

Allianz Insurance plc

Annual Travel Extension

Policy
Home



Allianz 

Underwritten by AWP P&C SA

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Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your needs, as we've been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with your insurance adviser to ensure you receive the highest levels of product and service excellence and if you need to make a claim, you can rest assured that you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly.

Should you need further details or have any questions your insurance adviser will be delighted to help.

Important

This document provides details of your policy and the terms and conditions that apply.

Please read it carefully and keep it in a safe place.

Cover is only available if **you** are a **resident** of the **UK**, the **Channel Islands** or the **Isle of Man**.

This policy does not cover claims relating to existing medical conditions.



Introduction

Your Annual Travel policy is made up of several parts which must be read together as they form **your** contract. The basis of this contract is the information which **you** have supplied and/or the statement of facts including the declaration which **you** have checked to **your** satisfaction. If **you** wish to change anything or if there is anything you do not understand, please let **your** insurance adviser know - adjustments are easily made and **we** will be pleased to help.

The parts of the policy are:

- this Introduction; the General Definitions; the General Exclusions and General Conditions, all of which apply to all sections of the policy
- the Sections of cover selected by **you**, including the Exclusions and Conditions which apply to the Section
- the Schedule, which includes all Clauses applied to the policy while the policy is in force.

Any word or expression in the policy which has a specific meaning has the same meaning wherever it appears in the policy.

We will indemnify **you** in accordance with and subject to the terms of this policy, in consideration of the payment to **Allianz** of the premium for the **Period of Insurance**.

Signed on behalf of **Allianz**

A handwritten signature in blue ink that reads "Jonathan Dye". The signature is written in a cursive style with a checkmark-like flourish at the beginning.

Jonathan Dye

Chief Executive

Please examine this policy and if it is not correct return it immediately to **your** insurance adviser who will arrange for it to be amended.

The policy will be written and conducted in English.

Summary of your cover (full details are shown on the following pages)

Summary of your cover		
Policy parts and page numbers	Your main policy limits up to	Excess
Cancellation or curtailment charges Part 1 - pages 12-13	£5,000	£50 (£15 deposits)
Emergency medical and associated expenses Part 2 - page 14	£10 million In-patient benefits - £1,000 (£15 per 24 hours) Funeral expenses £1,500 Dental £300 Transport and accommodation within your home country £1,000	£50
Loss of passport Part 3 - page 15	£250	No excess
Delayed personal possessions Part 4 - page 15	£150	No excess
Personal possessions Part 5 - page 16	£1,500 Single item, pair or set £300 Valuables limit £350 Tobacco, alcohol, fragrances limit £50	£50
Personal money Part 6 - page 17	£500 Cash 18 years or older £250 Cash 17 years or under £50	£50
Personal accident Part 7 - page 17	£25,000 Death £ 15,000 Permanently loss £25,000 Physical disablement £25,000	No excess
Missed departure Part 8 - page 18	£1,000	No excess
Departure delay Part 9 - page 18	Delay £300 (£25 for first 12 hours, £15 each subsequent 12 hours) £5,000 - abandoning your journey	No excess - delay £50 - abandoning your journey
Personal liability Part 10 - page 19	£2 million	No excess
Hijack or mugging Part 11 - page 20	Hijack - £1,000 (£100 per 24 hours) Mugging - £1,000 (£100 per 24 hours)	No excess
Legal expenses Part 12 - page 20	£25,000 (Individual) £50,000 (all persons covered under this policy)	No excess
Winter Sports Part 13 - page 21	Delayed ski equipment (£20 per 24 hours) – £300 Ski equipment (own) – £400 Ski equipment (hired) – £250 Ski pack (£25 per 24 hours) – £400 Piste closure (£20 per 24 hours) – £200 Avalanche closure (£40 per 24 hours) – £200	No excess £50 No excess No excess No excess

Note

Inner limits

Some sections of cover also have extra sub limits, for example the personal accident section has a benefit limit depending on the age of the [insured person](#).

Journey limits (annual multi-trip cover only)

Annual multi-trip cover is for short trips of 31 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 31 days per trip. This would include not insuring [you](#) for any part of a trip that is longer than 31 days in duration.

Important Information

Thank you for taking out Allianz annual multi-trip travel insurance with us.

Your policy schedule shows the parts of this section that you have chosen, the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call Allianz Global Assistance travel insurance on 0208 603 9653 textphone 020 8666 9562 or write to Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD.

Insurer - Your Allianz annual multi trip travel insurance is underwritten by AWP P&C SA and is administered in the **United Kingdom** by Allianz Global Assistance (a trading name of AWP Assistance UK Ltd).

How your policy works - Your travel insurance policy -and policy schedule is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section, apply to each **person insured**. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us – There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you.

You must, to the best of your knowledge, give accurate answers to any questions we ask when you buy your travel insurance policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid.

If you think you may have given us any incorrect answers, or if you want any help, please call 020 8603 9653 as soon as possible and we will be able to tell you if we can still offer you cover.

Cancellation rights - The household policy provides you with a 14-day reflection period to decide whether you wish to continue for the Household policy year. This is subject to certain terms, including a minimum time on risk charge of £25. This charge does not apply within the first 14 days. Full details are shown in the Allianz Household policy wording which is available on request. This cover is an extension of your household insurance and if you choose not to proceed with the household insurance, the Annual Travel section will also cease.

Policy excess - Under most parts of your policy, you will have to pay an **excess**. This means that you will be responsible for paying the first part of the claim for each person insured, for each part within this section, for each claim incident. The amount you have to pay is the **excess**.

Data protection - **Your** personal information including sensitive personal data (for example health information) may be held on computer, paper file or other format. This information will be used by **we, us, our** representatives and the **insurer**, to arrange and manage **your** insurance policy including handling claims (and issuing renewal documents).

In certain circumstances, such as a medical emergency, this may involve transferring information about **you** to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. **We** will always take reasonable steps to safeguard **your** personal information.

We will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. **We** may provide **your** information to others where required or permitted by law (for example, if requested by the police or another official authority).

You have the right to request a copy of the personal information **we** hold about **you** by writing to **us** at Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD. A small charge may apply.

Allianz Global Assistance will not use **your** personal information or share it with other third parties for marketing purposes.

Financial Compensation Scheme (FSCS) - For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Governing law - Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999 - **We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Renewal of your insurance cover - **Allianz Insurance plc** will send **you** a renewal notice at least 21 days prior to the expiry of the **period of insurance** as shown on **your** policy schedule.

We may vary the terms of **your** cover and the premium rates at the renewal date.

This means **we** cannot guarantee that **we** will be able to provide the same terms of cover on **your** renewed policy or even renew it at all. If **you** book a **journey** that does not start until after the expiry date of **your** policy, **you** may find that the cover provided for that **journey** will change when the policy renews.

Definition of words

When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

Accident - an unexpected event causing physical bodily injury, resulting in total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Appointed adviser - The solicitor or appropriately qualified person, firm or company, including us, who is chosen to act for **you** in **your** claim for compensation.

Area of cover - Worldwide.

Business associate - any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

Channel Islands - Jersey, Guernsey, Sark, Alderney and Herm.

Couple - Two adults who intend to travel together. Each adult can travel independently.

Doctor - A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Departure point - the airport, international train station or port where **your** outward **journey** to **your** destination begins and where **your** final **journey** back **home** begins including any connecting transport **you** take later.

Economic sanction(s) – Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freeze the assets of a government, the corporate entities and residents of a sanctioned country, or freeze the assets of specific individuals or corporate entities.

Excess - the deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each part of this section, for each claim incident.

Family - Two adults and all of their children (including foster children) aged 17 and under if in full time education. All persons must live at the same address. Each adult can travel independently, however, all insured children must travel with at least one of the insured adults.

Hazardous activity - The following activities are automatically covered:

- banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

We may be able to cover **you** for other activities that are not listed. Please contact **your** issuing agent. An extra premium may need to be paid.

Home - the place **you** usually live in the **UK** or the **Channel Islands**.

Insurer - AWP P&C SA.

Journey - a trip that takes place during the **period of insurance** which begins when **you** leave home and ends when **you** get back **home** or to a hospital or nursing home in **your home** country whichever is earlier.

- **you** will only be covered if **you** are aged 74 or under at the start date of **your** policy.
- cover is for short trips of 31 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 31 days per trip. This would include not insuring **you** for any part of a trip that is longer than 31 days in duration; (can be extended to 45 days at time of purchase when the extra premium has been paid) is not covered, unless **we** agree otherwise in writing.
- trips within **your home** country must be for at least 2 nights and have:
 - i pre-booked transport or accommodation; and
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing).

- **you** will be covered for taking part in **winter sports** activities for up to 17 days in total during **the period of insurance**.

Legal action - Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgement or legally binding decision.

Legal costs - Fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which **we** agree to pay for **you** in connection with legal action. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Pair or set - a number of items of **personal possessions** (this does not include **ski equipment**) that belong together or can be used together.

Period of Insurance - Cancellation cover begins on the start date shown on **your** policy schedule or the date **you** booked **your journey**, whichever is the later and ends at the beginning of **your journey**. The cover for all other parts of this section starts at the beginning of **your journey** and finishes at the end of **your journey**.

All cover ends on the expiry date shown on **your** policy schedule, unless **you** cannot finish **your journey** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances, **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

Personal money - cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions - each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport).

Redundancy - loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years if **you** are aged 18 and over or 65 and under.

Relative - your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident - a person who has their main **home** in the **UK** or the **Channel Islands** and has not spent more than six months abroad during the year before **your** policy was issued.

Ski equipment - this consists of skis, poles, boots, bindings, snow boards or ice skates.

Ski pack - hired **ski equipment**, ski school fees and lift passes.

Travelling companion - Any person that has booked to travel with **you** on **your** journey.

United Kingdom (UK) - England, Scotland, Wales, Northern Ireland and the Isle of Man.

Valuables - jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment, (including mobile phones) MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

We, our, us, - Allianz Global Assistance (A trading name of AWP Assistance UK Ltd) which administers the insurance on behalf of **the insurer**.

Winter sports - the following activities are covered if **winter sports** cover is shown on **your** policy schedule:

- Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing.

Off piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

- Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

We may be able to cover **you** for other activities that are not listed. Please contact **your** issuing agent. An extra premium may need to be paid.

You, your, person insured - each person shown on the **policy schedule**, for whom the appropriate insurance premium has been paid.

24-hour emergency medical assistance

Please tell **us** immediately about any serious illness or accident abroad where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are over **£250**. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

From outside **your home** country

Phone **+44 20 8603 9929**

Fax **+44 20 8603 0204**.

From within **your home** country

Phone **020 8603 9929**

Fax **020 8603 0204**

email international.dept@Allianz-assistance.co.uk

Please give **us your** age and **your** policy number. Say that **you** are insured with Allianz Travel Insurance.

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home** country, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

Reciprocal health arrangements

European Health Insurance Card (EHIC)

- The EHIC entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The card gives access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to make a contribution to the cost of **your** care
- **You** may apply for an EHIC online at www.dh.gov.uk/travellers or by calling 0845 606 2030. Application forms are also available from the Post Office

Note

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to your home country or for a relative to stay or fly out to be with you. In a medical emergency you may have no control over the hospital you are taken to or the closest hospital may be private.

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.hic.gov.au or email: medicare.enq@hic.gov.au.

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess**.

Health declaration and health exclusions

These apply to the cancellation or curtailment charges, Emergency medical and associated expenses and Personal accident parts of this section.

It is very important that you read the following:

Exclusions relating to your health

- 1 **You** will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following if at the time of taking out this insurance or booking **your journey** (whichever is later), **you**:
 - a are being prescribed regular medication;
 - b have received treatment for or had a consultation with a **doctor** or hospital specialist for any medical condition in the past 6 months;
 - c are being referred to, treated by or under the care of a **doctor** or a hospital specialist;
 - d are awaiting treatment or the results of any tests or investigations;

If **we** are unable to cover a medical condition, this will mean that any other **person insured** by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.
- 2 **You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your journey**.
- 3 **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your journey**.
- 4 **You** will not be covered for any directly or indirectly related claim if, before **your journey**, a **doctor** diagnosed that **you** have a terminal condition.
- 5 **You** will not be covered if **you** were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when **your** policy was issued.
- 6 **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey

You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a **close relative** or a **business associate** if at the time **your** policy was issued:

- **you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- **you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- **you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Note

Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem you already have. Sometimes these conditions can lead to the development of other conditions.

For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- have osteoporosis, **you** are more likely to break or fracture a bone.
- have or have had cancer, **you** are more likely to suffer with a secondary cancer.

Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of accident or unexpected illness occurring during **your journey**.

General exclusions

The following exclusions apply to the whole of **your** policy:

We will not cover **you** for any claim arising from, or consisting of, the following.

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'état, terrorism, weapons of mass destruction (this does not apply to claims made under Emergency medical and associated expenses – Section 2 and Personal accident – Section 7).
- 2 Any epidemic or pandemic.
- 3 **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
- 4 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 5 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 6 Any currency exchange rate changes.
- 7 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under parts 2 and 7).
- 8 **You** acting in an illegal or malicious way.
- 9 **You** not enjoying **your journey**.
- 10 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
- 11 **You** not enjoying **your journey** or not wanting to travel.
- 12 Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy.
- 13 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
- 14 Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.

General Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a resident of the **UK** or the **Channel Islands**.
- 2 **You** take reasonable care to protect **yourself** and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 **You** have a valid policy schedule.
- 4 **You** accept that we will not extend the **period of insurance** beyond the expiry of **your** policy.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- 6 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** or our issuing agent confirm them in writing to **you**.
- 7 **You** are not aged 75 or over at the start date of **your** policy.

We have the right to do the following

- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances **we** may report the matter to the police.
- 2 Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
- 3 Cancel the policy and make no payment if the appropriate premium is not paid to **your** issuing agent.
- 4 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 5 Take over and deal with, in **your** name, any claim **you** make under this policy.

- 6 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
- 7 With **your** permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 8 Send **you** home at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** medical advisers agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 9 Not accept liability for costs incurred after the date the treating **doctor** and **our** medical advisers agree **you** should return to **your home** country, if you refuse to be repatriated.
- 10 Not to pay any claim on this policy (except under the Personal accident part of this section) for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- 11 If **you** cancel or cut short **your journey** all cover provided on **your** policy for that **journey** will be cancelled without refunding **your** premium.
- 12 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Making a claim

To claim, please visit the website Azagatavelclaims.com

This will lead **you** to **our** online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site. Alternatively, Phone **020 8603 9958**, textphone **020 8666 9562** and ask for a claim form or

Write to: Allianz Global Assistance travel insurance claims department, PO Box 1900, Croydon CR90 9BA or Email: travel.claims@allianz-assistance.co.uk

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **Your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support **your** claim.

Cancellation or curtailment

- If **you** need to curtail **your journey** call from within **your home** country on **020 8603 9929**, textphone **020 8666 9562** or from outside **your home** country on **+44 20 8603 9929**, textphone **+44 20 8666 9562** immediately to get **our** prior agreement.

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

Medical expenses

- Always contact **our** 24-hour emergency medical service when **you** are hospitalised, require repatriation or where medical fees are likely to exceed **£250**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate from them confirming this.

If your passport is lost, stolen or destroyed

- A receipt from the Consulate, confirming the cost of replacing the passport and a written report from the police if **your** passport was stolen.

Personal possessions and Personal money

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel / apartment manager and ask for a written report.
- Where available, original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. **You** have 21 days to write to the airline confirming details of essential replacement items purchased.

Personal accident

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).
- Medical evidence from the treating **doctor** to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

Missed departure

- Detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Personal liability

- A detailed account of the circumstances surrounding the claim (including, photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not admit liability, offer to make any payment or correspond with any third party without our written consent.
- Full details of any witnesses, providing written statements where available.

Legal expenses

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Hijack / Mugging

- Written confirmation from the airline, rail company, shipping line or their handling agent of the hijack.
- Report the mugging to the police within 24-hours of the incident and ask them for a written report confirming **you** were hospitalised as a result of the mugging.

Winter sports

Ski pack

- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Ski equipment / Delayed ski equipment

- All appropriate evidence requested under the heading 'Personal possessions and Personal money' in this section.
- All hire receipts and luggage labels / tags.
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

Piste closure / Avalanche closure

- Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

Making a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please write to:

The Customer Support Manager,

Allianz Global Assistance,

102 George Street,

Croydon, CR9 6HD

Telephone: **020 8603 9853**

Email: customersupport@allianz-assistance.co.uk

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Annual Travel Cover - the cover provided

Cancellation or curtailment charges - Part 1

What is covered

If you think you may have to cut your journey short (curtail), we must be told immediately - see under the heading '24-hour medical emergency and repatriation service' for more information.

We will pay up to **£5,000** in total for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay before **your journey** begins that cannot be recovered from anywhere else:

We will provide this cover in the following necessary circumstances.

Cancellation

If you cancel **your journey** before it begins because one of the following happens:

- The death, serious injury or serious illness of **you**, someone **you** are travelling with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in the UK.
- **Your redundancy**.

Curtailment

You cut **your journey** short (curtail) after it has begun because of one of the following.

- Anything mentioned in Cancellation except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your journey**.

Note

We will calculate curtailment claims from the day it is necessary for **you** to return to **your home** country or **you** are hospitalised as an in-patient, for the rest of **your journey**. We will pay unused personal accommodation and other travel expenses based on each 24-hour period **you** have lost. If **you** need to be repatriated, we will not refund the cost of **your** unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

What is not covered

Under Cancellation and Curtailment

An excess of **£50** (**£15** for deposit only claims).

Any condition stated under Health declaration and health exclusions. (see pages 6-7)

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.

Booking, credit card and non-Sterling transaction fees.

The cost of Airport Departure Duty/Tax recoverable from elsewhere. Administration costs charged by **your** travel, accommodation or other provider to process a refund as a result of cancelling all or part of **your** booking (including obtaining Airport Departure Duty/Tax refunds).

Anything caused by:

- **you** not having the correct passport or visa;
- **your** carriers refusal to allow **you** to travel for what ever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- **you** being under the influence of drugs (except those prescribed by a registered **doctor** but not for the treatment of drug addiction);

Cancellation or curtailment charges - Part 1 (continued)

What is covered	What is not covered
	<ul style="list-style-type: none"> • the direct or indirect effect of you using alcohol or solvents; • the death of any pet or animal. • the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. <p>Under Cancellation Any extra cancellation charges, because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel. Financial circumstances or unemployment, except caused by redundancy which you find out about after the date your policy or travel tickets for your journey were bought (whichever is the later).</p> <p>Under Curtailment Cutting short your journey unless we have agreed.</p> <p>Any costs when you do not get a medical certificate (from the doctor who treated you in the place where you were staying) which says it was necessary for you to come home because of death, injury or illness. Our medical advisers must have agreed with the reason and that you were fit to travel.</p> <p>The cost of any of your remaining pre-booked tickets if you have not used them and we have paid extra transport costs for you to return to your home country earlier than planned.</p> <p>You travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets. Anything caused by you taking part in a hazardous activity or winter sports, unless shown on your policy schedule).</p> <p>Please refer to the General exclusions, Conditions and Making a claim that also apply.</p>

Emergency medical and associated expenses - Part 2

What is covered

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, or if your medical expenses are over £250 we must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.

We will pay you or your personal representatives for the following necessary emergency expenses if you die, were injured or taken ill during your journey.

1 Cover outside your home country

Up to **£10 million** for reasonable fees or charges you run up for:

Treatment

Medical, surgical, medication costs, hospital, nursing home or nursing services;

Repatriation

Your repatriation to your home country if medically necessary.

Transport and accommodation

Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from your home country on medical advice;

Funeral expenses

The reasonable cost of transporting your body or ashes to your home or we will pay up to **£1,500** limit for your funeral expenses, in the place where you die outside your home country.

Search and rescue

Mountain search and rescue services when deemed medically necessary.

We will also pay

In-patient benefit

£15 for each 24-hour period that you are in hospital as an in-patient up to **£1,000** in total during the journey as well as any fees or charges paid under Treatment.

Dental

Up to **£300** for emergency dental treatment to relieve sudden pain.

2 Cover within your home country

Up to **£1,000** for:

Transport and accommodation

Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from within your home country on medical advice; and the reasonable cost of transporting you, your ashes or body home.

What is not covered

Under 1 Cover outside your home country except In-patient benefit and 2 Cover within your home country

An excess of **£50**, unless your claim is reduced because you used a European Health Insurance Card or any other reciprocal health arrangement (see Reciprocal Health arrangements on page 6 for more information).

The cost of replacing any medication you were using when you began your journey.

Under 1 Cover outside your home country and 2 Cover within your home country

Any condition stated under Health declaration and health exclusions (on pages 6-7).

Extra transport and accommodation costs which are of a higher standard to those already used on your journey, unless we agree.

Anything caused by:

- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another;
- you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous activity or winter sports (unless shown on your policy schedule);

Any costs incurred 12 months after the date of your death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Under 1 Cover outside your home country - Treatment

Services or treatments you receive within your home country.

Services or treatments you receive which the doctor in attendance and we think can wait until you get back to your home country.

Medical costs over **£250**, in-patient treatment or repatriation which we have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under 1 Cover outside your home country - Funeral expenses

Your burial or cremation within your home country.

Under 1 Cover outside your home country - Dental

Replacing or repairing false teeth or artificial teeth (such as crowns).
Dental work involving the use of precious metals.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Loss of passport - Part 3

What is covered

We will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

Costs for issuing a temporary passport

Up to **£250** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home** country.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

What is not covered

Any claim unless **you** get a letter from the consulate **you** reported the loss to.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Delayed personal possessions - Part 4

What is covered

Up to **£150** in total for essential replacement items, if **your personal possessions** (this does not include **valuables** or **ski equipment**) are temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Note

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under the Personal possessions part 5.

What is not covered

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Personal possessions - Part 5

What is covered

You are only covered under this part when the appropriate premium has been paid

Up to **£1,500** in total for **your personal possessions** (this does not include **ski equipment**) damaged, stolen, lost or destroyed on **your journey**.

The most we will pay for **valuables** is **£350** in total whether jointly owned or not. There is also a single article, **pair or set** limit of **£300**.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

What is not covered

An **excess** of **£50**.

More than **£50** for tobacco, alcohol, fragrances and perfumes.
More than the part of the **pair or set** that is stolen, lost or destroyed.
Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment,.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to the following.

- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Valuables** left in a motor vehicle.
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on your person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**).
- **Personal money** (see part 6).
- Passport (see part 3).

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Personal money - Part 6

What is covered	What is not covered
<p>You are only covered under this part when the appropriate premium has been paid</p> <p>Up to £500 in total for loss or theft of your personal money while on your journey, but no more than £250 (£50 if you are aged 17 or under) in cash in total, whether jointly owned or not.</p>	<p>An excess of £50.</p> <p>Compensation unless you can provide receipts of the amount you had from the place where you got the currency.</p> <p>Loss or theft of personal money, unless it is with you all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.</p> <p>Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.</p> <p>Loss or theft of travellers' cheques where the place where you got them provides a replacement service.</p> <p>More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.</p> <p>Please refer to Sections General exclusions, Conditions and Making a claim that also apply.</p>

Personal accident - Part 7

What is covered	What is not covered
<p>We will pay you or your personal representative one of the following amounts for an accident during your journey.</p> <p>Death £15,000 for death. (We will not pay more than £5,000 if you are aged 17 or under or 65 or over at the time of the accident.)</p> <p>Permanent loss £25,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.</p> <p>Physical disablement £25,000 for a permanent physical disability as a result of which there is no paid work which you are able to do. (We will not pay any compensation if you are aged 17 or under or aged 65 or over at the time of the accident.)</p> <p>Note Death benefit payments will be made to your Personal Representative.</p>	<p>Any condition stated under Health declaration and health exclusions. Any claim arising more than one year after the original accident. Anything caused by:</p> <ul style="list-style-type: none"> • you sickness, disease or gradually occurring condition, physical or mental condition that is gradually getting worse, unless shown on your policy schedule; • you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft); • your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another; • you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets; • you taking part in any hazardous activity or winter sports (unless shown on your policy schedule); <p>We will not pay more than one of the benefits resulting from the same injury.</p> <p>Please refer to Sections General exclusions, Conditions and Making a claim that also apply.</p>

Missed departure - Part 8

What is covered

We will pay you up to **£1,000** in total for the cost of extra accommodation and transport which you have to pay to get to your journey destination or back home because you do not get to the departure point by the time shown in your travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle you are travelling in has an accident or breaks down.

What is not covered

Any claim unless you:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in
- have allowed time in your travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Departure delay - Part 9

What is covered

Compensation if the flight, international train or sailing you are booked on is delayed at its departure point from the time shown in your travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the departure point;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

Delay

£25 after the first full 12 hours of delay and £15 after each extra delay of 12 hours up to **£300** in total; or

Abandonment

up to **£5,000** in total for your part of the unused costs of the journey which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after you have been delayed for more than 12 hours, you decide to abandon the journey before you leave your home country.

What is not covered

Under Delay and Abandonment

Anything which is caused by you not checking in at the departure point when you should have done.

Missed connections.

Compensation unless you get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).

The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Abandonment

An excess of **£50**.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Personal liability - Part 10

What is covered

If **you** are hiring a motorised or mechanical vehicle, while on **your journey** **you** must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under **our** policy.

We will pay up to **£2 million** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which **you** do not own and **you** or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or a **relative**.

Note

Inform **us** as soon as **you** or **your** Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without our written consent.

What is not covered

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.

- Something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do.
- Something which is caused by something **you** deliberately did or did not do.
- Something which is caused by **your** employment or employment of a **relative**.
- Something which is caused by **you** using any firearm or weapon.
- Something which is caused by any animal **you** own, look after or control, except horses, domestic dogs and cats.
- Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by **you** or a **relative** or **travelling companion**.

Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following.

- The use of any land or building except for the accommodation **you** are using on **your journey**.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised water craft or sailing vessels.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Hijack or mugging - Part 11

What is covered

Hijack

We will pay **£100** for each full 24-hour period, up to **£1,000** in total, if **you** cannot reach **your journey** destination as a result of being hijacked.

Mugging

We will pay **£100** for each full 24 hour period up to **£1,000** in total if, **you** are hospitalised during **your journey** because of a mugging involving a violent and threatening attack where **you** receive a bodily injury.

What is not covered

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Legal expenses - Part 12

What is covered

You can call **our** 24-hour legal helpline 365 days a year for advice on any travel related legal problem to do with **your journey**, arising under the law of England, Wales, Scotland and Northern Ireland.

From within **your home** country

Phone **020 8603 9804** textphone **020 8666 9562**

From outside **your home** country

Phone **+44 20 8603 9804** textphone **+44 20 8666 9562**

If **you** die, are ill, or injured during **your journey** and **you** or **your** personal representatives take **legal action** to get compensation for negligence against a third party **we** will do the following:
Offer the following loans.

- Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- For each event giving rise to a claim pay up to **£25,000** legal costs for **legal action** for **you** (but not more than **£50,000** in total for all **persons insured** on this policy).

Note

- **you** must conduct **your** claim in the way requested by the **appointed adviser**;
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

What is not covered

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim.
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement.
- involving **legal action** between **you** and members of the same household a **relative**, a **travelling companion**, or one of your employees.
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, **the insurer**, another personal insured by this policy or **our** agent

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without our agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

Winter sports - Part 13

What is covered

Where cover is in place for **winter sports**:

Ski pack

We will pay up to **£25** for each 24-hour period up to **£400** in total for **your ski pack** costs that have been paid and that cannot be recovered from anywhere else, if:

- **you** have to cancel or curtail **your journey**.
- **you** cannot ski because of an injury or illness during **your journey**.

Delayed Ski equipment

We will pay up to **£20** for each 24-hour period up to **£300** in total for the hire of alternative **ski equipment** if **your own ski equipment** is temporarily lost or stolen on **your outward journey** for more than 24 hours from when **you** arrived at **your destination**

Ski equipment

We will pay up to **£400** in total for **your own ski equipment** and up to **£250** for **ski equipment** hired by **you** that is damaged, stolen, lost or destroyed on **your journey**.

Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

Piste closure

We will pay one of the following, if it is not possible for **you** to ski or snowboard at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

- up to **£20** for each 24-hour period up to **£200** in total for the cost of extra transport or lift passes to let **you** ski or snowboard at another resort; or
- up to **£20** for each 24-hour period up to **£200** in total if no other resort is available.

Avalanche

We will pay up to **£40** for each full 24-hour period, up to **£200** in total, for extra accommodation and transport costs **you** need to pay to get **you** to **your journey** destination or back **home** because of an avalanche in **your** resort

What is not covered

Under Ski pack

Anything mentioned under the heading 'What is not covered' within Cancellation or curtailment charges – Part 1

Anything mentioned under the heading 'What is not covered' within Emergency medical and associated expenses – Part 2

Under Ski equipment

Anything mentioned under the heading 'What is not covered' within Personal possessions – Part 5

Under Piste closure

Any compensation for the first full 24 hours at **your** booked ski resort.

Any **journey** in **your home** country.

Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.

Compensation which **you** can get from **your** tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in **your** pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, if this is less than 14 days before the beginning of **your journey**.

Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

Under Avalanche cover

Compensation which **you** can get from the company providing accommodation, **your** tour operator or anywhere else.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply

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Allianz Travel Insurance is only available as an add-on to the Household Policy and is provided by Allianz Insurance plc and administered by Allianz Global Assistance.

Allianz Insurance plc. Registered address: 57 Ladymead, Guildford, Surrey GU1 1DB. Registered No. 84638.

Allianz travel insurance is underwritten by AWP P&C SA and is administered in the UK by Allianz Global Assistance.

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Registered Office: AWP Assistance UK Ltd, PO BOX 74005, 60 Gracechurch Street, London EC3P 3DS.

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Allianz Global Assistance acts as an agent for AWP P&C SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

Allianz Insurance plc acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.

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