

first direct

Your First Directory Travel Insurance

Policy Number FD070104M

Please take time to read this booklet as it contains important information.

To help you understand what you are covered for at a glance – we've highlighted some common questions such as

- who is covered by this policy?
- do I need to tell you that I'm travelling?
- do you need to know about any medical conditions?
- what is the maximum trip length?
- are holidays in the UK covered?
- are business trips and winter sports covered?
- how do I make a claim?

Further details are on page 2.

Welcome to your First Directory Travel Insurance

Please take time to read this booklet as it contains important information. If you have a question and cannot find the answer either below or in the policy wording, please contact Customer Services.

Who is covered by this policy?

Cover is for you, the First Directory holder(s), your partner (providing you are both under 70 years of age at the start date of your trip), and your children travelling with you if, at the start date of the trip, they are under 18 years of age (or under 23 if in full time education and living at home outside of term time).

All insured persons must be residents of the UK, Channel Islands or Isle of Man.

Do I need to tell you that I am travelling?

No. As long as you have told us about any relevant pre-existing medical conditions you do not need to register with us or tell us that you are travelling.

Do you need to know about any medical conditions?

Yes. Please call the Medical Risk Assessment helpline to tell them if you, or any other insured persons, have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease, which includes investigations or referrals for any undiagnosed symptom or conditions. Failure to disclose before booking trips or travelling will result in no cover for claims arising from undisclosed conditions. Please see the 'Your Health' section on page 19 for full details of when and what you must declare.

Do you need to know if any travel plans are reliant on the health of a travelling companion or a close relative not insured by this policy?

Yes. You must tell us if any other person you plan to travel with or a close relative (whether travelling or not) has any serious illness, injury or disease. Please see the 'Your Health' section on page 19 for full details of when and what you must declare.

What is the maximum trip length?

Trips should be no longer than 31 days and must start and end in the UK, Channel Islands or Isle of Man.

Are holidays in the UK covered?

Yes. Holidays in the UK, Channel Islands or Isle of Man need to involve a stay of at least 2 consecutive nights in pre-booked holiday accommodation. Please see our definition of pre-booked holiday accommodation on page 11.

Are winter sports holiday covered?

Yes. Winter sports holidays are covered for up to a maximum of 31 days in any calendar year. Please see the full details of what is covered on page 31.

Are business trips covered?

We will provide cover if you travel outside the UK to carry out office-based clerical or administrative duties you are covered for up to a maximum of 31 days in any calendar year. We do not cover any other type of business travel, even if you have some leisure time during your trip.

Can I claim for cancellation of my trip if I have a problem with my travel documents, e.g. my passport is out of date/not arrived in time or my visa is invalid?

No. There is no cover under this policy for problems with your travel documents before you leave. If your passport is lost or stolen or damaged while you are abroad there is cover in this situation. Please see the Emergency Travel Document section on page 28.

Before you book a trip, check the entry requirements of the country you intend to visit with the local government embassy and/or the Foreign and Commonwealth Office website www.gov.uk/knowbeforeyougo.

How do I make a claim?

To make a claim please call the relevant number on page 3 and refer to the information on page 5. Please see pages 7 & 8 for the limits and excesses which will apply to each section.

Travel Insurance Helplines

Medical Risk Assessment You must tell us about pre-existing conditions. Please refer to the Medical Declaration on page 19 in this policy booklet.	Within the UK	08000 517 463
	Lines open: Mon–Fri (8am–8pm) Sat (9am–6pm) Closed Public Holidays and Sundays	
24-hour Medical Emergency Assistance If you are injured or fall ill while you are away, please contact this helpline.	Within the UK	08000 517 464
	Outside the UK	+44 1603 605128
	All lines open: 24 hours a day, 365 days a year	
Customer Services Use this number for all general policy enquiries. Policy documentation is available in large print, audio and Braille. If you require any of these formats please contact first direct .	Phone	03 456 100 100
	Text-phone	03 456 100 147
Travel Claims Use this number to report any travel claims, which are not as a result of a medical emergency.	Within the UK	08000 517 467
	Outside the UK	+44 1603 605125
	Fax	01603 605131
	Text-phone	020 7662 0276
	Lines open: Mon-Thurs (8am-6pm) Fri (8am-5.30pm) Closed Public Holidays and weekends	
Legal Expenses Claims and Advice Use this number to report any legal expenses claims or if you require advice for any personal legal problem that may lead to a claim under this policy.	Within the UK	01603 208535
	Outside the UK	+44 1603 208535
	Lines open: 24 hours, 365 days a year	
Travel Assistant This helpline can assist you with a wide range of travel advice before and while you are away. Please do not call this number for policy queries or claims.	Within the UK	08000 517 469
	Outside the UK	+44 1603 605129
	Lines open: 24 hours, 365 days a year	

Telephone call charges and recording

Calls to 0800 numbers are free from UK landlines and mobiles.

The cost of calls to 01, 02 and 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

For our joint protection telephone calls may be recorded and/or monitored.

Travel Assistant Helpline

This service can help you sort out all kinds of travel problems before you go and while you are away; from providing information on the countries you are visiting to sorting out non-medical emergencies.

Advice before you travel:

- any visa and entry permits you might need;
- any necessary vaccination and inoculation requirements, and where you can get them;
- what you should take with you regarding first aid and health;
- what currencies and travellers' cheques to take with you, and what the current exchange rates are;
- the languages spoken, time zones, bank holidays and climate of countries you plan to visit;
- import and export allowances for tourists.

While travelling:

- how to replace lost or stolen passports, driving licences, air tickets or other travel documents;
- how to trace your baggage with the airline operator if it is delayed or lost;
- why, how, where and when you should contact local Embassies or Consulates;
- how to transfer money out to you if you need it;
- cancellation of credit cards, if lost or stolen, and helping you to report the loss to your card provider;
- provide information to close relatives, friends or employers if you have to go into hospital.

Other emergency services while travelling:

- a 'phone home' translation and interpretation service if you need it in an emergency.

Please note: There is no charge for the provision of the advice guidance or other emergency service shown above. However if you wish us to obtain goods or services on your behalf that are not covered by a claim under this policy, you will need to pay any fees that the provider charges and you will need to adhere to the provider's terms and conditions.

Foreign and Commonwealth Office (FCO) – Travel Advice by Country



As a partner in the Know Before You Go campaign, we are working with the FCO to help British travellers stay safe overseas. Before you travel abroad, check out the FCO website www.gov.uk/knowbeforeyougo

It is packed with essential travel advice and tips, plus up to date information about different countries.

Air and Maritime Passenger Rights

For the latest advice and further details on your rights please visit the following websites:

www.caa.co.uk and search for 'travel problems' and www.dft.gov.uk and search for 'maritime passenger rights'.

You should also refer to the terms and conditions of the carrier you are travelling with.

Please note - we are not responsible for the content of other websites.

Your Claim

If you need to make a claim please telephone the number shown on page 3 immediately. Only a selection of claims scenarios are shown below. Please refer to the relevant section within this policy booklet for full details of cover and any evidence we may require.

Type of claim	What must I do?	What will I need?
Cancelling your trip or coming home early – see page 21	<ul style="list-style-type: none"> • Check that the reason you need to cancel or come home early is covered. • Contact the Medical Emergency Helpline before returning home. 	<ul style="list-style-type: none"> • For medical claims, we will send a medical certificate for completion by the patient's doctor to confirm the reason for the claim. • Evidence of your booking and the cancellation.
Missed departure – see page 23	<ul style="list-style-type: none"> • Do all you can to get to your departure point on time. 	<ul style="list-style-type: none"> • A repair or assistance report if the vehicle you were travelling in broke down or was involved in an accident.
Delayed departure after check-in – see page 23	<ul style="list-style-type: none"> • Check that your delay was over 12 hours before submitting a claim. 	<ul style="list-style-type: none"> • Written confirmation from the airline/ carrier of the actual date and time of departure and the reason for the delay.
Medical Emergency – see page 24	<ul style="list-style-type: none"> • Contact the Medical Emergency Helpline before any hospital admission or as soon as possible thereafter. 	<ul style="list-style-type: none"> • All medical reports given to you by the treating facility.
Enforced Stay Abroad – see page 23	<ul style="list-style-type: none"> • Contact your airline/carrier and they will advise if you should travel to the airport/port to check in at your specified time. 	<ul style="list-style-type: none"> • Written confirmation from the airline/ carrier of the actual date and time of your return to the UK. • Documentary evidence of costs incurred if you make your own way home.
Legal Expenses – see page 26	<ul style="list-style-type: none"> • Contact the Legal Expenses Claims and Advice Helpline as soon as you are aware of the incident. 	<ul style="list-style-type: none"> • We will tell you when you call if we need anything else to deal with your claim
Emergency Travel Documents – see page 28	<ul style="list-style-type: none"> • Report incident to the police as soon as reasonably possible. 	<ul style="list-style-type: none"> • All receipts for any costs incurred.
Baggage and personal money – see page 28	<ul style="list-style-type: none"> • Take all reasonable steps to recover lost/stolen property. • Report incident details to the police as soon as reasonably possible. • Report the loss/damage to the airline/carrier within the timescales stated within their terms and conditions. • Do not dispose of damaged items. 	<ul style="list-style-type: none"> • A 'Property Irregularity Report' from the airline/carrier and your baggage tag receipts. • Proof of purchase of the lost, stolen or damaged item. • Proof that you owned the money and its value. • A written report from the police or any other relevant authority.
Delayed Baggage – see page 28	<ul style="list-style-type: none"> • Report the loss/damage to the airline/carrier within the timescales stated within their terms and conditions. 	<ul style="list-style-type: none"> • Written confirmation from the airline/ carrier of the number of hours delay.

Guide to your First Directory Travel Insurance policy

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Section 1 Policy Summary

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This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in Section 2 of this booklet. It is important that you read the full policy wording carefully and keep it for future reference.

Who is the insurer?

The insurer is Aviva Insurance Limited.

What is First Directory Travel Insurance?

This policy is designed to meet certain costs that might arise in the course of your worldwide trips.

What are the main benefits, features, exclusions, limits and excesses?

- Travel Insurance is for each First Directory member and his/her partner on trips anywhere in the world. Children under 18 (under 23 years of age if still in full time education and living at home outside of term time) travelling with the First Directory holder or his/her domestic partner are also covered.
- Cover is provided for taking part in certain recreational leisure activities and also some activity based holidays where this is the main purpose of the trip.
- Cover is provided for trips of up to 31 days duration including winter sports holidays.

The table below explains the main benefits, features, exclusions and limitations for each section of your Travel Insurance. Please refer to the terms and conditions for further information.

Section	What are the main benefits and features?	What are the significant, unusual exclusions or limitations?	Limit per insured person	Excess per insured person
Cancelling or coming home early Page 21	Refund of your own personal and non-recoverable travel and accommodation costs; or Proportionate refund of your unused and non-recoverable accommodation costs and, where applicable, reasonable costs to return home.	<ul style="list-style-type: none"> • Pre-existing medical conditions unless disclosed to and accepted by us. • Any awareness, at the time of booking your trip, of possible reasons that could prevent you from travelling or continuing your trip. 	Up to £5,000.	£50.
Travel Disruption Page 23	<p>Travel Delay after Check-in A benefit if your pre-booked transport is delayed for more than 12 hours on your outward journey from the UK.</p> <p>Missed Departures Cover for extra travel and accommodation costs if you miss your pre-booked transport.</p> <p>Enforced Stay Abroad Cover if you are unable to return home on your scheduled return date due to airport, port or airspace closure.</p>	<ul style="list-style-type: none"> • You must have checked in at the specified time. • You cannot claim the benefit for a missed departure if your trip is solely within the UK, Channel Islands or Isle of Man. • Any claim for a missed departure for a trip which was not pre-booked before you left the Channel Islands or Isle of Man. • Any claim if you have not left sufficient time to reach your destination. • Any payment if you have not purchased a return ticket or confirmed your return date with your travel provider before the claim arises. 	<p>£50 for each 12 hours you are delayed up to a maximum of £250.</p> <p>Up to £1,000 for missed departure.</p> <p>£100 for each full 24 hours that you are unable to return home up to a maximum of £1,500.</p>	<p>Nil.</p> <p>Nil.</p> <p>Nil.</p>

Section	What are the main benefits and features?	What are the significant, unusual exclusions or limitations?	Limit per insured person	Excess per insured person
Emergency Medical and Associated Expenses Page 24	Cover for emergency medical treatment and if necessary repatriation.	<ul style="list-style-type: none"> • Pre-existing medical conditions unless disclosed to and accepted by us. 	<p>Up to £10,000,000.</p> <p>Lower limits apply for some associated expenses.</p>	£50.
Accidental Death or Permanent Disability Page 25	Death, loss of limbs/sight or permanent total disablement following an accidental injury.	<ul style="list-style-type: none"> • Sickness, disease, nervous shock or a naturally occurring condition or degenerative process. 	<p>Up to £50,000 (£1,000 death benefit if aged under 16).</p>	Nil.
Legal Expenses Page 26	Cover to pursue a civil claim if you suffer personal injury or death during your trip.	<ul style="list-style-type: none"> • Any costs before your claim has been accepted. 	Up to £50,000.	Nil.
Personal Liability Page 27	Cover for your legal liability if you cause accidental injury or death to third parties, or damage to their property.	<ul style="list-style-type: none"> • Claims arising from your job or the use of animals, fire arms, motorised vehicles, vessels or aircraft. 	Up to £2,000,000.	£50 damage to temporary holiday accommodation.
Your Possessions Page 28	<p>Delayed Baggage A benefit to replace temporarily lost essential items.</p> <p>Baggage and Personal Money Cover for loss, theft or damage of your baggage, personal money or travel documents.</p> <p>Emergency Travel Documents Cover for the cost of an emergency passport or visa and travel and accommodation costs if you cannot use your return ticket.</p>	<ul style="list-style-type: none"> • Any incident not reported to the police as soon as reasonably possible following discovery of the loss or theft. • Money or valuables not carried in your hand baggage whilst you are in transit. • Theft claims from locked property or motor vehicles when there is no evidence of forcible and violent entry. • Theft claims from unattended motor vehicles unless your belongings are left out of view. 	<p>Up to £150 for delayed baggage.</p> <p>Up to £1,500 for baggage. Up to £400 for any individual item. Up to £500 for personal money.</p> <p>Up to £750 emergency travel document expenses.</p>	<p>Nil.</p> <p>£50 baggage and personal money.</p> <p>Nil.</p>
Winter Sports Cover Page 31	Cover for loss, theft or damage to winter sports equipment. Also covers additional benefits for delays due to avalanche, ski pack, piste closure or injury or illness.	<ul style="list-style-type: none"> • Winter sports equipment left in a motor vehicle. • Winter sports equipment if it is damaged whilst being used. • Theft claims from locked property when there is no evidence of forcible or violent entry. 	<p>Up to £500 equipment. Up to £200 avalanche delay. Up to £300 piste closure. Up to £500 ski pack.</p>	£50 for equipment

The following are the main General Exclusions and Conditions that apply to the whole policy

Please see the full details on pages 15 to 18.

There is no cover for:

- air miles, loyalty/points based ownership schemes, timeshares or similar promotions, any course or tuition fees or similar;
- you using a motorcycle over 125cc during the trip, unless this is your mode of transport from the UK, Channel Islands or Isle of Man;
- you using a quad bike, all terrain vehicle or similar on or off road or any claim relating to you driving a motor vehicle without a valid licence and/or insurance;
- any costs you have paid for any person not insured under this policy;
- any claim arising from paid or unpaid manual work or physical labour of any kind (other than Charity or Conservation work shown in the activity based holidays section);
- any claim resulting from you misusing or being under the direct or indirect influence or effect of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction);
- you climbing on to, on top of, or jumping from any balcony, railing, ledge or wall; or climbing or moving across any external part of a building or vehicle not specifically designed for that purpose.

We can, at any time and after taking a fair and reasonable view, but no more than once in a 6 month period make changes to this policy cover and/or terms and conditions of this policy to reflect:

- changes in our expectation of the future cost of providing cover and administering this policy;
- Changes in the law, regulation or taxation that affects us or this policy.

Changes will be notified to you in writing at least 30 days before they become effective. Policy cover may be increased or decreased.

You are free to cancel this policy in accordance with General Condition 14 and the First Directory Terms and Conditions.

Pre-existing medical conditions – important declarations you need to make

Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by our Medical Risk Assessment Helpline. It is important that you read and fully understand the Medical Declaration in this booklet.

You must contact the Medical Risk Assessment Helpline if on the date you opened First Directory or when booking a trip (whichever is later), any insured person:

- a. has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months;
- b. has been referred for investigations or tests, or have had investigations and are awaiting results, for any medical condition or undiagnosed symptom;
- c. is on a waiting list for, or aware of the need for, in-patient treatment for any medical condition or undiagnosed symptom;
- d. has received a terminal prognosis;
- e. is travelling against the advice of a doctor or purposely travel without medical advice when it was reasonable to have consulted a doctor.

You must also call the Medical Risk Assessment Helpline if any insured person knows of:

- a. a close relative or close business colleague whether travelling or not; and/or
- b. a travelling companion or person you plan to stay with, (and upon whose good health the trip depends) who has a serious illness, injury or disease which could affect your decision to take or continue your trip.

Between booking a trip and paying any balance or the departure date (whichever is later), you must call the Medical Risk Assessment Helpline if any insured person, or anyone upon whose good health the trip depends, has been referred to a Consultant/Specialist or out-patient clinic, attends A&E or is admitted to hospital. Cancellation cover will apply, however if you still wish to travel the Medical Risk Assessment Helpline will advise if cover will apply while on the trip.

As this policy is part of First Directory, cover will continue as long as you hold First Directory and remain eligible for cover. During this time, you must tell the Medical Risk Assessment Helpline about any deterioration in the status or control of any condition previously declared or if you or anyone upon whose good health the trip depends develops another condition.

How long does my First Directory Travel Insurance run for?

All cover under this policy will cease automatically if:

1. the First Directory holder:
 - closes the 1st Account from which the First Directory fee is debited
 - cancels First Directory
 - reaches 70 years of age (on joint accounts cover continues for the other eligible First Directory holders until they reach age 70)
 - is no longer a UK, Channel Islands or Isle of Man resident
 - is believed to be or reasonably suspected by us to be acting fraudulently.
2. **first direct:**
 - cancels the First Directory under one of the reasons set out in the First Directory terms and conditions.

Eligibility

As your circumstances may change over time, it is important that you review the terms and conditions of this policy regularly to check you remain eligible and that the cover remains adequate for your needs.

Your Cancellation Rights

This cover is provided with First Directory. To exercise your right to cancel this cover you must cancel First Directory. If you do not cancel First Directory, this policy will remain in force. Please refer to the terms and conditions of First Directory on how to cancel.

How do I make a claim?

Should you need to make a claim under this policy, please contact the appropriate helpline shown on page 3.

How do I make a complaint?

We hope you will be happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance please contact the Claims or Customer Service Helpline on page 3. Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet their liabilities?

Aviva is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. Further information about the FSCS arrangements is available from them on **0800 678 1100**, or by visiting their website www.fscs.org.uk, or write to: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Section 2 - Policy Wording

Definitions

Wherever the following words or phrases appear in bold, they will have the following meanings	
close business colleague	Someone you work with in the UK who has to be in work in order for you to be able to go on or continue a trip . A senior manager or director of the business must confirm this in the event of a claim.
close relative	Your mother, father, sister, brother, partner , fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.
doctor	A registered member of the medical profession who is not related to you or anyone you are travelling with.
excess	The amount that you will have to pay towards each claim per insured person .
first direct	A division of HSBC Bank plc.
First Directory holder	The person named on the 1st Account as a First Directory holder(s) .
home	Your home address in the UK .
home territory	1. England, Scotland, Wales, Northern Ireland, Jersey and Isle of Man if your home is located in any of these areas; 2. Guernsey, Alderney, Sark, Herm, Jethou, Brecoqhou and Lihou if your home is located on any of these islands.
office-based business travel	Travel outside the UK if the reason for your trip is to carry out wholly office-based clerical or administrative duties only, which do not involve you dealing with members of the public. Office-based business travel is limited to 31 days in any calendar year.
partner	The person that the First Directory holder lives with at home in a domestic relationship, whether married or co-habiting (as if husband and wife), regardless of gender, who is under 70 years of age at the start date of the trip .
period of insurance	Each trip you make, whilst you hold First Directory, will be treated as a separate period of insurance; individually subject to all policy terms, conditions, declarations and exclusions. Cover for each individual trip applies as follows: 1. Cover for cancelling your trip begins from the date of opening First Directory or the date of booking each trip (whichever is later) and ends when you leave your home to start your trip ; 2. Cover under all other sections starts when you leave your home and ends when you return home (or are repatriated to a hospital in the UK), providing you do not exceed the trip limit.
personal money	Cash (including foreign currency), travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports, visas and driving licences.
point of international departure	The airport, port or station from which you will undertake international travel from or to the UK . If your home is in Northern Ireland, you are also covered for international travel from or to the Republic of Ireland.
pre-booked holiday accommodation	A commercially run premises where a fee is charged which has been booked prior to the start of your trip , including a pre-booked tent or caravan pitch but not including residential properties belonging to friends or family.
this policy	The First Directory worldwide travel insurance.
travelling companion	A person you travel with, without whom you cannot make or continue your trip .

trip(s)	Journeys beginning and ending in the UK that last no more than 31 days that are either: 1. Holidays outside the UK ; or 2. Office-based business travel outside the UK ; or 3. Holidays within the UK , that include two or more consecutive nights stay in pre-booked holiday accommodation .
UK	England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.
UK resident	An insured person whose main home is in the UK , who is registered with a doctor and who is liable to pay taxes in the UK . You must have been resident in the UK for at least 6 months before First Directory was opened or the trip was booked (whichever is later).
valuables	Jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, hand held games consoles and equipment, mobile phones, photographic equipment, video cameras, e-readers, laptops and tablets, or any accessories which are designed to be used with these items.
we, us, our, insurer	Aviva Insurance Limited. Registered in Scotland, no. 2116. Registered office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.
winter sports equipment	Skis, snowboards, boots, helmets, bindings or poles.
you, your(s), yourself, insured person	The First Directory holder , his/her partner and their dependent children who at the start date of the trip are under 18 years of age (under 23 years of age if still in full-time education and living at home outside term time).

Helpful and Important Information about your Insurance

This policy is included with First Directory. Please read this booklet carefully, keep it in a safe place and take it with **you** when **you** travel. It gives **you** full details of what is covered, what is not covered and the limits, **excesses** and conditions of cover. It is the **First Directory holder's** responsibility to ensure that all **insured persons** are aware of their responsibility and comply with all of the policy conditions. If **you** do not comply, **we** may refuse **your** claim or reduce **your** cover in the event of a claim.

In respect of each **trip** taken during the **period of insurance**, **we** will provide the cover set out in **this policy** document provided:

1. **you** are a **First Directory holder** and hold a 1st Account;
2. **you** are a **UK resident**;
3. the **trip** begins after the date First Directory was opened;
4. **you** have booked **your** return journey before leaving the **UK**, or if **you** have an open ticket, **you** have confirmed **your** return date with the airline.

Children

Dependent children who at the start date of the **trip** are under 18 years of age (under 23 years of age if still in full time education and living at **home** outside of term time) are only covered:

1. when travelling with the **First Directory holder** or his/her **partner**; or
2. whilst travelling abroad on their own to stay with **close relatives** who permanently live abroad, for the duration of the **trip**.

Automatic cover

The insurance cover automatically applies for each **trip**; this means **you** do not have to contact **us** every time **you** book a **trip**, unless **you** need to tell the Medical Risk Assessment Helpline about any change to a previously disclosed medical condition or the diagnosis of a new condition. Please also read 'Information and changes we need to know about' below.

Information and Changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions **we** ask **you**. For example when **you** open First Directory, **you** must tell the Medical Risk Assessment Helpline about any pre-existing medical conditions relating to **you** and anyone upon whose health **your trip** depends (whether travelling or not). After **your** First Directory is opened, **you** must make sure that **you** tell the Medical Risk Assessment Helpline if there are any changes in health, including the health of others. Please see the Medical Declaration of **this policy** for full details of what **you** need to declare.

You also need to tell **first direct** if **you** move address – if this means that **you** are no longer a **UK resident** then all cover under **this policy** will end.

When **we** are notified of a change, **we** will tell **you** if it affects **this policy**, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms. If the information provided by **you** is not complete and accurate **we** may:

1. revise or amend the medical underwriting decision(s) for any declared pre-existing condition(s), which may result in the accepted condition being excluded; or
2. refuse to pay any claim; or
3. not pay any claim in full.

If **you** are in any doubt about Information or Changes **we** need to know about, please contact **us**.

Automatic extension of cover

If **you** cannot get back home before **your** cover ends, **this policy** will remain in force as follows:

1. up to 14 days if any vehicle **you** are travelling in breaks down, or any vehicle, vessel, train or aircraft in which **you** are booked to travel as a ticket holding passenger is delayed or cancelled; or
2. for as long as medically necessary where **you** are claiming for emergency medical treatment under **this policy**.

Automatic termination of cover

All cover under **this policy** will cease automatically if:

1. The **First Directory holder**:

- closes the 1st Account from which the fee is debited;
- cancels First Directory;
- reaches 70 years of age (on joint accounts cover continues for other eligible **First Directory holders** until they reach 70 years of age);
- is no longer a **UK resident**;
- is believed to be or reasonably suspected by **us** to be acting fraudulently.

2. **first direct** cancels First Directory under one of the reasons set-out in the First Directory Terms and Conditions.

If an **insured person** is on a **trip** at the time an automatic termination event occurs, all cover will cease when the **trip** ends.

Your cancellation rights

This policy will remain in force subject to the automatic termination of cover section above.

You have a statutory right to cancel **this policy** within 14 days from when **you** receive **your** travel insurance policy document. To cancel **this policy** First Directory must be cancelled. If it is not cancelled, **this policy** will remain in force until any of the automatic termination events shown above occurs, or **this policy** is cancelled in accordance with the rights shown in the General Conditions section of the policy wording.

To exercise **your** right to cancel, please contact **first direct**.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to **this policy** will be in English.

Choice of Law

The law of England and Wales will apply to this contract unless:

1. **you** and the **insurer** agree otherwise; or
2. at the date of the contract **the First Directory holder** is a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man in which case (in the absence of agreement to the contrary) the law of that country will apply.

General Exclusions and Conditions (These apply to the whole of this policy)

General Exclusions

This policy does not cover the following:	
1.	Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event: a. War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power. b. Any action taken in controlling, preventing, suppressing or in any way relating to (a) above.
2.	Claims directly or indirectly caused by: a. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or part of an assembly; or c. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3.	Any claim for your death, injury or disability resulting from: a. Your suicide or attempted suicide; or b. Your misuse of alcohol or drugs or your consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental impairment, including impairment to your judgement causing you to take action you would not normally have taken; or c. Any exacerbation of an accepted medical condition caused by your misuse of alcohol or drugs.
4.	Any claim where during the trip , you deliberately put yourself at risk of death, injury, illness or disability (unless your life is in danger or you were trying to save human life).
5.	Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to you .
6.	Any loss that is not specifically described in the stated terms and conditions, e.g. we will not pay for loss of earning if you are unable to return to work due to illness or injury during your trip , or any payment which you would normally have made during your travels.
7.	Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before you opened First Directory or booked your trip (whichever is later).
8.	Any incident which happens after the trip duration limit has been reached.

9.	<p>Any claim for an incident which happens during a trip that results from:</p> <ol style="list-style-type: none"> a. you riding or being a passenger on a scooter, moped or motorcycle: <ol style="list-style-type: none"> i. 125cc or under, unless you wear a crash helmet and, as a rider, you are fully licensed to use such a vehicle in the UK; ii. Over 125cc, unless this is your mode of transport from the UK and you wear a crash helmet and appropriate protective clothing. As a rider you must be fully licensed and insured to use this vehicle in the UK. There is no cover for trips taken outside of Europe. b. you riding or being a passenger on a quad bike, all terrain vehicle or similar, whether on or off road; c. you driving any motorised vehicle, unless you are fully licensed to drive such a vehicle in the UK; d. you driving or being a passenger in any motorised vehicle unless you have complied with all laws applying to use of that vehicle in the country you are visiting, for example you must wear a seatbelt where this is required by law; e. your involvement in paid or unpaid manual work or physical labour of any kind, other than Charity and Conservation work as shown in the Activity Based Holidays section; f. business travel if your job is not wholly an office based role and your trip involves dealing with members of the public or any tasks other than clerical or administrative duties; g. you taking part in an activity which is not listed in the Leisure Activities, Activity Based Holidays or Winter Sports Activities sections; h. you taking part in exploration or scientific expeditions or being a crew member on a vessel travelling from one country to another; i. you climbing on to, on top of, or jumping from any balcony railing, ledge or wall; or climbing or moving across any external part of a building or vehicle not specifically designed for that purpose.
10.	Any claim resulting from a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
11.	<p>Any claim for:</p> <ol style="list-style-type: none"> a. management fees, maintenance costs or exchange fees, unused travel or accommodation arranged by using air miles, loyalty or points based schemes, timeshares or similar promotions; b. costs where these are recoverable from your travel or accommodation provider; c. costs you have paid on behalf of persons not insured under this policy; d. administration costs charged by your travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.
12.	Any claim because you do not feel like travelling, or you are not enjoying your trip .
13.	Any claim caused by an event for which the dates had been publicly announced and /or reported by the media at the time of opening First Directory or booking your trip (whichever is later), e.g. strike, airport closure or flight cancellation.
14.	You must report any loss or theft to the police as soon as reasonably possible following discovery, and get a written report (where it is not possible to obtain a police report you must provide other independent proof of the loss or theft, such as a letter from your transport company, hotel, or resort management).

General Conditions

1.	You are the First Directory holder , his/her partner or their dependent children who at the start date of the trip are under 18 years of age (under 23 if still in full time education and living at home outside of term time).
2.	<p>You must have taken reasonable care to provide complete and accurate answers to the questions asked when you opened First Directory and have told the insurer about your health and the health of anyone else your travel plans depend on.</p> <p>Please note that if you fail to tell the insurer about any pre-existing medical conditions this could invalidate this policy and could mean that part or all of a claim may not be paid. It is therefore very important that you read the Medical Declaration in this booklet.</p> <p>If the information provided by you is not complete and accurate, we may amend the medical underwriting decision(s) for any declared pre-existing condition(s) which may result in an accepted condition being excluded, or refuse to pay any claim, or not pay any claim in full.</p> <p>If you fail to notify us of any changes to your health before a trip (as required in the Medical Declaration section of this booklet) this could result in a previously accepted medical condition being excluded.</p>
3.	<p>Our right to cancel: first direct may cancel this policy on our behalf by sending at least 30 days' notice setting out the reason for cancellation.</p> <p>Valid reasons include, but are not limited to, the following:</p> <ol style="list-style-type: none"> where we reasonably suspect fraud; where you fail to co-operate with us or provide us with information or documentation we reasonably require and this affects our ability to assess a claim or defend our interests. See the General Conditions 7, 8, and 10 below; where you have not taken reasonable care to provide complete and accurate answers to the questions we ask as required in the 'information and changes we need to know about' section in this policy booklet and General Condition 2; where first direct decide to offer this policy through an alternative provider as provided for in General Condition 16. <p>first direct may also cancel this policy in accordance with the First Directory Terms and Conditions. Please refer to this document for further details.</p>
4.	<p>Claims fraud: In order to prevent and detect fraud first direct and the insurer may at any time share information about you with other organisations and public bodies including the police. You should show these notices to anyone who has an interest in this policy.</p> <p>If your claim is in any way dishonest or exaggerated we will not pay any costs or benefits under this policy and we may cancel this policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also report you to the police and/or take legal action against you.</p>
5.	You must take all reasonable precautions to protect yourself and your property against any accident, injury, theft, loss or damage. You must take the same level of care as you would if you did not have this policy .
6.	If we make a payment before cover is confirmed and our claims investigation reveals that no cover exists under the terms of this policy , you must pay us back any amount we have paid, which you are not covered for.
7.	You must tell us as soon as possible after becoming aware of any circumstances which may lead to a claim under this policy . You must also tell us if you are aware of any legal proceedings, summons or prosecution. You must send us every communication relating to a claim as soon as reasonably possible.
8.	You , or any person acting for you , must not negotiate, admit or reject any claim without our permission in writing.
9.	We may refuse to pay any expenses for which you cannot provide receipts or bills.

10.	You or your legal representative must pay for any certificates, information and evidence, which we may need. When there is a claim for injury or illness, we may ask for, and will pay for, any insured person to be medically examined on our behalf.
11.	If, at the time of an incident which results in a claim under this policy , there is any other insurance covering the same loss, damage, expense or liability, we are entitled to approach that insurer for a contribution towards the claim, and will only pay our share. This condition does not apply to the Accidental Death and Permanent Injury benefit or Medical Inconvenience benefits under the Emergency Medical and Associated Expenses section.
12.	We are entitled to take over and carry out in your name the defence or settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy to anyone else.
13.	If you make a medical claim you may be asked to provide consent to enable us to access your medical records. This will help the treating doctors, and us , to provide you with the most appropriate treatment and assess whether cover applies. If you do not agree to provide this we will not deal with your claim.
14.	Following the expiry of your statutory cooling off period, you continue to have the right to cancel First Directory at any time by contacting first direct , but no refund of any fees payable in respect of First Directory will be available.
15.	<p>We can, at any time and after taking a fair and reasonable view, but no more than once in any 6 month period make changes to this policy's terms and conditions, to reflect changes in our expectations of the future likely cost of providing cover. Policy cover may increase or decrease, but the changes will not be made for the sake of recouping past losses.</p> <p>When doing so we will only consider one or more of the following:</p> <ol style="list-style-type: none"> our experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature. information reasonably available to us on the actual and expected claims experience of insurers of similar products. widely available economic information such as inflation rates and exchange rates. <p>Additionally, we can, at any time and after taking a fair and reasonable view, make changes to this policy's terms and conditions:</p> <ol style="list-style-type: none"> to reflect changes (affecting us or this policy) in the law or regulation or the interpretation of law or regulation, or changes in taxation. to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which we intend to comply. in order to make this policy clearer and fairer to you or to rectify any mistakes that may be discovered in due course. <p>Changes (together with the reasons for such changes) will be notified to you in writing at least 30 days in advance.</p>
16.	first direct may cancel this policy on our behalf and may offer cover with another provider. If this happens first direct will give you 30 days' notice.

Your Health

This policy is not a general health or private medical insurance policy and will only cover **you if you** have a sudden and unexpected accident or illness.

It does not cover:

1. non-emergency treatment; or
2. any treatment **you** knew **you** might need whilst on **your trip**; or
3. claims arising from any pre-existing medical condition unless declared to and accepted in writing by the Medical Risk Assessment Helpline.

It is very important that **you** read the Medical Declaration below, and provide complete and accurate information. The Medical Declaration applies on the date **you** open First Directory or when the **trip** was booked (whichever is later); it applies to all **insured persons** and anyone else upon whose good health **your trip** depends, even if they are not travelling with **you**.

Medical Declaration

1. **You** must contact the Medical Risk Assessment Helpline if on the date **you** opened First Directory or when booking a **trip** (whichever is later), **you**:
 - a. have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months;
 - b. have been referred for investigations or tests, or have had investigations and are awaiting results, for any medical condition or undiagnosed symptom;
 - c. are on a waiting list for, or aware of the need for, in-patient treatment for any medical condition or undiagnosed symptom;
 - d. have received a terminal prognosis;
 - e. are travelling against the advice of **your doctor** or purposely travel without medical advice when it was reasonable to have consulted **your doctor**;
 - f. know of any **close relative, close business colleague, travelling companion** or person **you** plan to stay with, (and upon whose good health the **trip** depends), who has a serious illness, injury or disease which could affect **your** decision to take or continue **your trip**.
2. If between booking a **trip** and the departure date, **you** are referred to a Consultant/Specialist or out-patient clinic for tests or investigations, attend A&E or are admitted to hospital, **this policy** will cover **you** for cancellation of **your trip**.
Please note however, that if **you** still wish to travel **you** must contact the Medical Risk Assessment Helpline immediately and they will advise **you if you** will be covered for any claims relating to this condition.
3. If between booking a **trip** and the departure date, anyone upon whose good health **your trip** depends, such as a **close relative** or a **travelling companion**, is referred to a Consultant/Specialist or out-patient clinic for tests or investigations, attends A&E or is admitted to hospital, **this policy** will cover **you** for cancellation of **your trip**.
Please note however, that if **you** still wish to travel **you** must contact the Medical Risk Assessment Helpline immediately and they will advise **you if you** will be covered for any claims relating to this condition.
4. If, after **you** have booked **your trip** but before paying any final balance due for **your trip**, **you**, or anyone upon whose good health **your trip** depends, is referred to a Consultant/Specialist or out-patient clinic for tests or investigations, attends A&E or is admitted to hospital **you** must call the Medical Risk Assessment Helpline immediately. **We** will advise **you if you** will be covered for claims related to this condition.

A medical endorsement letter will be issued by the Medical Risk Assessment Helpline confirming whether or not **this policy** has been extended to cover the medical condition(s) **you** have declared. **You** must comply with the special conditions noted on **your** medical endorsement letter. This means keeping **us** informed of any changes to the status and control of any medical conditions that **you** declare or if a new condition develops – changes could include increased levels of medications, admission to hospital or A&E or where **you** need further investigations or treatment. This could mean that an accepted condition may be excluded and any claim for this condition could be refused if **you** have not informed us about the change.

All calls to the Medical Risk Assessment Helpline are treated in the strictest confidence.

European Health Insurance Card (EHIC)

(Residents of England, Scotland, Wales and Northern Ireland only)

If **you** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland **we** strongly advise that **you** take an EHIC with **you**. **You** can obtain information from the post office, or **you** can apply online at www.nhs.uk and search for Healthcare abroad. The EHIC is free and should be completed and validated before **you** travel.

This will allow **you** to benefit from the reciprocal health arrangements which exist with these countries. **You** should take reasonable steps to use these arrangements where possible.

Medicare

(Residents of England, Wales, Scotland and Northern Ireland only)

If **you** require medical treatment in Australia, **you** must enrol with a local Medicare office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then free of charge. Details of how to enrol and the free treatment available can be found at www.humanservices.gov.au by searching for Medicare forms.

Canceling or coming home early

If **you** unavoidably have to cancel **your trip** or come **home** early, **we** will pay for the following:

- Non recoverable costs that each **insured person** has paid, or legally has to pay for their own unused personal travel or accommodation. This also includes the cost of pre-paid excursions;

or

- Additional travel costs (if **you** cannot use **your** return ticket), and /or accommodation costs (of a similar standard **you** had booked for **your** trip) necessary to allow **you** to come **home** early.

The most we will pay for each **insured person** is:

- £5,000 for personal travel and accommodation costs

- £250 for excursions

If **you** are unable to recover these costs from the provider.

If one of the following occurs:

- | | |
|----|--|
| 1. | You are injured, fall ill, are quarantined or die. |
| 2. | A close relative, close business colleague , or the person you were going to stay with is seriously injured, falls seriously ill or dies. |
| 3. | Your home is badly damaged by explosion, fire, landslide, flood or severe/adverse weather. |
| 4. | The police need to speak to you because your home or place of work has been burgled. |
| 5. | Severe/adverse weather prevents you from leaving your home , reaching your point of international departure or your pre-booked holiday accommodation in the UK . |
| 6. | Delay or cancellation of your pre-booked transport prevents you from leaving the UK on your outward journey, and the carrier or their handling agent is unable to provide suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on your ticket/itinerary. |
| 7. | You are a member of the Armed Forces, Police, Ambulance, Fire, Nursing Services or an employee of a Government Department and authorised leave is cancelled due to an unexpected posting or a major incident in the UK . |
| 8. | You are prevented from travelling within fourteen days of your scheduled departure date or have to come home early because: <ol style="list-style-type: none"> An avalanche, earthquake, explosion, fire, landslide, flood or severe/adverse weather renders your accommodation uninhabitable or unreachable; Your accommodation is directly affected by a food poisoning outbreak, or the area in which you are staying is affected by pandemic or epidemic influenza; A Foreign and Commonwealth Office advisory notice is in place advising against all travel or all but essential travel to your destination or, the FCO are advising British citizens to leave the area in which you are staying. |

You can also cancel **your trip** if one of the following occurs:

- you** are made redundant;
- you** are called for jury service or as a witness in a court of law during **your trip**.

You will also be covered if **your travelling companion** has to cancel the **trip** or come **home** early for one of the reasons listed above.

Special Conditions

- All claims resulting from illness, injury, quarantine or death must be supported by medical reports, or a death certificate (or both). Medical reports must be obtained at the time of the incident and indicate the necessity to cancel the **trip** or come **home** early.
- You** must provide written confirmation from the carrier or their handling agent of the actual date and time of the planned departure and reason for the cancellation or delay, and that they were unable to offer suitable alternative travel arrangements within 24 hours of **your** scheduled departure.
- Where **you** have been prevented from reaching **your point of international departure** or **pre-booked holiday accommodation** in the **UK** due to severe/adverse weather, **you** must provide evidence that travel was not possible, such as local police, press or travel reports.
- If **your** leave is cancelled, or **you** are made redundant **you** must provide written confirmation from **your** employer.
- If **you** are called as a witness or for jury service you must provide written confirmation.

If **you** have to come **home** early:

- If **you** need to come **home** early and intend to make a claim **you** must phone the Emergency Medical Assistance Helpline immediately.
- All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from the travel and/or accommodation provider.
- You** must provide written confirmation from the accommodation provider and /or local or national authorities that the accommodation was uninhabitable and the reason for this, and that they were unable to offer suitable alternative accommodation of a similar standard.
- If **you** cannot use **your** return ticket and **we** pay additional travel costs to allow **you** to come **home** early, **your** unused travel ticket will then belong to **us**.

Excess

We will not pay the first £50 for each **insured person's** claim. However, if two or more **insured person's** claim under this section the maximum **excess** will be £100.

In the event of a claim for loss of deposit only, **we** will not pay the first £20 of each **insured person's** claim.

What is not covered

- Anything mentioned in the General Exclusions section.
- Any claim for a medical condition or undiagnosed symptom suffered by **you** or any **travelling companion, close relative, close business colleague** or the person **you** were going to stay with, which has not been disclosed to and accepted by **us** as required by the Medical Declaration on page 19.
- Any claim for a medical condition or undiagnosed symptom **you** were planning to get medical treatment for during **your trip**.
- Any claim for a medical condition or undiagnosed symptom if any **insured person** has travelled against the advice of their **doctor** or purposely travelled without medical advice when it was reasonable to have consulted their **doctor**.
- Any claim where **you** knew at the time of opening First Directory or booking **your trip** (whichever is later) that **you** or **your travelling companion** may be unable to travel or may need to come **home** early.

If **you** have to cancel **your trip**:

- Any claim due to severe/adverse weather where **you** have not allowed sufficient time to reach **your point of international departure** taking into account the weather forecast for **your** journey.
- Any claim where the carrier or handling agent has offered suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket / itinerary.
- Any claim for dismissal, misconduct, resignation or voluntary redundancy.
- Any claim for redundancy if **you** or **your travelling companion** knew of the redundancy at the time of opening First Directory or booking **your trip** (whichever is later) or where **you** cannot provide written evidence that the reason **you** or **your travelling companion** left the job was due to redundancy.

If **you** have to come **home** early:

- Any claim for coming **home** early which was not authorised by **our** Emergency Medical Assistance provider.
- Any claim for coming **home** early due to Foreign and Commonwealth Office advice where this advice was already in place prior to **your** departure from the **UK**.
- Any claim for coming **home** early after **you** have chosen to move to alternative accommodation.
- Any claim where **you** knew, prior to departure, that **you** may need to come **home** early.

Travel Disruption

Travel delay after check-in

If **you** pre-booked transport is delayed after **you** have checked-in **we** will pay £50 for every full 12 hour period **you** are delayed. If **your** transport on **your** outward journey from the **UK** is delayed for more than 24 hours, **you** can cancel **your** trip, please see page 21.

For each **insured person** the most **we** will pay is £250.

Missed departures – This benefit does not apply to **trips** taken within the **UK**

If **you** miss **your** pre-booked transport due to;

- delay or cancellation of scheduled public transport services or a connecting flight; or
 - accidental damage to, or breakdown of the vehicle in which **you** are travelling; or
 - an unexpected delay caused by severe/adverse weather or a road traffic incident ahead of **you**
- we** will pay for additional travel and accommodation costs **you** incur to reach **your** destination abroad or **home** on **your** return journey.

For each **insured person**, the most **we** will pay is £1,000.

Enforced stay abroad – This benefit does not apply to **trips** taken within the **UK**

If **you** are unable to travel **home** on **your** scheduled return date due to:

- airspace, airport or port closure; or
- your** flight being cancelled as a direct result of volcanic ash in the atmosphere

we will pay **you** either:

- £100 for each full 24 hour period **you** are unable to travel **home**, or
- up to £1,500 for travel and accommodation costs if, after 24 hours, **you** unavoidably have to make alternative arrangements to travel **home**.

If **your** own prescription medication has run out as a direct result of **your** enforced stay abroad, **we** will also pay for emergency medical supplies to prevent a deterioration of an existing medical condition.

For each **insured person** the most **we** will pay is £1,500.

Special Conditions

- you** can only claim for one benefit per incident under this section.
- Any costs incurred may have to be paid by **you** and submitted as a claim.
- We** will only pay for additional transport or accommodation costs if **your** carrier or their handling agents have not been able to offer **you** suitable alternative accommodation and/or travel arrangements. All claims must be supported by documentary evidence of the costs **you** have incurred.

Travel delay after check in:

- If **your** pre-booked transport is delayed **you** must have checked in at the specified time.

Missed departures:

- If **you** miss **your** pre-booked transport **you** must contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.
- You** must get a report from the repairer or breakdown assistance provider if **you** are claiming because the vehicle **you** were travelling in had an accident or broke down.
- Where **you** have been delayed by an accident or breakdown ahead of **you**, **you** must provide evidence of the incident, such as local police, press or traffic reports.

Enforced stay abroad:

- If **you** are unable to return **home** we will work out the length of **your** delay from the time and date of **your** scheduled departure as shown on **your** ticket/itinerary.
- You** must provide written confirmation from the carrier or their handling agents of the actual date and time of **your** return to the **UK** and the reason for the delay.
- Any claim for travel or accommodation expenses if **you** are travelling on an open ended ticket and have not confirmed a return date with the airline.

Excess

We will not pay the first £50 for each **insured person** if the **trip** is cancelled following a 24 hour delay.

What is not covered

- Anything mentioned in the General Exclusions section.
- Any claim where **you** have not done all **you** can to get to **your** departure point, or where **you** have not allowed sufficient time to make the travel connections shown on **your** ticket/itinerary, for example transfers between terminals, airports, ports or stations.
- Any claim where the carrier or their handling agents have offered reasonable alternative transport.
- Any claim for costs where **you** have received a refund from the carrier or handling agent.

Missed departures:

- Any claim for a missed connection for a **trip** which was not pre-booked before **you** left the **UK**.
- Any claim for **trips** solely within the **UK**.

Emergency Medical and Associated Expenses

If **you** are injured, fall ill, are quarantined or die during **your trip**, **we** will cover **you** up to the limits shown below, for:

Emergency medical treatment

- Emergency medical treatment outside **your home territory** (including rescue services to take **you** to hospital).
- Emergency dental treatment required for immediate pain relief only outside of **your home territory**.

Associated expenses

- extra charges for half board accommodation (of a similar standard to the accommodation **you** had booked for **your trip**) if it is medically necessary for **you** to stay after the date **you** were going to return **home** or travel to **your** next destination;
- for the cost of burying or cremating **you** in the country where **you** die;
- for the cost of returning **your** body or ashes to **your home**;
- the cost of getting **you home** or to a UK hospital, if it is medically necessary because **you** are seriously injured or fall seriously ill during **your trip** and **you** cannot use **your** return ticket.

If **our** Medical Emergency Assistance provider and the treating **doctor** agree that it is necessary, **we** will also pay travel and accommodation costs under 2a and 2d, for one relative or friend who has to stay with **you** or travel to be with **you**.

for each **insured person** **we** will pay up to:

- £10,000,000 Emergency treatment and associated expenses outside of **your home territory**.
- £350 Emergency dental treatment outside of **your home territory**.
- £10,000 for the cost of **your** burial or cremation if **you** die outside of **your home territory**, and/or returning **your** body or ashes to **your home**.
- £10,000 Associated expenses for claims in **your home territory**.

Medical inconvenience

If **you** are claiming for emergency medical expenses outside of **your home territory**, and these are covered under this section, **we** will also pay **you** £50 for each consecutive 24 hours **your trip** is disrupted if **you** are:

- in hospital receiving in-patient treatment; or
- confined to **your** accommodation on the advice of the treating **doctor**.

For each **insured person** **we** will pay up to £1,000 for medical inconvenience outside of **your home territory**.

Holiday Disruption

If **you** are claiming for emergency medical expenses and receiving treatment as an in-patient for more than 24 hours **we** will pay **your** own non-recoverable unused personal travel and accommodation costs (including pre-paid excursions).

The most **we** will pay for each **insured person** is:

- £5,000 for personal travel and accommodation costs
- £250 for excursions

if **you** are unable to recover these costs from the provider.

Special Conditions

You must phone the Medical Emergency Assistance helpline before **you** make any arrangements if an injury or illness means that **you**:

- need to seek emergency medical advice; or
- are told by the treating **doctor** that **you** need to visit them for repeat treatments; or
- are going to require tests or investigations as an out-patient; or
- are told that **you** need to go into hospital as an in-patient.

An experienced Medical Emergency Assistance co-ordinator will deal with **your** enquiry and make sure that where necessary:

- hospitals are contacted; and/or
- medical fees are guaranteed; and/or
- medical advisors are consulted.

If **you** cannot call before **you** are admitted as an in-patient because the condition is serious, **you** must contact the Medical Emergency Assistance Helpline as soon as possible after **you** go into hospital.

If **you** are injured or fall ill during **your trip**, **our** Medical Emergency Assistance provider may move **you** from one hospital to another and/or arrange for **you** to return **home** at any time. They will only do this if they and the treating **doctor** think that it is safe for **you** to be moved or returned **home**.

Excess

We will not pay the first £50 for each **insured person's** claim for Emergency Treatment and Associated Expenses. There is no **excess** for the Medical Inconvenience or Holiday Disruption benefits.

What is not covered

- a. Anything mentioned in the General Exclusions section.
- b. Any claim for a medical condition or undiagnosed symptom if any **insured person** has travelled against the advice of a **doctor** or purposely travels without medical advice when it was reasonable for them to have consulted a **doctor**.
- c. Any claim for a medical condition or undiagnosed symptom which has not been disclosed to and accepted by **us** as required by the Medical Declaration on page 19.
- d. Any claim for a medical condition or undiagnosed symptom which **you** were planning to get medical treatment for during **your trip**.
- e. Any claim for:
 - treatment received in **your home territory**;
 - the cost of in-patient hospital treatment, out-patient treatment or going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand;
 - the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury **you** originally went to hospital for;
 - any form of treatment that **your** treating **doctor** and **our** Medical Emergency Assistance provider think can reasonably wait until **you** return **home**;
 - cosmetic surgery, unless considered necessary as a medical emergency and agreed with **our** Medical Emergency Assistance provider;
 - medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away;
 - any extra costs because **you** have requested a single or private room;
 - treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
 - any treatment after **you** have returned **home**, or are repatriated to a **UK** hospital.
- f. Costs incurred following **your** decision not to move hospital or return to **your home territory** after the date when it was deemed safe for **you** to do so by **our** Medical Emergency Assistance provider and **your** treating **doctor**.
- g. Any claim for medical inconvenience benefit:
 - where the period in hospital or confinement to **your** accommodation is less than 24 consecutive hours;
 - for any **insured person** not being treated as an in-patient or confined to accommodation on medical advice;
 - where there is no valid claim for emergency medical treatment;
 - where the purpose of the **trip** was **office-based business travel**.
- h. Any claim for Medical Inconvenience or Holiday Disruption where there is no valid claim for emergency medical treatment.
- i. Any claim for Holiday Disruption benefit where **you** are confined to accommodation or unable to undertake any planned activities.

Accidental death or permanent disability

We will cover **you** if **you** suffer a serious accidental bodily injury during **your trip** which requires immediate and urgent medical attention and leads solely, directly and independently of any other cause to:

- a. **your** death; or
- b. loss of **your** hand or foot at or above the wrist or ankle; or
- c. total and permanent loss of use of an entire arm, hand, leg or foot; or
- d. loss of sight to the extent where **you** are eligible to be registered as severely sight impaired (blind); or
- e. **your** disablement for 2 years from the date **you** sustained the injury, which means that **you** are entirely prevented from following any occupation suited to your education, experience and capability.

For each **insured person** we will pay up to £50,000 other than the death benefit for **insured persons** under 16 years of age where the maximum we will pay is £1,000.

Special conditions

- a. the death or disability must happen within one year of the accident.
- b. only one benefit will be paid under this section, regardless of the number of injuries sustained.
- c. any benefit will be paid to **you** or **your** legal representative. If **you** die, the benefit will be paid into **your** estate.

What is not covered

- a. Anything mentioned in the General Exclusions section.
- b. Any claim resulting from:
 - sickness, disease, nervous shock or naturally occurring condition or degenerative process;
 - **you** taking part in any leisure activity or winter sports activity where accidental death or permanent disability is specifically excluded in the Leisure Activities or Winter Sports sections.

Legal Expenses and Advice

Legal expenses is underwritten by Aviva Insurance Limited. Claims handling is undertaken by Arc Legal Assistance Limited or such other company as **we** notify **you** of from time to time.

Legal expenses cover

If, during the **trip**, an incident causes the death or injury of an **insured person** which was not the **insured person's** fault **we** will provide a lawyer and up to £50,000 for legal costs to pursue a claim.

Our lawyer will assess the evidence and proceed on **your** behalf if it is more likely than not that **you** will recover damages.

If, in the lawyers opinion:

- the prospects of success are no longer in **your** favour; or
- the non-recoverable costs are likely to exceed the potential compensation

we will not pay further costs toward **your** legal claim.

Personal legal advice

We will give **you** confidential advice over the phone on any personal legal problem that may lead to a claim under this section.

We will tell you what **your** legal rights are, what course of action is available to **you** and whether these can be best implemented by **you** or whether **you** need to consult with a lawyer.

Special Conditions

Contingency fees:

For claims made in some countries **you** may have to enter into a contingency fee arrangement with the lawyer representing **you**. This means that the lawyer will receive an agreed percentage of any compensation which they receive for **you**.

We will not pay any costs incurred by the lawyer relating to such an arrangement.

Choice of Lawyer:

- if court proceedings are issued within the **UK** or there is a conflict of interest, **you** can choose **your** own lawyer;
- for proceedings outside the **UK** **we** will choose the lawyer;
- we** will appoint that lawyer subject to acceptance of **our** standard terms of appointment which are available upon request;
- subject to the other terms and conditions of **this policy** **we** will pay legal costs up to £50,000.

Our rights and **your** obligations:

- on request, **your** lawyer must provide **us** with information or opinion about **your** claim;
- you** must co-operate fully with **us** and the lawyer;
- you** must notify **us** immediately if anyone offers to settle a claim. If **you** don't accept an offer which the lawyer advises is reasonable **we** may refuse to pay any further costs;
- if successful, **you** must instruct **your** lawyer to attempt recovery of all costs relating to **your** case.

This cover will end if **you**:

- settle or withdraw **your** claim without **our** agreement;
 - do not give instructions when requested by the lawyer;
 - dismiss a lawyer without **our** consent. **We** will not withhold consent without good reason.
- If, due to the above, **we** incur costs that wouldn't otherwise have been incurred, **we** reserve the right to recover these from **you**.

You cannot transfer **your** rights under **this policy**.

A person, partnership (whether limited or not) or company who is not insured under **this policy** has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

What is not covered

- Anything mentioned in the General Exclusions section.
- Any claim which does not result from a specific incident.
- An application for judicial review.
- Claims made by anyone other than **you** enforcing their rights under this cover.

Personal Liability

We will cover:

Any money that **you** legally have to pay that relates to an accident during **your trip** which causes:

- a. death or physical injury to any person;
- b. loss or damage to property;
- c. loss or damage to temporary holiday accommodation which is not owned by **you**.

We will also pay legal costs and expenses incurred by **you** in relation to the accident. **You** must obtain **our** consent in writing before incurring any cost or expense.

For each **insured person we** will pay up to £2,000,000.

Excess

A £50 **excess** applies to all claims arising from damage caused by **you** to **your** temporary holiday accommodation.

What is not covered

- | | |
|----|---|
| 1. | Anything mentioned in the General Exclusions section. |
| 2. | Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) you have to pay. |
| 3. | Liability arising from: <ol style="list-style-type: none">a. death or injury of members of your household or people who work for you;b. loss or damage to property which belongs to you or is under:<ol style="list-style-type: none">i. your control;ii. the control of a member of your household;iii. the control of people who work for you.c. your job;d. you owning or occupying any land or building, unless you are occupying temporary holiday accommodation;e. you owning or using:<ol style="list-style-type: none">i. animals (except domestic animals);ii. firearms (except sporting guns used for clay-pigeon or small-bore shooting);iii. motorised vehicles;iv. vessels (other than manually propelled watercraft);v. aircraft of any description, including unpowered flight.f. You taking part in any leisure activity, activity based holiday or winter sports activity where Personal Liability is specifically excluded in the Leisure Activity, Activity Based Holidays or Winter Sports Activity sections. |

Your Possessions

Delayed Baggage

If **your** baggage is temporarily lost on the outward journey and **you** are without it for more than 12 hours **we** will pay for the replacement of essential items.

For each **insured person**, **we** will pay up to £150.

Baggage and Personal Money

We will cover **you** for loss, theft or accidental damage to **you**:

- Baggage, including **valuables**; and/or
- Personal money**.

For each **insured person**, **we** will pay up to:

- £1,500 in total for baggage (less any amount already claimed under the Delayed Baggage section)
- £400 for any individual item
- £500 for **personal money** (a maximum limit of £100 for cash applies to **insured persons** under the age of 16).

At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for baggage and **valuables** based on their value at the time of loss. **We** will not pay the cost of replacing them with new items, and **we** will not pay more than the original purchase price of any lost or damaged items.

Emergency Travel Documents

If **your** passport or visa is lost stolen or accidentally damaged whilst **you** are outside the **UK**, **we** will pay for:

- The cost of an Emergency Travel Document; and/or
- Travel, accommodation and communication expenses

if the loss prevents **you** from leaving the country **you** are in or continuing the **trip**.

If **you** are unable to use **your** return ticket to the **UK** **we** will also pay towards the cost of additional travel expenses (of a similar standard **you** had booked for **your trip**) to allow **you** to return **home**.

For each **insured person**, the most **we** will pay is £750.

Contact the Travel Assistant Helpline for advice on how to replace lost or stolen **personal money**, or how to obtain an Emergency Travel Document.

Special conditions

- If **your** baggage is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and request written confirmation.
- If **your** baggage is lost or damaged by an airline, **you** must:
 - get a property irregularity report;
 - give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should keep a copy);
 - keep all travel tickets and tags if **you** claim under **this policy**.
- You** must report any loss or theft to the police as soon as reasonably possible following discovery, and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the loss or theft, such as a letter from **your** transport company, hotel, or resort management).
- It may affect **your** claim if **you** cannot prove the value of, and that **you** were responsible for the lost, stolen or damaged items, for example a receipt or credit card/bank statement showing evidence of the purchase, proof of withdrawal or a currency exchange receipt. If **you** are claiming for damage **we** may ask **you** to send **us** the broken item.

Delayed baggage:

- If **your** baggage is temporarily lost in transit **you** must get written confirmation from the carrier of the number of hours **you** were without **your** baggage.

Excess

We will not pay the first £50 for each **insured person's** claim for baggage or **personal money**. There is no **excess** for the Emergency Travel Document benefit.

What is not covered

- a. Anything mentioned in the General Exclusions section.
- b. Loss, accidental damage or theft of **personal money** or **valuables** not carried in **your** hand baggage and fully accessible to **you** while **you** are travelling.
- c. Loss or theft of **personal money**, baggage or **valuables** which **you** have deliberately left somewhere that is not in **your** full view and with no one known to **you** looking after them.
- d. Theft of **personal money**, baggage or **valuables** from a locked room, safe, motor vehicle or caravan unless there is visible evidence of forcible and violent entry.
- e. Theft of **personal money**, baggage or **valuables** from an unattended motor vehicle unless they have been placed out of view.
- f. Any **personal money**, baggage or **valuables** delayed, detained or confiscated by customs or other officials.
- g. Wear and tear, loss of value or damage caused by moths and/or vermin, or any process of cleaning, repairing or restoring.
- h. Loss, accidental damage or theft of bonds, securities or documents of any kind (other than those listed under **personal money**).

Baggage and personal money:

- a. Pedal cycles, contact lenses, and hearing aids, medical and dental fittings or antiques, furs or telescopes.
- b. Scuba diving, fishing or **winter sports equipment**.
- c. Cracking, scratching or breaking of glass (except lenses in camera, binoculars or spectacles), china, porcelain, ceramics, pottery, ornaments or similar fragile articles.
- d. Loss, accidental damage or theft of items used in connection with **your** job, which are not owned by **you**.
- e. Shortages due to a mistake or loss due to a change in exchange rates.
- f. Loss or theft of travellers' cheques where the issuer provides replacements or where **you** have not complied with the issuer's instructions.

Emergency travel documents:

- a. Any claim for travel and accommodation expenses of any other **insured person** who could travel without **you** but decides to stay with **you**.

Hijack & Mugging

We will pay £50 for each full 24 hours, if:

- you** are prevented from reaching **your** destination as a result of the transport on which **you** are travelling being hijacked; or
- you** are hospitalised and receiving in-patient treatment following a mugging.

For each **insured person**, the most **we** will pay is £1,000.

What is not covered

- Anything mentioned in the General Exclusions section.
- Any claim where **you** do not provide written confirmation of the hijack from the airline or carrier.
- Any claim where **you** do not report the mugging to the police as soon as reasonably possible.

Catastrophe cover

This section only operates if you have booked your accommodation independently and directly with the accommodation provider.

We will pay for additional accommodation and transport costs to allow **you** to continue **your trip** if **you** are forced to move from **your** independently booked and prepaid accommodation due to one of the following events occurring during **your trip**:

- avalanche;
- earthquake;
- explosion;
- fire;
- flood;
- landslide;
- severe/adverse weather.

For each **insured person**, **we** will pay up to £750.

Special conditions

- Extra accommodation costs must be for a similar standard of accommodation to that which **you** were originally staying. If the new accommodation is of a higher standard then **we** will pay up to the cost of the original accommodation, less any refunds that **you** obtain.
- We** will only pay **your** accommodation costs if **you** provide written confirmation from the provider of the accommodation and/or the local or national authorities that **you** were forced to leave **your** independently booked and prepaid accommodation and the reason for this.
- You** must be able to provide receipts for any extra accommodation or travel costs incurred if **you** are forced to move from **your** independently booked and prepaid accommodation.
- If **you** decide to return **home** early, please see the special conditions on page 21.

What is not covered

- Anything mentioned in the General Exclusions section.
- Any prepaid accommodation costs that can be claimed back from a hotel or any other service provider.
- Any claim where the catastrophe, as described above, had already occurred when you opened First Directory or the **trip** was booked (whichever is later).
- Any claim where the provider of the accommodation and/or the local or national authorities did not deem it necessary for **you** to leave **your** prepaid accommodation.

Pet Care

In the event that **your** cat or dog suffers an injury whilst being cared for by a friend, relative, professional pet sitter, kennel or cattery in the **UK** whilst you are on **your trip** and the injury requires in-patient veterinary treatment, **we** will pay £25 for each full 24 hour period up to a maximum of £250.

What is not covered

- Anything mentioned in the General Exclusions section.
- Any claim if **you** do not have written confirmation from the vet giving details of the injury and the number of days that **your** cat or dog has been an in-patient.

Winter Sports

Cover under this section only applies for a total of 31 days in any calendar year

Winter Sport Equipment

We will cover **you** for loss, theft or accidental damage to **winter sports equipment** which is owned or hired by **you**.

If **you** have a valid claim under this section we will also pay for **you** to hire replacement equipment for the duration of **your trip**.

We will also cover the cost of a replacement lift pass if it is lost or stolen.

For each **insured person**, **we** will pay up to:

- £500 for **winter sports equipment**
- £250 for replacement equipment hire
- £250 for a replacement lift pass

At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for **winter sports equipment** based on their value at the time of loss. **We** will not pay the cost of replacing them with new items, and **we** will not pay more than the original purchase price of any lost or damaged items.

Delay due to avalanche

We will pay for the cost of extra travel and accommodation if an avalanche delays **your** arrival at, or departure from the booked resort.

For each **insured person**, **we** will pay up to £200.

Piste Closure – this cover does not apply to cross country skiing

We will pay **you** a daily benefit if all pistes at **your** booked resort are closed due to lack of snow, excessive snow or high winds.

For each **insured person** **we** will pay a daily benefit of £30 up to a maximum of £300.

Medical Inconvenience

If, due to illness or injury, **you** are medically certified as being unable to ski or board **we** will pay a daily benefit for each day **you** are prevented from doing so.

We will also pay a benefit for the proportionate cost of **your** non-refundable ski pack (ski lessons from a ski school, ski hire and lift pass).

For each **insured person**, the most **we** will pay is:

- £50 for each day you are unable to ski or board, up to a maximum of £200
- £500 for your ski pack.

Excess

We will not pay the first £50 for any claim for **winter sports equipment**.

Special conditions

Winter sports equipment:

- a. If **your winter sports equipment** is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and request written confirmation.
- b. If **your winter sports equipment** is lost or damaged by an airline, **you** must:
 - get a property irregularity report;
 - give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should keep a copy);
 - keep all travel tickets and tags if **you** claim under **this policy**.
- c. **You** must report any loss or theft to the police as soon as reasonably possible following discovery, and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the loss or theft, such as a letter from **your** transport company, hotel, or resort management).

Piste closure:

You must provide evidence from **your** tour operator or resort management that all pistes were closed, and how long they were closed for.

What is not covered

- a. Anything mentioned in the General Exclusions section.
- b. Any claim where the maximum limit of 31 days for winter sports has been exceeded.

Winter sports equipment:

- a. Deliberate or malicious damage caused by the **insured person**.
- b. Loss or damage to **winter sports equipment** caused by the **insured persons** carelessness or neglect.
- c. Theft from motor vehicles.
- d. **Winter sports equipment** which is damaged while being used.
- e. Wear and tear, loss of value and damaged caused by moths or vermin, or any process of cleaning, repairing or restoring.

Medical inconvenience:

a. Any claim for medical inconvenience:

- if the **insured person** has travelled against the advice of their **doctor**, or purposely travel without medical advice when it was reasonable for them to have done so.
- caused by a medical condition or undiagnosed symptom which has not been disclosed to and accepted by **us**. Please refer to the Medical Declaration for details of when **you** need to tell **us** about medical conditions.

Your Activities

What is not covered	
1.	There is no cover at all for any injury or death if, during your trip , you take part in any leisure activity, activity based holiday or winter sports activity: <ol style="list-style-type: none"> that is not shown below; either as a professional or where you receive any financial reward or gain; for the purpose of practising for or taking part in: <ol style="list-style-type: none"> any speed or time trial or race of any kind; any organised team competition or tournament. if you suffer from a medical condition which would normally prohibit you from participating in that activity; where you have failed to follow all safety guidelines and use the necessary safety equipment.
2.	if you have to cancel your trip or come home early, there is no cover for: <ol style="list-style-type: none"> any course or tuition fees, project costs or sponsorship fees or similar (other than your pre-paid ski pack); cancellation of a pre-paid leisure activity or any activity based holiday by the organiser of that activity.
3.	There is no cover where the main purpose of your trip is to take part in a leisure activity, unless it is shown as an activity based holiday on page 36.
4.	There is no cover for any sports equipment which is damaged whilst being used.

You are covered for taking part in the following leisure activities on an incidental basis subject to the limitations shown.				
Leisure Activity	Limitations (applicable where shown)			
	No cover for Accidental Death or Permanent Disability	No cover for Personal Liability	Must be organised through a licensed operator	Other
Abseiling				Must be under supervision of a qualified instructor
Aerobics				
Archery				Must be under supervision of a qualified instructor
Artificial Wall Climbing				
Badminton				
Banana boating/ Ringos		X		
Baseball				
Basketball				
Body boarding		X		
Bowls/Petanque				
Bridge walking				Must be accompanied by a qualified guide
Bungee jumping				Must be under supervision of a qualified instructor
Camel or Elephant rides				
Canoeing				Maximum grade/class 3 (up to intermediate white water only)
Canopy/Treetop walking	X	X		
Cave/River Tubing				Must be accompanied by a qualified guide
Clay-pigeon or small bore shooting			X	
Coasteering				Must be accompanied by a qualified guide

Leisure Activity	Limitations (applicable where shown)			
	No cover for Accidental Death or Permanent Disability	No cover for Personal Liability	Must be organised through a licensed operator	Other
Cricket				
Croquet				
Curling				
Cycling				
Dinghy sailing		X		No racing and within a 5 mile limit of the coastline or on inland waters
Dodgeball				
Fell walking or running				
Fencing				
Fishing				
Football				
Geocaching				Maximum 3,000 metres altitude
Gliding	X	X	X	Passenger only
Go karting		X		
Golf				
Handball				
Hiking, hill walking, rambling and trekking				Maximum 3,000 metres altitude
Horse riding or hacking				No hunting, jumping or polo
Hot air ballooning			X	Passenger only
Ice skating				No hockey or speed skating
Jet boating			X	Passenger only
Jet skiing		X	X	
Jogging or running				No marathons or competitive running
Kayaking				Maximum grade/class 3 (up to intermediate white water only)
Microlighting	X	X	X	Passenger only
Motorcycling up to 125cc.		X		See General Exclusion point 9a on page 15
Mountain biking				Green or blue (easy or moderate) trails only (or the equivalent international grade used in the country you are in) No free-riding, four-cross, dirt jumping or trials
Netball				
Paintball				
Parasailing			X	Over water only
Pony trekking				
Racquetball				
Rafting – White & Black water			X	Maximum grade/class 3 (up to intermediate water only)
Roller blading or skating				
Rounders				
Rowing				Inland waters only

Leisure Activity	Limitations (applicable where shown)			
	No cover for Accidental Death or Permanent Disability	No cover for Personal Liability	Must be organised through a licensed operator	Other
Safari				Supervised walking and vehicle only. No horse riding safaris
Sail boarding		X		
Sand boarding/skiing		X		
Scuba diving to a depth of 30 metres	X	X	X	Maximum of 5 dives per trip Must be accompanied by a qualified scuba diving instructor or dive master at all times No professional, commercial or technical diving including, but not limited to, tutor diving, ice diving, free diving, wreck, cave or cavern diving or solo diving No air travel within 24 hours of completing a dive
Sea kayaking				Must be accompanied by a qualified guide
Segway	X	X		
Shark cage diving			X	
Sight seeing flights or helicopter rides			X	Passenger only
Skateboarding				
Snorkelling				
Softball				
Squash				
Surfing or flowriding		X		
Swimming				
Swimming with Dolphins			X	
Table Tennis				
Tandem sky diving	X	X	X	
Ten pin bowling				
Tennis				
Trampolining				
Tug of war				
Volleyball				
Wake boarding		X		
Water polo				
Water skiing		X		
Wind surfing		X		
Yachting		X		No racing and within a 12 mile limit of the coastline or inland waters. No cover if using your own vessel.
Yoga				
Zip lining			X	
Zorbing or Sphering			X	

Activity Based Holidays

You are covered for the following activity based holidays, subject to any limitation shown below.

Important note: See 'Your Activities, What is not covered' on page 33.

Activity based holiday	Limitations (applicable where shown)		
	No cover under Personal Liability section	Must be organised through a licensed operator/tour operator	Other
Charity or Conservation Work	X		Voluntary work only On behalf of and organised through a registered charity or conservation organisation The trip is no longer than 31 days Manual work involving hand tools only No work at heights above 3 metres
Cycle Touring			
Fishing			
Flotilla Sailing	X	X	Under supervision of a qualified lead skipper and no racing. No cover if using your own vessel.
Golf			
Hiking and trekking		X	Accompanied by qualified guides No cover at all for treks that include an ascent to over 5,000 metres
Narrow boat/Canal cruising	X		Inland waters only
Safari			Supervised walking and vehicle only
Tennis			
Yoga			

Winter Sports Activities

You are covered for the following winter sports activities for a maximum of 31 days in any calendar year, subject to any limitation shown below.

Important note: See 'Your Activities, What is not covered' on page 33.

Winter Sports Activity	Limitations (applicable where shown)
Cross country skiing	On recognised paths only
Dog sledding	
Dry slope skiing	
Glacier walking	Accompanied by a qualified guide at all times
Indoor skiing or snowboarding	
Off-piste skiing or snowboarding	Accompanied by a qualified guide at all times and only in areas that resort management consider to be safe
Skiing or snowboarding	On recognised pistes only
Sledging	
Sleigh rides	
Snow mobiling	No cover under the Personal Liability section. On recognised paths only
Snow shoeing	

Complaints procedure

Our Promise of Service
<p>Our goal is to give excellent service to all our customers but we recognise that things go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.</p>
What will happen if you complain?
<ul style="list-style-type: none">• We will acknowledge your complaint promptly• We aim to resolve all complaints as quickly as possible <p>Most of our customers' concerns can be resolved quickly, but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.</p>
What to do if you are unhappy
<p>If you are unhappy with any aspect of the handling of your claim we would encourage you, in the first instance to seek resolution by contacting:</p> <ul style="list-style-type: none">• The Travel Claims Helpline number shown at the front of this booklet, or• The first direct Claims Department, Aviva Insurance Limited, PO Box 432, Chichester PO18 8WP. <p>If your complaint is regarding anything else please contact:</p> <ul style="list-style-type: none">• The Customer Services Helpline number shown at the front of this booklet.
<p>If you are unhappy with the outcome of your complaint you may refer the matter to:</p> <ul style="list-style-type: none">• The Financial Ombudsman Service at The Financial Ombudsman Service, Exchange Tower, London E14 9SR• Telephone: 0800 023 4567 (free from landlines and mobiles)• Simply log into their website at www.financial-ombudsman.org.uk
<p>Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action.</p>
<p>Residents of the Channel Islands and the Isle of Man – Please note that sales of first direct's General Insurance products in the Channel Islands and the Isle of Man do not fall within the jurisdiction of the Financial Conduct Authority, the Prudential Regulation Authority, the Financial Ombudsman Service or the Financial Services Compensation Scheme. Local regulations apply.</p>
Compensation
<p>We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. Further information about the scheme is available from the FSCS website www.fscs.org.uk or write to: Financial Services Compensation Scheme, 10th Floor, Beaufort House, Botolph Street, London, EC3A 7QU.</p>
Further information about this policy
<p>first direct may from time to time use a different insurer(s) to provide you with this product. A change of insurer(s) may take place at any time.</p> <p>first direct will notify you prior to any change of insurer(s) and advise you of any change in the policy terms. You will have the opportunity to terminate First Directory both before and after such a change becomes effective.</p>

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