

Valid for holidays booked and policies issued from 01/08/2020 to 31/12/2020 with travel commencing up to 31/12/2021	<p>Towergate Travel HOLIDAY TRAVEL INSURANCE & VEHICLE BREAKDOWN ASSISTANCE</p> 	Policy Number SHE/20SD 2020 ISSUE
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SINGLE TRIP TRAVEL INSURANCE & VEHICLE BREAKDOWN ASSISTANCE POLICY

DEMANDS AND NEEDS
This travel insurance policy will suit the demands and needs of an individual, or group (where applicable) who have no excluded medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within this insurance policy. Subject to terms and conditions and maximum specified sums insured.

Important
This insurance policy will have been sold to **you** on a non-advised basis and it is important that **you** read this insurance policy (paying particular attention to the terms, conditions and exclusions) and ensure that it meets all of **your** requirements. If upon reading this policy **you** find it does not meet all of **your** requirements, please refer to the Statutory cancellation rights section on page 2.

This policy is underwritten by ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance SE (GLISE) except for Legal Costs and Expenses cover which is underwritten by DAS Legal Expenses Insurance Company.
Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority: register number 769884. ERGO Travel Insurance Services Ltd (ETI) is registered in the UK, company number 11091555. Registered office: Plantation Place, 30 Fenchurch Street London, EC3M 3AJ. Authorised and regulated by the Financial Conduct Authority, register number 805870.
Details about the extent of GLISE's authorisation and regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available from **us** on request.
Towergate Travel is a trading name of Towergate Underwriting Group Limited which is authorised and regulated by the Financial Conduct Authority: register number 313250. Registered in England No. 4043759. Registered address 2 Minster Court, Mincing Lane, London EC3R 7PD.

Your policy
In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, destruction, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy. The travel company booking confirmation and any endorsement are all part of the policy. **Your** policy is evidence of the contract of insurance.

HEALTH CONDITIONS
You must be able to comply with the following conditions to have the full protection of **your** policy.
If **you** do not comply **we** may refuse to deal with any relevant claim or reduce the amount of any relevant claim payment.

If **you** are travelling within the **United Kingdom**
You are not required to declare **your** medical conditions. However, to be covered for any medical conditions **you** have or have had, **you** must be able to answer NO to questions 1 to 4 and YES to questions 5 and 6 a) and b) below:

1. Are **you** aware of any reason why the **trip** could be cancelled or cut short (such as the health of a **close relative**).
2. Are **you** travelling:
 - a) against the advice of a **medical practitioner**, or
 - b) for the purpose of obtaining medical treatment.
3. Have **you** been given a terminal prognosis.
4. Are **you** receiving or awaiting treatment for any **bodily injury**, illness or disease as a hospital day case or in-patient.
5. If **you** are on prescribed medication, are **your** medical condition(s) stable and well controlled.
6. If **you** suffer from stress, anxiety, depression or any other mental or nervous disorder, have **you** received written confirmation (at **your** cost) that **you** are fit enough to take this **trip** by either:
 - a) a registered mental health professional (if **you** are under the care of a Community Mental Health Team), or
 - b) a consultant specialising in the relevant field.

SIGNIFICANT OR UNUSUAL LIMITATIONS OR WHAT IS NOT COVERED

1. The cover under this policy is only available to **United Kingdom residents** for travel within the Geographical limits contained in this policy and which begins and ends in the **United Kingdom**. Repatriation will be to the **United Kingdom** only.
2. Cover is only available for the whole duration of a booked **trip** to a maximum 8 consecutive days, and cover cannot be purchased once a **trip** has already begun.
3. The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each **insured person**.
4. If **your money, valuables**, any items of **baggage**, **your** passport or visa are lost or stolen, **you** must notify the local Police within 24 hours of discovery or as soon as possible thereafter. Please make sure **you** get a copy of the Police report. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.
5. **You** are not covered for **valuables**, **your** passport or visa if left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
6. **Stolen property: You** are not covered for **baggage** stolen from:
 - a) an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
 - b) the passenger compartment of any unattended vehicle.

STATUTORY CANCELLATION RIGHTS

You may cancel this policy within 14 days of receipt of the policy documents or before departure, whichever is less (the **cancellation period**), by writing to the issuer of this policy during the **cancellation period**. Any premium already paid will be refunded to **you** providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory period

You may cancel this policy at any time after the **cancellation period** by writing to the issuer of this policy. If **you** cancel after the **cancellation period** no premium refund will be made.

Non payment of premiums

We reserve the right to cancel this policy immediately in the event of non payment of the premium.

PLEASE REFER TO PAGE 9 FOR GENERAL EXCLUSIONS AND PAGE 9 FOR EMERGENCY ASSISTANCE, REPATRIATION OR CHANGE IN TRAVEL PLANS AND HOW TO MAKE A CLAIM

DEFINITIONS

These definitions apply throughout **your** policy wording. Where the following words and phrases appear in this policy they will appear in bold and will always have these meanings. **We** have listed the definitions alphabetically.

Baggage **Your** suitcases (or similar luggage carriers) and their contents usually taken on a **trip**, together with the articles purchased, worn or carried by **you** for individual use during **your trip** (including golf equipment), but excluding **valuables** and **money**.

Bodily injury An identifiable injury caused solely and directly by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Close business associate Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

Close relative Mother, father, sister, brother, wife, husband, fiancé(e), common-law spouse (including their immediate relatives), partner, daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister, foster child and legal guardian.

Curtail/Curtailment Either:

- you** abandoning or cutting short the **trip** after **you** leave **your home** by direct early return to **your home**, in which case claims will be calculated from the day **you** returned to **your home** and based on the number of complete days of **your trip** **you** have not used, or
- you** attending a hospital as an in-patient or being confined to **your** accommodation within or outside the **United Kingdom** during a **trip** due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation. Curtailment claims under paragraph b) will only be paid for the ill/injured/quarantined/confined **insured person**, but where **we** or Towergate Assistance agree for another **insured person** (including any children travelling with them) to stay with **you**, **we** will also pay for that **insured person's** proportion only of any travel and accommodation costs and expenses they have incurred, but not used by remaining with **you**.

Home **Your** residential address in the **United Kingdom**.

Loss of one or more limbs Loss by permanent severance of an entire hand or foot, or the total, complete and permanent loss of use of an entire hand or foot.

Loss of sight The complete and irrecoverable **loss of sight** which shall be considered as having occurred:

- in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

Medical practitioner A registered practising member of the medical profession who is not related to **you** or any person with whom **you** are travelling.

Money Cash, bank or currency notes and coins in current use, cheques, postal and money orders, travel tickets, pre-paid coupons or vouchers, event and entertainment tickets and lift passes (in respect of winter sports **trips** where the appropriate premium has been paid) held by **you** for social, domestic and pleasure purposes.

Period of Insurance From the date of departure to the date of return as shown on the travel company booking confirmation other than for cancellation which applies from the date of booking and terminates on the date of departure as shown on the booking confirmation. The period of insurance is automatically extended free of charge for the period of the delay in the event that **your** return to the **United Kingdom** is unavoidably delayed due to an event insured by this policy.

Permanent total disablement Total and permanent disability which medical evidence confirms will prevent **you** from undertaking any relevant occupation.

Public transport Any publicly licensed aircraft, sea vessel, train, coach, taxi, bus or tram on which **you** are booked or had planned to travel.

Redundancy Any person being declared redundant who has been employed for 2 continuous years with the same employer at the time of being made redundant.

Ski equipment Skis, ski boots, ski poles and snowboards.

Terrorism An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip(s) Any holiday, business or pleasure **trip** or journey made by **you** which begins and ends in the **United Kingdom** during the **period of insurance** but excluding one way **trips** or journeys.

Unattended When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom England, Scotland, Wales, Northern Ireland and the Isles of Scilly.

United Kingdom residents Any person who is staying in or has lived in the **United Kingdom** for more than 12 months, or if studying or working in the **United Kingdom** for more than 6 months.

Valuables Jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment and other electronic entertainment devices (including but not limited to mobile phones, MP3 or 4 players, tablets, ebooks, CD's, DVD's, tapes, films, cassettes, cartridges and headphones) computer games and associated equipment, telescopes and binoculars.

We/Our/Us/Ourselves – ERGO Travel Insurance Services Ltd on behalf of Great Lakes Insurance SE except in the Legal costs and expenses section where **we**, **us**, **our** refers to DAS Legal Expenses Insurance Company Limited.

You/Your/Yourself/Insured person – Any person named on the travel company booking confirmation who is eligible to be insured and for whom a premium has been paid.

GEOGRAPHICAL LIMITS

Area A – **United Kingdom** (please see definition above).

SECTION 1 – CANCELLATION

What is covered

We will pay **you** up to £5,000 for **trips** within the **United Kingdom** for the unused proportion of any travel and accommodation costs or prepaid non-refundable expenses which **you** have paid or legally have to pay if cancellation of the **trip** is necessary and unavoidable as a result of any of the following events:

- The death, **bodily injury**, illness, disease, or complications arising as a direct result of pregnancy of:
 - you**
 - any person who **you** are travelling or have arranged to travel with
 - any person who **you** have arranged to stay with
 - your close relative**
 - your close business associate**.
- You** or any person who **you** are travelling or have arranged to travel with being quarantined, called as a witness at a Court of Law or for jury service attendance.
- Redundancy** of **you** or any person who **you** are travelling or have arranged to travel with which qualifies for payment under current **United Kingdom** redundancy payment legislation, and at the time of booking the **trip** there was no reason to believe anyone would be made redundant.
- You** or any person who **you** are travelling or have arranged to travel with, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.
- The Police or other authorities requesting **you** to stay at **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

Special conditions relating to claims

- If **you** fail to notify the travel agent, tour operator or provider of accommodation and/or transport as soon as **you** find it necessary to cancel the **trip**, **our** liability will be restricted to the cancellation charges that would have applied if a delay had not occurred.

What is not covered

- The first £75 (reduced to £25 for loss of deposit) of each and every claim, per incident claimed for, under this section by each **insured person**.
- Any claims on medical grounds where **you** fail to provide a medical certificate or other suitable evidence from a **medical practitioner** of the need to cancel the **trip**.
- Anything arising directly or indirectly from:
 - your** reluctance to travel or financial reasons other than involuntary **redundancy**.
 - circumstances known to **you** before **you** booked **your trip** or purchased this insurance which could reasonably have been expected to lead to cancellation of the **trip**.
 - bankruptcy or liquidation of any travel agent, tour operator, **public transport** provider or transportation company.
 - the tour operator or anyone **you** have made travel or accommodation arrangements with failing to provide such arrangements.
 - being called as an expert witness or where normal employment would require **your** attendance at a court of law.
 - your** failure to obtain the required passport or visa.
 - regulations set by the government of any country.
- Any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to complications of pregnancy and childbirth.

- Anything mentioned in the General exclusions on page 9. **You** should also refer to the Health conditions on page 1.

SECTION 2 – TRAVEL DELAY

This section only applies to **trips** to or from Northern Ireland or the Isles of Scilly.

What is covered

We will pay **you** either:

- A benefit of £20 for the first full 12 hours **you** are delayed and £10 for each full 12 hour's delay after that, up to a total payment of £60 provided **you** eventually travel, or
- Up to the amount under Section 1 – Cancellation, if **you** choose to abandon the **trip** before departure from the **United Kingdom** after the first full 12 hours **you** are delayed and no alternative form of transport is offered within that period

if the **public transport** on which **you** are booked to travel from or to the **United Kingdom** (including for residents of Northern Ireland any departure point in the Republic of Ireland) is cancelled and/or unavoidably delayed for more than 12 hours beyond the scheduled time of departure as a result of failure or disruption of the **public transport**.

Special conditions relating to claims

- You** must check in according to the itinerary given to **you** unless **your** tour operator or travel company has asked **you** not to travel to the departure point.
- You** must obtain written confirmation from the **public transport** provider stating the period and the reason for the cancellation and/or delay.

What is not covered

- The first £60 of each and every claim, per incident claimed for, under subsection 2 of What is covered by each **insured person**.
- Any claims arising from withdrawal from service temporarily or otherwise of the **public transport** on which **you** are booked to travel on the orders or recommendation of the Civil Aviation Authority, Port Authority or similar regulatory body in any country.
- Any claims arising from strike or industrial action existing or being publicly announced by the date **you** purchased this policy.
- Circumstances known to **you** before **you** booked **your trip** or purchased this insurance which could reasonably have been expected to lead to cancellation of, or delay to the **public transport** on which **you** are booked to travel.
- Any costs incurred by **you** which are recoverable from the **public transport** operator or accommodation provider, or for which **you** receive or are expected to receive compensation, reimbursement, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any delays caused by the failure of the tour operator to fulfil the scheduled **trip**.
- Anything mentioned in the General exclusions shown on page 9.

SECTION 3 – MISSED DEPARTURE

What is covered

We will pay **you** up to £100 in respect of **trips** to England, Scotland and Wales and up to £500 for **trips** to Northern Ireland and Isles of Scilly, for necessary hotel and travelling expenses incurred in reaching **your** booked destination (or in the case of a **cruise** joining **your** ship at the next possible port of call), if:

- the vehicle **you** are travelling in breaks down or is involved in an accident, is delayed by strike, industrial action or adverse weather, or
- an accident or breakdown happening ahead of **you** on a public road which causes an unexpected delay to the vehicle in which **you** are travelling, or
- the **public transport** **you** are using is delayed resulting in **you** arriving too late to board the **public transport** on which **you** are booked to travel from or to the **United Kingdom** (including for residents of Northern Ireland any departure point in the Republic of Ireland).

Special conditions relating to claims

- You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

What is not covered

- Any claims arising from strike or industrial action existing or being publicly announced by the date **you** purchased this policy.
- Any claims arising if **you** are not proceeding directly to the departure point.
- Circumstances known to **you** before **you** booked **your trip** or purchased this insurance which could reasonably have been expected to result in **you** arriving too late to board the **public transport** on which **you** are booked to travel.
- Anything mentioned in the General exclusions shown on page 9.

SECTION 4 – PERSONAL ACCIDENT

What is covered

We will pay one of the following benefits, which will be paid to **you** or **your** legal personal representative, if **you** sustain **bodily injury** during **your trip** which shall solely and independently of any other cause, result within one year in **your** death, **loss of one or more limbs**, **loss of sight** or **permanent total disablement**.

BENEFIT	Up to age 17 years inclusive	Age 18 years to 65 years inclusive	Age 66 years and over
1. Death	£1,000	£15,000	£2,500
2. Loss of one or more limbs and or loss of sight in one or both eyes	£25,000	£25,000	£25,000
3. Permanent total disablement	£2,500	£25,000	£2,500

The total amount payable under this section is £25,000 per **insured person**.

Special conditions relating to claims

- Benefit is not payable to **you** under more than one of items 1, 2 or 3.

What is not covered

- Any claims for death, loss or disablement caused directly or indirectly by a **bodily injury** which existed prior to the commencement of the **trip**.
- Anything mentioned in the General exclusions shown on page 9.

SECTION 5 – ADDITIONAL ACCOMMODATION, REPATRIATION & TRAVEL EXPENSES

What is covered

This section includes assistance by Towergate Assistance who must be contacted as soon as possible in the event of death, **bodily injury**, illness, disease or if hospitalisation and/or compulsory quarantine occurs or if repatriation, abandonment of the **trip** or **curtailment** has to be considered.

We will pay **you** up to £5,000 for the following expenses which are necessarily incurred within 12 months of the incident, if during **your trip** **you** suffer unforeseen **bodily injury**, illness, disease and/or compulsory quarantine, or as a result of any of the other events occurring as shown below:

- Up to £1,500 for necessary additional accommodation and travelling/repatriation expenses (economy class) if **you** are hospitalised as an in-patient during the **trip**, or if it is medically necessary for **you** to stay beyond **your** scheduled return date. This includes with the prior authorisation of Towergate Assistance reasonable additional accommodation and travelling/repatriation expenses (economy class) for one relative or friend to stay with **you** or travel to **you** from their home in the **United Kingdom** if **you** have to be accompanied on medical advice or if **you** are a child and require an escort home.
- In the event of death:
 - for conveyance of the body or ashes to **your home**.
- The cost of taxi fares and telephone calls necessarily incurred up to a maximum of £100.
- The value of the portion of **your** travel and/or accommodation costs up to the amount under Section 1 – Cancellation, which have not been used and which were paid for before **your trip** commenced (including ski hire, ski school and lift passes, which do not have to be paid for before **your trip** commenced, in respect of winter sports **trips** where the appropriate premium has been paid) if **you** have to **curtail your trip**.
- For reasonable additional travelling expenses if **you** have to return to **your home** earlier than planned due to:
 - death, **bodily injury**, illness or disease of a **close relative** or a **close business associate** resident in the **United Kingdom**, or
 - the Police or other authorities asking **you** to return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

For **trips** solely within the **United Kingdom** additional travelling expenses are limited to £300 per **insured person**.

Special conditions relating to claims

- All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected or the amount of any relevant claim reduced if receipts are not produced.
- If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to **your home** at any time during the **trip**. **We** will do this, if in the opinion of Towergate Assistance or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and/or travel safely to **your home** or a suitable hospital nearby to continue treatment.
- The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return **home**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel **your** cover under the medical related sections being Section 1 – Cancellation, Section 4 – Personal accident, Section 5 – Additional accommodation, repatriation & travel expenses and Section 6 – Hospital benefit of **your** policy and refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home**.

Cover for **you** under all other sections will however continue for the remainder of the **trip**.

What is not covered

- The first £75 of each and every claim, per incident claimed for, under this section by each **insured person**. This does not apply however under paragraph 5.
- Any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement.
- Any claims that are not confirmed as medically necessary by the attending **medical practitioner** or Towergate Assistance and any additional travelling expenses not authorised by **us** or Towergate Assistance if **you** have to return **home** earlier than planned or be repatriated, or if abandonment of the **trip** or **curtailment** has to be considered.
- Any claims arising directly or indirectly for:
 - any form of treatment or surgery which in the opinion of Towergate Assistance or **us** (based on information provided by the attending **medical practitioner**), can be reasonably delayed until **your** return to the **United Kingdom**.
 - any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
 - any expenses incurred in obtaining or replacing medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom**.
 - any additional hospital costs arising from single or private room accommodation unless confirmed as medically necessary by Towergate Assistance, based on information provided by the attending **medical practitioner**.
 - any treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by Towergate Assistance.

- f) the costs of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
- Any claims for costs related to pregnancy or childbirth unless the claim is certified by a **medical practitioner** as necessary due to complications of pregnancy and childbirth.
 - Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication prior to travel, including medication to prevent malaria.
 - Anything mentioned in the General exclusions shown on page 9. **You** should also refer to the Health conditions on page 1.

SECTION 6 – HOSPITAL BENEFIT

What is covered

We will pay **you** the following amounts if **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine, or on the orders of a **medical practitioner** (or the ship's doctor in the case of a cruise) as a result of **bodily injury**, illness or disease **you** sustain:

- £10 for every complete 24 hours up to a maximum of £100 for **trips** solely within the **United Kingdom**.

We will pay these amounts in addition to any medical expenses, additional accommodation, travelling or repatriation expenses incurred under Section 5 – Additional accommodation, repatriation & travel expenses, provided **we** pay a claim under that section. This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.

Special conditions relating to claims

- You** must tell Towergate Assistance as soon as possible of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.
- Documentation must be submitted to confirm the date and time of admission and discharge.

What is not covered

- Hospitalisation, compulsory quarantine or confinement to **your** accommodation as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication prior to travel, including medication to prevent malaria.
- Anything mentioned in the General exclusions shown on page 9.

SECTION 7 – PERSONAL PROPERTY

What is covered

Subsection A – Baggage

We will pay **you** up to £1,000 for the accidental loss of, theft of, damage to or destruction of **baggage** and **valuables**. The amount payable in the event of a total loss, will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

The maximum **we** will pay **you** for the following items is:

- £200 for any one article, pair or set of articles (for example golf equipment).
- £200 in total for all **valuables**.

In the event of a claim in respect of a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

Subsection B – Delayed baggage

We will also pay **you** up to £100, for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier or tour representative, confirming the number of hours the **baggage** was delayed.

Any amount **we** pay **you** under this subsection will be deducted from **your baggage** claim under Subsection A – **Baggage** if **your baggage** proves to be permanently lost.

Subsection C – Personal money

We will pay **you** up to £200 if **your** own personal **money** is lost or stolen whilst being carried on **your** person or left in a locked hotel safe or safety deposit box. If **you** are aged under 18 at the time of the incident, the maximum **we** can pay **you** is £50.

Special conditions relating to claims

- You** must exercise reasonable care for the safety and supervision of **your** property.
- You** must get a written report from the local Police in the country where the incident occurred within 24 hours or as soon as possible thereafter of the discovery in the event of loss, theft or attempted theft of all **baggage**, **valuables** or personal **money**. Failure to comply may result in **your** claim being rejected or the amount of any relevant claim reduced.
- You** must get a written carriers report if **your baggage** is lost, damaged or destroyed in transit (or a Property Irregularity Report (PIR) in the case of an airline).
- You** must provide suitable evidence of purchase/ownership and value of all items lost, stolen, damaged or destroyed.

What is not covered

- The first £60 of each and every claim, per incident claimed for, under this section by each **insured person** (not applicable to Subsection B – Delayed baggage).
- Loss, theft of, damage or destruction:
 - due to delay, confiscation or detention by customs or other officials or authorities.
 - of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind (other than as defined in the personal **money** definition), vehicles or accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, sports gear whilst in use (other than **ski equipment** in respect of winter sports **trips** where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment.

- caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning or restoring, mechanical or electrical breakdown.
 - of **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- Loss, damage or destruction due to cracking, scratching breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles being transported by a carrier, unless the breakage is due to fire, theft or an accident to the vessel, aircraft, sea vessel, train or vehicle in which they are being carried.
 - Baggage** stolen from:
 - an unattended coach/bus unless it was in the locked luggage compartment of the coach/bus and evidence of force and violent entry to the vehicle is available.
 - the passenger compartment of any unattended vehicle.
 - Any shortages due to error, omission or depreciation in value.
 - Any property more specifically covered under any other insurance.
 - Anything mentioned in the General exclusions shown on page 9.

SECTION 8 – PERSONAL LIABILITY

What is covered

We will pay **you** up to £2,000,000 (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause that happened during the **trip** leading to claims made against **you** for accidental:

- Bodily injury**, death, illness or disease to any person who is not a member of **your** family or household or employed by **you**.
- Loss of or damage to any property which does not belong to, is not in the charge of and is not in the control of **you**, any member of **your** family or household or anyone employed by **you**.
- Damage to **your** temporary holiday accommodation that does not belong to **you** or any member of **your** family or household or an employee.

Special conditions relating to claims

- You** must give **us** written notice of any incident, which may result in a claim as soon as possible.
- You** must send **us** every court claim form, letter of claim or other document as soon as **you** receive it.
- You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
- We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.
- If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

- Fines imposed by a Court of Law or other relevant bodies.
- Anything caused directly or indirectly by:
 - liability which **you** are responsible for because of an agreement (such as a hire agreement) that was made.
 - injury, loss or damage arising from:
 - ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport).
 - the occupation (except temporarily for the purposes of the **trip**) or ownership of any land or buildings.
 - the carrying out of any trade or profession.
 - racing of any kind.
 - any deliberate act.
- Anything mentioned in the General exclusions shown on page 9.

SECTION 9 – LEGAL COSTS AND EXPENSES

Important – cover under this section is underwritten and administered by DAS Legal Expenses Insurance Company Limited (**DAS**). The legal advice service is provided by DAS Law Limited and or a **preferred law firm** on behalf of **DAS**.

DAS LEGAL EXPENSES INSURANCE COMPANY & DAS LAW

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH, Registered in England and Wales, Company Number 103274, Website: www.das.co.uk. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority, (registered number 423113), DAS Law Limited Head and Registered Office, North Quay, Temple Back, Bristol BS1 6FL, Registered in England and Wales, Company Number 5417859, Website: www.daslaw.co.uk

DAS agrees to provide the insurance described in this section, in return for payment of the premium and subject to the terms, conditions, exclusions and limitations set out in this section, provided that:

- reasonable prospects** exist for the duration of the claim.
- the **date of occurrence** of the **insured incident** is during the **period of insurance**.
- any legal proceedings will be dealt with by a court, or other body which **DAS** agree to, within the **countries covered**, and
- the **insured incident** happens within the **countries covered**.

What DAS will pay

DAS will pay an **appointed representative**, on **your** behalf, **costs and expenses** incurred following an **insured incident**, provided that:

- a. the most **DAS** will pay for all claims resulting from one or more event arising at the same time or from the same originating cause is £25,000.
- b. the most **DAS** will pay in **costs and expenses** is no more than the amount **DAS** would have paid to a **preferred law firm**. The amount **DAS** will pay a law firm (where acting as an **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
- c. in respect of an appeal or the defence of an appeal, **you** must tell **DAS** within the time limits allowed that **you** want to appeal. Before **DAS** pay the **costs and expenses** for appeals, **DAS** must agree that **reasonable prospects** exist.
- d. for an enforcement of judgment to recover money and interest due to **you** after a successful claim under this section, **DAS** must agree that **reasonable prospects** exist, and
- e. where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **DAS** will pay in **costs and expenses** is the value of the likely award.

What DAS will not pay

In the event of a claim, if **you** decide not to use the services of a **preferred law firm**, **you** will be responsible for any costs that fall outside the **DAS standard terms of appointment** and these will not be paid by **DAS**.

Definitions applicable to this section

The following words have these meanings wherever they appear in this section in **bold**:

Appointed representative The **preferred law firm** or law firm **DAS** will appoint to act on behalf of **you**.

Costs and expenses

- a. All reasonable and necessary costs chargeable by the **appointed representative** and agreed by **DAS** in accordance with the **DAS standard terms of appointment**.
- b. The costs incurred by opponents in civil cases if **you** have been ordered to pay them, or **you** pay them with **DAS'** agreement.

Countries covered

Worldwide.

DAS DAS Legal Expenses Insurance Company Limited.

DAS standard terms of appointment The terms and conditions (including the amount **DAS** will pay to an **appointed representative**) that apply to the relevant type of claim, which could include a conditional fee agreement (no win, no fee). Where a law firm is acting as an **appointed representative** the amount is currently £100 per hour. This amount may vary from time to time.

Date of occurrence The date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the **date of occurrence** is the date of the first of these events. (This is the date the event happened, which may be before the date **you** first became aware of it.)

Insured incident A specific or sudden accident that causes death or **bodily injury** to **you**.

Preferred law firm A law firm or barristers' chambers **DAS** choose to provide legal services. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with **DAS'** agreed service standard levels, which **DAS** audit regularly. They are appointed according to the **DAS standard terms of appointment**.

Reasonable prospects The prospects that **you** will recover losses or damages (or obtain any other legal remedy that **DAS** have agreed to, including an enforcement of judgment), makes a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. **DAS**, or a **preferred law firm** on **DAS'** behalf, will assess whether there are **reasonable prospects**.

You, your Any person named on the travel insurance certificate and schedule.

Exclusions applying to Section 10 (also see the General exclusions)

What is covered

Costs and expenses to pursue **your** legal rights following a specific or sudden accident that causes death or **bodily injury** to the **insured person**.

What is not covered

DAS will not pay for the following:

1. Any claim relating to any illness or **bodily injury** that happens gradually or is not caused by a specific or sudden accident.
2. Any claim relating to psychological injury or mental illness unless the condition follows a specific or sudden accident that has caused physical **bodily injury** to **you**.
3. Defending **your** legal rights, but **DAS** will cover defending a counter-claim.
4. Any claim relating to clinical negligence.
5. A claim where **you** have failed to notify **DAS** of the **insured incident** within a reasonable time of it happening and where this failure adversely affects the **reasonable prospects** of a claim or **DAS** consider their position has been prejudiced.
6. An incident or matter arising before the start of this cover.
7. **Costs and expenses** incurred before **DAS'** written acceptance of a claim.
8. Fines, penalties, compensation or damages that a court or other authority orders **you** to pay.
9. Any legal action **you** take that **DAS** or the **appointed representative** have not agreed to, or where **you** do anything that hinders **DAS** or the **appointed representative**.
10. A dispute with **DAS** not otherwise dealt with under Condition 7 applying to this section.
11. **Costs and expenses** arising from or relating to judicial review, coroner's inquest or fatal accident inquiry.
12. Any **costs and expenses** that are incurred where the **appointed representative** handles the claim under a contingency fee arrangement.
13. A claim against Great Lakes Insurance SE, ERGO Travel Insurance Services Ltd or their respective agents.
14. Any claim where **you** are not represented by a law firm or barrister.

Conditions applying to Section 9

1. a. On receiving a claim, if legal representation is necessary, **DAS** will appoint a **preferred law firm** as **your appointed representative** to deal with **your** claim. They will try to settle **your** claim by negotiation without having to go to court.
b. If the appointed **preferred law firm** cannot negotiate settlement of **your** claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then **you** may choose a law firm to act as the **appointed representative**.
c. If **you** choose a law firm as **your appointed representative** who is not a **preferred law firm**, **DAS** will give **your** choice of law firm the opportunity to act on the same terms as a **preferred law firm**. However if they refuse to act on this basis, the most **DAS** will pay is the amount **DAS** would have paid if they had agreed to the **DAS standard terms of appointment**. The amount **DAS** will pay a law firm (where acting as the **appointed representative**) is currently £100 per hour. This amount may vary from time to time.
d. The **appointed representative** must co-operate with **DAS** at all times and must keep **DAS** up to date with the progress of the claim.
2. a. **You** must co-operate fully with **DAS** and the **appointed representative**.
b. **You** must give the **appointed representative** any instructions that **DAS** ask **you** to.
3. a. **You** must tell **DAS** if anyone offers to settle a claim. **You** must not negotiate or agree to a settlement without **DAS'** written consent.
b. If **you** do not accept a reasonable offer to settle a claim, **DAS** may refuse to pay further **costs and expenses**.
c. **DAS** may decide to pay **you** the reasonable value of **your** claim, instead of starting or continuing legal action. In these circumstances **you** must allow **DAS** to take over and pursue or settle any claim. **You** must also allow **DAS** to pursue at their own expense and for their own benefit, any claim for compensation against any other person and **you** must give **DAS** all the information and help **DAS** need to do so.
4. a. **You** must instruct the **appointed representative** to have **costs and expenses** taxed, assessed or audited if **DAS** ask for this.
b. **You** must take every step to recover **costs and expenses** and court attendance expenses that **DAS** have to pay and must pay **DAS** any amounts that are recovered.
5. If the **appointed representative** refuses to continue acting for **you** with good reason, or if **you** dismiss the **appointed representative** without good reason, the cover **DAS** provide will end immediately, unless **DAS** agree to appoint another **appointed representative**.
6. If **you** settle or withdraw a claim without **DAS'** agreement, or do not give suitable instructions to the **appointed representative**, **DAS** can withdraw cover and will be entitled to reclaim from **you** any **costs and expenses** **DAS** has paid.
7. If there is a disagreement between **you** and **DAS** about the handling of a claim and it is not resolved through **DAS'** internal complaints procedure **you** can contact the Financial Ombudsman Service for help. This is a free arbitration service for eligible consumers, small businesses, charities and trusts. (Details available from www.financial-ombudsman.org.uk). If the dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process. The arbitrator will be a barrister, solicitor or other suitably qualified person chosen jointly by **you** and **DAS**. If there is a disagreement over the choice of arbitrator, **DAS** will ask the Chartered Institute of Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between **you** and **DAS** or may be paid by either **you** or **DAS**.
8. **DAS** may require **you** to get, at **your** expense, an opinion from an expert that **DAS** considers appropriate on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by **DAS** and the cost agreed in writing between **you** and **DAS**. Subject to this, **DAS** will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that **you** will recover damages (or obtain any other legal remedy that **DAS** have agreed to) or makes a successful defence.
9. **You** must:
 - a. keep to the terms and conditions of this section.
 - b. take reasonable steps to avoid and prevent claims.
 - c. take reasonable steps to avoid incurring unnecessary costs.
 - d. send everything **DAS** asks for, in writing, and
 - e. report to **DAS** full and factual details of any claim as soon as possible and give **DAS** any information **DAS** need.
10. **DAS** will, at **DAS'** discretion, void this section (make it invalid) from the date of claim, or alleged claim, and/or **DAS** will not pay the claim if:
 - a. a claim **you** have made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
 - b. a false declaration or statement is made in support of a claim.
11. Apart from **DAS**, **you** are the only person who may enforce all or any part of this policy and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.
12. If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, **DAS** will only pay their share of the claim even if the other insurer refuses the claim.
13. This section is governed by the law that applies in the part of the **United Kingdom**, Channel Islands or Isle of Man where **you** normally live. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

SECTION 10 – EMERGENCY HOME ASSISTANCE

What is covered

In the event of a **home** emergency **we** will pay up to the amounts shown below per household if an unforeseen circumstance arises which, if not dealt with quickly, would:

- damage or cause further damage to **your home**
- create unreasonable risk to **your** health and safety
- render **your home** unsafe or insecure.

Cover under this section applies for the duration of the **trip** (and for 24 hours after **your** return to **home** from the **trip**) and will pay for the costs of call out of an approved tradesperson, up to three hours' labour and up to £100 for parts or materials where:

- The external locks, doors or windows have been damaged, causing **your home** to become insecure.
- External locks are damaged as a result of theft or attempted theft at or to **your home** and reported to the Police within 24 of the occurrence or as soon as possible thereafter, (replacement of locks will be on a like for like basis).
- The only available key to **your home** is lost and normal access is not available (the cover provided by this section will assist **you** in gaining entry to **your home**).
- The primary heating system breaks down completely.
- All means of heating the domestic hot water system have broken down completely.
- The internal plumbing or internal drainage has ceased to function or has been damaged and internal flooding or internal water damage has occurred or is, in **our** opinion, likely to occur.

Special conditions relating to claims

- It is **your** responsibility to arrange **your** own emergency assistance. **You** should then submit a receipt for **your** costs incurred.

What is not covered

- Anything mentioned in the General exclusions shown on page 9.

SECTION 11 – COVID-19 COVER

PLEASE NOTE: this section of cover extends the cover provided under Section 1 – Cancellation and Section 5 – Additional accommodation, repatriation & travel expenses of this policy as follows:

A. Cancellation

We will pay **you** up to £5,000 for **trips** within the **United Kingdom** for the unused proportion of any travel and accommodation costs or prepaid non-refundable expenses which **you** have paid or legally have to pay if cancellation of the **trip** is necessary and unavoidable as a result of any of the following events:

- You, your close relative**, a member of **your** household or travelling companion or a friend with whom **you** had arranged to stay has a diagnosis of COVID-19 within 14 days of **your** booked departure date, as certified by a **medical practitioner** following a medically approved test showing a positive result for COVID-19.
- You** being denied boarding on **your** pre-booked outbound travel due to **you** contracting COVID-19, as certified by a **medical practitioner** following a medically approved test showing a positive result for COVID-19.

What is covered

- The cost of all travel charges that **you** have paid and/or are contracted to pay before the departure date and cannot recover in respect of any part of the **trip** that **you** are necessarily required to cancel.

B. Curtailment

We will pay **you** up to £5,000 for **trips** to the **United Kingdom** for the unused proportion of any travel and accommodation costs or prepaid non-refundable expenses which **you** have paid or legally have to pay if **curtailment** of the **trip** is necessary and unavoidable as a result of any of the following events:

- Death of **your close relative** contracting COVID-19, as certified by a **medical practitioner** following a medically approved test showing a positive result for COVID-19.

What is covered

- All reasonable additional travel expenses incurred by **you** in returning to **your** home address in the **United Kingdom**.

What is not covered applying to all sub-sections

Applicable in addition to any exclusion listed under Section 1 – Cancellation and Section 5 – Additional accommodation, repatriation & travel expenses of this policy including anything mentioned in the General exclusions:

- Travel or accommodation costs where a credit or voucher has been provided in lieu of a cash refund.
- Claims arising directly or indirectly from an outbreak of COVID-19 resulting in a national or local lockdown or any restrictions of movement affecting the area where **your home** is located, the country or specific area or event to which **you** were travelling to or through, existing or being publicly announced by the date **you** purchased, renewed or extended this insurance or at the time of booking any **trip**, whichever is later.
- Any claim where **you** are experiencing symptoms of COVID-19, or have been told to self-isolate at the time **you** purchased, renewed or extended this insurance, or at the time of booking any **trip**, whichever is later.
- Your** quarantine when it has been imposed on a community, geographic location or vessel imposed by a government or public authority.
- Any claim made under Section 11 – COVID-19 cover in addition to a claim under either Section 1 – Cancellation or Section 5 – Additional accommodation, repatriation & travel expenses of this policy.

Additional conditions applying to all sub-sections

In addition to the additional conditions applying to Section 1 – Cancellation and Section 5 – Additional accommodation, repatriation & travel expenses of this policy the following will apply:

We will require (at **your** own expense) the following evidence where relevant:

- A copy of the positive test result for COVID-19 **you** received from a registered **medical practitioner**.
- Written confirmation from the scheduled **public transport** operator (or their handling agents) confirming the exact reason for which **you** were denied boarding, together with details of any alternative transport offered.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Any other official document or medical report confirming **your** diagnosis for COVID-19 which leads to **your** self-isolation or need to cancel **your trip**.

SECTION 12 – MOTOR BREAKDOWN

What to do if you Breakdown

If **your vehicle** breaks down please call **our** 24 hour control centre on: **01206 785 986**. Please have the following information ready to give to **our Rescue Controller** who will use this to validate **your** policy:

- Your** return telephone number with area code.
- Your vehicle** registration.
- The precise location of **your vehicle** (or as accurate as **you** are able in the circumstances).

We will take **your** details and ask **you** to remain by the telephone **you** are calling from. Once **we** have made all the arrangements **we** will contact **you** to advise who will be coming out to **you** and how long they are expected to take. **Your** mobile phone must therefore be switched on and available to take calls at all times. **You** will then be asked to return to **your vehicle**.

Please remember to guard **your** safety at all times but remain with or nearby **your vehicle** until the **Recovery Operator** arrives. Once the **Recovery Operator** arrives at the scene please be guided by their safety advice.

If **you** are broken down on a motorway and have no means of contacting **us** or are unaware of **your** location, please use the nearest SOS box and advise the Emergency Services of **our** telephone number, they will then contact **us** to arrange assistance. If the Police or Highways Agency are present at the scene please advise them that **you** have contacted **us** or give them **our** telephone number to call **us** on **your** behalf.

Your Cover

As shown in **your** policy schedule.

If **your vehicle** suffers a **breakdown** due to a mechanical or electrical failure, service will be provided. **We** will provide cover as detailed below for any **breakdown** in accordance with the policy wording. Cover will apply during the **period of insurance**.

United Kingdom Cover

The following service is provided with **your** level of cover: Roadside Assistance & Recovery. If **your vehicle** suffers a **breakdown** within the **Territorial Limits**, **we** will send help to the scene of the **breakdown** and arrange to pay callout fees and mileage charges needed to repair or assist with the **vehicle**.

If, in the opinion of the **Recovery Operator**, they are unable to repair the **vehicle** at the roadside **we** will assist in the following way:

Either:

- Arrange and pay for **your vehicle, you** and up to 6 passengers to be recovered to the nearest garage which is able to undertake the repair.

Or:

- If the above is not possible at the time or the repair cannot be made within the same working day, **we** will arrange for **your vehicle, you** and up to 6 passengers to be transported to **your home address**, or if **you** would prefer and it is closer, **your** original destination within the **Territorial Limits**.

Any recovery must take place at the same time as the initial callout otherwise **you** will have to pay for subsequent callout charges.

If **your vehicle** requires recovery, **you** must immediately inform **our Rescue Controller** of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

Home Assist

We will send help to **your home address** or within a one-mile radius of **your home address** in the event **your vehicle** suffers a **breakdown**.

If, in the opinion of the **Recovery Operator**, they are unable to repair **your vehicle** at the roadside, **we** will arrange and pay for **your vehicle, you** and 6 passengers to be recovered to the nearest garage which is able to undertake the repair.

Any recovery must take place at the same time as the initial callout otherwise **you** will have to pay for subsequent callout charges.

If **your vehicle** requires recovery, **you** must immediately inform **our Rescue Controller** of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

Alternative Travel*

We will pay up to £250 towards the cost of alternative transport or a hire **vehicle** up to 1600cc to allow **you** to complete **your** original journey. **We** will also pay up to £150 towards the cost of alternative transport for one person to return and collect the repaired **vehicle**.

Emergency Overnight Accommodation*

We will pay up to £150 for a lone traveller or £75 per person towards the cost of overnight accommodation including breakfast for the passengers whilst **your vehicle** is being repaired. The maximum Emergency Overnight Accommodation payment per incident is £500.

Emergency Overnight Accommodation and alternative travel benefits are available under the following conditions following a **breakdown** in the **Territorial limits (United Kingdom)**:

- The **vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location.
- The **vehicle** cannot be repaired the same working day.
- The **breakdown** did not occur within 20 miles of **your home address**.

We will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most cost effective option for **us**. These services will be offered on a pay/claim basis, which means that **you** must pay initially and **we** will send **you** a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from **our rescue controller**. The policy will only pay for a group 1 hire car rate. **We** will only reimburse claims when **we** are in receipt of a valid invoice/receipt.

Caravans and Trailers

If **your vehicle** suffers a **breakdown** and **your** caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), **your** caravan/trailer will be recovered with **your vehicle** at no extra cost. Keys if **you** lose, break, or lock **your** keys within **your vehicle**, **we** will pay the callout and mileage charges back to the **Recovery Operator's** base or **your home address** if closer. All other costs incurred, including any specialist equipment needed to move the **vehicle**, will be at **your** expense.

Message Service

If **you** require, **we** will pass on two messages to **your home** or place of work to let them know of **your** predicament and ease **your** worry.

General Notes

Uninsured Service

We can provide assistance for faults that are not covered under this insurance policy or where **you** would like **us** to assist additional passenger numbers who exceed the maximum of 6, stated within this policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

Change of Vehicle

Our policy only covers the **vehicle** registered on **our** database, therefore any change must be notified immediately to Shearings Holidays Limited on **01942 824 824** or email **res@shearings.com**. Please include **your** policy number, the new registration, make, model and colour of **your vehicle** and the date **you** wish to make the change. If **you** do not notify **us** of the new **vehicle** details, **we** may not be able to supply **you** with a service. If **you** do not notify **us** of the new **vehicle** details, **we** may not be able to supply **you** with a service.

Governing Law

English Law governs this insurance.

Language

We have chosen to use the English language in all documents and communication relating to this policy.

Measurements

A **Home Assist** is calculated using a straight line from the **home address** to the location of the **Breakdown**. All other measurements are calculated using driving distances.

Garage Repairs

Any repairs undertaken by the **Recovery Operators** at their premises are provided under a separate contract, which is between **you** and the **Recovery Operator**.

DEFINITIONS

APPLICABLE TO SECTION 12 – MOTOR BREAKDOWNS

Accident

A collision immediately rendering the **vehicle** immobile or unsafe to drive.

Breakdown

An electrical or mechanical failure, lack of fuel, misfuel, flat battery or puncture to the **vehicle**, which immediately renders the **vehicle** immobilised.

Home Address

The last known address recorded on **our** system where **your vehicle** is ordinarily kept.

Home Assist

Assistance within a one-mile radius of **your home address**.

Period of Insurance

The duration of this policy as indicated on **your** policy schedule for a period not exceeding twelve months.

Rescue Controller

The telephone operator employed by Call Assist Ltd.

Recovery Operator

The independent technician call assist appoints to attend **your breakdown**.

Suitable Garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

Territorial Limits

United Kingdom

We/Our/Us

ERGO Travel Insurance Services Ltd on behalf of Great Lakes Insurance SE.

Vehicle

The car(s) or motorcycle(s) registered with Shearings Holidays Limited.

You/Your

The person named as 'the insured' in the schedule.

Exclusions

Applying to all sections unless otherwise stated.

This insurance does not cover the following:

1. a) any caravan/trailer where the total length exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the **vehicle** with a standard towing hitch.
b) **breakdowns** or accidents to the caravan or trailer itself.
2. Assistance following an **accident**, theft, fire or vandalism.
3. Service where glass or windscreens have been damaged.
4. **Vehicles** that are not secure or have faults with electric windows, sun roofs or locks not working, unless the fault occurs during the course of a journey and **your** safety is compromised.
5. **Breakdowns** caused by insufficient fuel.
6. **Breakdowns** caused by failure to maintain the **vehicle** in a roadworthy condition including maintenance or proper levels of oil and water.
7. Where service cannot be effected because the **vehicle** does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels.
8. Any request for service if the **vehicle** cannot be reached or is immobilised due to snow, mud, sand or flood or where the **vehicle** is not accessible or cannot be transported safely and legally using a standard transporter.
9. Overloading of the **vehicle** or carrying more passengers than it is designed to carry.
10. Any subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless **your vehicle** has been fully repaired at a **suitable garage**, declared fit to drive by the **Recovery Operator** or is in transit to a pre-booked appointment at a **suitable garage**.
11. The recovery of the **vehicle** and passengers if repairs can be carried out at or near the scene of the **breakdown** within the same working day. If recovery takes effect **we** will only recover to one address in respect of any one **breakdown**.
12. Any **vehicle** which is not listed on **your** policy schedule as being eligible for **breakdown** cover with **us**.
13. **Vehicles** over 15 years old at the date this policy inceptioned.
14. Any request for service if the **vehicle** is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
15. Minibuses, vans, commercial vehicles, motorhomes, horseboxes or limousines.
16. Any claims relating to the following:
 - a) **vehicles** exceeding 3,500 kg (3.5 tonnes) gross **vehicle** weight.
 - b) **vehicles** more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high.
17. Assistance if the **vehicle** is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
18. The cost of any parts, components or materials used to repair the **vehicle**.
19. Repair and labour costs other than half an hour roadside labour at the scene.
20. Any winching charges or the use of specialist equipment.
21. The cost of draining or removing contaminated fuel.
22. Storage charges.
23. Any claim within 24 hours of the time the policy is purchased.
24. Any **breakdown** that occurred before the policy commenced, the **vehicle** was placed on cover, or before the policy was upgraded.
25. More than six callouts in any one **period of insurance**.
26. Claims totalling more than £15,000 in any one **period of insurance**.
27. Any costs or expenses not authorised by **our Rescue Controllers**.
28. The cost of food, drinks, telephone calls or other incidentals.
29. Claims not notified and authorised prior to expenses being incurred.
30. The charges of any other company (including Police recovery) other than the **Recovery Operator**, a car hire agency or accommodation charges which have been authorised by **us**.
31. Any charges where **you**, having contacted **us**, effect recovery or repairs by other means unless **we** have agreed to reimburse **you**.
32. Any cost that would have been incurred if no claim had arisen.
33. Any false or fraudulent claims.
34. The cost of alternative transport other than to **your** destination and a return **trip** to collect **your** repaired **vehicle**.
35. The cost of fuel, oil or insurance for a hire **vehicle**.
36. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **breakdown** within the same working day.
37. Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired.
38. Any damage or loss to **your vehicle** or its contents and any injury to **you** or any third party caused by **us** or the **Recovery Operator**. It is **your** responsibility to ensure personal possessions are removed from the **vehicle** prior to **your vehicle** being recovered.
39. **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not pay for **you** to collect **your vehicle** from a repairer or for any time that has to be taken off work because of a **breakdown**.
40. Failure to comply with requests by **us** or the **Recovery Operator** concerning the assistance being provided.
41. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
42. Fines and penalties imposed by courts.
43. Any cost recoverable under any other insurance policy that **you** may have.

44. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
 - a) ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - b) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
 - c) any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.
45. Any cover which is not specifically detailed within this policy.

General Conditions

Applying to all sections

1. Details of **your** cover may not reach **us** by the time assistance is required. In this unlikely event, **we** will assist **you** however before assistance can be provided **we** will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If **we** receive confirmation that **you** have adequate cover the reserved funds will be released. If **we** receive confirmation that **you** do not have adequate cover **we** will take payment for any uninsured costs.
2. The driver of the **vehicle** must remain with or nearby the **vehicle** until help arrives.
3. If a callout is cancelled by **you** and a **Recovery Operator** has already been dispatched, **you** will lose a callout from **your** policy. **We** recommend **you** to wait for assistance to ensure the **vehicle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent callouts.
4. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
5. **We** have the right to refuse to provide the service if **you** or **your** passengers are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **our Rescue Controllers** or the **Recovery Operator**.
6. **Your vehicle** must be registered to and ordinarily kept at an address within the **Territorial Limits**.
7. **Vehicles** must be located within the **Territorial Limits** when cover is purchased and commences.
8. **We** can request proof of outbound and inbound travel dates.
9. If the **vehicle** is beyond economical repair or the cost of the claim is likely to exceed the market value of the **vehicle**, **we** have the option to pay **you** the market value of the **vehicle** in its current condition and pay for alternative transport **home**. Although **you** are under no obligation to do so, the disposal of **your vehicle** will be **your** responsibility. If **you** would prefer **your vehicle** to be transported to **your home address** or original destination, this can be arranged but **you** will need to pay any costs which exceed the market value of the **vehicle** in its current condition.
10. **We** will only pay ferry and toll fees within the confines of the **United Kingdom**.
11. **We** must be advised immediately at the time of contacting **us** for assistance, if **your vehicle** is fitted with alloy wheels. If **we** are not advised and **we** are unable to provide the service promptly or efficiently through the agent who will be assisting **you**, **you** will be charged for any additional costs incurred.
12. If **we** are able to repair **your vehicle** at the roadside, **you** must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card.
13. The repair must be carried out if the **vehicle** is recovered to a dealership and the dealership can repair the **vehicle** within the terms stated. **You** must have adequate funds to pay for the repair immediately. If **you** do not have funds available, any further service related to the claim will be denied.
14. **You** must have adequate funds to pay for alternative transport or overnight accommodation costs immediately. If **you** do not have funds available, any further service related to the claim will be denied.
15. In the event **you** use the service and the claim is subsequently found not to be covered by the policy **you** have purchased, **we** reserve the right to reclaim any monies from **you** in order to pay for the uninsured service.
16. **We** may decline service if **you** have an outstanding debt with **us**.
17. If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other insurance policy for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
18. **Recovery Operators** comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting **your vehicle**.
19. The transportation of livestock (including dogs) will be at the discretion of the **Recovery Operator**. **We** will endeavour to help arrange alternative transport but **you** will need to pay for this service immediately by credit or debit card.
20. Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided.
21. The policy is not transferable.
22. If, in **our** opinion, the **vehicle** is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, **we** may terminate **your** policy immediately notifying **you**, by letter to **your home address**, of what action **we** have taken.
23. **We** will provide cover if:
 - a) **you** have met all the terms and conditions within this insurance.
 - b) the information provided to **us**, as far as **you** are aware, is correct. Should **you** wish to contact **us**, **we** can be contacted by:
 - Mail: Customer Services, c/o Call Assist Ltd, Axis Court, North Station Road, Colchester CO1 1UX
 - Email: enquiries@call-assist.co.uk
 - Facsimile: 01206 364268

Cancellation Rights

If **we** have reason to believe this policy is not being used in the spirit it was designed for or it becomes apparent there is a breakdown in the relationship between **us** and **you**, **we** may cancel the policy by sending 7 days notice to **your home address**. In such situations, providing no claim has been made, **we** will refund the unexpired portion of **your** premium. This policy has a cooling off period of 14 days from the time **you** receive this information. If **you** do not wish to continue with the insurance, **we** will provide a refund of premium paid, providing no claim has been made.

You may cancel **your** policy after the 14 day cooling off period but no refund of premium is available.

A refund of premium is not available if the **period of insurance** of the policy is for a period of less than one month.

Please contact Shearings Holidays Limited on 01942 824824 or email res@shearings.com

Statement of Demands and Needs

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a **breakdown**. As with any insurance, it does not cover all situations and **you** should read the terms and conditions of this policy to make sure that it meets **your** specific needs.

Our Promise To You

We aim to provide a high standard of service. Please telephone **us** if **you** feel **we** have not achieved this and **we** will do **our** best to rectify the problem immediately.

Data Protection – Information Uses

In taking out this insurance **you** understand and give explicit consent that the information **you** provide will be used by **us**, Call Assist Ltd, ERGO Travel Insurance Services Ltd, Great Lakes Insurance SE, associated companies, other insurers, regulators, industry bodies and agencies to process **your** insurance, handle claims and prevent fraud. This may involve the transfer of such information to other countries, including those with limited or no data protection laws. **We** have, however, taken steps to ensure that **your** information is held securely.

Fraud Detection and Prevention & Claims History

You, or anyone acting for **you** must not act in a fraudulent manner. In order to prevent and detect fraud **we** may at any time:

Share information about **you** with other organisations and public bodies including the Police, loss adjusters and other third parties that **we** engage to investigate claims.

Check and/or file **your** details with fraud prevention agencies and data bases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We**, and other organisations involved in the administration of **your** policy, may also search these agencies and databases to:

- a) help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- b) trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- c) check **your** identity to prevent **money** laundering, unless **you** furnish **us** with other satisfactory proof of identity;
- d) undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **we** access or contribute to. When **we** investigate claims, **we** may conduct searches of publicly accessible information about **you** available on the internet, including using sources such as search engines and social media.

Complaints Procedure

Any complaint **you** have regarding **your** policy should be addressed to the policy administrator: Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Please include the details of **your** policy and in particular **your** policy number, to help **your** enquiry to be dealt with speedily.

We promise to:

- acknowledge **your** complaint within five working days of receiving it;
- have **your** complaint reviewed by a senior member of staff;
- tell **you** the name of the person managing **your** complaint when **we** send **our** acknowledgement letter; and
- respond to **your** complaint within 20 working days. If this is not possible for any reason, **we** will write to **you** to let **you** know when **we** will contact **your** again.

If **you** remain dissatisfied, short of court action, **you** can ask the Financial Ombudsman Service to review **your** case provided the policy is not of a commercial nature. The right to apply to the Financial Ombudsman Service must be exercised within six months of the date of the Company's final decision. The Financial Ombudsman Service can be contacted at the following address:

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

Or by telephoning: 0800 023 4567 or 0300 123 9123

Service Provider and Insurer

This service is provided by Call Assist Ltd, Axis Court North Station Road, Colchester, Essex CO1 1UX, Registered Company Number 3668383. Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority.

This policy is underwritten by ERGO Travel Insurance Services Ltd (ETI) on behalf of Great Lakes Insurance SE (GLISE). Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ, company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority; register number 769884.

ERGO Travel Insurance Services Ltd (ETI) is registered in the UK, company number 11091555. Registered office: Plantation Place, 30 Fenchurch Street London EC3M 3AJ. Authorised and regulated by the Financial Conduct Authority, register number 805870. Details about the extent of GLISE's authorisation and regulation by the Prudential Regulation Authority, and regulation by the Financial Conduct Authority are available on request.

Call Recording

To help **us** provide a quality service, **your** telephone calls may be recorded.

GENERAL EXCLUSIONS

You are not covered for anything caused directly or indirectly by:

- You** suicide, deliberately injuring **yourself**, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug abuse and/or addiction, solvent abuse and putting **your** self at needless risk (unless **you** are trying to save someone's life).
- You** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
- You** participating in professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests or dangerous pursuits.
- Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft.
- Bankruptcy/liquidation of any tour operator, travel agent, **public transport** provider or transportation company.
- Unless **we** provide cover under this insurance, any other loss, damage or additional expense following on from the event for which **you** are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following **bodily injury**, illness or disease.
- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion and/or civil unrest assuming the proportions of or amounting to an uprising, military or usurped power.
- Loss or damage to any property and expense or legal liability caused by or contributed to or arising from:
 - ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning nuclear fuel.
 - the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
 - pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- You** travelling on motorcycles up to 125cc but not wearing a crash helmet (whether legally required locally or not) and travelling on any quad bike, all-terrain vehicle or motorcycle over 125cc.
- You** mountaineering or rock climbing using picks, ropes or guides or pot-holing.
- You** manual work or hazardous occupation of any kind.
- You** taking part in dangerous expeditions or the crewing of a vessel outside European waters.
- Any payment which **you** would normally have made during **your** travels, if nothing had gone wrong.
- You** participation in any illegal act.
- You** travel to a country or specific area or event to which the travel advice unit of the Foreign & Commonwealth Office (FCO) has advised against all, or all but essential travel. **You** can go online at www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country
- Withdrawal from the European Union** the withdrawal, or the disorderly failure to withdraw, of the **United Kingdom**, in whole or in part from the European Union and any transitional arrangements to that withdrawal however named and whether temporary or otherwise, resulting in delay and disruption to, or cancellation of, travel arrangements from any port, airport, station or terminal as a consequence of:

- legislative, regulatory or administrative changes or uncertainty; or
 - the total or partial failure of any computer, information or administrative system to function or to deal with required processing volumes in a timely manner; or
 - customs, immigration, security or other border controls; or
 - the closure of airspace or of any port, airport, station or terminal to traffic from or to the **United Kingdom**.
- Any epidemic or pandemic as declared by the World Health Organization (WHO).
 - Any coronavirus including but not limited to COVID-19, or any related/mutated form of the virus. This exclusion does not apply to claims under Section 5 – Additional accommodation, repatriation & travel expenses and Section 11 – COVID-19 cover.

GENERAL CONDITIONS

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may cancel the policy or refuse to deal with relevant claims or reduce the amount of any relevant claim payments.

- No payment will be made under Section 1, 4, 5 or 6 without appropriate medical certification.
- If **we** require medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
- In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **your** expense.
- If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section 4 – Personal accident).
- You** must take all reasonable steps to avoid **bodily injury**, death, illness, disease, loss, theft, damage, destruction or legal liability and take all reasonable steps to safeguard **your** property and to recover any lost or stolen articles.
- Throughout **your** dealings with **us** **we** expect **you** to act honestly.
If **you** or anyone acting for **you**:
 - knowingly provides information to **us** as part of **your** application for **your** policy that is not true and complete to the best of **your** knowledge and belief; or
 - knowingly makes a fraudulent or exaggerated claim under **your** policy; or
 - knowingly makes a false statement in support of a claim; or
 - submits a knowingly false or forged document in support of a claim; or
 - makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.Then:
 - we** may prosecute fraudulent claimants;
 - we** may make the policy void from the date of the fraudulent act;
 - we** will not pay any fraudulent claims;
 - we** will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;
 - we** may inform the Police of the circumstances.
- We** accept as evidence of cover the booking confirmation issued to **you** by the travel company showing that the premium has been paid.
- You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
- We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
- We** may at any time pay to **you** **our** full liability under the policy after which no further payments will be made in any respect.
- If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.
- You** and **we** are free to choose the laws applicable to this policy. As **we** are based in England, **we** propose to apply the laws of England and Wales and by purchasing this policy **you** have agreed to this.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Towergate Travel and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** obligations, **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk

THE CONSUMER INSURANCE (DISCLOSURE AND REPRESENTATION) ACT 2012

This act abolished the duty of disclosure, but imposes on the individual entering into an insurance contract a duty to take reasonable care not to make a misrepresentation to the insurer. In other words, this means that **you** must answer all questions posed by the insurer accurately, truthfully and to the best of **your** knowledge.

If **you** do not the insurer may cancel **your** policy, or reject or only pay a proportion of **your** claim depending on whether the misrepresentation was deliberate, reckless or simply careless.

EMERGENCY ASSISTANCE, REPATRIATION OR CHANGE IN TRAVEL PLANS

In the event of death, **bodily injury**, illness or disease resulting in any of the above, immediate contact must be made with:

TOWERGATE ASSISTANCE – Telephone: **+44 (0) 1212 962979**

When calling state **your** identity, **your** policy number and the identity and telephone number of the treating doctor.

HOW TO MAKE A CLAIM FOR ALL SECTIONS (other than Legal costs and expenses as shown below)

If **you** need to make a claim, please contact Towergate Travel claims department on **01612 198702** (opening hours 9am-5pm Monday to Friday excluding Bank Holidays) and ask for a Claim form and Claims evidence sheet or write to: **ETI Services, PO Box 9, Mansfield, Nottinghamshire NG19 7BL**.

Email: info@eti-services.co.uk

You can also download a pdf of the Claim form and the Claims evidence sheet at: www.ergotravelinsurance.co.uk/coach

IN RESPECT OF LEGAL COSTS AND EXPENSES CLAIMS PLEASE CONTACT

DAS Legal Expenses Insurance Company Limited, DAS House, Quayside, Temple Back, Bristol BS1 6NH Telephone: +44 (0) 117 934 0548

You should fill in the claim form and send it to us as soon as possible with all the information and documents required. It is essential that you provide us with as much detail as possible to enable us to handle your claim promptly and efficiently. Please keep copies of all the documentation you send to us.

COMPLAINTS PROCEDURE

If you have cause for complaint, it is important you know we are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

WHEN YOU CONTACT US

Please give us your name and a contact telephone number.
Please quote your policy and/or claim number, and the type of policy you hold.
Please explain clearly and concisely the reason for your complaint.

INITIATING YOUR COMPLAINT

Any enquiry or complaint you have regarding a claim notified under your policy, may be addressed to:

ERGO Travel Insurance Services Ltd, Afon House, Worthing Road, Horsham RH12 1TL, England

Email: contact@ergo-travel.co.uk

Any complaint you have regarding your policy, may be addressed to:

The Managing Director, Towergate Travel, 3000 Hillswood Drive, Hillswood Business Park, Chertsey, Surrey KT16 0RS

Telephone: 01932 344300

If you wish to complain under the Legal costs and expenses section, please contact DAS by:

Phoning: 0344 893 9013 Emailing: customerrelations@das.co.uk

Writing to the **Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quayside, Temple Back, Bristol BS1 6NH**

Completing a DAS online complaint form at www.das.co.uk/about-das/complaints
BEYOND TOWERGATE TRAVEL –

REFERRAL TO THE FINANCIAL OMBUDSMAN SERVICE

If we have given you our final response and you are still dissatisfied, you may refer your case to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our complaints procedure has been exhausted.

The Financial Ombudsman can be contacted at:

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123 Fax: (020) 7964 1001

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

This procedure will not affect your rights in law.

DAS EUROLAW LEGAL ADVICE

DAS will give you confidential legal advice over the phone on any personal legal problem under the laws of the United Kingdom of Great Britain and Northern Ireland, any European Union Country, Isle of Man, the Channel Islands, Switzerland and Norway.

You can contact DAS' UK-based call centre 24 hours a day, seven days a week. However, DAS may need to arrange to call you back depending on your enquiry. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other countries is available 9am-5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, a message will be taken and a return call arranged within the operating hours.

To help check and improve service standards, DAS may record all calls.

To contact the above service, phone DAS on +44 (0) 117 934 0548. When phoning, please quote the policy number.

DAS will not accept responsibility if the Helpline Service is unavailable for reasons DAS cannot control.

DATA PROTECTION NOTICE

Consent

We will only use your personal data when the law allows us to. Most commonly we will use your personal data under the following two circumstances:

1. When you gave explicit consent for your personal data, and that of others insured under your policy, to be collected and processed by us in accordance with this Data Protection Notice.
2. Where we need to perform the contract which we are about to enter into, or have entered into with you.

How do we use your personal data?

We use your personal data for the purposes of providing you with insurance, handling claims and providing other services under your policy and any other related purposes (this may include underwriting decisions made via automated means). We also use your personal data to offer renewal of your policy, for research or statistical purposes and to provide you with information, products or services that you request from us or which we feel may interest you. We will also use your personal data to safeguard against fraud and money laundering and to meet our general legal or regulatory obligations.

We collect and process your personal data in line with the General Data Protection Regulation and all other applicable Data Protection legislation. The Data Controller is ERGO Travel Insurance Services Ltd. The Data Processors are Towergate Underwriting Group Limited and their sub-agent.

Special categories of personal data

Some of the personal data you provide to us may be more sensitive in nature and is treated as a Special Category of personal data. This could be information relating to health or criminal convictions, and may be required by us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes as set out in this notice.

Sharing your personal data

We will keep any information you have provided to us confidential. However, you agree that we may share this information with Great Lakes Insurance SE and other companies within the ERGO Group and with third parties who perform services on our behalf in administering your policy, handling claims and in providing other services under your policy. Please see our Privacy Policy for more details about how we will use your information.

We will also share your information if we are required to do so by law, if we are authorised to do so by you, where we need to share this information to prevent fraud.

We may transfer your personal data outside of the European Economic Area ("EEA"). Where we transfer your personal data outside of the EEA, we will ensure that it is treated securely and in accordance with all applicable Data Protection legislation.

Your rights

You have the right to ask us not to process your personal data for marketing purposes, to see a copy of the personal information we hold about you, to have your personal data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask us to provide a copy of your personal data to any controller and to lodge a complaint with the local data protection authority.

The above rights apply whether we hold your personal data on paper or in electronic form.

Your personal data will not be kept for longer than is necessary. In most cases this will be for a period of seven years following the expiry of the insurance contract, or our business relationship with you, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

Further information

Any queries relating to how we process your personal data or requests relating to your Personal Data Rights should be directed to:

Data Protection Officer, ERGO Travel Insurance Services Ltd, Afon House, Worthing Road, Horsham RH12 1TL, United Kingdom

Email: dataprotectionofficer@ergo-travel.co.uk

Phone: +44 (0) 1403 788 510

DAS DATA PROTECTION

To comply with data protection regulations **DAS** are committed to processing personal information fairly and transparently. This section is designed to provide a brief understanding of how **DAS** collect and use this information.

DAS may collect personal details including name, address, date of birth, email address and, on occasion, dependent on the type of cover in place, sensitive information such as medical records. This is for the purpose of managing the products and services in place and this may include underwriting, claims handling and providing legal advice.

DAS will only obtain personal information either directly from the **insured person**, the third party dealing with your claim or from the authorised partner who sold this policy.

Who DAS are

DAS is part of DAS Legal Expenses Insurance Company Limited which is part of DAS UK Holdings Limited (DAS UK Group). The uses of personal data by **DAS** and members of the DAS UK Group are covered by **DAS'** individual company registrations with the Information Commissioner's Office. **DAS** has a Data Protection Officer who can be contacted at dataprotection@das.co.uk

How DAS will use your information

DAS may need to send personal information to other parties, such as lawyers or other experts, the court, insurance intermediaries, insurance companies, appointed service providers, specialist agencies or other members of the DAS UK Group, so they may contact you for your feedback. If the policy includes legal advice **DAS** may have to send the personal information outside of the European Economic Area (EEA) in order to give legal advice on non-European Union law. Dependent on the type of cover in place, the personal information may also be sent outside the EEA so the service provider can administer the claim.

DAS will take all steps reasonably necessary to ensure the personal data is treated securely and in accordance with this Privacy Notice. Any transfer outside of the EEA will be encrypted using SSL technology.

DAS will not disclose the personal data to any other person or organisation unless **we** are required to by **our** legal and regulatory obligations. For example, **DAS** may use and share the personal data with other organisations and public bodies, including the police and anti-fraud organisations, for the prevention and detection of crime, including fraud and financial sanctions. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning **DAS**. A copy is also accessible and can be downloaded via **DAS'** website.

What is DAS' legal basis for processing your information?

It is necessary for **DAS** to use the personal information to perform **our** obligations in accordance with any contract that **DAS** may have with the person taking out this policy.

It is also in **DAS'** legitimate interest to use the personal information for the provision of services in relation to any contract that **DAS** may have with the person taking out this policy.

How long will your information be held for?

DAS will retain personal data for 7 years. **DAS** will only retain and use the personal data thereafter as necessary to comply with **DAS** legal obligations, resolve disputes, and enforce **DAS'** agreements. If **you** no longer want **DAS** to use the personal data, please contact **DAS** at dataprotection@das.co.uk

What are your rights?

The following rights are available in relation to the handling of personal data:

- the right to access personal data held
- the right to have inaccuracies corrected for personal data held
- the right to have personal data held erased
- the right to object to direct marketing being conducted based upon personal data held
- the right to restrict the processing for personal data held, including automated decision-making
- the right to data portability for personal data held.

Any requests, questions or objections should be made in writing to the Data Protection Officer:

Data Protection Officer, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH

Or via email: dataprotection@das.co.uk

How to make a complaint

If there is any dissatisfaction with the way in which personal data has been processed, the Data Protection Officer can be contacted in the first instance using the details above.

If you remain dissatisfied, the Information Commissioner's Office can be approached directly for a decision. The Information Commissioner can be contacted at:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

www.ico.org.uk

