

Insurance

Diamond

Single Trip & Multi Trip

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For policies issued from
1st April 2020 to 31st December 2020

This policy was not designed to cover known or publicly announced events. As such, except for section 'If you need emergency medical treatment abroad', there is no cover for Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any of these.

Single Trip policies - RTBCD40026-02 A&B

Multi Trip policies - RTBCD40026-02 A&B



Important things you need to know about this policy

- There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section 'If you need emergency medical treatment abroad' This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.
- There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

PLEASE NOTE:

This is a travel insurance policy and **not private medical insurance**. This means there is no cover for any medical expenses incurred in private facilities if we have confirmed that medically capable public facilities are available.

The Legal Information

- The policy is a legal contract between you and us, and is subject to the exclusive jurisdiction of the courts of England and Wales.
- We will settle all claims under English law and all our correspondence with you will be in English.
- We may take over and deal with, in your name, the defence/settlement of any claim made under the policy.
- We may take proceedings in your name, but at our expense, against the responsible party to recover for our benefit the amount of any payment made under the policy.

The Insurance Information

- This insurance document shows details of your travel insurance policy, including the sections of cover, limits, conditions and exclusions. It also tells you what you need to do should you have to make a claim. Please take the time to read and understand it as not all policies are the same. For more information please call **0330 123 5677** as soon as possible or before you start your trip.
- We will only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and we will ask you to provide details of such other insurance.
- We will pay for any insured event, as described in the policy, that happens during the period of insurance and for which you have paid the appropriate premium.
- Each section clearly shows what you are, and what you are not, covered for. If your circumstances do not fit those described, then there is no cover in place.
- Once the policy has been issued you must understand that no alterations and/or additions to the printed terms and conditions of your policy are valid unless made in writing by us.
- In the event of either your injury or illness during your trip, or the delay or failure of public transport services on your return journey, you are unable to return home on your original pre-booked date, cover will be automatically extended without additional premium until it is medically appropriate for you to return home, or normal transport services are resumed enabling you to return home.

Other Important Information

This insurance will only be valid if, at the time you purchase the policy, everyone named on the insurance schedule/premium receipt:

- Is a resident of the United Kingdom, Channel Islands or BFPO (British Forces Posted Overseas) and has not spent more than 6 months abroad in the 12 months prior to buying this policy.
- Is not already abroad when the trip starts.
- Is taking a trip which starts and ends in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).
- Will be travelling within the period of insurance unless we have been asked, and agreed, to extend the policy and confirmed this in writing.
- Is fit to travel and has told us about any existing medical conditions and will also tell us about any changes to their health that occur between the date the policy is purchased and the date the trip starts. (Please note: In both cases we must have confirmed our decision in writing).
- Is not travelling for less than 3 days on any one trip within in the United Kingdom, Isle of Man or the Channel Islands.
- Is not going on a cruise unless they have paid the additional premium and received confirmation from us in writing.

Important things you need to know about this policy

Other Important Information To Note If You Have Purchased A Multi-Trip Policy

- The maximum time you can be abroad on a trip is 45 days, unless you have paid an additional premium to cover longer trips, and we have confirmed this to you in writing.
- All persons named on the insurance schedule/ premium receipt must be aged 79 years or under when the policy starts.
- Anyone named on the insurance schedule/ premium receipt who is aged 17 years or under, must always be travelling with one of the named insured adults on the insurance schedule/ premium receipt.

If you are unable to comply with any of the above, please call us on 0330 123 5677 immediately to ensure you have cover.

Cancelling Your Policy

IF YOU WANT TO CANCEL THE POLICY:

You may cancel this policy within 14 days of receipt of the policy documents (new business) and for Annual policies the renewal date (the cancellation period) by writing to the address shown in your schedule during the cancellation period.

Any premium already paid will be refunded to you subject to deduction of any fee as stated in the policy wording providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

IF YOU ASK US TO CANCEL THE POLICY AFTER 15 DAYS OR MORE:

Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled; the following cancellation terms will be applied dependant on what type of policy you have purchased.

Single Trip Policies - In the event you have not travelled and are not claiming on the policy, a refund of 50% of the policy premium and any additional premium applied to your existing medical conditions will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

Multi-Trip Policies - Provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 5% of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.

WHEN WE MIGHT CANCEL YOUR POLICY:

We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances:

- fraud;
- suspected fraud;
- misleading information or deliberate misrepresentation;
- abusive behaviour to any of our staff or agents.

Should your medical situation change before you travel, and we are unable to provide cover, we will either allow you to make a claim for cancellation or, we will provide you with a refund in line with the rules mentioned above depending on the type of policy you purchased.

Important things you need to know about this policy

Pregnancy and Childbirth

Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away.

From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise:

- Toxaemia
- Gestational hypertension
- Ectopic pregnancy
- Molar pregnancy
- Post-partum haemorrhage
- Retained placenta membrane
- Placental abruption
- Hyperemesis gravidarum
- Placenta praevia
- Stillbirths
- Miscarriage
- Gestational diabetes
- Pre-eclampsia
- Medically necessary Caesarean section
- Termination for medical reasons
- Any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date

Please be assured that whilst we do not cover the medical costs incurred in the event of normal pregnancy or childbirth, we do cover the costs of any medical treatment required by the new born child.

If you would like to know more about our approach to pregnancy when travelling, please visit our website <https://philosophies.tifgroup.co.uk/premature-babies.pdf>

Please be aware:

We will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.

Alcohol

We understand that a holiday is a time for relaxing and enjoying yourself. This might well entail having one or two drinks more than you might usually have, and that is fine. However, you must take all reasonable steps to ensure the safety of you and your possessions during your trip.

Please be aware

We will not pay for emergency medical treatment where your injury was due to you having drunk so much alcohol your decision making was seriously affected, or your admission to hospital was due to long-term alcohol abuse, or a one-off binge.

This is what you get

The table below is designed to show you what cover may be available under this insurance and is subject to the terms, conditions and exclusions detailed in the policy.

The amounts shown under the **'We will pay up to'** column are the maximum amounts payable under the policies for each insured person. Some sections have individual item limits, or limits to the amount paid per period; please refer to the individual policy sections for these limits.

Cover		We will pay up to
Page No.	Your pre-travel policy	
11	Cancellation - If you are unable to go on your trip	£5,000
12	If your end supplier fails financially before you leave home	£3,000
Page No.	Your travel policy	
13	If you are delayed leaving your home country	£750
14	If you miss your departure	£1,500
15	If you miss your first connection from your home country	£1,500
16	If you decide to abandon your travel plans	£5,000
17	If you need emergency medical treatment abroad	£10m
18	If you incur additional emergency expenses abroad	£5,000
19	If you need to be brought home	£250,000
20	If you are buried or cremated abroad	£5,000
21	If you are in a public hospital	£1,000
22	If you need emergency treatment in your home country	£7,500
23	Curtailment - If you have to cut your trip short	£5,000
24	If your checked-in baggage is delayed	£300
25	If your valuables are lost or stolen	£750
26	If your electrical items & accessories are lost, stolen or accidentally damaged	£750
27	If your gadgets are lost or stolen	£3,000
28	If your gadgets are accidentally damaged	£3,000
29	If your other possessions are lost, stolen or accidentally damaged	£4,000
30	If your cash or event tickets are lost or stolen	£750
31	If you need emergency travel documents	£750
32	If you are held legally liable for injury or damage	£2m
33	If you are killed, injured or disabled following an accident	£100,000
34	If you need legal advice	£50,000
35	If your return to your home country is delayed	£750
36	If a major incident occurs while you are away	£1,000
37	If your end supplier fails financially while you are on your trip	£3,000

Meet your insurers

Unless otherwise stated your policy is underwritten by Travel Insurance Facilities plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

The sections called 'If your end supplier fails before you leave home' and 'If your end supplier fails whilst you are on your trip' are administered by International Passenger Protection Limited and underwritten by Liberty Mutual Insurance Europe SE.

Medical conditions existing before you bought your policy

Please note - there is **no cover** for any claim caused by the following medical conditions which you, or anyone travelling with you, had at the time the policy was purchased, **unless** you have told us about them and we have confirmed **in writing** that we are happy to provide cover. You must tell us if:

- you or anyone insured on this policy have ever had:
 - any heart or circulatory condition;
 - stroke or high blood pressure;
 - a breathing condition (including Asthma);
 - any type of cancer (even if now in remission);
 - any type of irritable bowel disease;
 - any type of diabetes.
- you or anyone insured on this policy have had their prescribed medication altered in the last 3 months;
- you or anyone insured on this policy are awaiting the results or tests, investigations or treatment;
- within the last two years you or anyone insured on this policy have received any medical advice, investigations, reviews, medication, tablets or treatment for a medical condition.

You will be guided through the process of getting cover for your medical conditions as you proceed through the online sales process and you can find lots more useful information about this on our website:

www.topdoginsurance.co.uk/quote/

Important notice regarding the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip.

You will not be covered for any claims arising from the health of a travel companion, a family member, a close business colleague, or the person you were going to stay with if at the time your policy was issued you were aware they had health problems that were likely to significantly worsen during the period of insurance.

Has your situation changed since you bought this policy?

Your TopDog travel insurance policy is here to cover you for any sudden and unforeseen accident, illness, loss or damage which is beyond your reasonable control and you would have been asked when you paid your premium if you were aware of any medical conditions which could possibly result in you having to make a claim; so you must also tell us if anything happens between the date you bought the policy and the start of your trip that might mean that you have to claim on the policy.

We are reasonable people, and we want you to feel reassured that you've 'got it covered' but we are not mind readers; so please, give us a call – if you don't you could find your claim is limited or turned down, and we don't want to be the bad guys, we want you to have the right cover.

So, you should tell us if you have visited a medical establishment because of:

- a change in your health;
- a new diagnosis;
- a new course of treatment;
- a change in medication;
- a referral from a GP to a clinic, hospital or specialist for tests.

If we feel that anything you tell us might increase the chances of a claim, we may ask you to pay an additional premium, or we might change the policy terms. If we feel that the increased risk is too great, we might tell you that we cannot cover you at all, in which case we will either allow you to make a claim for cancellation or we will refund the proportion of your premium applicable to you policy.

If you do have to tell us about a change in your health that has occurred since you bought your policy please give us a call on:

0330 123 5677

Open

8am – 8pm Monday to Friday

9am – 5pm Saturday & Sunday

Is there anything else you'd like to ask?

If you have any questions about the cover provided, please visit www.topdoginsurance.co.uk/

What you should do if you need out-patient treatment or treatment for a minor injury or illness

Please be aware that this is a travel insurance policy and not private medical insurance, therefore you should always try to use public health facilities if they are available.

FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend a hospital but do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK registered doctors who give medical support and assessment over the phone and are able to prescribe globally. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling **+44 161 468 3797**.

YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

OPTIMAL CARE

In our experience access to the best doctors, diagnostics and optimal care, particularly in Europe but also across many destinations worldwide, is to be found within the regulated environment of state hospitals. Whilst they don't always look as nice as some private facilities, we have experience of good clinical outcomes without the risk of a patient's health being compromised by commercial interest, or immoral and dangerous practices such as extortion, detainment and withdrawal of treatment. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website <https://philosophies.tifgroup.co.uk/>

IN THE EVENT THAT YOU DO RECEIVE OUTPATIENT TREATMENT WHEN YOU ARE TRAVELLING:

in European Union Countries – if you present yourself at a public facility you should show your EHIC;

in Australia - you should enrol for Medicare, and have it accepted.

Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy deductible will be waived from any claim you may then make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy deductible will then be applied.

in Turkey, Cyprus, Egypt and Bulgaria, we utilise the services of Global Excel International who can arrange for the bill to be paid directly. You simply fill in a Charge Care form in the medical facility to confirm the nature of the treatment received and pay your policy deductible to the facility. They will then send the remaining bill directly to Global Excel International for payment. www.globalexcel.com/

everywhere else in the World - if there is no suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

Please note: If the costs are likely to exceed **£500** or you are admitted to a hospital, you should then call us on **+44 (0) 203 824 0713**

What to do if you have a medical emergency while you are away

PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private facilities if we have confirmed that medically capable public facilities are available.

IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999

Customers should receive emergency treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

YOU SHOULD THEN CALL US ON - +44 (0) 203 824 0713

Whilst the actual medical care you receive is the hands of the local doctors attending you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then will advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

It is important that you are aware of the following:

Medical Treatment

- There is no cover for:
 - routine, non-emergency or elective treatment
 - or treatment that can wait until your return home.
- **Our doctors are not treating you;** they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital, unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.

Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience of aviation medicine who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' they are used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

How to make a claim when you get home

Please be aware: There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section 'If you need emergency medical treatment abroad'. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

Please check your policy to make sure that what you are claiming for is covered Please visit www.tifgroup.co.uk/services/claims/forms to download a claim form. You can also email: claims@tifgroup.co.uk or call on:

0203 824 0714

8am - 8pm Monday to Friday, 9am-1pm Saturdays

(Please listen carefully to the instructions so that your call can be directed to the correct team).

We want to make the process of making a claim as simple as possible; on our website, www.topdoginsurance.co.uk/help-centre/claims-information you will find a checklist so that you can see what information is required for each section of the policy (if you can submit this information along with your claim form, it will help speed up the claims process).

Gadget Claims

Please visit <https://tifg.taurus.claims> to make a claim

You can also email: tifg.tiga@taurus.gi

or call on

0203 829 6678

9am-5pm Weekdays only

End supplier failure Claims

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable to:

IPP Claims at Cunningham Lindsey

14-15 Park Place,

Cardiff, CF10 3DQ

You can also email: insolvency-claims@ipplondon.co.uk

or call on

0345 266 1872

9am-5pm Weekdays only

Are you thinking of taking part in any sports or activities?

We want you to enjoy your trip, and we appreciate that sometimes you may be tempted to try an activity or sport while you are away – so your **TopDog** policy is designed to allow you to take part in over 100 activities without paying any additional premium. Some of the most popular activities are listed below. For the full list of activities that are covered without an additional premium, please visit www.topdogtravelinsurance.co.uk.

Angling/Fishing (freshwater),
Animal Sanctuary (non-big game),
Banana Boating, Body Boarding,
Bridge Swinging, Bungee Jumping,
Camel/Elephant Riding/Trekking
(UK booked), Canoeing/Kayaking
(White Water Grades 1-3),
Catamaran Sailing (In-shore), Cross
Country Running, Cycle Touring/
Leisure Biking (up to 1,000m),
Dancing, Diving (Indoor up to 5m),
Flying as passenger
(private/small aircraft/helicopter),
Football/Soccer – Practice and
Training, Frisbee (recreational),
Golf,

Horse Riding (No Jumping), Hot
Air Ballooning,
Indoor Skating (not ice),
Jet Boating, Jet Skiing,
Marathons, Mountain Biking
(up to 1,000m),
Pony Trekking,
Rafting (White Water Grades
1-3), Rifle Range, Ringos, Rowing
(inshore –recreational),
Safari (UK organised), Safari
Trekking (UK organised), Sailing/
Yachting (recreational - inshore),
Scuba Diving (not solo, up to
maximum 30m), Segway
(supervised, non-competitive),
Snorkelling (inside marked areas
and / or with lifeguard present),

Swimming (inside marked areas
and / or with lifeguard present),
Swimming off a boat (with a
qualified supervisor in attendance –
i.e. a lifeguard), Swimming with
Dolphins (inside marked areas and /
or with lifeguard present), Sydney
Harbour Bridge Climbing
(Professional organised and
supervised),
Tennis, Theme Parks,
Trekking/Mountain Walking/ Hiking/
Rambling/ Mountaineering (in
group) all up to 1,000m,
Volleyball,
Water Parks, Whale Watching
(professionally organised),
Yachting (Inshore – crewing), Yoga

If you do not see your chosen activity, do not worry, because we may cover it. We split our activities into 8 activity packs. Please visit www.topdogtravelinsurance.co.uk or contact us so we can discuss the activity and what, if any, additional premium is necessary.

Unfortunately, we will not be able to provide cover for any activity if:

- you do not hold the appropriate license or certificate;
- it involves **manual labour**;
- it is a **professional event**.

Please Note:

That whilst we can cover most activities, you will not be covered under the '*If you are held legally liable for injury or damage*' section of the policy wording for any activity:

- where you are in control of a motorised vehicle;
- involving the use of a **weapon**;
- involving a **contact sport**.

These words have the following meanings in this section:

contact sport – any sport which involves physical contact with another person.

manual labour – anything involving the lifting or carrying of heavy items in excess of 25Kg, or any activity at a higher level than two storeys.

professional event – an event which you are either paid to participate in, or receive any element of sponsorship, fees or prize money of more than £200.

weapon – any item which can cause physical harm to another person.

Cancellation -

If you are unable to go on your trip

If this happened:

You had to cancel your **trip** because something happened after the date you paid your premium, which you could not have been expected to foresee or avoid.

This is what we will do:

- ✓ We will pay you up to **£5,000** for your share of any **pre-paid expenses** that are directly related to your **trip**, which you cannot get back from anyone else, or which cannot be transferred or used for another purpose.

Please note: There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

But we won't do anything if:

- you cancelled your **trip** because you didn't feel like going away or because you couldn't afford it anymore;
- you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you cancelled your **trip**;
- you cancelled due to a **known event**.

These words have the following meanings in this section:

known event - an existing or publicly announced occurrence such as unusual weather conditions, disease or infection, road traffic accidents, passport or customs delays or a strike voted upon by union members.

pre-paid expenses – any amount that you have paid before starting your trip.

trip – a holiday or journey that was booked during the period of cover.

we/us – Union Reiseversicherung AG UK.

If your end supplier fails financially before you leave home

If this happened:

During the period of cover, you had to cancel your **trip** because of the **financial failure** of the **end supplier** of the **travel arrangements** which do not form part of a **package holiday**.

This is what we will do:

- ✓ We will pay you up to **£3,000** for your share of any irrecoverable loss that is directly related to your **trip**, which you cannot get back from anyone else.

But we won't do anything if:

- you ask **us** to pay for travel or accommodation that was not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure;
- you ask **us** to pay for any **end supplier** which was, or which any prospect of **financial failure** was known by the you or widely known publicly at the date you purchased this policy;
- you ask **us** to pay for any loss or part of a loss which at the time of the happening of the loss was insured or guaranteed by any other existing policy, policies, bond, or was capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means;
- you ask **us** to pay for the **financial failure** of any travel agent, **tour organiser**, booking agent or consolidator with whom you had booked travel or accommodation;
- you ask **us** to pay for any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre-booked hotel following the **financial failure** of an airline.

These words have the following meanings in this section:

end supplier – the company that owns or operates the following services: **scheduled airline**, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions

financial failure – means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.

irrecoverable loss – Deposits and charges paid by you for your trip which are not recoverable from any other source such as, but not limited, to insurance policies or financial bonds and guarantees provided by the end supplier or another insurance company or a government agency or a travel agent or credit card company.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour organiser** and therefore falls within the Package Travel Regulations.

scheduled airline – an airline upon whom your **trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a **package holiday** arranged by a **tour operator**.

tour organisers(s) – any individual or company which sells a **package holiday**.

trip – travel that was booked during the period of insurance.

we/us – Liberty Mutual Insurance Europe SE.

If you are delayed leaving your home country

If this happened:

Your departure from your **international departure point** was delayed by more than 12 hours after your **scheduled departure time** because of a disruption to your **transport providers'** service.

This is what we will do:

- ✓ We will pay you **£75** for each **12-hour** period that you are delayed up to a maximum of **£750**.

But we won't do anything if:

- your departure was delayed due to a **known event**;
- you cannot provide **us** with written confirmation from your **transport provider** confirming the reason for, and the length of, the delay.

These words have the following meanings in this section:

home country – either the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

international departure point – the airport, international rail terminal or port from which you departed from your **home country** to travel to your **trip destination**.

known event – an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

scheduled departure time – the time when you were meant to leave your **international departure point** as shown in your itinerary or published timetable.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

we/us – Union Reiseversicherung AG UK.

If you miss your departure

If this happened:

You did not reach your **international departure point** in time to check-in because

- **public transport services** were cancelled or delayed due to strike, industrial action, mechanical failure or adverse weather conditions,
- the vehicle in which you were travelling broke down, or was involved in an accident,
- of the closure of a major route to your **international departure point** by the emergency services,

which meant that you missed your transport providers' service.

This is what we will do:

- ✓ We will pay you up to **£1,500** for the cost of alternative transport that you had to pay in order to reach your **trip destination**.

But we won't do anything if:

- you did not take all **reasonable steps** to ensure that you checked-in/arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- your **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you cannot provide **us** with written confirmation from your **transport provider** confirming that you missed their service;
- you missed your **transport providers'** service due to a **known event**;
- you are unable to provide **us** with the information **we** may reasonably require to confirm the reason you missed your **transport providers'** service;
- you cannot provide **us** with receipts for any additional expenditure.

These words have the following meanings in this section:

home country – either the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

international departure point – the airport, international rail terminal or port in your **home country** from which you started your **trip**, or the airport, international rail terminal or port at your **trip destination**, where you started your journey back to your **home country**.

known event – an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

public transport services – buses, coaches, domestic flights or trains that run to a published scheduled timetable.

reasonable steps – ensuring that you have allowed an additional 30 minutes travelling time on top of the time it would take to travel to your **international departure point** given normal traffic and weather conditions.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination – the airport, international rail terminal or port outside your **home country** which is your final ticketed destination.

we/us – Union Reiseversicherung AG UK.

If you miss your first connection from your home country

If this happened:

A delay to your **transport providers'** service from your **international departure point** caused you to miss your **connection**.

This is what we will do:

- ✓ We will pay you up to £1,500 for the cost of alternative travel and accommodation arrangements you had to pay in order to reach your **trip destination**.

But we won't do anything if:

- you did not allow a minimum of 2 hours within your itinerary to enable you to make your **connection** given the normal operation of your **transport providers'** service from your **international departure point**;
- your **transport provider** has provided alternative travel and accommodation, or made a financial contribution towards these costs;
- you cannot provide **us** with written confirmation from your **transport provider** confirming that you missed your **connection** and the reason for, and length of, the delay to their service;
- you cannot provide **us** with receipts for any additional expenditure you do not **co-operate** with **us**.

These words have the following meanings in this section:

connection – the first connecting flight, sailing or train which you take within 12 hours after you have left your **international departure point**, which enables you to continue with the next stage of your **trip** as shown on your itinerary.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

home country – either the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

international departure point – the airport, international rail terminal or port from which you departed from your **home country** to travel to your **trip destination**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the period of insurance.

trip destination – the airport, international rail terminal or port outside your **home country** which is your final ticketed destination.

we/us – Union Reiseversicherung AG UK.

If you decide to abandon your travel plans

If this happened:

You decided that you did not want to go on the **trip** because your **transport providers'** service from your **international departure point** was delayed for **24 hours** or more.

This is what we will do:

- ✓ We will pay you up to **£5,000** for your share of any **pre-paid expenses** that are directly related to your **trip**, which you cannot get back from anyone else, or which cannot be transferred or used for another purpose.

Please note: There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

But we won't do anything if:

- the delay happened after the flight, sailing or train has departed from the **international departure point**;
- the claim was due to a **known event**;
- you did not take all **reasonable steps** to ensure that you checked-in/arrived at your boarding gate on time in accordance with your **transport providers'** instructions;
- your **transport provider** has provided alternative travel and accommodation, or a financial contribution towards these costs;
- you have already made a claim under the *'If you miss your departure from your home country'* section of this policy;
- you cannot provide us with written confirmation from your **transport provider** confirming the reason for, and the length of, the delay.

These words have the following meanings in this section:

home country – either the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

international departure point – the airport, international rail terminal or port from which you departed from your **home country** to travel to your **trip destination**.

known event – an existing or publicly announced occurrence such as unusual weather conditions, road traffic accidents, passport or customs delays or a strike voted upon by union members.

pre-paid expenses – any amount that you have paid before starting your **trip**.

reasonable steps – ensuring that you have allowed an additional **30 minutes** travelling time on top of the time it would take to travel to your **international departure point** given normal traffic and weather conditions.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the period of insurance.

trip destination – the airport, international rail terminal or port outside your **home country** which is your final ticketed destination.

we/us – Union Reiseversicherung AG UK.

If you need emergency medical treatment abroad

If this happened:

You needed **emergency medical treatment** whilst on a **trip abroad**.

This is what we will do:

- ✓ We will pay you up to **£10,000,000** in respect of customary and reasonable fees or charges that we have agreed to, including the additional travel and accommodation costs for one other person to stay with you, or to travel to you from your **home country** and to accompany you **home**.

Please be aware that this is a travel insurance policy and not private medical insurance, this means there is no cover for any medical expenses incurred in private medical facilities if **we** have confirmed that medically capable public facilities are available.

Please be aware that this policy excludes costs incurred as a result of normal pregnancy or normal childbirth as **we** do not consider pregnancy or childbirth to be an illness.

But we won't do anything if:

- you ask **us** to pay for any services or treatment that you received after the date that **we**, in consultation with your treating doctor, told you that you could return **home**;
- you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- you ask **us** to pay for treatment due to, or a complication of, an **existing medical condition** unless you have already told **us** about the condition, and **we** have agreed cover in writing and you have paid any additional premium required;
- **excessive alcohol consumption** was a contributing factor;
- you were driving or riding any **motorised vehicle** for which you did not hold a **valid UK driving licence**;
- you failed to take **reasonable safety precautions**;
- knowingly put yourself at risk unless you were trying to save your own or someone else's life;
- you were taking part in an **additional sports activity** and had not paid the relevant additional premium;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

additional sports activity – any sport or activity not listed in activity pack 1.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge' drinking.

existing medical condition – any serious or recurring medical condition which has been previously diagnosed or been investigated or treated, even if the condition is currently considered to be stable or under control.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

home country – either the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

in-patient – being admitted to a medical facility for a period of 24 hours or more.

reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

trip – travel during the period of insurance.

valid UK driving licence – www.gov.uk/driving-licence-categories

we/us – Union Reiseversicherung AG UK and/or **tifgoup-assistance**.

If you incur additional emergency expenses abroad

If this happened:

You incurred additional expenses relating to your **emergency medical treatment** whilst on a **trip abroad**.

This is what we will do:

- ✓ We will pay you up to **£500** in respect of reasonable travel costs to or from a **public/state hospital** relating to your admission, discharge or attendance for **outpatient treatment** or appointments, or for collection of medication prescribed for you by the hospital, as well as the cost of additional food and drink, and the cost of telephone calls to **us**;
- ✓ We will pay you up to **£5,000** for the reasonable cost of accommodation if you are discharged from hospital but medically unable to return **home** immediately.

But we won't do anything if:

- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- you cannot produce receipts for any additional expenditure.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

home country – either the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

outpatient treatment – treatment received which does not require admittance to hospital.

public/state hospital – a medical facility which is managed by the local/state authority.

trip – travel during the period of insurance.

we/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you need to be brought home

If this happened:

As a result of **emergency medical treatment** whilst on your **trip abroad** our Chief Medical Officer decided that it was medically necessary for you to return **home** either before or after your **scheduled return date**, or you were unfortunate enough to suffer a serious accident, illness or injury during your **trip** which resulted in your death.

This is what we will do:

- ✓ We will pay up to **£250,000** for all reasonable costs that are medically necessary to enable us to return you to your **home**, or to move you to the most suitable hospital in your **home country**;
- ✓ We will pay reasonable transportation charges for returning your body or ashes back to your **home**.

Please note: There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section 'If you need emergency treatment abroad'. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

But we won't do anything if:

- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- you ask **us** to pay for the costs of bringing you home early if there is appropriate medical treatment available locally;
- you ask **us** to pay for any costs to which **we** have not previously agreed;
- you ask **us** to pay for the cost of burial or cremation in your **home country**.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

home country – either the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

scheduled return date – the date you intended to return **home** as shown on your travel tickets or travel itinerary.

trip – travel during the period of insurance.

we/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you are buried or cremated abroad

If this happened:

You were unfortunate enough to suffer a serious accident, illness or injury during your **trip abroad** which resulted in your death.

This is what we will do:

- ✓ We will pay up to **£5,000** for your burial or cremation **abroad**.

Please note: There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section 'If you need emergency treatment abroad'. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

But we won't do anything if:

- you do not have a valid claim under the *'if you need emergency medical treatment abroad'* section of this policy;
- you ask **us** to pay for the cost of burial or cremation in your **home country**.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

home country – either the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

scheduled return date – the date you intended to return **home** as shown on your travel tickets or travel itinerary.

trip – travel during the period of insurance.

we/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you are in a public hospital

If this happened:

During your **trip abroad**, you were admitted as an **in-patient** to a **public/state hospital** for **emergency medical treatment**.

This is what we will do:

- ✓ We will pay you **£50** for each **24-hour period** you are confined up to a maximum of **£1,000**. This payment is in addition to any emergency medical expenses **we** may have agreed to under – 'If you need emergency medical treatment abroad' section of this policy.

But we won't do anything if:

- you do not have a valid claim under the 'If you need emergency medical treatment abroad' section of this policy;
- you remained an **in-patient** after the date **we**, in consultation with your treating doctor, told you that you could return **home** or be safely discharged to your trip accommodation until you were fit to return **home**.

These words have the following meanings in this section:

abroad – anywhere outside your **home country**.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

home country – either the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

in-patient – being admitted to a **public/state hospital** for a period of 24 hours or more.

public/state hospital – a medical facility which is managed by the local/state authority.

trip – travel during the period of insurance.

we/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

If you need emergency treatment in your home country

If this happened:

During a **trip** within your **home country** you were admitted to a **public/state hospital** for **emergency medical treatment** as an **in-patient**, or you were unfortunate enough to suffer a serious accident, illness or injury during your **trip** which resulted in your death.

This is what we will do:

- ✓ **We** will pay up to **£7,500** for your additional travel and accommodation cost for you to return **home** if you are unable to use your original travel tickets.;
- ✓ **We** will pay the additional travel and accommodation costs for another person to stay with you, or to travel to you within your **home country** and to accompany you **home**;
- ✓ **We** will pay the reasonable transportation charges for returning your body or ashes back to your **home**.

But we won't do anything if:

- you ask **us** to pay for the cost of any **emergency medical treatment** that you received in your **home country**;
- you were admitted for emergency medical treatment as an **in-patient** because you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- you were admitted for emergency medical treatment as an **in-patient** where in the opinion of the treating doctor, **excessive alcohol consumption** has caused the illness or injury;
- you ask **us** to pay for the cost of burial or cremation in your **home country**;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

emergency medical treatment – any ill-health or injury which occurs during your **trip** and requires immediate treatment either before you return **home** or to enable you to return **home**.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge' drinking.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

home country – either the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

in-patient – being admitted to a **public/state hospital** for a period of 24 hours or more.

public/state hospital – a medical facility which is managed by the local/state authority.

trip – travel during the period of insurance.

we/us – Union Reiseversicherung AG UK and/or tifgroup-assistance.

Curtailment -

If you have to cut your trip short

If this happened:

You had to cut short your **trip** because something happened after the date you left **home**, which you could not have been expected to foresee or avoid.

This is what we will do:

- ✓ We will pay you up to **£5,000** for your share of any unused **pre-paid expenses** for accommodation, car hire and excursions that are directly related to your **trip** which you cannot get back from anyone else, as well as any additional travel expenses incurred to get you **home**.

Please note: There is no cover under this policy for cancellation, abandonment or curtailment claims if the Foreign and Commonwealth Office (FCO) advises you not to travel, for example where the FCO advise against all but essential travel to an area affected by Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2) or any mutation of Coronavirus, COVID-19 or SARs-COV-2.

But we won't do anything if:

- you ran out of money or because you were not enjoying your **trip**;
- you ask **us** to pay for the cost of your original return ticket when **we** have paid for a new ticket or arranged your medical repatriation;
- you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- **excessive alcohol consumption** was a contributing factor;
- you were driving or riding a **motorised vehicle** for which you did not hold a **valid UK driving licence**;
- you failed to take **reasonable safety precautions**;
- you knowingly put yourself at risk unless you were trying to save your own or someone else's life;
- you were taking part in an **additional sports activity** and had not paid the relevant additional premium.
- you cut your trip short due to a **known event**.

These words have the following meanings in this section:

additional sports activity – any sport or activity not listed in activity pack 1.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge' drinking.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

known event – an existing or publicly announced occurrence such as unusual weather conditions, disease or infection, road traffic accidents, passport or customs delays or a strike voted upon by union members.

pre-paid expenses – any amount that you have paid before starting your **trip**.

reasonable safety precautions – wearing a seat belt in a car or similar vehicle, or a helmet on a motorcycle or similar vehicle.

trip – travel during the period of insurance.

valid UK driving licence – www.gov.uk/driving-licence-categories

vehicle – car, motorcycle, moped, scooter or quad bike.

we/us – Union Reiseversicherung AG UK.

If your checked-in baggage is delayed

If this happened:

Your **checked-in baggage** did not arrive at your **trip destination** within **12 hours** of your arrival because it was misplaced by your **transport provider**.

This is what we will do:

- ✓ We will pay you up to **£300** in total, for the purchase of **essential items**.

But we won't do anything if:

- you are unable to provide us with written confirmation from your **transport provider** or their handling agents that your **checked-in baggage** was delayed and the date and time it was returned to you;
- you cannot provide receipts for the purchase of the **essential items**.

These words have the following meanings in this section:

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

essential items – underwear, socks, toiletries and a change of clothing.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip destination – the airport, international rail terminal or port outside the United Kingdom which is your final ticketed destination.

we/us – Union Reiseversicherung AG UK.

If your valuables are lost or stolen

If this happened:

Your **valuables** were lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

- ✓ We will pay you up to **£750** in total.

But we won't do anything if:

- your **valuables** were in your **checked-in baggage**;
- you did not notify the loss or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you did not take all available **precautions**;
- the items have been damaged by age or wear and tear;
- the items were **unattended** unless they were locked in a safe or safety deposit box, or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry.

These words have the following meanings in this section:

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

evidence of ownership – a document to evidence that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **valuables**.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the period of insurance.

unattended – neither on your person or within your sight and reach.

valuables – rings, watches, necklaces, earrings, bracelets, body rings, any semi or non-precious stones or metals or costume jewellery.

we/us – Union Reiseversicherung AG UK.

If your electrical items & accessories are lost, stolen or accidentally damaged

If this happened:

Your **electrical items** or **accessories** were lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

- ✓ We will pay you up to **£750** in total, however the most we will pay in total for **accessories** is **£200**.

But we won't do anything if:

- the items were in your **checked-in baggage**;
- you did not notify the loss or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you did not take all available **precautions**;
- the items were **unattended** unless they were locked in a safe or safety deposit box, or left out of sight in your locked accommodation or motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you are claiming for a **gadget**.

These words have the following meanings in this section:

accessories – items that may be used with a **electrical item**, including screen protectors and cases, mains chargers, CDs, games, tapes, cassettes or cartridges, camera cases, tripods/stands, films, discs or cartridges.

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

electrical items – any item that is not a **gadget**, that requires power, either from the mains or from a battery.

evidence of ownership – a document to show that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

gadget(s) – include: Mobile/Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **electrical items** and **accessories**.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators

trip – travel during the period of insurance.

unattended – neither on your person or within your sight and reach.

we/us – Union Reiseversicherung AG UK.

If your gadgets are lost or stolen

If this happened:

Your **gadget** was lost or stolen during your **trip**.

This is what we will do:

- ✓ Provided your gadget meets the eligibility criteria we will arrange for your gadget to be repaired or, if it cannot be repaired, replaced with a gadget of a similar age, make and model up to the maximum of **£3,000**.
- ✓ We will pay up to **£1,000** for the reimbursement of unauthorised calls or data downloaded if your mobile phone is accidentally lost or stolen whilst on your trip and is fraudulently.

Please note: there is no monetary payment for a lost or stolen gadget under this section of the policy. If your gadget is lost or stolen, we will do our best to replace it with a similar make and model, or the equivalent value taking into account the age and condition of the gadget.

Please be aware that this is not a new for old insurance policy, so the replacement may be refurbished or re-manufactured (not brand new). Where a replacement has been provided, the original item will become our property. All repairs are issued with a 3 month warranty, and all replacements are issued with a 12 month warranty - if you need to claim under the warranty you should contact us. If your existing accessories are not compatible with the replacement item we have provided, we will cover the cost of replacing the accessories, or production of your evidence of ownership of these items.

But we won't do anything if:

- your **gadget** falls outside our **eligibility criteria**;
- you are unable to provide **evidence of ownership**;
- your **gadget** was in your **checked-in baggage**;
- you did not notify any loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- your claim is for a mobile phone and you did not notify your service provider and ask them to blacklist your phone;
- you did not take all available **precautions**;
- when away from your accommodation your **gadget** was not concealed on or about your person when not in use;
- your **gadget** was **unattended** in any motor vehicle, building or premises unless the theft involved force in gaining entry or exit which you can evidence, and the **gadget** was kept out of sight;
- you ask **us** to reimburse unauthorised calls or data if you did not report the loss or theft of your mobile phone to the service provider within 24 hours of discovery and you have not provided an itemised bill from your service provider;
- you do not **co-operate** with **us**.

These words have the following meanings in this section:

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

eligibility criteria – a **gadget** must be in good working order and in your possession when you start your **trip** and purchased in the UK, or, if purchased as refurbished, was purchased direct from the manufacturer/network provider in the UK.

evidence of ownership – a document to show that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

gadget(s) – include: Mobile/Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **gadget(s)**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators

trip – travel during the period of insurance.

unattended – neither on your person or within your sight and reach.

we/us – Union Reiseversicherung AG UK.

If your gadgets are accidentally damaged

If this happened:

Your **gadget** was accidentally damaged during your **trip**.

This is what we will do:

- ✓ Provided your gadget meets the eligibility criteria we will arrange for your gadget to be repaired or, if it cannot be repaired, replaced with a gadget of a similar age, make and model up to the maximum of **£3,000**.

Please note: If your gadget is damaged, you will have to submit it to us for inspection before it is repaired. If your gadget is lost or stolen, or if it cannot be repaired, we will do our best to replace it with a similar make and model, or the equivalent value taking into account the age and condition of the gadget.

Please be aware that this is not a new for old insurance policy, so the replacement may be refurbished or re-manufactured (not brand new). Where a replacement has been provided, the original item will become our property. All repairs are issued with a 3 month warranty, and all replacements are issued with a 12 month warranty - if you need to claim under the warranty you should contact us. If your existing accessories are not compatible with the replacement item we have provided, we will cover the cost of replacing the accessories, or production of your evidence of ownership of these items.

But we won't do anything if:

- the **gadget** was in your **checked-in baggage**;
- your **gadget** falls outside our **eligibility criteria**;
- you are unable to provide **evidence of ownership**;
- you did not take all available **precautions**;
- you do not **co-operate** with us.

These words have the following meanings in this section:

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

co-operate – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

eligibility criteria – a **gadget** must be in good working order and in your possession when you start your **trip** and purchased in the UK, or, if purchased as refurbished, was purchased direct from the manufacturer/network provider in the UK.

evidence of ownership – a document to show that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

gadget(s) – include: Mobile/Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.
precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **gadget(s)**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the period of insurance.

we/us – Union Reiseversicherung AG UK.

If your other possessions are lost, stolen or accidentally damaged

If this happened:

Your other possessions were lost, stolen or accidentally damaged during your **trip**.

This is what we will do:

- ✓ We will pay you up to **£4,000** in total, for your possessions however the most we will pay for any **single article**, **pair or set** is **£750**.

But we won't do anything if:

- you did not notify the loss or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your **trip**;
- you are unable to provide **evidence of ownership** and/or **proof of purchase**;
- you did not take all available **precautions**;
- your possessions have been damaged by atmospheric or climatic conditions, age, wear, and tear;
- any possessions were left (other than in **checked-in baggage**) **unattended** away from your accommodation unless they were hidden from view in your locked motor vehicle and you can provide evidence of unauthorised and/or forcible entry;
- you are claiming for a **gadget**.

These words have the following meanings in this section:

checked-in baggage – suitcases, holdalls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of your **transport providers** service in which you were booked to travel.

evidence of ownership – a document to show that the item(s) you are claiming for belongs to you. This can be a copy of the till receipt, delivery note, gift receipt, bank or credit card statements, guarantees, instruction manuals, or insurance valuation certificates.

gadget(s) – include: Mobile/Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Portable Health Monitoring Devices, Wearable Technology.

pair or set – two or more items that are complementary or purchased as one item or used or worn together.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their other possessions.

proof of purchase – an original receipt and any other documentation required to prove when the item was purchased.

single article – any single item that is not part of a **pair or set**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel during the period of insurance.

unattended – neither on your person or within your sight and reach.

we/us – Union Reiseversicherung AG UK.

If your cash or event tickets are lost or stolen

If this happened:

Your **cash** or **event tickets** were lost or stolen during your **trip**.

- ✓ We will pay you up to **£750** for the loss or theft of your **cash**.
- ✓ We will pay you up to **£750** for the cost of replacement **event tickets** that cannot be recovered from elsewhere.

But we won't do anything if:

- you did not notify the loss or theft to the police, your carrier or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- you cannot provide **proof of withdrawal**;
- your **cash** or **event tickets** were not on your person, or locked in a safe or safety deposit box, or left out of sight in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- you have received replacement **event tickets** from anywhere else.

These words have the following meanings in this section:

cash – sterling or foreign currency in note or coin form.

event tickets - tickets or passes which you have purchased to gain admission or entry to, a theme park, water park, exhibition, concert, theatre or sporting event.

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **cash** or **event tickets**.

proof of withdrawal – evidence that you had withdrawn the cash from your bank, building society or credit card.

trip – travel during the period of insurance.

we/us – Union Reiseversicherung AG UK.

If you need emergency travel documents

If this happened:

Your **travel documents** were lost or stolen during your **trip**.

This is what we will do:

- ✓ We will pay you up to **£300** for the cost of additional travel and accommodation that you paid in order to collect your **emergency travel documents**;
- ✓ We will pay you up to **£300** towards the cost of **emergency travel documents**.
- ✓ We will pay you up to **£150** towards the cost of a new passport when you get **home**.

But we won't do anything if:

- you did not notify the loss or theft to the police, your **transport provider** or tour operator's representative and obtain a local independent written report during your **trip**;
- you did not take all available **precautions**;
- your **travel documents** were not on your person, or locked in a safe or safety deposit box, or left out of sight in your locked accommodation and you can provide evidence of unauthorised and/or forcible entry;
- your **travel documents** were in your **checked-in baggage**;
- you cannot produce receipts or other evidence of your additional expenditure.

These words have the following meanings in this section:

checked-in baggage – suitcases, hold-alls or rucksacks that have been checked-in by your **transport provider** and placed in the luggage hold of any flight/train/sailing/coach in which you are booked to travel.

emergency travel documents – any emergency documents that you need in order to return **home** or continue your **trip**.

home – one of your normal places of residence in the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

precautions – all measures that it would be reasonable to expect a person to take in the circumstances to prevent accidental loss or theft of their **travel documents**.

travel documents – Passports and visas.

trip – travel during the period of insurance.

we/us – Union Reiseversicherung AG UK.

If you are held legally liable for injury or damage

If this happened:

You were held to be legally liable for something that you did accidentally during your **trip** which caused accidental bodily injury, or damage to the property of, someone who was not your **travelling companion** or a **family member**.

This is what we will do:

- ✓ We will pay up to **£2,000,000** in respect of damages awarded against you plus legal costs to which we have agreed.

But we won't do anything if:

- you admitted liability for any loss, injury or damage;
- you are claiming for anything relating to an infectious disease;
- the incident arose during the course of your employment or was caused by someone employed by you;
- the incident was caused by an animal which you owned or had custody or control of;
- you were driving, or in control of, any motorised **vehicle** and any trailer or sidecar attached to it, pedal cycle, aircraft, motorised skis, motorised waterborne craft, pedalo or sailing vessel;
- you were under the influence of non-prescribed drugs, solvents or anything relating to your prior abuse of drugs or solvents;
- the incident was caused by your **excessive alcohol consumption**;
- you deliberately put yourself or others at risk;
- you were using firearms or incendiary devices;
- the incident took place on or in property, which you own or control (other than your temporary trip accommodation);
- you were taking part in an **additional sports activity** and had not paid the relevant additional premium.

These words have the following meanings in this section:

additional sports activity – any sport or activity not listed in activity pack 1.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge' drinking.

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

travelling companion – any person with whom you are travelling.

trip – travel during the period of insurance.

vehicle – car, moped, motorcycle, quad bike or scooter.

we/us – Union Reiseversicherung AG UK.

If you are killed, injured or disabled following an accident

If this happened:

You suffered an **accident** whilst on your **trip** which, within 12 months, directly caused your death, injury or disablement.

This is what we will do:

- ✓ We will pay **£50,000** if you died;
- ✓ We will pay **£50,000** if you suffered the total and permanent loss of sight in one eye or total loss by physical severance or total and permanent loss of use of one arm/hand or leg/foot;
- ✓ We will pay **£100,000** if you suffered the total and permanent loss of sight in both eyes or total loss by physical severance or total and permanent loss of use of both arms/hands or legs/feet;
- ✓ We will pay **£100,000** if you suffered **permanent and total disablement**.

But we won't do anything if:

- you knowingly put yourself at risk unless you were trying to save your own or someone else's life;
- your injury or death was the result of an illness or infection;
- you ask **us** to pay for more than one of the benefits that is a result of the same injury;
- you were under the influence of drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction), or solvents or anything relating to your prior abuse of drugs or solvents;
- the accident was caused due to your **excessive alcohol consumption**;
- the incident involved a **vehicle** you were in control of when you did not hold a **valid UK driving licence** for that **vehicle** or you did not take **safety precautions** whether they were legally required locally or not;
- you were taking part in an **additional sports activity** and had not paid the relevant additional premium.

These words have the following meanings in this section:

accident – injury which is caused by a violent, visible and external event.

additional sports activity – any sport or activity not listed in activity pack 1.

excessive alcohol consumption – drinking enough alcohol that it seriously affects your decision making or that you suffer injury or illness from either long-term alcohol abuse or one off 'binge' drinking.

permanent and total disablement – you are unable to work in any paid employments or paid occupations. Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind'.

safety precautions – whether as driver or passenger in a car you must wear a seat belt, front or back. Whether as rider or pillion on a motorbike, moped, scooter or quad bike you must wear a helmet.

trip – travel during the period of insurance.

valid UK driving licence – visit <https://www.gov.uk/motorcycle-cbt>.

vehicle – car, moped, motorcycle, quad bike or scooter.

we/us – Union Reiseversicherung AG UK

If you need legal advice

If this happened:

You were killed or injured on your **trip** due to someone else's negligence.

This is what we will do:

- ✓ We will provide you with access to **30 minutes of legal advice** on the telephone; **Please call 0345 241 1875** quoting 'TopDog Travel Insurance' and your policy number;
- If **we** believe that you have a reasonable chance of success **we** will appoint a solicitor to act on your behalf and pay up to **£50,000** for legal costs and expenses incurred in pursuing claims for compensation and damages.

Please Note: If you are awarded compensation **we** will deduct any costs that **we** have paid from that compensation.

Please Note: Our legal advice line is managed by Penningtons Manches LLP - 13, Chertsey Street, Guildford, Surrey. GU1 4HD
Office hours: Mon-Fri 8:30am -7:00pm

But we won't do anything if:

- legal proceedings in the USA or Canada do not follow the contingency fee system operating in North America;
- you are making a claim against a **transport provider**, travel agent, **tour operator**, tour organiser, the insurers or their agents or the claims office;
- **we** believe that the estimated recovery will be less than £500;
- **we** believe that you are unlikely to obtain a reasonable settlement;
- the costs are to be considered under an arbitration scheme or a complaints procedure;
- you are claiming against another person insured on this policy, or a **family member**, a friend or **travelling companion** whether insured by **us** or another provider;
- the claim involved damage to any **vehicle**.

These words have the following meanings in this section:

family member – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations.

tour operator(s) – any individual or company which sells a **package holiday** as defined within the Package Travel Regulations.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

travelling companion – any person with whom you are travelling on part or all of your **trip**.

trip – travel during the period of insurance.

vehicle – car, moped, motorcycle, quad bike or scooter.

we/us – Union Reiseversicherung AG UK.

If your return to your home country is delayed

If this happened:

Your arrival in your **home country** was more than 12 hours later than your **scheduled arrival time** because of a disruption to your **transport providers'** service.

This is what we will do:

- ✓ We will pay you **£75** for each **12-hour** period that you are delayed up to a maximum of **£750**.

Please note: There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section 'If you need emergency treatment abroad'. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

But we won't do anything if:

- your departure was delayed due to a **known event**;
- you cannot provide us with written confirmation from the **transport provider** confirming the reason for, and the length of, the delay.

These words have the following meanings in this section:

home country – either the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).

known event – an existing or publicly announced occurrence such as unusual weather conditions, disease or infection, road traffic accidents, passport or customs delays or a strike voted upon by union members.

scheduled arrival time – the time when you were meant to arrive in your home country as shown in your itinerary or published timetable.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

we/us – Union Reiseversicherung AG UK.

If a major incident occurs while you are away

If this happened:

If your **trip** was disrupted due to a **major incident**.

This is what we will do:

- ✓ We will pay you up to **£1,000** for reasonable additional travel expenses to enable you to return home, or move to a safer area.
- ✓ We will pay you up to **£100** for each **24-hour period** for up to a maximum of **£700** for additional accommodation.
- ✓ We will pay you up to **£30** for each **24-hour period** for food up to a maximum of **£210**.
- ✓ We will pay you up to **£150** for the emergency replenishment of baby essentials or prescription medication, if your existing supplies run out during the period that you are delayed.

Please note: There is no cover under this policy for any claims as a result of Coronavirus, COVID-19, Severe Acute Respiratory Syndrome (SARS-COV-2), any mutation of Coronavirus, COVID-19 or SARs-COV-2 or any pandemic or fear or threat of any the above. Except for Section 'If you need emergency treatment abroad'. This will only apply if you did not travel against the published advice of the FCO, any local government, local authority or WHO.

But we won't do anything if:

- you booked your **trip**, or travelled after the announcement of a **major incident**;
- your **transport provider** has offered, or provided, reasonable alternative arrangements;
- your **trip** was part of a **package holiday**;
- you ask **us** to pay for additional transport and accommodation costs which are of a higher standard than you had originally booked;
- you ask **us** to pay for any costs, which you would have expected to pay during your **trip**;
- for the cost of **baby essentials** or **prescription medicine** where you have not taken sufficient supplies with you to last the original duration of your **trip**.
- **the disruption was due to a known event.**

These words have the following meanings in this section:

baby essentials – formula, nappies, baby food, sterilising solutions, pacifiers, topical creams, baby wipes.

existing medical condition – any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

known event – an existing or publicly announced occurrence such as unusual weather conditions, disease or infection, road traffic accidents, passport or customs delays or a strike voted upon by union members.

major incident – war, invasion, acts of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war, mutiny, military rising, insurrection, rebellion, revolution, military or usurped power, climatic conditions and volcanic eruption which first arise during your **trip**.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a tour operator and therefore falls within the Package Travel Regulations.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour operator** and therefore falls within the Package Travel Regulations.

prescription medication – medication prescribed by your medical advisor which you need to prevent a deterioration or exacerbation of an **existing medical condition**.

tour operator(s) – any individual or company which sells a **package holiday**.

transport provider – Airline Companies, Rail Operators, Coach Operators, Ferry and Cruise Operators.

trip – travel that was booked or taken during the period of insurance.

we/us – Union Reiseversicherung AG UK.

If your end supplier fails financially while you are on your trip

If this happened:

During your **trip** the **end supplier** of the travel arrangements which do not form part of a **package holiday** suffered **financial failure**.

This is what we will do:

Either

- ✓ We will pay you up to **£3,000** towards the costs incurred in replacing that part of the travel arrangements to a similar standard as enjoyed prior to the curtailment of the travel arrangements

Or

- ✓ We will pay you up to **£3,000** towards the cost of return transportation to your **home country** (of a standard no greater than the class of journey and in the same mode of transport you paid for on your outward journey) if you have to cut short your trip.

But we won't do anything if:

- you ask **us** to pay for travel or accommodation that was not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure;
- you ask **us** to pay for any **end supplier** which was, or which any prospect of **financial failure** was known by the you or widely known publicly at the date you purchased this policy;
- you ask **us** to pay for any loss or part of a loss which at the time of the happening of the loss was insured or guaranteed by any other existing policy, policies, bond, or was capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means;
- you ask **us** to pay for the **financial failure** of any travel agent, **tour organiser**, booking agent or consolidator with whom you had booked travel or accommodation;
- you ask **us** to pay for any losses which are not directly associated with the incident that caused you to claim. For example, loss due to being unable to reach your pre-booked hotel following the **financial failure** of an airline.

These words have the following meanings in this section:

end supplier – the company that owns or operates the following services: **scheduled airline**, hotel, train operator including Eurostar, car ferries; villas abroad & cottages in the UK; coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris; excursions; Eurotunnel; theme parks or attractions
home country – either the United Kingdom, the Channel Islands or BFPO (British Forces Posted Overseas).
financial failure – means the **end supplier** becoming Insolvent or has an administrator appointed and being unable to provide agreed services.
mode of transport – **Scheduled Airline**, Train (i.e. Eurostar and Eurotunnel), Coach, Ferry, Cruise Ship.

package holiday – any holiday where two or more components (i.e. transport and accommodation) have been booked with a **tour organiser** and therefore falls within the Package Travel Regulations.

scheduled airline – an airline upon whom your **trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a **package holiday** arranged by a **tour operator**.

tour organiser(s) – any individual or company which sells a **package holiday**.

trip – travel that was booked or taken during the period of insurance.

we/us – Liberty Mutual Insurance Europe SE.

Make yourself heard

At TopDog we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand.

However sometimes we or our insurers might get it wrong in which case we want you to tell us.

If you wish to complain about any element of this policy **other than the sections** *'If your gadgets are lost or stolen'*, *'If your gadgets are accidentally damaged'*, *'If your end supplier fails before you leave home'* or *'If your end supplier fails whilst you are on your trip'*:

Please contact The Customer Insights Manager, URV, 1, Tower View, Kings Hill, West Malling, Kent, ME19 4UY, Telephone: 0203 829 6604; E-mail complaints@tifgroup.co.uk

If you wish to complain about the sections called *'If your gadgets are lost or stolen'* *'If your gadgets are accidentally damaged'* or *'If your accessories are accidentally lost or stolen at the same time as your gadget'*:

Please contact Taurus Insurance Services Ltd
Suite 2209-2217, Eurotowers, Europort Road, Gibraltar, GX11
1AA Telephone: 0203 829 6686 or Email: complaints@taurus.gi

If you wish to complain about the sections called *'If your end supplier fails before you leave home'* or *'If your end supplier fails whilst you are on your trip'*:

Please contact The Customer Services Manager, International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR
Telephone: 0208 776 3750, Fax: 0208 776 3751 or Email: info@ipplondon.co.uk

If you are not satisfied with the outcome of any complaint you may ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Their telephone advice line is **0800 023 4567** if calling from a landline or **0300 123 9123** if calling from a mobile, or visit www.financial-ombudsman.org.uk

You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

Your insurers details

Unless otherwise stated your policy is underwritten by Travel Insurance Facilities plc and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales.

Company No. FC024381

Branch No. BR006943A public body corporate with limited liability.

Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany.

Registered with Amtsgericht Munich, Germany;

Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

Registered Office: 1, Tower View, Kings Hill, West Malling, Kent ME19 4UY

Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority FRN306537.

tifgroup-sales, tifgroup-claims and tifgroup-assistance are trading names of Travel Insurance Facilities plc.

The sections called 'If your end supplier fails before you leave home' and 'If your end supplier fails whilst you are on your trip' is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Liberty Mutual Insurance Europe SE.

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How we use your personal information

Travel Insurance Facilities Plc t/as tifgroup, takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights, please read our "Terms of Business & How We Use Your Personal Information" document which you were sent with your policy documents. Alternatively, you can view the information at www.topdoginsurance.co.uk/privacy-policy



Take me away with you

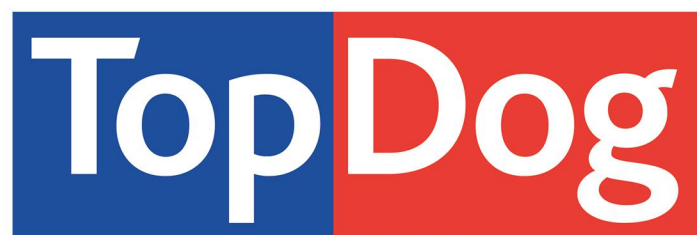
We recommend that you detach this page and take it away with you and keep it in a safe place – also leave a copy of it with family or friends at home.

It might also be useful for you to put this telephone number into your mobile phone so that you have it easily to hand if you need it.

Please note your Policy ref no:

If you need emergency
medical assistance abroad
contact **tifgroup-assistance**
24-hour advice line on:

+44 (0)203 824 0713



Insurance

We hope you have a safe and enjoyable trip

April 2020 MC V1