

Multi Trip Travel

POLICY WORDING



- Deciding and arranging the most suitable, practical and reasonable way to bring **you** back home. This will normally be by regular airline or road ambulance but, where medically necessary, an air ambulance or air taxi with trained medical escorts will be organised. **We** can also arrange for **you** to be admitted into a hospital in **your** home country.

Note

This not a private medical insurance policy and only gives cover for emergency medical treatment if **you** have an **accident** or suffer an unexpected illness.

DECLARING
MEDICAL OR HEALTH
CONDITIONS

Your existing medical or health conditions will not be covered unless they have been declared to and accepted by the **insurer**. For further information refer see Health declaration & health exclusions on pages 8 and 9.

Medical or health conditions can be declared for acceptance to the **insurer's** confidential medical screening service;

Online at www.azgahealthscreen.co.uk

By calling **0330 123 3661**

Lines are open Mon. to Fri. 8:30am to 6pm, Sat 9.00am to 1.00pm excluding public holidays in England & Wales.

The **insurer** may need **you** to get extra medical information (at **your** cost) from **your** medical practitioner to assist with their assessment.

Please note – if you need to make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

RECIPROCAL HEALTH
AGREEMENTS

European Health Insurance Card (EHIC)

The EHIC entitles **you** to medical treatment, at a reduced- cost (or sometimes free), while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.

- The EHIC only entitles **you** to the same government- provided medical treatment as a resident of the country that **you** are visiting. The EHIC will not cover any medical treatment in a private hospital or clinic, or the cost of bringing **you** back home.
- **You** can apply for an EHIC online at www.ehic.org.uk or by calling the automated service at **0300 330 1350**. Application forms are also available from the Post Office or can be downloaded online.

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your** home country or for a relative to stay or fly out to be with **you**.

Important advice information

In a medical emergency you may have no control over the hospital **you** are taken to or the closest hospital may be private.

Know Before You Go

As a partner in the 'Know Before You Go' campaign, **we** are working with the Foreign and Commonwealth Office (FCO) to help British travellers stay safe while abroad. Before **you** travel abroad, visit the FCO website at www.gov.uk/foreign-travel-advice. It is packed with essential travel advice and tips, plus up-to-date information about different countries.

Note

You will not be covered under this policy if **you** do not follow any advice or recommendations made by the Foreign and Commonwealth Office (FCO).

Australia

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

If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses in Section 2, **you** will not have to pay an **excess**.

Health declaration & health exclusions

If you need to make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

The following exclusions apply to 'Section 1 – Cancellation or curtailment charges' and 'Section 2 – Emergency medical and other expenses'.

It is very important that you read the following and declare any existing medical conditions to us.

- 1** You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following if in the 12 months before taking out this insurance or booking **your trip** (whichever is the later) **you**:
 - a** have been prescribed medication;
 - b** have received treatment or attended a medical practitioner for any medical condition;
 - c** have attended a hospital or a clinic as an out-patient or in-patient;
 - d** have been referred for tests, investigations, treatment, surgery or are awaiting results;
 - e** have been diagnosed as having a terminal illness.

Unless

You have declared any existing medical conditions to **us** and **we** have accepted cover.

Medical Screening Service

You should contact us as soon as possible after taking out this insurance or booking your trip to declare a medical condition (or conditions).

Phone **0330 123 3661** or visit www.azgahealthscreen.co.uk

Based on the medical information **you** provide, **we** will confirm if cover can be offered for **your** declared medical condition (or conditions), and if an extra premium needs to be paid. Occasionally, **we** may need **you** to get extra medical information (at **your** cost) from **your medical practitioner** to enable **us** to make a decision.

If an extra premium is required, cover will not start until this has been paid in full and **we** have issued written confirmation.

If **we** are unable to cover the medical condition (or conditions), this will mean that **you** and any other person insured by **us** will not be covered for any directly or indirectly related claims arising from the medical condition (or conditions). This applies even if the person with the medical condition (or conditions) decides to buy cover from another provider.

Health declaration & health exclusions

Each person insured by **us** would still be covered for any unrelated medical condition (or conditions) and other sections of cover subject to the terms and conditions of this policy.

- 2 **You** must be healthy, fit to travel and able to undertake **your** planned **trip**.
- 3 **You** will not be covered if **you** travel against the advice of a **medical practitioner** or where **you** would have been if **you** had sought their advice before beginning **your trip**.
- 4 **You** will not be covered if **you** know **you** will need medical treatment or consultation at any medical facility during **your trip**.
- 5 **You** will not be covered if **you** had any undiagnosed symptoms for which **you** were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
- 6 **You** will not be covered if **you** are travelling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

Note

Indirectly related claims

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

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

Level of medical cover provided

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

Changes in health for annual multi-trip customers

If **your** health changes after taking out this insurance, **you** must tell **us** as soon as possible by calling 0330 123 3661 if this means **you** have to:

- see a doctor and be referred to a consultant or specialist; or
- be admitted to hospital for treatment (including surgery, tests or investigations); or

- await treatment or the results of tests and investigations.

We will tell **you** whether or not **your** medical condition (or conditions) can be covered and if **you** need to pay an extra premium. If **we** cannot cover **your** medical condition (or conditions), or **you** do not want to pay the extra premium, **you** can choose to:

- make a cancellation claim for any **trips** already booked; or
- continue cover on this policy, but without cover for **your** medical conditions; or
- cancel this policy and request a proportionate/partial refund (as long as **you** have not made a claim or intend to make a claim).

Note

Annual multi-trip policy renewals

At the expiry of **your** period of insurance, the terms of **your** cover and the premium rates may be varied by us. This means **we** cannot guarantee that **we** will be able to provide the same terms of cover on **your** renewed policy or even renew it at all.

If **you** book a **trip** that does not start until after the expiry date of **your** policy, **you** may find that the cover provided for that **trip** will change when the policy renews.

Sports & activities cover

The following lists detail the sports and activities that **you** will or can be covered for at additional cost under the Multi Trip Travel Policy cover. If **you** are participating in any other sports or activities not mentioned, please telephone Home & Legacy on 0344 893 8360 as **we** may be able to offer cover for an additional premium. Details of those sports and activities for which **you** have purchased cover will be added to **your schedule**.

Your Multi Trip Travel policy will automatically cover **you** when participating in the following sports and activities but cover will be excluded under Section 6 – Your personal liability for the sports and activities that are marked with an *.

SPORTS & ACTIVITIES COVERED

Abseiling	Kayaking (up to grade 2 rivers only not white water)
Archery	Mountain biking
Athletics	Paint balling (wearing eye protection)
Balloonng - hot air (only organised pleasure rides)	Parascending or parasailing (over water)
Banana boating	Pony trekking
Bungee jumping	Quad biking*
Camel riding*	Rap jumping
Canoeing (up to grade 2 rivers only not white water)	Rifle range shooting*
Catamaran sailing (if qualified)*	Ringos
Clay pigeon shooting*	Roller skating or roller blading (wearing pads and helmets)
Climbing wall	Rowing
Cricket	Sail boarding or windsurfing (organised tour sailing – only if qualified and in territorial waters)*
Deep sea fishing	Safari trekking on foot or in a vehicle
Dinghy sailing*	Scuba diving to 30m
Elephant riding*	Shooting (incl. small bore target shooting)*
Football or soccer (played for recreation and not as part of an organised competition or in any professional capacity)	Ski dooing*
Glacier walking	Sledging (pulled by dogs or horses or reindeer as a passenger)
Go karting*	Snorkelling
Golf	Snow mobiling*
High rope activities	Surfing
Hiking (trekking and walking)	Tug of war
Hockey (played for recreation and not as part of an organised competition or in any professional capacity)	Volleyball
Horse riding (not competitions, racing, jumping, hunting, eventing, polo or rodeo)	Wake-boarding
Hot air ballooning (only organised pleasure rides)	Water polo
Ice skating or blade skating (not speed skating)	Water-skiing
Jet boating*	White water rafting (up to grade 3 river)
Jet skiing*	Windsurfing or sail boarding
	Zip-trekking (including over snow)
	Yachting (only if qualified and in territorial waters)*
	Zorbing

SPORTS & ACTIVITIES WE COVER AT ADDITIONAL COST

We may be agreeable to extending **your** cover to include the following sports and /or activities at additional cost but excluding cover under Section 6 – personal liability for any sports or activities that are marked with an *.

American football
Dry slope skiing
Fencing*
Football or soccer (other than kids club in resort)
Hockey
Kite surfing
Sand dune surfing or skiing
Street hockey (wearing pads and helmets)
Summer tobogganing (or grass tobogganing)

WINTER SPORTS & ACTIVITIES

We may also be agreeable to extending **your** cover to include the following winter sports and/or activities at an additional cost. If **we** agree to provide cover **your** policy schedule will show Section 9 – winter sports as included.

Skiing (incl. dry slopes and indoor ski centres)
Snowboarding
Big-foot skiing
Cross-country skiing
Glacier skiing
Monoskiing
Off-piste skiing or snowboarding (only if skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines)
Sledging
Snow blading
Snow tubing
Summer skiing
Tobogganing
Bobsleighbing
Heli-skiing
Ice hockey

How to make a claim

HOW TO MAKE A CLAIM

What to do in the event of a Claim

Check **your schedule** and this Multi Trip Travel policy wording which gives details of 'what is covered' and 'what is not covered'. If **you** have any questions, please contact Home & Legacy or **your insurance intermediary**.

Contact the Home & Legacy claims team:

Phone

From the UK **0344 893 8360**

From overseas **+44 (0) 20 3118 7777**

Lines are open Monday to Friday 9am to 5pm
(not bank or public holidays)

Email: **claimsteam@homeandlegacy.co.uk**

Write to: Home & Legacy, 60 Gracechurch Street, London EC3V 0HR

We may ask **you** to fill in a Claim Form and send it to **us** as soon as possible with all the information and documents **we** ask for (some of which **you** may need to obtain while **you** are away). It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

Note

You will need to obtain some information about your claim while you are away. Please see the Special conditions relating to claims – these are set out under each section of this Multi Trip Travel policy.

For all claims you should provide

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

To obtain **Emergency Medical Assistance** whilst **you** are on **your trip** please refer to page 5 for details on how **you** can obtain 24 hour Emergency Medical Assistance.

Things we need to tell you about

HOME & LEGACY

This policy Multi Trip Travel cover has been arranged by Home and Legacy Insurance Services Limited. Home and Legacy Insurance Services Limited is a wholly owned subsidiary of Allianz Holdings plc, and is registered in England Number 3007252. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number is 307523.

Home and Legacy has arranged to provide **you** with a special package of annual Multi Trip Travel insurance designed to cover all members of **your household** aged 79 or under for trips of up to 45 days duration anywhere in the world throughout the **period of insurance**. Up to 31 days **winter sports** cover can also be provided during the **period of insurance** if **you** have paid the appropriate extra premium. Refer to the section headed Sports and Activities cover.

THE INSURER

The insurance is underwritten by AWP P&C SA and is administered in the United Kingdom by Allianz Global Assistance (a trading name of AWP Assistance UK Ltd). AWP P&C SA is authorised by Autorité de Contrôle Prudentiel in France and authorised and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

AWP Assistance UK Ltd is registered in England No 1710361, Registered Office: AWP Assistance UK Ltd, PO BOX 74005, 60 Gracechurch Street, London EC3P 3DS. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority.

ELIGIBILITY CRITERIA

Multi Trip Travel insurance is only available to **you** if **you** are a **resident** in the **United Kingdom** who has not spent more than 6 months abroad during the year before the policy was issued, and who is registered with a **medical practitioner** in the **United Kingdom**.

Age eligibility

The policy will only cover members of **your household** who are aged 79 or under at the **commencement date** of **your** policy.

POLICY EXCESS

The **excess** is payable per person insured, for each section, for each incident claimed for. For example, a couple who make a cancellation claim will have a total of two **excesses** taken from the total amount they claim.

OUR AGREEMENT WITH YOU

Your policy is a legal contract between **you** and **us**.

When **you** first take out, make changes to, or renew **your** policy, **we** will ask various questions that are relevant to **us** accepting the risk of insurance, and on what terms. When **you** answer those questions, **you** are required to take care not to misrepresent any information and to give **us** all of the information **you** are asked for. If **you** give us incorrect or incomplete information the wrong terms may be quoted, or **we** may be entitled to reject payment of a claim, or payment could be reduced. In certain circumstances **your** policy might be invalid and **you** may not be entitled to a refund of premium.

Things we need to tell you about

We recommend that **you** keep a record of all information supplied to **us** for the purposes of **your** policy for future reference.

Your policy includes:

- information contained on **your application and/or the statement of facts** document which confirms the information given to **us** by **you** or **your insurance intermediary**;
- **your** policy **schedule**, which confirms; the cover **we** are providing, including any **endorsements** (variations in the terms, conditions and/or exclusions of **your** policy); the **period of insurance**; **your** premium; details about **you**; and any **excesses** that apply to the cover provided;
- this policy document which details the cover **we** provide and the exclusions and conditions which apply;
- any changes to **your** policy contained in written notices sent by Home & Legacy at renewal.

You need to keep all of these documents in a safe place, together with receipts, other evidence of ownership and value of **your** insured property.

Our provision of insurance under **your** policy is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of the policy.

Please examine **your** policy carefully to ensure it meets your **needs**. If **you** do not understand the terms, exclusions or conditions or if any information is incorrect or incomplete **you** must tell **your insurance intermediary** or Home & Legacy, if **you** do not use an **insurance intermediary**.

THE COST OF THE INSURANCE

The insurance **we** provide is subject to **you** paying or agreeing to pay, the premium by the due date.

Your premium also takes into account **our** obligation to pay any insurance premium taxes that are levied by HM Government, related to **your** policy.

We will tell **you** the total amount payable, when it needs to be paid and how it can be paid. This amount will be clearly set out in **your** policy schedule.

In consideration of the payment of the premium for the period of insurance, **we** will provide the cover set out in this policy document subject to any **endorsements**, as shown on **your** policy schedule.

Your policy ends at midnight on the last day of the **period of insurance**.

THE RENEWAL OF THE CONTRACT OF INSURANCE

Each renewal of **your** policy represents a new contract of insurance.

If **you** tell us about a claim after **we** work out your renewal terms and premium, which occurred during the current policy period, renewal terms may be amended or **you** may need to pay an extra premium.

The new contract begins on the date when **you** agree to renew **your** policy.

You will be covered for the **period of insurance** shown on your renewal policy **schedule**.

REQUESTING A POLICY DOCUMENT

A further copy of this policy document will be sent to **you** upon request to **your insurance intermediary** or Home & Legacy; or can be downloaded from Home & Legacy's website at www.homeandlegacy.co.uk

This policy document and other associated documentation can also be made available in large print, audio or Braille. If **you** need any of these formats please contact Home & Legacy on **0344 893 8360** who will be pleased to organise an alternative for **you**.

IF YOUR INFORMATION OR CIRCUMSTANCES CHANGE

You must tell your **insurance intermediary** or Home & Legacy as soon as possible about any changes to the information shown on **your** most recent policy **schedule** or statement of facts documents or if the information shown is incorrect or incomplete. If **we** are not informed of any changes or corrections this may affect **your** ability to claim under the policy.

General policy condition 3 on page 41 sets out the changes of circumstances and type of information that **you** are required to tell **us** about.

IF YOU CANCEL YOUR POLICY WITHIN THE FIRST 14 DAYS (COOLING OFF RIGHTS)

You have a legal right to cancel **your** policy within 14 days from the day of purchase or renewal of the contract or the day **you** receive **your** policy or renewal documentation, whichever is later.

If **you** wish to cancel and the insurance cover provided **you** have not travelled, made a claim or intend to make a claim **you** will be entitled to a full refund of the premium paid. If **you** have travelled or made a claim the amount of refund will be calculated proportionately for the time for which **you** have been covered based on the annual premium payable.

If **your** Multi Trip Travel policy was purchased as optional additional cover in conjunction with a Home & Legacy Home Insurance policy, and **you** decide to cancel **your** home insurance policy within the first 14 days, **your** Multi Trip Travel insurance policy will automatically be cancelled at the same time.

You can exercise your right to cancel by contacting the **insurance intermediary** through whom **you** arranged **your** policy or if **you** did not arrange **your** insurance through an **insurance intermediary** by contacting:

Home and Legacy Insurance Services Limited
500 Avebury Boulevard
Milton Keynes
Bucks MK9 2LA

Telephone: **0344 893 8360** or if you are calling from overseas
+44 (0) 20 3118 7777
Email: info@homeandlegacy.co.uk

If after 14 days **you** have not cancelled **your** policy, **we** will assume that **you** wish **your** cover to continue for the **period of insurance** shown on **your schedule**.

Things we need to tell you about

IF YOU CANCEL YOUR POLICY AFTER THE FIRST 14 DAYS

You can cancel the policy at any time by telling **us** in writing, irrespective of **your** cooling off rights. If **you** do so, **you** will not be entitled to a refund of the premium paid.

If **your** Multi Trip Travel policy was purchased as optional additional cover in conjunction with a Home & Legacy Home insurance policy, and **you** or **we** decide to cancel **your** home insurance policy **your** Multi Trip Travel policy will automatically be cancelled at the same time.

For details of **our** cancellation rights please refer to General policy condition 7 on page 47.

You can exercise **your** right to cancel **your** policy by contacting the **insurance intermediary** through whom **you** arranged **your** insurance or if **you** did not arrange **your** insurance through an **insurance intermediary** by contacting:

Home and Legacy Insurance Services Limited
500 Avebury Boulevard
Milton Keynes
Bucks MK9 2LA

Telephone: **0344 893 8360** or if you are calling from overseas

+44 (0) 20 3118 7777

Email: info@homeandlegacy.co.uk

THE FINANCIAL SERVICES COMPENSATION SCHEME

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if **we** cannot meet our liabilities. Further information about compensation scheme arrangements is available from the FSCS. Information can be obtained by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk or by contacting them at:

Financial Services Compensation Scheme
10th Floor, Beaufort House
15 St Boltolph Street
London EC3A 7QU
Tel: 0207 741 4100
Email: enquiries@fscs.org.uk

OUR USE OF LANGUAGE

Unless otherwise agreed, the contractual Terms and Conditions and other information relating to this contract will be expressed in the English language.

OUR CHOICE OF LAW

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

- a** **you** and the **insurer** agree otherwise; or
- b** at the date of the contract, **you** are a resident of (or in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

TELEPHONE RECORDING

Telephone calls may be recorded for joint protection, training and/or monitoring purposes.

DATA PROTECTION (HOW WE USE YOUR INFORMATION)

For the purposes of the Data Protection Act 1998, **we** are the Data Controllers in relation to any personal data you supply in connection with this cover.

Insurance administration

Information **you** supply may be used for the purposes of insurance administration (including claims processing and payment), by **us**, **our** associated companies, service providers and agents, by reinsurers, Home & Legacy and **your insurance intermediary**. The information may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing **our** compliance with any regulatory rules/codes. **Your** information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens **we** will ensure that anyone to whom **we** pass your information agrees to treat your information with the same level of protection as if **we** were dealing with it.

If **you** give **us** information about another person, in doing so **you** confirm that they have given **you** permission to provide it to **us** and for **us** to be able to process their personal data (including sensitive personal data, for example information about criminal convictions, or health or medical conditions) and that **you** have told them who **we** are and what **we** will use their data for as set out in this notice.

In assessing any claims made, **we** or **our** agents may do checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for **us** (such as loss adjusters or investigators, professional advisers or mediation companies).

With limited exceptions, and on payment of the appropriate fee, **you** have the right to access and if necessary rectify information held about **you**. If **you** would like to find out more about this, contact:

The Data Protection Officer
Home and Legacy Insurance Services Limited
500 Avebury Boulevard
Milton Keynes
Bucks MK9 2LA

Email: info@homeandlegacy.co.uk

Credit searches and accounting

In considering **your** application, to assess insurance risk, to prevent fraud, to check **your** identity and to maintain policy records, **we** may search files made available to **us** by credit reference agencies who may keep a record of that search. **We** may also pass to credit reference agencies information **we** hold about **you** and **your** payment record. The information may be used by other credit lenders for making credit decisions about **you** and the people with whom **you** are financially associated for fraud prevention, money laundering prevention and for tracing debtors.

Things we need to tell you about

Credit reference agencies share information with other organisations enabling applications for financial products to be assessed or to assist the tracing of debtors or to prevent fraud.

We may ask credit reference agencies to give a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by **us**, acceptance or rejection of your application will not depend only on the results of the credit scoring process. If **you** believe that we are holding inaccurate information about **you** please contact us. **We** will be happy to correct any errors.

We may also use information relating to you and your property supplied to **us** by other third parties.

Sensitive data

In order to assess the terms of the insurance contract or administer claims which arise, **we** may need to collect data which the Data Protection Act defines as sensitive (such as criminal convictions or information about health or medical conditions). By proceeding with this application **you** will signify **your** consent to this information being processed by **us** or **our** agents.

Fraud prevention and detection

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the Police;
- do credit searches and additional fraud searches;
- check and/or file **your** details (including details of any injuries) with fraud prevention agencies and or on registers of claims that are shared with **insurers**, and if **you** give **us** false or inaccurate information and fraud is suspected, it will be recorded;

We and other organisations may also search these agencies and databases to:

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

CUSTOMER SATISFACTION SURVEYS

We aim to continuously improve the services **we** offer to **our** customers. Occasionally **we** carry out customer satisfaction surveys which may be for **our** own benefit or for more general interest, and **we** may need to collect further information about **you** in connection with them. Surveys will usually be carried out by **us** but in some circumstances **we** will use an external firm.

Your participation in such a survey is entirely optional but **your** help and feedback would be appreciated.

IF YOU ARE NOT SATISFIED

Our aim is to deliver an excellent service, every time, but if **you** believe **we** have not delivered the service **you** expected or have any concerns about **our** service and wish to make a complaint, let **us** know by contacting:

The Customer Satisfaction Manager
Home and Legacy Insurance Services Limited
500 Avebury Boulevard
Milton Keynes
Bucks MK9 2LA

Telephone: **0344 893 8360** or if **you** are calling from overseas

+44 (0) 20 3118 7777

Email: info@homeandlegacy.co.uk

If **your** complaint is about the service **you** have received from Home & Legacy, **we** will investigate it and tell **you** who is dealing with **your** complaint. This individual will have been fully trained to deal with the matter in an objective way.

If **your** complaint relates to the service provided by **your insurance intermediary your** concerns may be passed on to them for investigation. Home & Legacy will monitor the progress of their investigation into the resolution of **your** complaint.

The aim is to resolve **your** concerns within 24 hours, but where this is not possible **your** complaint will be acknowledged in writing promptly.

If the situation has not been resolved within 8 weeks **you** will be given information about the Financial Ombudsman Service. The Financial Ombudsman Service offers a free, independent service for resolving disputes about most financial matters. In some circumstances a complaint may not be eligible for referral to the Financial Ombudsman Service. In such cases **you** will receive guidance from staff at the Ombudsman about **your** options, or **you** may wish to seek **your** own professional or legal advice. The Financial Ombudsman Service can be contacted at:

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

Telephone: **0300 123 9 123**.

This number may not be available from outside the UK – so from abroad please call **+44 20 7964 0500**.

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

Website: www.financial-ombudsman.org.uk

Things we need to tell you about

For products and services purchased online The European Commission operate an online dispute resolution service for consumers who have a complaint. If **you** choose to submit **your** complaint this way it will be forwarded to the Financial Ombudsman Service. The Online Dispute Resolution Service can be accessed at <http://ec.europa.eu/odr>, Please quote the email address info@homeandlegacy.co.uk.

Alternatively, **you** can contact the Financial Ombudsman Service directly.

Using the complaints procedure above or referral to the Financial Ombudsman Service does not affect **your** legal rights.

What our words mean

Throughout this policy document **we** have used some words and phrases that have a particular meaning. **You** will find these words along with their particular meaning below. Wherever these words are used they will be used in bold print.

Accident

An unexpected **event** caused by something external and visible, which results in physical **bodily injury**, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Application form/statement of facts

The information contained on **your application** and/or the **statement of facts** document which confirms the information given to **us** by **you** or **your insurance intermediary**.

Appointed adviser

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

Baggage

Means luggage, clothing, personal effects, **valuables** and other articles which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

Bodily injury

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

Business associate

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

Commencement date

The start of the **period of insurance** as shown in the **schedule**.

Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins and where **your** final journey back **home** begins (including any connecting transport **you** later take).

Endorsement

An alteration to the terms of the policy. This is done by a written variation which is detailed on **your schedule**.

Event

The events that are insured under the terms and conditions of the Multi Trip Travel policy that are described under each section of the policy.

What our words mean

Excess

The amount or amounts for which **you** are responsible as shown under each section of the Multi Trip travel insurance, being the first part of each claim that **we** agree to pay following the occurrence of an insured **event**. The **excess** is payable per person insured, for each Section, for each incident claimed for. For example, a couple who make a cancellation claim will have a total of two **excesses** taken from the total amount they claim.

Home

One of **your** usual places of residence in the **United Kingdom**.

Household

Those members of **your** family, **your** relatives and any other persons (but not boarders or lodgers) permanently living with **you** at any **home** together with permanently **resident** domestic servants employed by **you** or a member of **your** family.

Insurance intermediary

The person or company **you** consulted to arrange this policy or consulted with the intention of arranging the insurances under the Multi Trip Travel policy;

Insurer

AWP P&C SA. The insurance is administered on behalf of the **insurer** in the **United Kingdom** by Allianz Global Assistance (a trading name of AWP Assistance UK Ltd).

Legal action

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

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

Legal costs

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

Legal proceedings

The pursuit or defence of legal disputes but excluding non-contentious matters.

Medical practitioner

Means a registered practising member of the medical profession who is not related to **you** or any person who **you** are travelling with.

Period of insurance

Means the period for which **we** have accepted the premium as stated in the **schedule**. During this period a **trip**, which is booked to last longer than 45 days is not covered. Cancellation cover begins on the **commencement date** shown on **your schedule** or the date **you** booked **your trip**, whichever is the later and ends at the beginning of **your trip**. The cover for all other sections starts at the beginning of **your trip** and finishes at the end of **your trip**.

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

Policyholder

The person shown as the **policyholder** in the **schedule**. If there is more than one person named on the **schedule** as the **policyholder**, this policy applies both jointly and individually.

Redundancy

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

Relative

Mother, father, sister, brother, wife, husband, civil partner, common law partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée.

Resident

A person who has their main **home** in the **United Kingdom** who has not spent more than 6 months abroad during the year before the policy was issued, and who is registered with a **medical practitioner** in the **United Kingdom**.

Schedule

The **schedule** gives details of **your** insurance and the Sections of the Multi Trip Travel policy **you** have selected. It also contains details of the **policyholder**, **period of insurance**, premium, and details of any **endorsements** that apply.

Ski equipment

Skis, poles, boots, bindings, snowboards, ice skates and other accessories.

Ski pack

Hired equipment, ski school fees and lift passes.

Travelling companion

Any person that has booked to travel with **you** on **your trip**.

What our words mean

Trip

Means a return journey that takes place during the **period of insurance** which begins when **you** leave **your home** and ends when **you** get back **home** or to a hospital or nursing home in **your home** country, whichever is earlier. **You** will only be covered:

- if **you** are aged 79 or under at the **commencement date** of **your** policy;
- for trips which are booked to last for no longer than 45 days;
- for trips within **your home** country that are to last at least 2 nights and have:
 - i pre-booked transport or accommodation; or
 - ii be more than 25 miles from **your home** (unless it involves a sea crossing);
- for taking part in **winter sports** activities for up to 31 days in total during the **period of insurance** when **you** have paid the appropriate extra premium.

United Kingdom

England, Scotland, Wales, Northern Ireland; the Isle of Man and the Channel Islands.

Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes; **Valuables** exclude money and credit cards. Cover for money and credit cards may be provided as part of **your home** insurance cover).

We/Us/Our

Allianz Global Assistance (a trading name of AWP Assistance UK Ltd) who administer the insurance on behalf of the **insurer** AWP P&C SA.

Winter Sports

Skiing (including dry slopes and indoor ski centres); snowboarding; big-foot skiing; cross-country skiing; glacier skiing; monoskiing; off-piste skiing or snowboarding (only if skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines); sledging; snow blading; snow tubing; summer skiing; tobogganing.

You/your/person insured

The person(s) named in the **schedule** as the **policyholder** and all permanent members of their **household**; up to the age of 79 (subject to **our** acceptance of any medical condition – refer to the Health Declaration and Health Exclusions on pages 8 and 9).

Section 1 – Cancellation or curtailment charges

WHAT IS COVERED

We will pay up to £7,000 in total (including up to £250 in total for excursions), for **you** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

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

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country.
- **You** are a member of the Armed Forces, police, fire, nursing, ambulance service or work for another Government Department and **your** employer withdraws **your** previously agreed leave for operational reasons.
- **Your redundancy.**

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

SPECIAL CONDITIONS RELATING TO CLAIMS

Curtailment

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

- Anything covered under cancellation (see above) except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your trip**.
- If **you** need to curtail **your trip** phone UK +44 20 8686 1666, immediately to get **our** prior agreement.

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

WHAT IS NOT COVERED

For cancellation or curtailment charges we do not cover:

- The **excess** of £150.
- Any condition stated under Health declaration and health exclusions on pages 8 and 9.
- More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.
- Anything caused by:
 - **you** not having the correct passport or visa;
 - **your** carrier's refusal to allow **you** to travel for whatever reason;
 - any restriction caused by the law of any country or people enforcing these laws;
 - bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
 - anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
 - **your** vehicle being stolen or breaking down;
 - **you** not wanting to travel or not enjoying **your trip**;
 - riot, civil commotion, strike or lock-out;
 - the death of any pet or animal.

For cancellation charges we do not pay for:

- Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.
- Any charges following a change in **your** financial circumstances or following unemployment, except as result of **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your trip** were bought (whichever is the later).

For curtailment charges we do not pay for:

- Cutting short **your trip** unless **we** have agreed.
- Any costs when **you** do not get a medical certificate (from the **medical practitioner** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.
- The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

Also refer to the General policy exclusions and General policy conditions that apply to all sections of the policy.

Section 2 – Emergency medical and other expenses

WHAT IS COVERED

We will pay **you** or **your** personal representatives for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an **accident** or are taken ill during **your trip**.

1 Cover outside your home country

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

- **Treatment**

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

- **Transport and accommodation**

Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country on medical advice. This includes where medically necessary repatriation to **your home** country.

- **Funeral expenses**

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

- **Search and rescue**

Mountain search and rescue services when deemed medically necessary.

We will also pay

- **In-patient benefit**

£10 for each 24-hour period that **you** are in hospital as an in-patient up to £500 in total during the **trip** as well as any fees or charges paid under Treatment.

- **Dental**

Up to £200 for emergency dental treatment to relieve sudden pain.

WHAT IS NOT COVERED

We do not cover:

- The **excess** of £150, unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see 'Reciprocal health arrangements' on page 6 for more information).
- The cost of replacing any medication **you** were using when **you** began **your trip**.
- Any condition stated under Health declaration and health exclusions on pages 8 and 9.
- Extra transport and accommodation costs which are of a higher standard to those already used on **your trip**, unless **we** agree.

- Any costs incurred 12 months after the date of **your** death, injury or illness.
- Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.
- Services or treatments **you** receive within **your home** country.
- Services or treatments **you** receive which the **medical practitioner** in attendance and **we** think can wait until **you** get back to **your home** country.
- Medical costs over £250, in-patient treatment or repatriation which **we** have not authorised.
- The extra costs of having a single or private room in a hospital or nursing **home**.
- The cost of all treatment which is not directly related to the illness or injury that caused the claim.
- **Your** burial or cremation within **your home** country.
- Replacing or repairing false teeth or artificial teeth (such as crowns).
- Dental work involving the use of precious metals.

Also refer to the General policy exclusions and General policy conditions that apply to all sections of the policy.

Section 3 – Personal accident

WHAT IS COVERED

We will pay **you** or **your** personal representative one of the following amounts following an accident during **your trip**.

Death

£25,000 for death.

Permanent loss

£25,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

£25,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do.

Note: Death benefit payments will be made to your personal representative.

SPECIAL CONDITIONS RELATING TO CLAIMS

We will ask **you** to provide **us** with the following:

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

WHAT IS NOT COVERED

We do not cover:

- Any claim arising more than one year after the original **accident**.
- More than one of the benefits resulting from the same injury.

Also refer to the General policy exclusions and General policy conditions that apply to all sections of the policy.

Section 4 – Delayed baggage

WHAT IS COVERED

Up to £400 in total for essential replacement items, if **your baggage** (this does not include **valuables** or **ski equipment**) is stolen or temporarily lost on the outward journey of **your trip** for more than 12 hours from when **you** arrive at **your** destination.

Note: **You** must send **us** the receipts for anything that **you** buy. If the items are permanently lost, and **you** have to make a claim under **your** Home & Legacy home insurance policy, **we** will deduct any amount that **you** are due to be paid under this Section 4 of **your** Multi Trip Travel policy from the final claim settlement made under **your home** insurance policy.

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

Refer to the General policy exclusions and General policy conditions that apply to all sections of the policy.

Section 5 – Loss of passport

WHAT IS COVERED

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

Costs for issuing a temporary passport

Up to £300 in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home** country.

Remaining value of original passport

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

SPECIAL CONDITIONS RELATING TO CLAIMS

- **You** must obtain written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

Section 6 – Personal liability

WHAT IS COVERED

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

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

SPECIAL CONDITIONS RELATING TO CLAIMS

You should obtain/provide **us** with:

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

WHAT IS NOT COVERED

We do not cover:

- The **excess** of £150 for claims relating to loss of or damage to the accommodation **you** are using on **your trip**.
- A claim under this Section as well as the Liability Section of **your** Home & Legacy home policy for the same **event**.
- Any liability for **bodily injury** or loss of or damage to property that comes under any of the following categories:
 - Something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do.
 - Something which is caused by something **you** deliberately did or did not do.
 - Something which is caused by **your** employment or employment of a **relative**.
 - Something which is caused by **you** using any firearm or weapon.
 - Something which is caused by any animal **you** own, look after or control.
 - Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.
- Any contractual liabilities.
- Any liability for **bodily injury** suffered by **you**, a **relative** or **travelling companion**.

WHAT IS NOT COVERED

- Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:
 - The use of any land or building except for the accommodation **you** are using on **your** trip.
 - Motorised or mechanical vehicles and any trailers attached to them.
 - Aircraft, motorised water craft or sailing vessels.

Also refer to the General policy exclusions and General policy conditions that apply to all sections of the policy.

Section 7 – Delayed departure

WHAT IS COVERED

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

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

We will pay:

Delay

£50 after the first full 12 hours of delay and £50 after each extra delay of 12 hours up to £400 in total; or

Abandonment

up to £7,000 in total for **your** part of the unused costs of the **trip** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the trip before **you** leave **your home** country.

SPECIAL CONDITIONS RELATING TO CLAIMS

- **You** should obtain written confirmation from the airline, Rail Company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

WHAT IS NOT COVERED

We do not pay under delay and abandonment for

- Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.
- Missed connections.
- Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your trip** were bought (whichever is later).

We do not pay under abandonment

- The **excess** of £150.
- More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Also refer to the General policy exclusions and General policy conditions that apply to all sections of the policy.

Section 8 – Missed departure

WHAT IS COVERED

We will pay **you** up to £500 in total for the cost of extra accommodation and transport which **you** have to pay to get to **your trip** destination or back **home** because **you** do not get to the departure point by the time shown in **your** travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- an **accident** or breakdown happening ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling or
- the vehicle **you** are travelling in has an **accident** or breaks down.

SPECIAL CONDITIONS RELATING TO CLAIMS

- For claims caused by delays on a motorway or dual carriageway **you** must get written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
- **You** will need to provide a detailed account of the circumstances causing **you** to miss **your** departure together with supporting evidence from the public transport provider or **accident** / breakdown authority attending the private vehicle **you** were travelling in.

WHAT IS NOT COVERED

- **We** do not cover any claim unless **you**:
 - get a letter from the public transport provider (if this applies) confirming that the service did not run on time
 - get confirmation of the delay from the authority who went to the **accident** or breakdown (if this applies) affecting the vehicle **you** were travelling in
 - have allowed time in **your** travel plans for delays which are expected.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your trip** were bought (whichever is later).
- Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

Also refer to the General policy exclusions and General policy conditions that apply to all sections of the policy.

Section 9 – Winter sports (optional cover)

WHAT IS COVERED

Cover under this section is only operative if your schedule states – winter sports included.

Ski pack

We will pay up to £500 in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

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

Delayed ski equipment

We will pay up to £50 each 24-hour period up to £500 in total for the hire of alternative **ski equipment** if yours is temporarily lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

SPECIAL CONDITIONS RELATING TO CLAIMS

- **You** must provide written confirmation to **us** from a **medical practitioner** that **you** were unable to ski because of **your** illness or injury.

WHAT IS NOT COVERED

We do not cover under under ski pack

- Anything mentioned under the heading 'What is not covered' within Section 1, Cancellation or curtailment charges.
- Anything mentioned under the heading 'What is not covered' within Section 2 Emergency medical and associated expenses.

Also refer to the General policy exclusions and General policy conditions that apply to all sections of the policy.

Section 10 – Overseas legal expenses and assistance

WHAT IS COVERED

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

From within **your home** country

Phone **020 8603 9804**

From outside **your home** country

Phone **+44 20 8603 9804**

If **you** die, are ill, or injured during a **trip** outside the **United Kingdom** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

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

SPECIAL CONDITIONS RELATING TO CLAIMS

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

WHAT IS NOT COVERED

We do not cover any claim:

- not reported to **us** within 90 days after the **event** giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between members of the same **household**, a **relative**, a **travelling companion**, or one of **your** employees;

Section 10 – Overseas legal expenses and assistance

WHAT IS NOT COVERED (CONTINUED)

- where another **insurer** or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** by this policy or **our** agent;
- following an event in the **United Kingdom** (but events in the **United Kingdom** may be covered under **your** Home & Legacy home insurance policy under the Legal Expenses Section of the cover).

We do not pay legal costs:

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

Also refer to the General policy exclusions and General policy conditions that apply to all sections of the policy.

General policy exclusions

GENERAL POLICY EXCLUSIONS

Each section of the Multi Trip Travel policy contains specific exclusions. **You** should refer to the various sections of this Multi Trip Travel policy for the details of these.

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

We will not cover **you** for claims directly or indirectly caused by the following:

- i** **You** not answering accurately any question(s) **we** have asked **you** at the time of buying or renewing this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy or **you** failing to notify **us** of any change in circumstances;
- ii** any epidemic or pandemic;
- iii** war, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction;
- iv** ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
- v** **you** not following any advice or recommendations made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended;
- vi** **you** taking part in a sports or leisure activity or winter sport that is not listed on pages 11 or 12 or confirmed in writing as covered or where the appropriate premium has been paid;
- vii** **you** travelling on a motorcycle, unless the rider holds an appropriate and valid licence and both of **you** are wearing crash helmets;
- viii** **you** travelling in an aircraft, unless **you** are a passenger in a fully-licensed, passenger-carrying aircraft;
- ix** the effect of **your** alcohol, solvents or drug dependency or long term abuse;
- x** **you** being under the influence of alcohol, solvents or drugs or doing anything as a result of using these substances (except drugs prescribed by a **medical practitioner** but not for the treatment of drug addiction);
- xi** **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- xii** **your** property being held, taken, destroyed or damaged under the order of any government or customs officials;
- xiii** any currency exchange rate changes;
- xiv** the failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under Section 2 Emergency medical and other expenses and Section 3 Personal accident);
- xv** **you** acting in an illegal or malicious way;
- xvi** **you** not enjoying **your trip** or not wanting to travel;
- xvii** any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.

General policy conditions

GENERAL POLICY CONDITIONS

These conditions are especially important terms of the contract(s) between **you** and **us**. They apply to all sections of the policy. **You** must comply with the following conditions to have the full protection of this policy. If **you** do not comply with them a claim may be rejected or payment could be reduced. In some circumstances **your** policy might be invalid.

1 Assignment

Under European Law the contract is not assignable without **our** written consent.

2 Automatic renewal

If **you** pay **your** premium by instalments using premium finance facilities offered by Home & Legacy **we** will contact **you** or **your insurance intermediary** in good time before **your** policy expires with full details of the premium and terms.

If **you** do not want to renew **your** policy, or do not want to continue to pay **your** premium by instalments **you** will be asked to inform **us** or **your insurance intermediary** before **your** renewal date with clear instructions.

If **you** do not respond to our request on or before **your** renewal date **we** will automatically renew **your** policy.

If **we** decide not to renew **your** policy **we** will notify **you** of this in writing before the renewal date.

This automatic renewal process only applies if **your** premium is paid by instalments using premium finance facilities offered by Home & Legacy.

3 Change of circumstances and information

If **you** know about any changes that may affect the insurance cover the insurer provides under **your** policy **you** must tell **us** as soon as possible to allow **us** to re-assess the likelihood of an insured **event** occurring and the terms and conditions of **your** policy. If **we** are not advised of changes in circumstances, this may affect **your** ability to claim under the policy. Here are the changes **you** should tell **us** about:

- **you** changing **your** address;
- **you** having any medical conditions. **You** must tell **us** about any medical conditions before **your** trip so that **we** can confirm if cover can be provided for **your** medical conditions. Refer to the Health Declaration and Health Exclusions on pages 8 and 9;
- **you** taking part in any hazardous sports and activities. Refer to Sports and Activities covered, pages 11 and 12 which set out the activities which are or which can be covered by **us** at an additional cost;
- any trip **you** book that will last longer than 45 days;
- if **you** have not extended **your** cover for **winter sports**, if **you** are planning to take part in **winter sports** activities during **your trip**; or
- if **you** have taken cover for **winter sports** but will require cover for more than 31 days in total during the **period of insurance**.

We may re-assess **your** cover and premium when **we** are told about changes in **your** circumstances. In some circumstances **we** may not be able to continue **your** policy following the changes. Where this happens **you** will be told and **your** policy will be cancelled in line with the provisions of General Condition 11 on page 44. If **you** do not tell **us** about changes or give **us** incorrect information, the wrong terms may be quoted, the **insurer** may be entitled to reject payment of a claim or a payment could be reduced. In certain circumstances **your** policy might be invalid.

4 Financial sanctions

The **insurer** will not provide any cover or be liable to make any payment or other benefit under **your** policy where doing so would breach any prohibition or restriction imposed by law or regulation under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

If any such prohibition or restriction takes effect during the **period of insurance we** may cancel **your** policy immediately by giving **you** written notice at **your** last known address. If **we** cancel **your** policy **we** will refund premiums already paid for the remainder of the current **period of insurance**, provided no claims have been paid or are outstanding.

5 Fraud

If **you** or anyone acting on **your** behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, **you** will forfeit all rights under the Multi Trip Travel policy and all cover will cease.

In such circumstances, **we** retain the right to keep the premium paid.

6 Other insurance

If at the time of any loss, damage or liability covered by **your** policy **you** have any other insurance covering the same loss, damage or liability **we** will only pay **our** share of the claim.

7 Our cancellation rights

We may cancel **your** policy if there are grounds to do so by sending **you** 14 days notice in writing by recorded delivery to **your** last known address.

We may cancel **your** policy if:

- i) **we** are made aware of changes in **your** circumstances which mean that it is not possible for the **insurer** to continue to provide cover under this policy;
- ii) **you** fail to meet one or more of the terms and conditions of **your** policy, and if **we** agree with **you** that it is possible for **you** to rectify such breach(es), where **you** have not fully complied within the time period **we** specify to **you** in writing;

General policy conditions

- iii) any additional terms and conditions which **we** set out as a requirement for providing **your** insurance cover, by including an **endorsement** to **your** policy, where such additional terms and conditions have not been complied with; or where **we** have given **you** time to comply with the terms and conditions, if they have not been complied with within the time period **we** specified;
- iv) if **we** discover that **you** misrepresented information or facts **you** gave to **your insurance intermediary** or to **us** for the purpose of providing the insurance cover under **your policy**, for example, if **you** gave **us** information that **you** knew to be untrue; or incomplete and if **we** had been made aware of such information it would have led to the **insurer** not entering into the insurance contract in the first place.

If **we** cancel **your** policy **you** will be entitled to a refund of the premium paid, subject to a deduction for the time **you** have been covered unless **you** have made a claim or an event has occurred which could result in a claim, in which case the **insurer** will be entitled to retain the premium due for the **period of insurance**.

If **we** exercise the right to cancel **your policy**, this will not prejudice **your** rights in respect of an insured **event** which occurred before the date of cancellation.

We also reserve the right to terminate **your policy** in the event that there is a default in instalment payments due under any linked loan agreement by sending **you** 14 days notice in writing to **your** last known address.

8 Our rights following a claim

If **you** have the right to recover all or part of any payment made under this policy, the **insurer** may take over proceedings in **your** name, but at their own expense, to recover for their benefit the amount of any payment made under this Multi Trip Travel policy. **You** must give **us** all the assistance reasonably required to do this.

We or the **insurer** may also take over and deal with in **your** name the defence or settlement of any claim.

9 Premium payment

The **insurer** will not make any payment under this Multi Trip Travel policy unless **you** have paid the premium.

10 Third party rights

This Multi Trip Travel policy is not intended to give any person any right to enforce any term of this insurance which that person would not have had but for the Contract (Rights of Third Parties) Act 1999 or any subsequent legislation.

11 Your duty of care

You must take care to protect yourself and **your** property against **accident**, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.

12 Your duty when you have a claim (incident reporting)

If **you** become aware of any incident which might result in a claim against **you** that may be insured under **your** policy, **you** must:

- notify the local police if the loss or damage is caused by theft or attempted theft, accidental loss, malicious persons or vandals;
- contact **us** as soon as possible giving full details of the incident;
- send to **us** any claim, writ, summons, legal process or other communication about the claim as soon as possible on receipt;
- provide all necessary information and assistance that the **insurer** may request;
- not admit liability or make an offer or promise of payment without the **insurer's** prior written consent; and
- allow the **insurer** to defend any proceedings on **your** behalf.

This policy wording can be made available in large print, audio or Braille. Please contact Home & Legacy on 0344 893 8360 who will be pleased to organise an alternative for you.

CONTACT

For further information about Home & Legacy Multi Trip Travel please contact your insurance intermediary or call Home & Legacy on: 0344 893 8360.

Visit our website at www.homeandlegacy.co.uk



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Please note that telephone calls may be recorded for our joint protection, training and/or monitoring purposes.

