



Single Trip Policies

Master policy number RTZCA40112-01 A

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

This policy is for residents of the United Kingdom, Channel Islands or British Forces Posted Overseas only
For policies issued from **01/01/2019 to 31/12/2019**

YOUR IMPORTANT INFORMATION

IF YOU NEED A CLAIM FORM:
you can download the relevant form:
www.policyholderclaims.co.uk
or contact Travel Claims Facilities on:
+ 44 (0) 203 829 6761

Canadian Affair is Underwritten by Travel Insurance Facilities and Insured by Union Reiseversicherung AG, UK.

Travel Insurance Facilities are authorised and regulated by the Financial Conduct Authority. Union Reiseversicherung AG are authorised by BaFin and subject to limited regulation by the Financial Conduct Authority.

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Our pledge to you

It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.

Policy information

Your insurance is covered under a policy number, RTZCA40112-01 A, specially arranged by Canadian Affair, on behalf of Travel Insurance Facilities Plc, insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others. We have a cancellation and refund policy, which you will find in full on page 5. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy

Criteria for purchase

This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:

- Have not started the trip.
- Travel must take place within 18 months of the start date of your policy.
- Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas.
- Are undertaking a minimum of 1 overnight stay when travelling abroad.
- Are not travelling within your home country for less than 3 days on any one trip.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy (unless the appropriate premium has been paid to increase the duration and this is confirmed in writing).
- Is aged 75 years and under on your Single Trip or Annual Multi Trip travel insurance at the start date of the policy.
- Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under.
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.
- Are not travelling against the advice of your doctor or a medical professional such as your dentist.

ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

YOUR IMPORTANT CONTACT NUMBERS

IF YOU HAVE A CHANGE IN HEALTH AFTER PURCHASING THIS POLICY PLEASE CALL ON 0203 824 0703

Make sure you have all your medical information and medication details along with the details of the policy you have purchased. Open 8am – 8pm Mon - Fri, 9am – 5pm Saturday.



TO MAKE A CLAIM

on the policy please visit www.policyholderclaims.co.uk or call + 44 (0) 203 829 6761. Open 8am - 8pm Monday - Friday, Saturday 9am - 1pm.

You can view our frequent questions and answers at: <http://www.tifgroup.co.uk/services/claims/faqs/>

Summary of cover

(This is **only** a brief description of the cover provided and some of the principal conditions; you **must** refer to the relevant section in the wording for full details). **Excess is per insured person per section.**

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your <i>chosen</i> start date).				
A1	If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associates death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M.Forces and Irish Forces (Course charges or tuition fees are not included).	£5,000	<ul style="list-style-type: none"> • cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM and Irish forces requirements. • the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. • the cancellation is not due to a existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. • cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office or Department of Foreign Affairs and Trade. *Excess decreased to £20 for loss of deposit	£65 *

DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully and accurately:

Have you or anyone insured under this policy ever been diagnosed or received treatment for:

- No** ↓
- Any type of heart or circulatory condition? **Yes** →
 - Any type of stroke or high blood pressure? **Yes** →
 - Any type of breathing condition (such as Asthma)? **Yes** →
 - Any type of Cancer (even if now in remission)? **Yes** →
 - Any type of Diabetes? **Yes** →
 - Any type of irritable bowel disease? **Yes** →
 - Has your doctor altered your regular prescribed medication in the last 3 months? **Yes** →

In the last 2 years - have you, or anyone who is insured under this policy, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

↓ **No**

Are you or anyone who is insured under this policy waiting for any tests, treatment or a non-routine hospital appointment?

Yes →

↓ **No**

Full cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us on 0203 824 0703.

Yes →

Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission)?

If you have answered yes to the questions on the left you must tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so. To enable us to consider your change in health of your medical condition(s) please contact Travel Administration Facilities on:

0203 824 0703

8am-8pm Monday- Friday
9am-5pm Saturday

Should we require any additional premium, and you accept our offer, this should be paid to Travel Administration Facilities, and sent within 14 days of our offer. If your existing medical condition would require an additional premium to be covered and you choose not to declare it, we reserve the right to decline a claim relating to this condition, unless otherwise agreed by us in writing. Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.

If your answer changes to 'yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.

BE AWARE!

We are unable to provide cover for any claim arising as a result of an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a business associate or friend, or any known or recognised complication of or caused by the existing medical condition.

CHANGE IN HEALTH

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise us on 0203 824 0703 as soon as possible. We will advise you what cover we are able to provide for your change in health, as defined on page 6, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition of a non-travelling close relative, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition as defined on page 6.
- any circumstances that are not specified in your policies.

WHEN YOUR TWO POLICIES START AND END

The cover for Policy A, as described under section A of the pre-travel policy, starts from the commencement date of cover shown on your insurance validation documentation, after the policy was issued and ends when you leave home to start your trip.

On annual multi-trip policies cover starts on the chosen starting date and cancellation cover is not in force until that date. Subsequent trips start from the date of booking.

The cover under policy B starts when you commence your trip and ends when you complete your trip. Cancellation cover will cease when you start your trip, or upon expiration of your policy, whichever is first. No further trips are covered except where you hold an annual multi-trip policy which will cover further trips with durations of 31 days and less, unless the appropriate additional premium has been paid. There is absolutely no cover for any portion of a trip which is longer than 31 days in duration unless the appropriate additional premium has been paid.

HOW YOUR POLICIES WORK

YOUR POLICY WORDINGS	Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it straight away</u> as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered). If your circumstances do not fit those specified then there is no cover in place.
CANCELLING YOUR POLICIES	<p>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements, and provided you have not travelled or claimed on the policy, you can advise us within 14 days of purchase for a full refund to be considered. 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, in addition to a £15 administration charge; the following cancellation terms will be applied dependant on what type of policy you have purchased.</p> <p>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.</p> <p>Annual 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. 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, or abusive behaviour to any of our staff or agents.</p>
BE CAUTIOUS	This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
PREGNANCY	<p>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:</p> <p><i>Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscariage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date.</i></p> <p>Please note 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.</p>
MEDICAL COVER	Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by Travel Administration Facilities for it to be eligible for cover under your policy. You may be required to obtain your medical records in the event of a claim. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor or a medical professional such as your dentist.
EHIC	<p>The European Health Insurance Card (EHIC) allows you (provided you are a UK, EIRE or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on www.ehic.org.uk for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK or EIRE and these can be found on: http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx. Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.</p>
MEDICARE	If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.
YOUR EXCESS	Your policy carries an excess and this is the amount you have to contribute towards each claim. All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us. The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.

Definitions - Where these words are used throughout your policy they will always have this meaning:

BFPO	British Forces Posted Overseas.	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.	RELEVANT INFORMATION	A piece of important information that would increase the likelihood of a claim under your policy.
BUSINESS ASSOCIATES	A business partner, director or employee of yours who has a close working relationship with you	FAMILY	Two adults and their dependants who are under the age of 18, resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children.	RESIDENT	Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.
CHANGE IN HEALTH	Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/ consultation.	FLIGHT	A service using the same airline or airline flight number.	SCHEDULED AIRLINE	An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.
CHANNEL ISLANDS	Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.	HOME	One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.	TRAVEL DOCUMENTS	Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.
CLOSE RELATIVE	Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).	HOME COUNTRY	Either the United Kingdom or the Channel Islands.	TRAVELLING COMPANION	A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.
CRUISE	A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on sea/s or oceans that may include stops at various ports.	MEDICAL CONDITIONS	Any disease, illness or injury, including any psychological conditions.	TIMETABLE RESTRICTIONS	Published scheduled itinerary restrictions.
DOMESTIC FLIGHT	A flight where the departure and arrival take place within the United Kingdom, Channel Islands or EIRE.	INSURED PERSON/ YOU/ YOUR	Any person named on the insurance validation documentation.	UNITED KINGDOM	United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.
EIRE	Republic of Ireland	INTERNATIONAL DEPARTURE POINT	The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip.	WE/ OUR/ US	Union Reiseversicherung AG UK.
EUROPE INCLUDING SPAIN	Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City.	PUBLIC TRANSPORT	Buses, coaches, domestic flights or trains that run to a published scheduled timetable.	WORLDWIDE	Anywhere in the world.
		REDUNDANCY	Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.		

Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy. It is recommended that you read this along with the conditions for each section of your policies as this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

APPLYING TO ALL SECTIONS OF YOUR POLICIES: *You are not covered under any section, unless specified, for any of the following circumstances:*

<ul style="list-style-type: none"> Any trip under an annual multi-trip policy that exceeds 31 days duration. This includes not insuring you for part of a trip which is longer than 31 days, unless you have paid the appropriate additional premium. 	<ul style="list-style-type: none"> Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.
<ul style="list-style-type: none"> Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover in writing and any additional premium has been paid. 	<ul style="list-style-type: none"> You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in the UK or the Channel Islands (Please note there is no cover under section B8 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: https://www.gov.uk/ride-motorcyclemoped/bike-categories-ages-and-licence-requirements
<ul style="list-style-type: none"> More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip. 	<ul style="list-style-type: none"> You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
<ul style="list-style-type: none"> Loss of earnings, additional hotel costs, additional car hire, Visas, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy. 	<ul style="list-style-type: none"> You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not.
<ul style="list-style-type: none"> The cost of taxi fares, telephone calls, faxes or any expenses for food or drink. 	<ul style="list-style-type: none"> If you are riding pillion, the rider must also hold appropriate qualifications.
<ul style="list-style-type: none"> Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable. 	<ul style="list-style-type: none"> Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
<ul style="list-style-type: none"> The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person. 	<ul style="list-style-type: none"> Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/ injury (except where it is to save human life).
<ul style="list-style-type: none"> Any claim not supported by the correct documentation as laid out in the individual section. 	<ul style="list-style-type: none"> In respect of all sections other than emergency medical expenses - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
<ul style="list-style-type: none"> Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country. 	<ul style="list-style-type: none"> Any costs incurred before departure (except cancellation and scheduled airline failure) or after you return home.
<ul style="list-style-type: none"> Any costs which are due to any errors or omissions on your travel documents. 	<ul style="list-style-type: none"> Your failure to obtain the required passport, visa or ESTA.
<ul style="list-style-type: none"> Any claim due to your carrier's refusal to allow you to travel for whatever reason. You travelling against the advice or recommendations published by the Foreign and Commonwealth Office or Department of Foreign Affairs and Trade applicable at the time of your departure. 	<ul style="list-style-type: none"> You, your travelling companion, close relative or business associate being under the influence of:- <ul style="list-style-type: none"> drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction); alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine); solvents, or; anything relating to you, your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.
<ul style="list-style-type: none"> If you choose not to adhere to medical advice given, any claims related will not be paid. 	<ul style="list-style-type: none"> Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.

Your pre-travel policy - if you are unable to go on your trip (Policy A Section 1)

We will pay:	If you are unable to travel because:	Provided you:	If you need to claim:
<p>up to £5,000 for your proportion of prepaid:</p> <ul style="list-style-type: none"> • transport charges; • loss of accommodation; • foreign car hire; and • pre-paid excursions booked before you go on your trip: <p>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</p>	<ul style="list-style-type: none"> • you or a travelling companion is ill, injured or dies before the trip starts. • a close relative or a close business associate in your home country is ill, injured or dies before the trip starts. • the person you are going to stay with is ill, injured or dies before the trip starts. 	<ul style="list-style-type: none"> • have paid or accept that your excess will be deducted from any settlement (please note your excess will be reduced to £20 if related to a loss of deposit). • have complied with the health declaration on page 7 and cancellation is not due, or caused by, an existing medical condition unless we have agreed cover, and additional premium has been paid. • accept that there is no cover for cancellation due to any elective or pre-arranged treatment, this includes being given a date for treatment which coincides with your trip dates, as well as complications as a result of elective, pre-arranged or cosmetic treatment, unless declared and accepted by us in writing. • have obtained a written statement from the treating doctor at the time of the cancellation confirming the necessity to cancel your trip. • accept that your claim is limited to the cancellation charges applicable on the date the GP initially diagnosed or investigated the condition, or at the point a declared existing medical condition deteriorated and required medical attention, or referral. No payments/ cancellation charges after this date will be reimbursed. • are not cancelling due to the death, injury or illness of any pets or animals. • accept that we can only offer to review and extend cover for declared existing medical conditions to <u>our own policyholders</u> so if any of the following people cause you to cancel because of a re-occurrence or complication of a medical condition diagnosed prior to travel, you will not be covered; <ul style="list-style-type: none"> - a travel companion not insured by us; - a close relative of you or your travel companion; - a business associate of you or your travel companion; or - the person you are intending to stay with. • are not claiming for the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles/ Avios vouchers or other vouchers that have no financial face value. 	<p>Download or request a cancellation claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the cancellation</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/ travel agent/ flight company immediately of your necessity to cancel and request a cancellation invoice.</p>
	<ul style="list-style-type: none"> • you are required for jury service or as a witness in a court of law. 	<ul style="list-style-type: none"> • are not cancelling due to a criminal act committed by you or where you are the defendant in the court case. 	<p>Provide us with your original summons notice.</p>
	<ul style="list-style-type: none"> • you or a travel companion have been made redundant. 	<ul style="list-style-type: none"> • are not claiming due to financial circumstances or unemployment except when it is due to a compulsory redundancy notice which you received after buying this insurance, and have been in continuous employment for two years (see definition – redundancy on page 10). 	<p>Obtain written confirmation to validate your circumstances.</p>
	<ul style="list-style-type: none"> • of the requirements of HM or Irish forces. 	<ul style="list-style-type: none"> • have been granted leave orders (and these have not been withdrawn by your employer on disciplinary grounds). 	<p>Obtain written confirmation to validate your circumstances.</p>
<p>BE AWARE! No cover is provided under this section due to;</p> <ul style="list-style-type: none"> • anything mentioned in the conditions and exclusions (page 11). • the fear of an epidemic, pandemic, infection or allergic reaction. • your disinclination to travel or any circumstance not listed above. • your carrier's refusal to allow you to travel for whatever reason. 			

If you need to claim



We have appointed Travel Claims Facilities to look after your claim. If you require a claim form please download it on the internet at: www.policyholderclaims.co.uk
Alternatively, please advise the section of the insurance on which you want to claim and master policy number and policy reference to:
Travel Claims Facilities, PO Box 395, Monks Green Farm, Mangrove Lane, Hertford, SG13 9JW Telephone: + 44 (0) 203 829 6761

You need to:

- produce your insurance validation documentation confirming you are insured before a claim is admitted.
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including, where necessary, medical certification and details of your National Health number, or equivalent, and Private Health Insurance).

- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with, in your name, the defence/ settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name, but at our expense, to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- we will pay a maximum of £80 for medical records/ completion of a medical certificate.

- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom, the Channel Islands or EIRE unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom, the Channel Islands or EIRE.

DATA PROTECTION ACT – PERSONAL INFORMATION

You should understand that any information you have given to Travel Insurance Facilities PLC will be used in their function as a Data Controller for the administration of the insurance contract. This information will be processed in compliance with the provisions of the UK Data Protection Act and the General Data Protection Regulation that came into force on 25th May 2018 for the purpose of providing travel insurance and handling claims, complaints and medical assistance, if any. This involves providing such information to other parties, including the selling agent, claims handlers and Union Reiseversicherung AG (URV, the insurer of tifgroup). For example this would occur in circumstances, such as a medical emergency. This may require transferring information about you to countries outside the European Economic Area (EEA). You have a right to access, rectification and erasure of information that Travel Insurance Facilities PLC holds about you. If you would like to exercise either of these rights you should contact in writing: The Data Protection Officer, Travel Insurance Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. It is our aim to provide high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur on both sides. If you do not feel that the matter has been dealt with to your satisfaction or you have some new evidence which we have not seen, you may bring this to the claims manager's attention in writing: The Claims Manager, Travel Claims Facilities, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Travel Insurance Facilities are registered with the Information Commissioner's Office and undertake to comply with the Data Protection Act 1998 ("DPA") and EC Directive 95/46/EC (up to and including 24 May 2018) and the General Data Protection Regulation ("GDPR") and (EU) 2016/679) (on and from 25 May 2018), and, in the event that the UK leaves the European Union, all legislation enacted in the UK in respect of the protection of your personal data. For our full privacy policy terms, please see: <http://www.tifgroup.co.uk/privacy/>

Your right to complain

If your complaint is regarding the selling of your policies: The Complaints Manager, Airline Seat Company, Hillgate House, 13 Hillgate Street, London, W8 7SP. 0207 616 9933.

Or if you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:

- Customer Insights Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY or call on 0203 829 6604 who will review the claims office decision.

If you are still not satisfied with the outcome you may:

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, 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.fos.org.uk
- You are also able to use the EC On-line Dispute Resolution (ODR) platform at <https://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home.show&Ing=EN> who will notify FOS on your behalf.

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