   - A. dying; or
   - B. being seriously injured; or
   - C. suffering sudden illness; or
   - D. suffering from complications in pregnancy (as diagnosed by a **Doctor** or specialist in obstetrics); or
   - E. being compulsorily quarantined on the orders of a treating **Doctor**;
   
   provided that such cancellation is confirmed as medically necessary by the treating **Doctor**.

2. **Your** or **Your Travelling Companion’s Immediate Family Member** or **Close Business Colleague**:
   - A. dying; or
   - B. being seriously injured; or
   - C. suffering sudden and serious illness; or
   - D. suffering from complications in pregnancy (as diagnosed by a **Doctor** or specialist in obstetrics);

   provided that such cancellation is confirmed as medically necessary by a **Doctor**.

3. the compulsory jury service or subpoena of **You** or **Your Travelling Companion**.

4. **You** or **Your Travelling Companion** being made redundant and registered as unemployed.

5. serious fire storm or flood damage to **Your** or **Your Travelling Companion’s** home; provided that such damage occurs within the 7 days immediately prior to commencement of **Your Holiday**.

6. the police requiring **You** or **Your Travelling Companion’s** presence following a burglary or attempted burglary at **Your** or **Your Travelling Companion’s** home.

In addition, if **You** have purchased a Superior Annual Multi Trip Policy (only) and it
becomes necessary to cancel a **Holiday Due To** any of the events 1-6 above, **We** will refund **You** the non-recoverable part of the face value of any prepaid sporting, musical or theatre event tickets that can no longer be used.

The maximum **We** will pay is the amount stated in the Policy Schedule, and this shall never exceed the face value of those tickets.

**What is not covered**

1. **Any Claim Due To**
   A. any serious, chronic or recurring medical condition affecting any person upon whom **Your Holiday** depends that was diagnosed before **Your Holiday** was booked (or commencement of the **Period of Insurance** if later), and which could result in **Your** having to cancel **Your Holiday**;
   B. jury service or subpoena if **You** or **Your Travelling Companion** are called as an expert witness or where **Your** or their occupation would normally require a Court attendance;
   C. redundancy where **You** or **Your Travelling Companion**:
      I. were unemployed or knew that **You** or they may become unemployed, at the time the **Holiday** was booked;
      II. are voluntarily made redundant or made redundant as a result of misconduct or following resignation;
      III. are self-employed or a contract worker;
   D. any adverse financial situation causing **You** to cancel **Your Holiday**;
   E. **You** or **Your Travel Companion(s)** deciding that **You** do not want to travel.

2. **Any loss, charge or expense Due To**:
   A. a delay in notifying the tour operator, travel agent, or transport or accommodation provider that it is necessary to cancel a booking;
   B. prohibitive regulations by the government of any country.

3. Any charge or expense paid for with, or settled using, any kind of promotional voucher or points, timeshare, holiday property bond or holiday points scheme, or any **Claim** for management fees, maintenance costs or exchange fees associated in relation to timeshares or similar arrangements.

4. The **Excess**.

**SECTION 2. Medical and Additional Expenses**

Cover under this Section only applies to **Holidays Abroad**.

**What is covered**

If during a **Holiday Abroad You**:

1. are injured; or
2. become ill (including complications in pregnancy as diagnosed by a **Doctor** or specialist in obstetrics, provided that if **You** are travelling between 28 and 35 weeks pregnant **You** obtained written confirmation from a registered medical practitioner of **Your** fitness to travel no earlier than 5 days prior to the commencement of **Your Holiday Abroad**);

**We** will pay up to the amount stated in the Policy Schedule for:

A. I. **Medical Expenses**
   All reasonable costs that it is medically necessary to incur outside of the **United Kingdom** for:
   a. hospital, ambulance surgical or other diagnostic or remedial treatment, given or prescribed by a **Doctor**, and including charges for staying in a hospital;
   b. emergency dental treatment for the relief of pain only.

   II. **Emergency Repatriation Expenses**
   All reasonable costs that it is medically necessary for **ACE Assistance** to incur to return **You** to **Your** home in the **United Kingdom**; or to move **You** to the most suitable hospital in the **United Kingdom**; if it is medically necessary to do so.

   III. **Travel Expenses**
   All necessary and reasonable accommodation (room only) and travel expenses incurred with the consent of **ACE Assistance**, if it is medically necessary for **You** to stay **Abroad** after **Your** scheduled date of return to the **United Kingdom**, and including travel costs, back to the **United Kingdom** if **You** cannot use **Your** original return ticket.

B. **Accompanying Traveller Expenses**
   All necessary and reasonable accommodation (room only) and travel expenses incurred with the consent of **ACE Assistance**, by any one other person if required on medical advice to accompany **You** or to escort a **Child** home to the **United Kingdom**.
C. Cremation Burial or Transportation Charges

if You die Abroad
I. cremation or burial charges in the country in which You die; or
II. transportation charges for returning Your body or ashes back to the United Kingdom.

Special Conditions
1. If You are injured or become ill Abroad You MUST follow the procedure detailed under ‘Making a Claim’ on pages 9 to 11 of this Policy.

If You do not, We may reject your claim or reduce the amount that We pay You.

2. ACE Assistance may:
   A. move You from one hospital to another; and/or
   B. return You to Your home in the United Kingdom; or move You to the most suitable hospital in the United Kingdom; at any time, if ACE Assistance believes that it is necessary and safe to do so.

3. Additional travel and hotel expenses must be authorised in advance by ACE Assistance.

4. All original receipts must be kept and provided to support a Claim.

What is not covered
1. Any amount recoverable under a reciprocal healthcare agreement with the United Kingdom.

2. Any treatment or surgery or exploratory tests:
   A. not confirmed as medically necessary;
   B. not directly related to the injury or illness that You were admitted to hospital for.

3. Surgery, medical or preventative treatment which can be delayed in the opinion of the Doctor treating You until You return to the United Kingdom.

4. Any costs incurred following Your decision not to move hospital or return to the United Kingdom after the date when, in the opinion of ACE Assistance, You should do so.

5. Cosmetic surgery

6. Treatment or services provided by any convalescent or nursing home, rehabilitation centre or health spa.

7. Any medical treatment that You travelled Abroad to obtain.

8. Medication You are taking before, and which You will have to continue taking during, a Holiday.

9. Any expenses incurred in the United Kingdom.

10. Any additional travel and accommodation expenses incurred which have not been authorised in advance by ACE Assistance.

11. Accommodation and travel expenses where the transport and/or accommodation used is of a standard superior to that of the Holiday.

12. Any additional costs for single or private room accommodation.

13. Cremation or burial costs in the United Kingdom.

14. The cost of medical or surgical treatment of any kind received by a Person Insured later than 52 weeks from the date of the accident or commencement of the illness.

15. the Excess, except where You have obtained a reduction in the cost of medical expenses in European Union countries by using a European Health Insurance Card.

16. Any Claim when you have travelled against the advice of your Doctor.

17. Any Claims when you had received a terminal prognosis before travelling.

SECTION 3. Travel Delay

Cover under this Section only applies to Holidays Abroad.

What is covered
If You are delayed for at least 12 hours on Your outbound international journey from the United Kingdom or the final part of Your international return journey to the United Kingdom because the scheduled departure of Public Transport is affected by a strike; industrial action; adverse weather; mechanical breakdown or grounding of an aircraft Due To mechanical or structural defect, We will either:

1. pay the Travel Delay benefit stated in the Policy Schedule; or

2. if You abandon Your Holiday after a delay of at least 24 hours of the scheduled outbound international departure from the United Kingdom, We will refund Your unused travel and accommodation costs up to the amount stated in the Policy Schedule (including ski hire, ski school and ski lift passes and the optional Winter Sports Extension is shown as covered on the Policy.
Schedule) that You have paid or are contracted to pay and which cannot be recovered from any other source.

Special Conditions
1. You can only Claim under item 1 or item 2 above, not both.
2. You MUST:
   A. check-in before the scheduled departure time shown on Your travel itinerary; and
   B. comply with the travel agent, tour operator and transport providers contract terms; and
   C. provide Us with written details from the Public Transport operator describing the length of, and reason for, the delay.

What is not covered
1. Any Claim Due To:
   A. Public Transport being taken out of service on the instructions of a Civil Aviation Authority, Port Authority or similar authority;
   B. strike or industrial action that could be reasonably expected when the Holiday is booked.
2. Any charge or expense paid for with, or settled using, any kind of promotional voucher or points, timeshare, holiday property bond or holiday points scheme, or any Claim for management fees, maintenance costs or exchange fees in relation to timeshares or similar arrangements.
3. The Excess, if a Holiday is abandoned.

SECTION 4. Personal Property

What is covered
1. Loss, damage or theft.
   If Personal Property is lost, damaged or stolen during a Holiday, We will pay Repair and Replacement Costs up to the amount stated in the Policy Schedule.
2. Delay
   If Personal Property is lost or misplaced for at least 12 hours on Your outbound journey by the airline or other carrier, We will pay up to the amount stated in the Policy Schedule to reimburse You for the cost of essential items of clothing medication, toiletries and Mobility Aids that You have to purchase.
3. Couriering essential medication
   a. If essential medication taken by You on Holiday is lost, damaged, stolen or misplaced for at least 12 hours on Your outbound journey by an airline or other carrier; or
   b. If You accidentally omit to take essential medication with You on Holiday;
   and ACE Assistance cannot arrange replacement locally within a reasonable time, We will pay all reasonable costs incurred by ACE Assistance, up to the amount stated in the Policy Schedule to courier Your own or replacement essential medication to You.

Special Conditions
1. You MUST take reasonable care to keep Your Personal Property safe. If Your Personal Property is lost or stolen You MUST take all reasonable steps to get it back.
2. Valuables MUST be attended by You at all times when not contained in a locked safe or safety deposit box.
3. Loss or theft of Personal Property MUST be reported to the police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and We MUST be provided with a copy of the original written police report and report to the hotel management as applicable.
4. Loss, theft or damage to Personal Property in the custody of an airline or other carrier MUST be reported in writing to the airline or other carrier within 24 hours of discovery and We MUST be provided with a copy of the original written airline or carrier’s report;
5. Where Personal Property is temporarily lost or misplaced by an airline or other carrier We must be provided with original written confirmation from such airline or other carrier or the tour representative that the delay lasted for at least 12 hours after You arrived at Your destination.
6. We will deduct any amount payable under a Claim for the purchase of essential items, from any Claim for loss, damage or theft of Personal Property resulting from the same cause or event.

What is not covered
1. More than the amount stated in the Policy Schedule for:
   A. a single item, pair or set, or part of a pair or set;
   B. Sports equipment in total (including winter sports
equipment if the optional Winter Sports Extension is shown as covered on the Policy Schedule);
C. **Valuables** in total;
D. **Mobility Aids** in total.

2. Loss or theft of **Valuables** left **Unattended** unless contained in a locked safe or safety deposit box.

3. Loss or theft of any **Personal Property** (other than **Valuables**) left **Unattended** unless:
   A. contained in
      I. a locked room; or
      II. a locked safe or safety deposit box; or
     III. the locked glove box or boot of a vehicle or in the luggage space at the rear of a locked estate car or hatchback under a top cover and out of view;
   and there is evidence of forced entry;
   B. in the custody or control of an airline or other carrier.

4. Loss, theft or damage to:
   A. antiques, musical instruments, pictures, household goods, contact or corneal lenses, dentures, or dental fittings, hearing aids, business equipment, tools, samples or merchandise, bonds, securities or documents of any kind;
   B. sports equipment whilst being used (except for winter sports equipment if the optional Winter Sports Extension is shown as covered on the Policy Schedule), vehicles or their accessories (other than **Mobility Aids**), watercraft and ancillary equipment, glass, china or similar fragile items and pedal cycles.

5. Damage to mobility scooter tyres and/or accessories unless the mobility scooter is damaged at the same time.

6. Depreciation in value, normal wear and tear, denting or scratching, damage by moth or vermin, electrical, electronic or mechanical breakdown, or damage **Due To** atmospheric or climatic conditions.

7. Delay, detention, seizure or confiscation by customs or other officials.

8. The **Excess**.

**SECTION 5. Loss of Passport/Driving Licence**
Cover under this Section only applies to **Holidays Abroad**.

**What is covered**
If **Your** passport (and/or driving licence if taken with **You**) is lost destroyed or stolen while **You** are on **Holiday Abroad**, **We** will pay up to the amount stated in the Policy Schedule to cover the cost of:
1. getting any temporary replacement documents needed to enable **You** to return to the **United Kingdom** including any additional travel and accommodation (room only) costs incurred by **You** or on **Your** behalf during **Your** **Holiday** to obtain such documents; and
2. the replacement passport or driving licence fee payable, provided that it remained valid for at least 2 years at the date it was lost destroyed or stolen.

**Special Conditions**
Loss or theft MUST be reported to the police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and **We** MUST be provided with a copy of the original written police report and report to the hotel management as applicable.

**What is not covered**
1. Loss or theft of any passport or driving licence left **Unattended** unless contained in a locked safe or safety deposit box.
2. Delay, detention, seizure or confiscation by customs or other officials.

**SECTION 6. Money**

**What is covered**
**We** will pay up to the amount stated in the Policy schedule if **Money** held by **You** for **Your** own personal use is lost or stolen during a **Holiday** whilst:
1. being carried by **You**; or
2. left in a safe or safety deposit box.

**Special Condition**
Loss or theft MUST be reported to the police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and **We** MUST be provided with a copy of the original written police report and report to the hotel management as applicable.

**What is not covered**
**We** will not pay:
1. More than the amount stated in the Policy Schedule for cash.
2. For traveller’s cheques:
   A. unless the loss or theft is reported immediately to the local branch or agent of the issuing company;
   B. if the issuing company provides a replacement service.
3. Delay, detention, seizure or confiscation by customs or other officials.
4. For depreciation in value or shortage Due To any error or omission.
5. The Excess.

SECTION 7. Personal Accident

What is covered
If You suffer physical injury caused by an Accident during a Holiday which within 12 months directly results in Your
1. death; or
2. Loss of Sight; or
3. Loss of Limb; or
4. Permanent Total Disability.
We will pay the appropriate benefit stated in the Policy Schedule.

Special Conditions
We will not pay more than:
1. one benefit for the same physical injury.
2. £7,500 if You are under 16 years of age at the time of the physical injury.

What is not covered
Death, Loss of Sight, Loss of Limb or Permanent Total Disability Due To disease or any physical defect, injury or illness which existed before the Holiday.

SECTION 8. Curtailment

What is covered
We will pay:
1. unused accommodation costs (and ski hire, ski school and ski lift passes, if the optional Winter Sports Extension is shown as covered on the Policy Schedule) which You have paid or are contracted to pay and which cannot be recovered from any other source; and
2. reasonable additional travel and accommodation (room only) costs necessarily incurred in Your returning to Your home in the United Kingdom, up to the amount shown in the Policy Schedule, if it becomes necessary to, Curtail a Holiday Due To:

A. You, Your Travelling Companion or someone You have arranged to stay with on Holiday:
   I. dying; or
   II. being seriously injured; or
   III. suffering sudden illness; or
   IV. suffering from complications in pregnancy (as diagnosed by a Doctor or specialist in obstetrics); or
   V. being compulsorily quarantined on the orders of a treating Doctor;
   provided that such Curtailment is confirmed as medically necessary by the treating Doctor.
B. Your or Your Travelling Companion’s Immediate Family Member or Close Business Colleague:
   I. dying; or
   II. being seriously injured; or
   III. suffering sudden and serious illness; or
   IV. suffering from complications in pregnancy (as diagnosed by a Doctor or specialist in obstetrics) provided that such Curtailment is confirmed as medically necessary by the treating Doctor.
C. Serious fire storm or flood damage to Your or Your Travelling Companion’s home; provided that such damage occurs after of Your Holiday commences.
D. The police requiring You or Your Travelling Companion’s presence following a burglary or attempted burglary at You or Your Travelling Companion’s home.

What is not covered
1. Any Claim Due To:
   A. I. any serious, chronic or recurring medical condition affecting any person upon whom Your Holiday depends that was diagnosed before Your Holiday was booked (or commencement of the Period of Insurance if later), and which could result in You having to Curtail Your Holiday;
   II. your travelling against the advice of your Doctor
   III. your travelling when you have received a terminal prognosis
   B. any adverse financial situation causing the Curtailment of a Holiday;
   C. You or Your Travelling Companions not wanting to travel or remain on Holiday.
2. Any loss, charge or expense Due To:
   A. a delay in notifying the tour operator,
SECTION 9. Personal Liability

What is covered
We will indemnify You up to the Limit of Liability stated in the Policy Schedule against all sums which You are legally liable to pay as damages in respect of:
1. accidental bodily injury (including death, illness or disease) to any person;
2. accidental loss of or damage to material property; which occurs during the Period of Insurance arising out of the Holiday.

The maximum that We will pay under this Section for all damages as a result of any one occurrence or series of occurrences arising directly or indirectly from one source or original cause shall be the Limit of Liability stated in the Policy Schedule. We will in addition pay Costs and Expenses.

Costs and Expenses shall mean:
1. all costs and expenses recoverable by a claimant from You;
2. all costs and expenses incurred with Our written consent;
3. solicitors’ fees for representation at any coroner’s inquest or fatal accident inquiry or in any Court of Summary Jurisdiction in respect of any occurrence to which this Section applies - except that in respect of occurrences happening in or claims or legal proceedings brought or originating in the United States of America and Canada or any other territory within the jurisdiction of either such country, Costs and Expenses described in 1., 2. and 3. above are deemed to be included in the Limit of Liability for this Section.

Special Conditions
1. We may at Our sole discretion in respect of any occurrence or occurrences covered by this Section pay to You the Limit of Liability applicable to such occurrence or occurrences (but deducting therefrom any sum(s) already paid) or any lesser sum for which the Claim(s) arising from such occurrence(s) can be settled and We shall thereafter be under no further liability in respect of such occurrence(s) except for the payment of Costs and Expenses incurred prior to the date of such payment and for which We may be responsible hereunder.
2. If at the time of the happening of any occurrence covered by this Section there is any other existing insurance whether taken out by You or not covering the same liability We shall not be liable to indemnify You in respect of such liability except so far as concerns any excess beyond the amount which would have been payable under such other insurance had this Section not been effected.

What is not covered
Indemnity for any liability:
A. in respect of bodily injury to any person who is
   I. under a contract of service with You when such injury arises out of and in the course of their employment by You;
   II. a member of Your family.
B. assumed by You under a contract or agreement unless such liability would have attached in the absence of such contract or agreement;
C. in respect of loss of or damage to property
   I. belonging to You;
   II. in Your care custody or control. However this Exclusion shall not apply in respect of loss of or damage to buildings and their contents not belonging to but temporarily occupied by You in the course of the Holiday.
D. in respect of bodily injury loss or damage caused directly or indirectly in connection with:
   I. the carrying on of any trade business or profession;
II. the ownership, possession or use of
   a. mechanically propelled vehicles;
   b. aircraft, hovercraft or watercraft
      (other than manually propelled
      watercraft);
   c. firearms (other than sporting
      guns);
   d. arising from the occupation or
      ownership of any land or building
      other than any building
      temporarily occupied
      by You in the course of a Holiday.
   E. in respect of activities or volunteer work
      organised by or when the individual is
      assigned overseas by or under the
      auspices of a charitable voluntary not for
      profit social or similar organisation
      except where no other insurance or
      indemnity is available.
   F. in respect of punitive or exemplary
      damages.

SECTION 10. Overseas Legal Advice & Expenses
Cover under this Section only applies to Holidays Abroad.

What is covered
If during a Holiday You sustain bodily injury or illness which is caused by a third party We will pay up to a benefit amount stated in the Policy Schedule to cover Legal Expenses arising out of Any One Claim.

Special Conditions
1. Legal Representatives must be qualified to practise in the Courts of the country where the event giving rise to the Claim occurred or where the proposed defendant under this Section is resident.
2. We shall at all times have complete control over the legal proceedings. Outside the European Union, the selection, appointment and control of Legal Representatives shall rest with Us. Within the European Union, You do not have to accept the Legal Representatives chosen by Us. You have the right to select and appoint Legal Representatives after legal proceedings have commenced subject to Our agreement to the Legal Representatives’ fee or charging rates. If there is a disagreement over this choice of Legal Representatives You can propose Legal Representatives by sending Us the proposed Legal Representatives’ name and address. We may choose not to accept Your proposal but only on reasonable grounds. We may ask the ruling body for Legal Representatives to nominate alternative Legal Representatives. In the meantime, We may appoint Legal Representatives to protect Your interests.
3. You MUST co-operate fully with the Legal Representatives and ensure that We are fully informed at all times in connection with any claim or legal proceedings for damages and or compensation from a third party. We are entitled to obtain from the Legal Representatives any information, document or advice relating to a Claim or legal proceedings under this Insurance. On request You will give to the Legal Representatives any instructions necessary to ensure such access.
4. Our authorisation to incur Legal Expenses will be given if You can satisfy Us that:
   A. there are reasonable grounds for pursuing or defending the Claim or legal proceedings and the Legal Expenses will be proportionate to the value of the Claim or legal proceedings; and
   B. it is reasonable for Legal Expenses to be provided in a particular case. The decision to grant authorisation will take into account the opinion of the Legal Representatives as well as that of Our own advisers. If there is a dispute, We may request, at Your expense, an opinion of a barrister as to the merits of the Claim or legal proceedings. If the Claim is admitted, Your costs in obtaining this opinion will be covered by this Policy.
5. If there is any dispute, other than in respect of the admissibility of a Claim on which Our decision is final, the dispute will be referred to a single arbitrator who will be either a solicitor or barrister agreed by all parties, or failing agreement, one who is nominated by the current President of the appropriate Law Society. The party against whom the decision is made shall meet the costs of the arbitration in full. If the decision is not clearly made against either party the arbitrator shall have the power to apportion costs. If the decision is made in Our favour, Your costs shall not be recoverable under the Insurance.
6. We may at Our discretion assume control
at any time of any Claim or legal proceedings in Your name for damages and or compensation from a third party.
7. All Claims within this Section must be submitted to Us in writing within 90 days.
8. Any Legal Expenses incurred without Our written agreement shall entitle Us to withdraw cover immediately and to recover any fees or expenses paid to You.
9. We may at Our discretion require You to obtain at Your expense an opinion of a barrister agreed by You and Us as to whether or not there are reasonable grounds for continuing to pursue or defend any Claim or legal proceedings. We will pay such expense if the opinion indicates that there are reasonable grounds for pursuing or defending the Claim or legal proceedings.
10. We may at Our discretion offer to settle a counter-claim against You which We consider to be reasonable instead of continuing any Claim or legal proceedings for damages and/or compensation by a third party.
11. You shall be responsible for the repayment to Us of all sums paid by Us in respect of the Legal Expenses where:
   A. an award of costs is made in Your favour in the Claim or legal proceedings; or
   B. costs are agreed to be paid to You as part of any settlement of the Claim or legal proceedings.
12. If a conflict of interest arises, where We are also the insurers of the third party or proposed defendant to the Claim or legal proceedings, You have the right to select and appoint other Legal Representatives in accordance with the terms of this Insurance.
13. If at Your request Legal Representatives cease to continue acting for You, We shall be entitled to withdraw cover immediately or agree with You to appoint other Legal Representatives in accordance with the terms of this Insurance.

What is not covered
1. Any Claim reported to Us more than 12 months after the beginning of the incident which led to the Claim.
2. Any Claim where it is Our opinion that the prospects for success in achieving a reasonable settlement are insufficient and/or where the laws, practices and/or financial regulations of the country in which the incident occurred would preclude the obtaining of a satisfactory settlement or the costs of doing so would be disproportionate to the value of the Claim.
3. Legal Expenses incurred before receiving Our prior authorisation in writing unless such costs would have been incurred subsequent to Our authorisation.
4. Legal Expenses incurred in connection with any criminal or wilful act.
5. Legal Expenses incurred in the defence against any civil claim or legal proceedings made or brought against You unless as a counter claim.
6. Fines, penalties compensation or damages imposed by a court or other authority.
7. Legal Expenses incurred for any Claim or legal proceedings brought against:
   A. a tour operator, travel agent, carrier, insurer or their agents where the subject matter of the Claim or legal proceedings is eligible for consideration under an Arbitration Scheme or Complaint Procedure;
   B. Us or Our agents; or
   C. Your employer.
8. Actions between Persons Insured or pursued in order to obtain satisfaction of a judgement or legally binding decision.
9. Legal Expenses incurred in pursuing any Claim for compensation (either individually or as a member of a group or class action) against the manufacturer, distributor or supplier of any drug, medication or medicine.
10. Legal Expenses chargeable by the Legal Representatives under contingency fee arrangements.
11. Legal Expenses incurred where You have:
   A. failed to co-operate fully with and make sure that We are fully informed at all times in connection with any Claim or legal proceedings for damages and or compensation from a third party; or
   B. settled or withdrawn a Claim in connection with any Claim or legal proceedings for damages and or compensation from a third party without Our agreement. In such circumstances We shall be entitled to withdraw cover immediately and to
recover any fees or expenses paid;

12. Legal Expenses incurred after You have not:
A. accepted an offer from a third party to settle a Claim or legal proceedings where the offer is considered reasonable by Us; or
B. accepted an offer from Us to settle a Claim.

13. Legal Expenses which We consider unreasonable or excessive or unreasonably incurred.

SECTION 11. Missed Departure
Cover under this Section only applies to Holidays Abroad.

What is covered
We will pay up to amount stated in the Policy Schedule for necessary and reasonable additional accommodation (room only) and travel expenses to enable You to reach:
1. Your scheduled destination Abroad if You arrive too late at Your final point of international departure from the United Kingdom on Your outbound journey to board the Public Transport on which You are booked to travel from the United Kingdom;
2. the United Kingdom if You arrive too late at Your final point of international departure to the United Kingdom on Your return journey to board the Public Transport on which You are booked to travel to the United Kingdom;

Due To:
1. the car You are travelling in breaking down or being involved in an accident; or
2. the Public Transport You are travelling in failing to arrive on schedule.

Special Conditions
You MUST: provide Us with
1. original written:
   A. evidence from a motoring organisation or garage that the car used for travel is roadworthy and properly maintained; or
   B. details from the operators of the Public Transport used for travel of the length of, and reason for, the delay.
2. evidence of all the extra costs incurred.

What is not covered
1. Accommodation and travel expenses where the transport and/or accommodation used is of a standard superior to that of the Holiday.
2. Any Claim Due To Your not allowing sufficient time for the journey.
3. For a missed departure caused by strike or industrial action that could be reasonably expected when the Holiday was booked.
4. The Excess.

SECTION 12. Hospital Benefit
Cover under this Section only applies to Holidays Abroad.

What is covered
If You are admitted to hospital as an in-patient during a Holiday Due To injury or illness for which You have a valid Claim under the Medical and Additional Expenses Section of this Policy, We will pay the benefit amount stated in the Policy Schedule for each complete 24 hours that You remain a hospital in-patient, up to the maximum amount stated in the Policy Schedule.

What is not covered
We will not pay for time You spend in an institution not recognised as a hospital in the country of treatment.

SECTION 13. Additional Pet Care Fees
Cover under this Section only applies to Holidays Abroad.

What is covered
If You are injured or become ill during a Holiday Abroad, and are:
1. delayed from returning to the United Kingdom as a direct result of You being admitted as a hospital in-patient; and/or
2. brought back to a hospital in the United Kingdom by ACE Assistance and directly admitted as an in-patient;
and have a valid Claim for Medical Expenses and/or Emergency Repatriation Expenses under the Medical and Additional Expenses Section of this Policy, We will reimburse any additional Pet Care Fees incurred by You or on Your behalf, up to the amount stated in the Policy schedule.

What is not covered
Any Claim Due To Your being admitted as an in-patient in an institution not recognised as a hospital in the country of treatment.
SECTION 14. Compassionate Return
Cover under this Section only applies to Holidays Abroad.

What is covered
We will pay reasonable additional travel and accommodation costs (room only) up to the amount specified in the Policy Schedule necessarily incurred in returning You home if You want to return to the United Kingdom on compassionate grounds Due To the:
1. death as a direct result of an Accident or sudden and unexpected deterioration in health of;
2. serious injury caused by Accident and resulting in hospital confinement expected to last seven consecutive days or more of;
3. sudden and unexpected deterioration of health resulting in hospitalisation and terminal prognosis, expected to result in death prior to Your scheduled date of return to the United Kingdom of;
a close friend, immediate neighbour or member of Your family

What is not covered
1. Any Claim where cover is provided under Section 8. Curtailment for the same cause or event.
2. Any Claim Due To any serious, chronic or recurring medical condition affecting any close friend, immediate neighbour or member of Your family that was diagnosed before Your Holiday was booked (or commencement of the Period of Insurance if later), and which could result in Your wanting to return to the United Kingdom on compassionate grounds, before Your Holiday is due to end.
3. Accommodation and travel expenses where the transport and/or accommodation used is of a standard superior to that of the Holiday.

SECTION 15. Catastrophe
Cover under this Section only applies to Holidays Abroad.

What is covered
We will pay up to the amount stated in the Policy Schedule for reasonable additional travel expenses and the costs of renting similar accommodation (room only) if You cannot live in Your booked Holiday accommodation Abroad because of a fire, flood, earthquake, storm, lightning, explosion or hurricane.

Special Conditions
You MUST:
1. provide Us with
A. a written statement from an appropriate public authority confirming the reason and nature of the disaster and how long it lasted; and
B. evidence of all the extra costs incurred.
2. not have known about any event that results in a Claim before leaving Your international departure point.

What is not covered
1. Any Claim Due To
A. Your travelling against the advice of the appropriate national or local authority.
B. prohibitive regulations by the government of any country.
2. Accommodation and travel expenses where the transport and/or accommodation used is of a standard superior to that of the Holiday.
3. Any expenses that:
A. You can recover from any tour operator, airline, hotel or other service provider;
B. You would normally have to pay during Your Holiday.
SECTION 16. Hijack

What is covered
If You are held hostage by Hijackers whilst travelling to or from a Holiday, We will pay the amount stated in the Policy Schedule for each full 24 hours You are held hostage up to the maximum benefit stated in the Policy Schedule for each Holiday.

Special Conditions
You MUST provide Us with written details from the airline or other transport operators describing the length of the hijacking.

SECTION 17. Scheduled Airline Failure Insurance and SECTION 18. End Supplier Failure Insurance

This cover is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Certain Underwriters at Lloyd’s (‘The Insurer’).

The Insurer will pay up to the amount stated in the policy schedule for:

1. Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator including Eurostar; Villas abroad & Cottages in the UK, Caravan Sites, Campsites, Mobile Home, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Parks such as Disney Land Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure or

2. In the event of insolvency after departure:
   a) additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements or
   b) if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

PROVIDED THAT in the case of 2(a) and (b) above where practicable the Person-Insured shall have obtained the approval of the insurer prior to incurring the relevant costs by contacting the insurer as set out below

The Insurer will not pay for:
1. Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure
2. The Financial Failure of:
   a) any Travel or Accommodation provider in Chapter 11 or any threat of insolvency being known as at the Insured’s date of application for this Policy
   b) any Travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)
   c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel or accommodation
3. Any loss for which a third party is liable or which can be recovered by other legal means
4. Any losses which are not directly associated with the incident that caused the Insurer to claim. For example, loss due to being unable to reach your pre booked hotel following the financial failure of an airline.

FOR GENERAL DEFINITIONS GO TO PAGE 32
**Claims Procedure:** International Passenger Protection claims only
Any occurrence which may give rise to a claim should be advised promptly and in any event within 14 days to:

International Passenger Protection Claims Office
IPP House
22-26 Station Road
West Wickham
Kent BR4 0PR
United Kingdom

Telephone: +44 (0)20 8776 3752
Facsimile: +44 (0)20 8776 3751
Email: info@ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will NOT be processed.

**ALL OTHER CLAIMS - REFER TO YOUR INSURANCE POLICY AND SEE ALTERNATIVE CLAIMS PROCEDURE.**
Winter Sports Extension

What is covered

**We** will pay for:

1. Winter sports equipment hire. Up to the amount stated in the Policy Schedule for each full 24 hour period that **You** need to hire replacement winter sports equipment if **Your** winter sports equipment is:
   - A. lost or broken in an accident; or
   - B. lost or misplaced by an airline or other carrier on the outbound journey from the **United Kingdom** and delayed for at least 12 hours after **You** arrive at **Your** destination;

2. Unused ski pass ski hire or tuition fees Up to the amount stated in the Policy Schedule for each full week, or a proportionate amount for shorter or longer periods, to cover the value of **Your** unused ski pass, ski hire and/or tuition fees which **You** cannot recover following:
   - A. **Your** injury or illness;
   - B. loss or theft of **Your** ski pass;

3. Lack of Snow
   The amount stated in the Policy Schedule for each full 24-hour period that **You** are unable to ski because there is a lack of snow in the pre-booked resort and no alternative skiing available;

4. Avalanche
   Up to the amount stated in the Policy Schedule for additional and necessary travel and accommodation costs if **Your** outbound or return journey is delayed by an avalanche for more than 12 hours from the scheduled departure time on **Your** travel ticket.

Special Conditions

1. A. Loss, theft or damage to winter sports equipment in the custody of an airline or other carrier **MUST** be reported in writing to the airline or other carrier within 24 hours of discovery and **We** **MUST** be provided with a copy of the original written airline or carrier report;

   B. Loss or theft of winter sports equipment in all other circumstances and loss or theft of **Your** ski pass, **MUST** be reported to the police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and **We** **MUST** be provided with a copy of the original written police report and report to the hotel management as applicable.

   2. **You** **MUST** provide **Us** with a medical certificate issued by a **Doctor** when submitting a claim for unused ski pass, ski hire hire and/or tuition fees, as a result of **Your** injury or illness.

What is not covered

1. Delay, detention, seizure or confiscation by customs or other officials.

2. Any **Claim** for benefit under Avalanche cover if **We** pay a **Claim** under the Travel Delay or Catastrophe Sections of this Policy for the same event.

FOR GENERAL DEFINITIONS GO TO PAGE 32
GENERAL CONDITIONS
(Conditions that apply to the whole Policy)

Contract
This Policy, the Policy Schedule and any information provided in Your application will be read together as one contract.

Legal Interpretation and Language
Current legislation allows the parties to this contract to choose which law is used to interpret this Policy. You and We agree that:
1. this Policy will be governed and interpreted in accordance with the Law of England and Wales and only the English Courts will have jurisdiction in any dispute; and
2. communication of and in connection with this Policy shall be in the English language.

Third Party Rights
You and We have agreed that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. You and We can rescind or vary the terms of this contract without the consent of any third party to this contract, who might seek to assert that they have rights under the Contracts (Rights of Third Parties) Act 1999.

Observing Policy Terms & Conditions
We will not be liable to make any payment under this Policy if a You or Your personal representative(s) do not observe and fulfil its Terms, Exclusions and Conditions.

Changing Your Policy
1. If You want to change Your Policy
   If You want to change Your Policy or if Your insurance needs or any of the information You have given Us changes You must telephone (and confirm in writing if We request You to do so), email or write to Us. We will update the Policy and issue a new Policy Schedule each time a change is agreed.
2. If We want to Change Your Policy
   We reserve the right to make changes or add to these Policy terms for legal or regulatory reasons and/or to reflect new industry guidance and codes of practice. We will write to You with details at least 30 days before We make any changes. You will then have the option to continue with or to cancel the Policy.

Any change made to Your Policy will begin on the date that the Policy Schedule issued to record the change in cover becomes effective.

Cancelling Your Policy
If You want to cancel Your Policy
A. 14 day cancellation option
   If, for any reason, You are not satisfied with this Policy, and You have not taken or booked a Holiday protected by the cover provided, You may, within 14 days of Your receipt of full policy documentation, telephone Us on free phone: 0800 519 9935 or +44 (0)1293 725803 or Email: asda.travelinsurance@acegroup.com and We will cancel it. If this happens the policy will have provided no cover and We will refund any premiums You have paid.

B. Cancellation after 14 days
   If You want to cancel Your Policy You must telephone (and confirm in writing if We request You to do so) , email or write to Us. We will cancel it from the date Your instructions are received or any later date You give Us. We reserve the right to charge You a premium proportionate to the cover that has been in force up to the date of Your cancellation, and a reasonable administration charge for any costs incurred.

Our contact details are:
ASDA Travel Insurance,
ACE European Group Ltd
PO Box 1086, Belfast BT1 9ES.
Tel: 0800 519 9935 or +44 (0)1293 725803
Email: asda.travelinsurance@acegroup.com

If We want to cancel Your Policy
If We no longer wish to offer this Policy and need to cancel Your Policy We will write to You at the current address We have for You. We will then cancel the Policy 30 days after the date of Our letter. If We cancel the Policy We will refund any premium You paid for the cancelled period provided You have not made a Claim under the Policy during the current Period of Insurance.

Other taxes or costs
ACE are required to notify You that other taxes or costs may exist which are not imposed or charged by Us.

Complaints procedures
We are dedicated to providing a high quality service and want to maintain this at all times. If You are not satisfied with
this service, please contact Us immediately, quoting Your Policy details, so that Your complaint can be dealt with as soon as possible.

If You have a complaint about the sale of Your Policy or the Customer Service You have received please contact:

The Customer Service Manager,
ASDA Travel Insurance,
ACE European Group Ltd
PO Box 1086
Belfast BT1 9ES.
Tel: 0800 519 9935 or
+44 (0)1293 725803
Email: asda.travelinsurance@acegroup.com

If You have a complaint in relation to Claims please contact:

The Claims Manager
ACE Travel Insurance Claims
PO Box 1086
Belfast BT1 9ES.
Tel: 0800 519 9940 or
+44 (0)1293 726165
Email: asda.travelclaims@acegroup.com

The existence of these complaints procedures does not reduce Your statutory rights relating to this Policy. For further information about Your statutory rights contact the Competition and Markets Authority or Citizens Advice Bureau.

Financial Ombudsman Service
We are a member of the Financial Ombudsman Service (FOS), who may be approached for assistance, if You are not satisfied following receipt of Our final response. A leaflet explaining its procedure is available on request.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Tel: +44 (0) 800 023 4567
(free from most landlines, charges may apply from a mobile phone).

+44 (0) 300 123 9 123
(calls charged at the same rate as 01 or 02 numbers on a mobile phone)

Financial Services Compensation Scheme
In the unlikely event of Our being unable to meet Our liabilities, You may be entitled to compensation under the Financial Services Compensation Scheme. Their contact details are:

Financial Services Compensation Scheme
10th Floor, Beaufort House
15 St Botolph Street
London EC3A 7QU
Tel: 0800 678 1100 or 020 7741 4100
Fax: 020 7741 4101

Data Protection Statement
PLEASE READ this notice as it explains the purposes for which We will use the personal and sensitive personal data (information) which that We hold.

We accept fully Our responsibility to protect the privacy of customers and the confidentiality and security of information given to Us.

Where You have provided information about another person in connection with the purchase and performance of this insurance Policy You confirm that they have appointed You to act for them, that they have consented to the processing of their personal data, including sensitive personal data and they have consented to the transfer of their information Abroad. You also agree to receive on their behalf any data protection notices from Us.

We will use the information You have provided for:
• customer service
• handling claims
• providing emergency assistance in connection with this Travel Insurance Policy,

We may disclose information to Our service providers and agents for these purposes. The information You have provided may also be used for the purpose of fraud prevention including passing details to other insurers and regulatory bodies.

In the event that a Person Insured makes an injury or illness related Claim, We may need to obtain further Sensitive Personal information such as medical history in order to assess the claim. The Claim form will explain in more detail how this Sensitive Personal data is handled.

FOR GENERAL DEFINITIONS GO TO PAGE 32
If a **Person Insured** asks **We** will provide details of the information **We** hold in accordance with the applicable law.

Any information which is found to be incorrect will be corrected promptly. **We** may monitor and/or record **Your** communication with **Us** either **Ourselves** or by reputable organisations selected by **Us**, to ensure consistent servicing levels and account operation. **We** will keep information about **Persons Insured** only for so long as it is appropriate.

Unless **You** have confirmed otherwise during the purchase of this travel insurance Policy, **We** shall also share the information **You** have provided with ASDA Financial Services Limited and its associated group companies who will use the information in accordance with its privacy policy and may provide information by email, letter, phone and SMS about special offers, news and new products that may be of interest.

Contact Details for **ACE** and ASDA Financial Services Ltd are;

The Customer Service Manager,
ASDA Travel Insurance,
ACE European Group Ltd
PO Box 1086
Belfast  BT1 9ES.
Tel: 0800 519 9935
or +44 (0) 1293 725803
Email: asda.travelinsurance@acegroup.com

**GENERAL DEFINITIONS**

The following words and phrases below will always have the following meanings wherever they appear in the Policy in bold type and starting with a capital letter in this Policy Document and the Policy Schedule.

**Abroad**
Outside the **United Kingdom**

**Accident, Accidental**
A sudden identifiable violent external event that happens by chance and which could not be expected; or unavoidable exposure to severe weather conditions.

**ACE**
ACE European Group Limited.

**ACE Assistance**
1. The telephone advice, information and counselling services; and/or
2. The travel assistance and emergency medical and repatriation services; arranged by **ACE**.

**Any One Claim**
All claims or legal proceedings including any appeal against judgment consequent upon the same original cause, event or circumstance.

**Child, Children**
**Your** children, **Your Partner**’s children and the grandchildren of **You** or **Your Partner**, extending to include step children, step grandchildren and fostered or adopted children or grandchildren, each of whom must be:
1. under 18 years old (or under 23 years old if still in full-time education) on the date **You** purchase cover; and
2. dependent on **You** or **Your Partner** (or in the case of grandchildren dependent on **You** or **Your Partner** or their **Parent(s)**) even if he or she does not live with either of **You** (or in the case of grandchildren, with either **You** or **Your Partner** or their **Parent(s)**); and
3. not be married or living with a **Partner**.

**Claim, Claims**
Single loss or a series of losses **Due To** one cause covered by this Policy

**Close Business Colleague**
Someone who **You** work with in the **United Kingdom** and who has to be in work in order for **You** to be able to go on or continue a **Holiday**.
Curtail, Curtailed, Curtailment
Cut short/cutting short Your Holiday.

Doctor
A doctor or specialist, registered or licensed to practise medicine under the laws of the country in which they practise who is neither:
1. a Person Insured; or
2. a relative of the Person Insured making the Claim, unless approved by Us.

Due To
Directly or indirectly caused by, arising or resulting from, in connection with.

Europe
Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Canary Islands, Channel Islands, Croatia, Czech Republic, Denmark, Eire, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Mediterranean Islands (including Majorca, Menorca, Ibiza; Corsica; Sardinia; Sicily; Malta, Gozo; Crete, Rhodes and other Greek Islands; Northern and Southern Cyprus), Moldova, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russian Federation (West of Urals), Serbia and Montenegro, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom. Albania, although in Europe, is excluded from our definition. If You wish to visit Albania or are likely to travel outside the countries specified You need our Worldwide cover.

Excess
The first amount stated in the Policy Schedule of any Claim which each Person Insured must pay.

GP
A general physician registered or licensed to practise medicine, who is neither:
1. a Person Insured; or
2. a relative of the Person Insured unless approved by Us.

Hijack
The unlawful seizure or taking control of an aircraft or other means of transport in which a Person Insured is travelling as a passenger.

Hijackers
The perpetrators of a Hijack.

Holiday, Holidays
Trip(s) involving pre-booked travel or accommodation (of at least 2 nights duration if the trip is not Abroad), devoted entirely to pleasure, rest, or relaxation, where travel begins and ends in the United Kingdom.

Immediate Family Member
Your Partner or fiancé(e) or the grandchild, Child, brother, sister, parent, grandparent, grandchild, step-brother, stepsister, step-parent, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, nephew, niece, of You or Your Partner, or anyone noted as next of kin on any legal document, all of whom must be resident in the United Kingdom, and not Persons Insured.

Legal Expenses
1. fees, expenses, costs/expenses of expert witnesses and other disbursements reasonably incurred by the Legal Representatives in pursuing a Claim or legal proceedings for damages and/or compensation against a third party who has caused You accidental bodily injury or illness or in appealing or resisting an appeal against the judgment of a Court, tribunal or arbitrator.
2. costs for which You are legally liable following an award of costs by any court or tribunal or an out of Court settlement made in connection with any Claim or legal proceedings.

Legal Representatives
The solicitor, firm of solicitors, lawyer, advocate or other appropriately qualified person firm or company appointed to act on Your behalf.

Loss of Limb
Amputation or total and permanent loss of use of one or more hands at or above the wrist or of one or more feet above the ankle (talo-tibial joint).

Loss of Sight
1. In both eyes when Your name has been added to the register of Blind Persons on the authority of a qualified ophthalmicspecialist;
2. In one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means You are only able to see at 3 feet that which You should normally be able to see at 60
feet) and We are in no doubt that the condition is permanent and without expectation of recovery.

Mobility Aid/Mobility Aids
Any crutch, walking stick, walking frame, wheeled walking frame, walking trolley, evacuation chair, wheelchair, powered wheelchair or mobility scooter constructed specifically to aid persons suffering from restricted mobility but excluding any golf buggy or golf trolley.

Money
Coins, banknotes, traveller’s cheques, postal or money orders, travel tickets, pre-paid vouchers, non-refundable pre paid entry tickets and debit, credit, payment, pre-payment and/or charge cards.

Parent or Legal Guardian
A person with parental responsibility, or a legal guardian, both being in accordance with the Children Act 1989 and any statutory amendment modification or re-enactment of it.

Partner
Your spouse or civil partner (registered pursuant to the Civil Partnership Act) or someone of either sex with whom You have been living for at least three months as though they were Your spouse or civil partner.

Period of Insurance
- Annual Multi-Trip: Period of cover between and inclusive of the dates shown as Effective From: and To: on the Policy Schedule commencing at 00.01 or any later time the Policy Schedule is issued on the earlier date shown and finishing at 24.00 on the later date shown.
- Single Trip: Period of cover commencing at 00.01 or any later time the Policy Schedule is issued and ending either when You arrive at Your home in the United Kingdom or at the end of the trip duration shown on Your Policy Schedule, whichever is sooner.

Permanent Total Disability
A disability which has lasted for at least 12 months from which We believe You will never recover and which prevents You from carrying out any gainful occupation for which You are fitted by way of training, education or experience.

Personal Property
1. Any suitcase, trunk or container of a similar kind and its contents;
2. any Mobility Aid
3. Valuables
4. any other article worn or carried by You; that is not otherwise excluded and which is either owned by You or for which You are legally responsible.

Person(s) Insured, Person Insured
You, and Your Partner and Children if they are shown as insured on the Policy Schedule.

Public Transport
Any air, land or water vehicle operated under licence for the transportation of fare-paying passengers.

Repair and Replacement Costs
The cost of repairing partially damaged property, or, if property is totally lost or destroyed or uneconomical to repair, the cost of replacing property as new less a deduction for wear, tear or depreciation. (Note: We will pay a reasonable proportion of the total value of a set or pair to repair or replace an item that is part of a set or pair).

Travelling Companions
Someone You have arranged to go on Holiday with and who it would be unreasonable to expect You to travel or continue Your Holiday without.

Unattended
Where You are not in full view of or in a position to prevent unauthorised taking or interference with Your Personal Property or vehicle.

United Kingdom
England, Scotland, Wales and Northern Ireland.

Valuables
Cameras and other photographic equipment, telescopes and binoculars, Audio/Video equipment (including radios, cassette/compact disc players, ipods, mp3 and mp4 players, camcorders, DVD, video, televisions, and other similar audio and video equipment), mobile phones, satellite navigation equipment, computers and computer equipment (including PDAs, personal organisers, laptops, notebooks, netbooks and the like), computer games equipment (including consoles, games and peripherals) jewellery, watches, furs, precious
and semi-precious stones and articles made of or containing gold, silver or other precious metals.

**War**
Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.

**We/Us/Our/Ourselves**
ACE European Group Limited.

**You; Your; Yourself**
The **Person Insured** shown in the Policy Schedule.
### 5 Star defaqto rated insurance at Asda prices

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<tr>
<th>Insurance</th>
<th>Phone Number</th>
<th>Operating Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel Insurance*</td>
<td>0800 519 9935</td>
<td>Lines open 8am to 8pm Mon-Fri, 9am to 6pm Sat.</td>
</tr>
<tr>
<td>Car Insurance</td>
<td>0800 054 6012</td>
<td>Lines open 8am to 8pm Mon-Fri, 9am to 5pm Sat, 10am to 4pm Sun.</td>
</tr>
<tr>
<td>Pet Insurance†</td>
<td>0800 434 6038</td>
<td>Lines open 8am to 8pm Mon-Fri, 9am to 5pm Sat.</td>
</tr>
<tr>
<td>Home Insurance</td>
<td>0800 988 0950</td>
<td>Lines open 8am to 8pm Mon-Fri, 9am to 5pm Sat, 10am to 4pm Sun.</td>
</tr>
<tr>
<td>Breakdown Cover</td>
<td>0800 232 1403</td>
<td>Lines open 8am to 8pm Mon-Fri, 8am to 5pm Sat-Sun.</td>
</tr>
<tr>
<td>Asda Money Credit Card</td>
<td>0871 704 3366</td>
<td>Lines open 8:30am to 9pm Mon-Fri, 8:30am to 7:30pm Sat, 10am to 6pm Sun.</td>
</tr>
<tr>
<td>Travel Money</td>
<td>0845 900 0955</td>
<td>Lines open 8am to 10pm Mon-Fri, 10am to 8pm Sat, Sun &amp; Bank Holidays.</td>
</tr>
<tr>
<td>Over 50s Life Cover</td>
<td>0800 202 8103</td>
<td>For Textphone, please dial 18001 first. Lines are open 8am to 8pm Mon-Fri, 8am to 4pm Sat.</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>0800 804 6816</td>
<td>Lines open 8am to 8pm Mon-Fri and 9am to 6pm Sat.</td>
</tr>
</tbody>
</table>

*Defaqto 5 Star rating is only applicable to Superior Cover Travel Insurance.
†Defaqto 5 Star rating is only applicable to Superior Cover Pet Insurance.

This Travel Insurance policy is underwritten by ACE European Group Limited
ACE European Group Limited, PO Box 4511, Dunstable LU6 9QA

ACE European Group Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority reference number 202803. Full details can be found at the FCA website http://www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.

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†Defaqto 5 Star rating is only applicable to Superior Cover Pet Insurance.

### Customer Services Centre
Asda Travel Insurance, ACE European Group Ltd., PO Box 1086, Belfast BT1 9ES
Tel: 0800 519 9935 or +44 (0)1293 725803 Email: asda.travelinsurance@acegroup.com

### Claims
ACE Claims, PO Box 1086, Belfast BT1 9ES
Tel: 0800 519 9940 or +44 (0)1293 726165 Email: asda.travelclaims@acegroup.com