

Your insurance policies

# NatWest Business Premium and BusinessOne Premium Card Programmes

This document clearly explains the details of the Insurance Policies.  
Please read it so that you know what is covered and keep it in a safe place.

**Please note:**

- 1 The Financial Conduct Authority (FCA) is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.
- 2 For our Business Credit Card, Business Card and BusinessOne Card programmes we offer insurance products from U K Insurance Limited.
- 3 You will not receive advice or recommendations from us in respect of any of the insurances detailed in this document. You will need to make your own choice on how to proceed.
- 4 You will not have to pay a fee for our services in respect of any of the insurances detailed in this booklet.
- 5 National Westminster Bank Plc, 250 Bishopsgate, London EC2M 4AA is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 121878. Our permitted business includes arranging and advising on non-investment insurance. You can check this on the Financial Services Register by visiting the FCA's website **[fca.org.uk/register](http://fca.org.uk/register)** or by contacting the FCA on **0800 111 6768**.
- 6 If you wish to register a complaint, please contact us: In writing: National Westminster Bank Plc, Commercial Cards, PO Box 5747, Southend-on-Sea, Essex SS1 9AJ. By phone: **0370 909 3701**. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.
- 7 We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

You are entitled, at any time, to request information regarding any commission which the Bank may have received in respect of these insurance products that are relevant to your account by calling **0370 909 3701** (Minicom 0370 154 1192).

Calls may be recorded. Call charges from residential lines, business lines and mobiles vary and depend on your telephone operator's tariffs.

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# NatWest Business Premium and BusinessOne Premium Card Travel insurance

## Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether the policy is suitable for your specific needs and it is your responsibility to make sure that the policy is right for you. NatWest Business Premium and BusinessOne Premium Card Travel Insurance meets the demands and needs of NatWest Business Premium and BusinessOne Premium Card customers who wish to ensure that travel insurance cover exists while on holiday.

**keyfacts**®

## Policy Summary

This is a summary of the policy only and does not form part of the contract between us. The full terms and conditions of the insurance contract can be found in the policy booklet. You should read all documents carefully and keep them for future reference.

### The Insurer

The insurer is U K Insurance Limited.

### Type of insurance and cover

NatWest Business Premium and BusinessOne Premium Card Travel Insurance is designed to meet certain costs that might occur while you are travelling.

Unless the insurer has confirmed otherwise in writing, the insurance will only cover:

- The cardholder and up to three business colleagues who must be travelling with the cardholder.
- Travellers who have no existing medical conditions (see below).
- Trips up to 90 days' duration. Trips in the UK must be for at least two consecutive days and all trips must start and end in the UK.
- Involving only insured activities listed in the policy wording, and for leisure or non-manual work.

Optional extra upgrades are available by calling the insurer on 0870 264 6311 for:

- Medical conditions
- Extra cancellation cover

and if you have any of these extra upgrades you will receive separate documents confirming this, and the period for which cover applies.

### Cover for medical conditions

Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to the insurer and accepted by them in writing. It is important that you read and fully understand the Medical Declaration on page 16 of the policy.

When you become an insured person or when you book your trip (whichever is later):

You must tell us about each pre-existing medical condition for any insured person. This is any medical condition for which you:

- have received advice, treatment or a prescription for medication (whether taking it or not) from a doctor during the last 12 months;
- have a heart or cancer related condition;
- are under investigation or awaiting diagnosis;
- are on a waiting list for treatment as an in-patient or were aware of the need for treatment as an in-patient;
- have received a terminal prognosis.

Between the date you booked your trip and the start date of your trip:

- You must tell us about any new serious injury or serious illness affecting any insured person.
- If you still wish to go on your trip your policy will continue to operate normally.

**Summary of the main features & benefits of NatWest Business Premium and BusinessOne Premium Card Travel Insurance**

Cover Section	Features & benefits	Limit of cover (per person)	Policy page
<b>Part 1 – Covers For Your trip</b>			
<b>A. Cancelling Your Trip</b>	Travel and accommodation costs that you have paid and cannot get back when you have to cancel a trip due to the death, serious injury or serious illness of insured people, travelling companions, close relatives, business associates or people you had planned to stay with. It also covers other reasons for you not being able to travel, including involuntary redundancy, jury service or advice from the Foreign & Commonwealth Office	£5,000	18
<b>B. Delayed Or Missed Departure</b>	<ul style="list-style-type: none"> <li>■ Extra travel and accommodation costs to get you to your destination or return you home if your transport is delayed meaning you miss your departure</li> <li>■ Extra travel, accommodation and refreshment costs if you have checked in but your transport is delayed</li> <li>■ Travel and accommodation costs that you have paid and cannot get back where you have abandoned your trip because your departure was delayed for at least 6 hours (for trips of up to 4 nights) or 12 hours for longer trips</li> </ul>	£250  £250  £5,000	19
<b>C. Cutting Short Your Trip</b>	Travel and accommodation costs that you have paid and cannot get back when you have to cut short a trip due to the death, serious injury or serious illness of insured people, travelling companions, close relatives, business associates or people you had planned to stay with. It also covers other reasons for you not being able to travel, including involuntary redundancy, jury service or advice from the Foreign & Commonwealth Office	£5,000	20
<b>Part 2 – Covers For You</b>			
<b>D. Emergency Medical and Related Costs</b>	While you are outside your home area: <ul style="list-style-type: none"> <li>■ Emergency medical, surgical and hospital treatment</li> <li>■ Emergency dental treatment</li> <li>■ Hospital benefit for every 24 hours in hospital</li> </ul> Whether outside or inside your home area: <ul style="list-style-type: none"> <li>■ Extra travel and accommodation costs as a result of medical treatment</li> <li>■ Funeral or cremation abroad or returning body home</li> </ul>	£10,000,000 overall  £1,000  £50 per day  £10,000 in home area  Included in above limits £5,000	22

<b>E. Personal Accident</b>	Accidental injury on a trip resulting in: ■ Death or total permanent disability (depends on age) ■ Loss of sight or limb	£100,000 £100,000	23
<b>F. Personal Liability</b>	Personal liability for compensation you become legally liable to pay	£2,000,000	24
<b>G. Legal Costs</b>	Legal costs for you claiming damages and compensation following injury, illness or death or for breach of contract	£50,000	24
<b>Part 3 – Covers For Your Property</b>			
<b>H. Baggage</b>	The cost of replacing items that are lost, stolen or accidentally damaged. Lower limits apply as follows ■ For any one item ■ In total for all valuables (as defined in the policy)	£1,500 £250 £400	26
<b>I. Delayed Baggage</b>	The cost of essential replacement items if your baggage is temporarily lost for more than 4 hours at the start of your trip	£500	27
<b>J. Personal Money</b>	The cost of replacing money that is lost or stolen	£500	28
<b>K. Lost Passport or Driving Licence</b>	Travel, accommodation and administration costs to get emergency replacement documents to get you home	£750	28
<b>L. Business</b>	■ The cost of replacing business equipment items that are lost, stolen or accidentally damaged ■ The maximum for any one item ■ The cost of essential replacement business equipment items if yours are temporarily lost for more than 4 hours at the start of your trip ■ The cost of a colleague replacing you due to death, injury or illness	£3,000 £1,000 £500 £1,500	29

**This is only a summary of the cover provided and the limits that apply. Please refer to the policy wording for full details.**

**Summary of the main exclusions & limitations of NatWest Business Premium and BusinessOne Premium Card Travel Insurance**

Cover Section	Significant or unusual exclusions or limitations. You will not be covered for any claim for:	Policy page
<b>Applying to the whole policy</b>	<ul style="list-style-type: none"> <li>■ The excess of £50 per person, which applies to claims under most sections</li> <li>■ Any activities not on the list of permitted activities</li> <li>■ Trips of more than 90 days</li> <li>■ Trips of less than 2 consecutive days within your home area</li> <li>■ An event when there is no NatWest Business Premium and BusinessOne Premium Card in force</li> <li>■ Any deliberate act, or event of which you had prior knowledge before opening or upgrading the account or booking your trip</li> <li>■ A trip to a country or area where the Foreign &amp; Commonwealth Office has advised against all travel</li> </ul>	Various
<b>Part 1 – Covers For Your trip</b>		
<b>A. Cancelling Your Trip</b>	<ul style="list-style-type: none"> <li>■ Expenses you can recover from elsewhere</li> <li>■ A pre-existing condition for any traveller unless we have accepted it in writing</li> <li>■ Cancellation as a result of a medical condition of a close relative, business associate or travelling companion who has been or is waiting for treatment as an in-patient, has been diagnosed with cancer or given a terminal prognosis in the last 12 months</li> </ul>	18
<b>B. Delayed Or Missed Departure</b>	<ul style="list-style-type: none"> <li>■ Expenses you can recover from elsewhere</li> <li>■ Expenses for trips that are not international</li> <li>■ Expenses for both Delayed International Departure and Abandoned International Departure for the same event</li> <li>■ Missed International Departure where your vehicle hasn't been properly serviced and maintained</li> </ul>	19
<b>C. Cutting Short Your Trip</b>	<ul style="list-style-type: none"> <li>■ Expenses you can recover from elsewhere</li> <li>■ A pre-existing condition for any traveller unless we have accepted it in writing</li> <li>■ Cutting short a trip as a result of a medical condition of a close relative, business associate or travelling companion who has been or is waiting for treatment as an in-patient, has been diagnosed with cancer or given a terminal prognosis in the last 12 months</li> </ul>	20
<b>Part 2 – Covers For You</b>		
<b>D. Emergency Medical and Related Costs</b>	<ul style="list-style-type: none"> <li>■ A pre-existing condition for any traveller unless we have accepted it in writing</li> <li>■ Non-emergency dental work, or involving precious metals</li> <li>■ Medical treatment costs in your home area</li> <li>■ Private treatment unless we have agreed to it</li> </ul>	22
<b>E. Personal Accident</b>	<ul style="list-style-type: none"> <li>■ A pre-existing condition for any traveller unless we have accepted it in writing</li> <li>■ Sickness or naturally occurring condition</li> <li>■ Total permanent disability if you had retired before travelling</li> </ul>	23

<b>F. Personal Liability</b>	<ul style="list-style-type: none"> <li>■ Relating to owning or using animals (other than your pets), firearms, vehicles, vessels or aircraft</li> <li>■ Related to your job</li> </ul>	24
<b>G. Legal Costs</b>	<ul style="list-style-type: none"> <li>■ Action where there is no reasonable prospects of success</li> <li>■ Defending actions against you</li> <li>■ Expenses incurred before we have accepted your claim</li> </ul>	24
<b>Part 3 – Covers For Your Property</b>		
<b>H. Baggage</b>	<ul style="list-style-type: none"> <li>■ If you do not report the loss to the police within 24 hours or have no police report</li> <li>■ Unless the items stolen were in your locked accommodation, safe or safety deposit box, or vehicle</li> <li>■ For valuable items, if they are not with you</li> </ul>	26
<b>I. Delayed Baggage</b>	<ul style="list-style-type: none"> <li>■ If you do not get a Property Irregularity Report</li> </ul>	27
<b>J. Personal Money</b>	<ul style="list-style-type: none"> <li>■ If you do not report the loss to the police within 24 hours or have no police report</li> <li>■ Unless the items stolen were in your locked accommodation, safe or safety deposit box, or vehicle</li> </ul>	28
<b>K. Lost Passport or Driving Licence</b>	<ul style="list-style-type: none"> <li>■ If you do not report the loss to the police within 24 hours or have no police report</li> <li>■ Unless the items stolen were in your locked accommodation, safe or safety deposit box, or vehicle</li> </ul>	28
<b>L. Business</b>	<ul style="list-style-type: none"> <li>■ If you do not report the loss to the police within 24 hours or have no police report</li> <li>■ Valuable items stolen from your unattended vehicle</li> </ul>	29

**This is only a summary of the cover provided and the limits that apply. Please refer to the policy wording for full details.**

#### **Duration of the policy**

The policy remains in force until one of the following occurs:

- The NatWest Business Premium and BusinessOne Premium Card is closed
- Any traveller is no longer a UK resident

Upgrades and extensions to cover will either be renewable annually (we will send you a renewal notice) or will be for a single trip only.

Because the NatWest Business Premium and BusinessOne Premium Card Travel Insurance has no end date, and your circumstances will change from time to time, it is important that you regularly review the cover to ensure it meets your needs.

#### **Cancellation rights**

- The account holder can cancel this policy at any time by telling us either over the phone or in writing. However, this insurance is included as an integral benefit with your NatWest Business Premium and BusinessOne Premium Card Account. You do not, therefore, pay a separate premium and would not receive any refund as a consequence of cancelling the policy.
- The account holder can cancel any upgrades or endorsements at any time by telling us either over the phone or in writing. We will not refund any premium unless the account holder cancels the relevant upgrade or endorsement within 14 days from the date of purchase or renewal or the date of receiving the relevant documents or renewal notice, whichever is the later, and so long as no insured person has travelled or made a claim.



## If you need to claim

<b>How to make a claim</b> While you are away: <ul style="list-style-type: none"><li>■ If you are injured or ill while you are away, call our Emergency Assistance Service</li><li>■ Non-emergency claims</li><li>■ Legal Costs claims</li></ul>	Please call  <b>01252 576 120</b> <b>+44 1252 576 120</b> from abroad Lines are open 24 hours a day, 365 days a year <b>08450 260 265</b> in the UK <b>+44 8450 260 265</b> from abroad Lines are open 9am to 5pm Monday to Friday <b>01275 557 946</b> in the UK <b>+44 1275 557 946</b> from abroad Lines are open 24 hours a day, 365 days a year
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## If you need to complain

Should there ever be an occasion where you need to complain, please call us on 0870 264 6311 or if you wish to write, then please address your letter to Customer Relations, PO Box 1150, Churchill Court, Bromley BR1 9WA.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9GE. Phone: 0800 023 4567 or 0300 123 9 123. You can visit the FOS website at [www.fos.org.uk](http://www.fos.org.uk)

## Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at [fca.org.uk](http://fca.org.uk), or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at [bankofengland.co.uk/pru](http://bankofengland.co.uk/pru) or the Prudential Regulation Authority can be contacted on 020 7601 4878.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme [fscs.org.uk](http://fscs.org.uk)

We will also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

NatWest Business Premium and BusinessOne Premium Card Travel Insurance is underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## Welcome

To NatWest Business Premium and BusinessOne Premium Card Travel Insurance Underwritten by U K Insurance Limited.

This booklet contains everything you need to know about your travel insurance, which has a master policy number of IGCS1801.

This booklet includes your policy. Keep the booklet safe for when you need it, and remember to take it with you when you travel. Over the next few pages, you'll find useful tips on what to do to make your travels safer and how to make a claim.

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## How to get help

<b>Before you travel</b> If you: <ul style="list-style-type: none"><li>■ Have a medical condition you need to declare, please see the Medical Declaration on page 16</li><li>■ Want to alter any of the details outlined in Changes to your insurance on page 14</li><li>■ Wish to discuss anything else about how your insurance works</li></ul>	Please call <b>0870 264 6311</b> Lines are open 8am to 8pm Monday to Friday, 9am to 5pm Saturday and 10am to 5pm Sunday
<b>How to make a claim</b> While you are away: <ul style="list-style-type: none"><li>■ If you are injured or ill while you are away, call our Emergency Assistance Service</li><li>■ Non-emergency claims</li><li>■ Legal Costs claims</li></ul>	Please call  <b>01252 576 120</b> <b>+44 1252 576 120</b> from abroad Lines are open 24 hours a day, 365 days a year <b>08450 260 265</b> in the UK <b>+44 8450 260 265</b> from abroad Lines are open 9am to 5pm Monday to Friday <b>01275 557 946</b> in the UK <b>+44 1275 557 946</b> from abroad Lines are open 24 hours a day, 365 days a year

## Your policy

This policy booklet gives full details of your cover. You should read it along with any upgrades and endorsements, and keep all your documents in a safe place but take them with you when you travel.

Your policy is made up of:

- this policy booklet from pages 2 to 34; and
- any upgrades and endorsements, as detailed in the Changes to your insurance section on page 14

We promise to always be fair and reasonable and to act quickly whenever you need to make a claim under this policy. If you feel we have not met this promise, we will do everything possible to deal with your complaint quickly and fairly.

This policy is evidence of the contract between us, U K Insurance Limited, and you, our policyholder.

We will provide insurance under this policy, as amended by any upgrades and endorsements, during the period of insurance.

You must take care to provide us with accurate information which is correct to the best of your knowledge. Please check carefully all the policy details and any upgrades and endorsements we have sent you to make sure they meet your needs. If you think there is a mistake or you need to make changes, you should notify us immediately. Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy or claims being rejected or not fully paid.

Under European law, you and we may choose which law will apply to this contract. Unless we agree otherwise, if your address is in Scotland:

- Scots law applies between you and us; and
- The Scottish courts have non-exclusive jurisdiction over any disputes arising out of this contract.

If your address is in England or elsewhere:

- English law applies between you and us; and
- The English courts have non-exclusive jurisdiction over any disputes arising out of this contract.

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs, so please read carefully to ensure it meets your specific needs and call us if you have any queries.

## Policy contents and summary of cover

Section	Page	Limit of cover (per person)	Excess (per person)
Policy definitions	12		
Important Information About Business Premium and BusinessOne Premium Card Travel Insurance: <ul style="list-style-type: none"> <li>■ Operation of cover</li> <li>■ Changes to your insurance</li> <li>■ Health issues</li> <li>■ Country and trip length issues</li> <li>■ Activity issues</li> <li>■ Other issues</li> </ul>	14		
Medical Declaration	16		
Included Activities	16		
Part 1 – Covers For Your Trip A. Cancelling your trip	18	£5,000	£50
B. Delayed or missed departure <ul style="list-style-type: none"> <li>■ Missed international departure</li> <li>■ Delayed international departure</li> <li>■ Abandoned international departure</li> </ul>	19	£250 £250 £5,000	£50 Nil £50
C. Cutting short your trip	20	£5,000	£50
Part 2 – Covers For You D. Emergency medical and related costs <ul style="list-style-type: none"> <li>■ Outside your home area</li> <li>■ Related costs</li> </ul>	22	£10,000,000 £10,000	£50 £50
E. Personal accident <ul style="list-style-type: none"> <li>■ Total permanent disablement or death</li> </ul>	23	£100,000 (some age restrictions apply)	Nil
<ul style="list-style-type: none"> <li>■ Loss of limbs or sight</li> </ul>		£100,000	Nil
F. Personal liability	24	£2,000,000	£50
G. Legal costs	25	£50,000	Nil
Part 3 – Covers For Your Property H. Baggage <ul style="list-style-type: none"> <li>■ Single item limit</li> <li>■ Valuables limit</li> </ul>	26	£1,500 £250 £400	£50
I. Delayed baggage	27	£500	Nil
J. Personal money	28	£500	£50
K. Lost passport or driving licence	28	£750	£50
L. Business cover <ul style="list-style-type: none"> <li>■ Business equipment and samples</li> <li>■ Hiring of replacement</li> <li>■ Business colleagues</li> </ul>	29	£3,000 £500 £1,500	£50 Nil Nil
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## Policy definitions

Wherever the following words or expressions appear in bold in your policy, they have the meaning given here unless we say differently.

**Abandon** – cutting short and not recommencing your trip (including where we have repatriated you to the UK as a result of a claim under section D Emergency Medical and Related Costs) or where you are admitted as an in-patient in hospital for more than 24 hours while you are on your trip.

**Appointed representative** – the preferred law firm, solicitor, or other suitably qualified person appointed by us to represent you under Section G Legal Costs.

**Anticipated event** – any event or occurrence which you or your immediate family knew would occur or could reasonably have expected to occur during your trip and which you

or your immediate family were aware of at the time you became an insured person or the date when you booked your trip, whichever is later.

**Baggage** – personal possessions or valuable items.

**Business equipment** – computer equipment, facsimile machines, photocopiers, fixed telecommunications equipment, business books, stationery and office equipment all owned by you or for which you are legally responsible.

**Business samples** – all business stock owned by you or for which you are legally responsible.

**Cardholder** – the person or people named on the records of NatWest as the holder of a Business Premium and BusinessOne Premium Card.

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

**Close relative** – your partner; fiancé(e); parent, parent-in-law, step-parent or legal guardian; child, step-child or foster child; sibling; sibling-in-law, half-sibling or step-sibling; grandparent or grandchild.

**Costs** –

- all properly incurred and proportionate fees, expenses and disbursements charged by the appointed representative and agreed by us; and
- the costs which you are ordered to pay by a court and any other costs we agree to in writing.

**Court** – court, tribunal or other suitable authority.

**Doctor** – a registered practicing member of the medical or healthcare profession who is not related to you or your travelling companion.

**Excess** – the amount you must pay towards any claim. The excess applies separately to:

- each insured person claiming; and
- each event that leads to a claim.

**Hazardous activity/ activities** – an activity or activities that you are not covered for participating in. Details of included activities are given on page 16 of this policy.

**Home** – the address where the cardholder permanently lives in the UK.

**Home area** – England, Scotland, Wales, Northern Ireland or the Isle of Man if your home is in any of these countries, or the Channel Islands if your home is on any of these islands.

**Loss of limb** – the permanent severing at or above the wrist or ankle or total loss of a complete foot, leg, hand or arm.

**Loss of sight** – the degree of sight remaining in one eye after correction is 3/60 or less on the Snellen scale or, in both eyes, means your name being added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

**Manual work** – paid or unpaid work that involves:

- using, installing or maintaining equipment or machinery;
- building or construction; or
- caring for any child who is not a close relative.

**Natural disaster** – fire, storm, lightning, avalanche, explosion, hurricane, earthquake, flood, tidal wave, medical epidemic or pandemic.

**Partner** – the person the cardholder lives with at home in a relationship, whether married or cohabiting, as if husband and wife or civil partners regardless of gender.

**Period of insurance** – the period between the dates on which your policy starts and ends, which is the same as the period for which the cardholder holds a Business Premium and BusinessOne Premium Card. Cover for each individual trip under section A Cancelling Your Trip begins on the date you booked the trip and ends when you leave your home on the start date of your trip. Cover under all other sections begins when you leave your home at the start of your trip and ends when your trip ends.

No one trip can be more than 90 days' duration.

Cover for any future trip will continue while your policy remains in force.

If your return to your home area is delayed beyond the scheduled end date of your trip for reasons outside your control the period of insurance will automatically be extended until your new return date.

**Personal money** – cash (notes and coins in current use, including foreign currency), non-refundable pre-paid travel and admission tickets and pre-paid cards all held for personal use.

**Personal possessions** – luggage, clothing and personal effects but excluding personal money and valuable items.

**Point of international departure** – the airport, port or station from which you leave the UK or Ireland on your trip or to which you return at the end of your trip.

**Policy** – this policy booklet and any additional upgrades, extensions or endorsements applied to your policy.

**Pre-existing medical condition** – any medical condition for which, at the date you became an insured person or the date when you booked your trip, whichever is later, you:

- had received advice, medication or treatment from a doctor during the last 12 months;
- were under investigation or awaiting diagnosis;

- were on a waiting list for treatment as an in-patient or were aware of the need for treatment as an in-patient; or
- have received a terminal prognosis.

**Preferred law firm** – the law firm we choose to provide legal services under Section G Legal Costs. These legal specialists are chosen as they have the expertise to deal with your claim and must comply with our agreed service standards.

**Reasonable prospects of success** – we and the appointed representative agree that there is a better than 50% chance that you will obtain a successful judgment; and recover your losses or damages or obtain any other legal remedy we agree to, including an enforcement of judgment, making a successful defence or making a successful appeal or defence of an appeal under Section G Legal Costs.

**Terms of appointment** – a separate contract which we will require the appointed representative to enter into with us if the appointed representative is not a preferred law firm. This contract sets out the amounts we will pay the appointed representative under your policy and their responsibilities to report to us at various stages of the claim.

**Travelling companion** – a person or people booked to travel with you on your trip.

**Trip** – a journey that begins and ends at your home during the period of insurance and which is:

- outside the UK; or
- within the UK, where you are staying in pre-booked accommodation for one or more consecutive nights.

**UK** – England, Scotland, Wales, Northern Ireland, the Channel Islands or the Isle of Man.

**Unattended** – not in your full view and where you are not in a position to prevent unauthorised taking of your property unless it is in a locked room or safe. Property left in a vehicle is unattended unless the vehicle is locked and the items are hidden from view in an enclosed boot, luggage or storage compartment. Property left in a trailer, caravan or storage box is unattended unless it is hidden from view and that trailer, caravan or storage box is locked.

**Valuable items** –

- cameras, camcorders, binoculars, telescopes and accessories;
- audio, visual and television equipment;
- computers, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones and accessories;
- jewellery, watches, items made of or containing gold, silver, precious metals or precious or semi-precious stones.

**We, us, our** – U K Insurance Limited and all our agents.

**You, your, insured person(s)** – the cardholder and any one of up to three business colleagues who must be travelling with the cardholder.

## Important Information About Business Premium and BusinessOne Premium Card Travel Insurance

### Operation of cover

**Your policy will only operate:**

- while there is a valid Business Premium and BusinessOne Premium Card under which you are entitled to receive the benefit of this policy;
- if you tell us about medical conditions. For any insured person of any age with any medical conditions, you will need to contact us to answer some medical questions. Any trip that had already been booked before a new diagnosis will be covered but you must contact us to ensure new trips are covered too;
- for any one of up to three business colleagues who must be travelling with the cardholder;
- for trips up to 90 days; and
- for trips that involve a planned return date to your home.

### Changes to your insurance or to upgrade your cover

You must tell us **immediately** after booking your trip if any of the following extra cover is required (an additional premium may apply):

- **Medical endorsement:** if any insured person has any pre-existing medical conditions. You may then have to pay an additional premium to cover those conditions for the coming year. For some conditions, cover may not be available but we will tell you this when you call, and we will confirm this to you in writing.
- **Cancellation extension:** if you are planning a trip with a value greater than provided for under the Cancellation, Curtailment and Abandonment covers you can increase those limits for that single trip.

The additional benefit provided by any upgrade will only be valid for new events occurring on or after the date you buy the upgrade. All upgrades must be bought before you depart on a trip.

This policy automatically covers all Business Premium and BusinessOne Premium Card cardholders, and up to 3 business colleagues travelling with the cardholder, so we do not automatically issue any documentation showing their names (other than if you add on any of the upgrades outlined above).

If you require confirmation of cover, we recommend that you use this policy and a card statement to show that you are entitled to this insurance. If you require further confirmation please contact us allowing at least 10 working days. There may be an administration fee, but we will tell you if there is.

Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy or causing claims to be rejected or not fully paid.

## **Health Issues**

### **The Medical Declaration**

This policy only covers unforeseen emergency medical treatment that occurs while you are on a trip and for conditions that you were unaware of, or that we have accepted. For this reason it is very important that you read the Medical Declaration on page 16 and provide full details to us straight away. This applies to all insured persons.

### **Reciprocal Health Agreements**

Full details are available from [dh.gov.uk/travellers](http://dh.gov.uk/travellers)

### **European Union**

If your trip includes visits to any country in the European Union, Iceland, Lichtenstein, Norway or Switzerland, we strongly recommend that, if you are eligible, you obtain a European Health Insurance Card (EHIC) and take it with you whenever you travel.

EHIC enables you to benefit from the reciprocal health agreements that are in place with these countries, and which also apply to certain other countries and territories. If you use your EHIC to reduce the costs of medical treatment you receive, we will waive the excess on any additional claim under section D Emergency Medical and Related Costs.

EHIC is free and valid for five years; application can be made online at [ehic.org.uk](http://ehic.org.uk) or by calling 0845 606 2030 and a separate card is required for every person travelling.

### **Australia**

If your trip includes visits to Australia you must enrol at a local Medicare office, but you can do this after you have had treatment for the first time. In-patient and out-patient treatment is then available free of charge.

### **Before Incurring Any Medical Expenses**

Please contact our emergency medical assistance service. They will help you get the treatment you need.

## **Country And Trip Length Issues**

### **Geographical Limits**

As standard your policy will cover you for worldwide travel.

### **Trip Duration Limits**

No one trip can be more than 90 days' duration.

For all policies, if your return to your home area is delayed beyond the scheduled end date of your trip for reasons outside your control the period of insurance will automatically be extended until your new return date.

### **Foreign & Commonwealth Office (FCO)**

We are partners in the Foreign & Commonwealth Office's "Know Before You Go" campaign to keep British travellers safe and healthy abroad.

Before you travel you should check out the website at [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice) for travel advice and up to date information about countries you plan to visit.

This policy does not cover claims where you have travelled to areas after the Foreign & Commonwealth Office (FCO) has advised against "All travel". You must comply with the most up to date travel advice detailed on the FCO website [gov.uk/foreign-travel-advice](http://gov.uk/foreign-travel-advice) at all times during your trip.

## **Activities Issues**

### **Included Activities**

This policy will automatically cover you for participation in some but not all activities. Full details are on page 16.

### **Use Of Motor Vehicles – Scooters, Mopeds and Motorcycles**

This policy will automatically cover you on your trip for using hired motor vehicles of 125cc or less but you must wear a crash helmet and, if you are the rider, you must hold a valid licence to drive that vehicle type within your home area.

You will also be covered for vehicles above 125cc but only if you hold a valid licence to drive that vehicle type within your home area, it is your mode of transport from your home area and you are wearing suitable protective clothing.

Cover under section F Personal Liability does not apply to the use of any motor vehicle.

### **Use Of Motor Vehicles – Quad Bikes (All Terrain Vehicles)**

No cover is provided for your use of a quad bike or all terrain vehicle, whether as a rider or passenger, on road or off road.

## **Other Issues**

### **Who Is Insured To Travel**

This policy provides cover for only the cardholder and up to three business colleagues who are travelling with the cardholder.

### **Alterations To This Policy**

From time to time we will alter the terms of your policy. We will give you at least 30 days' written notice before any changes take effect, and any changes will only apply to trips you book from the effective date of those changes.

### **Medical Declaration**

Please read this section carefully. Failure to provide correct information or inform us of any changes could adversely affect your policy – see General Condition 1 on page 31.

When you become an insured person or when you book your trip (whichever is later):

You must tell us about each pre-existing medical condition for any insured person. This is any medical condition for which you:

- have received advice, treatment or a prescription for medication (whether taking it or not) from a doctor during the last 12 months;
- have a heart or cancer related condition;
- are under investigation or awaiting diagnosis;
- are on a waiting list for treatment as an in-patient or were aware of the need for treatment as an in-patient;
- have received a terminal prognosis.

Between the date you booked your trip and the start date of your trip:

- You must tell us about any new serious injury or serious illness affecting any insured person;
- If you still wish to go on your trip your policy will continue to operate normally.

At any time:

- No cover is provided if you travel against the advice of a doctor, or would have been travelling against the advice of a doctor if you had sought such advice;
- No cover is provided where you are travelling in order to receive medical advice or treatment;
- No cover is provided where you have failed to take necessary medication, such as inoculations or medication that a doctor has prescribed to you.

If you are unsure about whether you should disclose any medical conditions you must call us on **0870 264 6311**.

Where we agree to cover a medical condition we will apply those terms for the following 12 months (or until the expiry of any existing upgrade or endorsement, whichever is sooner) so long as there is a valid Business Premium and BusinessOne Premium Card under which you are entitled to receive the benefit of this policy and you have paid any premium due. At the end of this period we will send you a letter; you must then call in again so that we can ensure your policy continues to meet your needs.

### **Included Activities and Hazardous Activities**

You are not covered under section D Emergency Medical and Related Costs, section E Personal Accident, or section F Personal Liability if you take part in any activity:

- That is not listed at all under Included Activities below, or is in the Hazardous Activities list below, unless you have declared it to us, it has been accepted by us in writing and you have paid any additional premium;
- Where such activities are part of your professional duties, or where you are receiving financial reward for participating in such activities;
- Where such activities are organised before you depart on your trip for competitive or racing purposes.

### **Included Activities**

#### **Land based activities:**

- Aerobics
- Archery (under qualified supervision only, no cover under section F Personal Liability)
- Badminton
- Baseball
- Basketball



- Beach games (including cricket, football and volleyball)
- Bowls
- Camel rides or elephant rides
- Clay pigeon shooting (under qualified supervision only, no cover under section F Personal Liability)
- Climbing (on artificial walls, under qualified supervision only)
- Cricket
- Croquet
- Cruises
- Cycling (but not BMX or off road biking)
- Dancing
- Dog sledding
- Fell walking (up to 3,000 metres above sea level)
- Fencing (protective equipment must be worn)
- Football
- Go-karting (up to 125cc, crash helmet must be worn, no cover under section F Personal Liability)
- Golf
- Grass skiing
- Gymnastics
- Handball
- High ropes courses (under qualified supervision only)
- Hiking (up to 3,000 metres above sea level)
- Hockey
- Horse riding or hacking (not hunting, jumping or polo) (helmet must be worn)
- Ice skating (on rink only, not ice hockey or speed skating)
- Jogging or running
- Motorcycling (up to 125cc, crash helmet must be worn, no cover under section F Personal Liability)
- Netball
- Orienteering
- Pony trekking (helmet must be worn)
- Racquetball
- Rambling (up to 3,000 metres above sea level)
- Rifle shooting (under qualified supervision only, no cover under section F Personal Liability)
- Roller skating or roller blading
- Rounders
- Safari
- Skateboarding
- Softball
- Squash
- Table games (table tennis, snooker, pool, billiards)
- Tennis
- Trampolining
- Trekking (up to 3,000 metres above sea level)
- Volleyball

**Water based activities – must be in inland or coastal waters only unless otherwise stated:**

- Angling (pier, freshwater or sea angling)
- Body or boogie boarding
- Banana boating (buoyancy aid must be worn)
- Canoeing or kayaking (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
- Dinghy sailing (buoyancy aid must be worn)
- Fishing
- Jet skiing or wet biking (helmet and buoyancy aid must be worn, no cover under section F Personal Liability)
- Rafting (grade 1, 2 and 3 only, helmet and buoyancy aid must be worn)
- Rowing
- SCUBA diving (to a depth of 18 metres and only where you are a qualified diver and accompanied at all times by another qualified diver or, if you do not hold a SCUBA diving qualification, you are accompanied at all times by a qualified diving instructor)
- Snorkelling
- Surfing
- Swimming
- Water polo
- Water skiing (buoyancy aid must be worn)
- Windsurfing or sailboarding (buoyancy aid must be worn)
- Yachting (buoyancy aid must be worn, maximum 12 miles from coast)

#### **Air based activities:**

- Gliding (as a passenger only)
- Hot air balloon rides (as a passenger only)
- Parascending (over water)

#### **Winter Sports activities:**

- No cover is provided in respect of any Winter Sports activities.

If you are unsure about whether you are covered for activities that you plan to participate in you must call us on **0870 264 6311**.

## **Part 1 – Covers For Your Trip**

### **Section A – Cancelling Your Trip (before you are due to start your trip)**

#### **What is covered**

We will cover you for your:

- unused deposits;
- accommodation and travel costs (including car hire, excursions and activities); and
- unused kennel, cattery, professional pet sitter or car parking charges that you have paid or legally have to pay if you unavoidably need to cancel your trip for one of the following reasons:
  - One of the following people dies, is seriously injured or is seriously ill:
    - any insured person;
    - your travelling companion;
    - a close relative;
    - a close business associate; or
    - anyone outside your home area that you had planned to stay with.
  - One of the following people is quarantined, is called for jury service or is called as a witness in a court of law:
    - any insured person;
    - your travelling companion; or
    - anyone outside your home area that you had planned to stay with.
  - One of the following people is made redundant and registered for a Jobseeker's Agreement with the Department for Work & Pensions, or is a member of the British armed forces or Emergency Services and authorised leave is cancelled due to an unexpected emergency:
    - any insured person; or
    - your travelling companion.
  - One of the following people is required to stay at their home as a result of it being seriously damaged by fire, storm, flood or due to a burglary in the seven days before departure on your trip:
    - any insured person; or
    - your travelling companion.
  - Your pet cat or dog requiring life saving treatment in the seven days before your departure on your trip.
  - Your passport or visa being stolen in a burglary in the seven days before your departure on your trip and you being unable to arrange a replacement in time.
  - The Foreign and Commonwealth Office advising against "All Travel" or "All but essential travel" to your intended destination, providing the advice came into force after you opened your Business Premium and BusinessOne Premium Card or booked your trip (whichever was the later) and was in the 28 days before your departure on your trip.
  - You are unable to use your pre-booked and pre-paid accommodation because the accommodation or immediately surrounding area is adversely affected by natural disaster.

#### **The most we will pay**

The most we will pay for each insured person is £5,000.

#### **Special conditions**

- All claims for death, injury, illness or quarantine must be supported by relevant medical certificates from a doctor, which must be obtained at your own expense.
- You must provide us with a cancellation invoice, your unused tickets and ticket receipts, as well as any other supporting documents that we reasonably require in support of your claim.
- The amount of any claim will be limited to costs that would have applied at the time you first became aware of the need to cancel your trip.
- If you booked your flight or accommodation with Avios or similar promotional schemes we will pay for the cost of replacing the used points or miles or, if replacing points or miles is not possible, a monetary alternative at the current published rate.

#### **What is not covered**

We will not cover:

- the excess amount. This is £50 for every claim for each insured person, which is reduced to £10 for each insured person for claims solely for lost deposits;

- any expenses (including Air Passenger Duty) that you can recover from elsewhere;
- an anticipated event;
- anything mentioned in the General Exclusions section of this policy;
- any claim that is the result of a pre-existing medical condition. This exclusion will not apply if that pre-existing medical condition had already been declared to us and accepted by us in writing;
- any claim that is a result of a close relative, close business associate or travelling companion:
  - having a medical condition that has resulted in in-patient treatment or being put on a waiting list for hospital treatment;
  - being diagnosed with cancer; or
  - being given a terminal prognosis;

in the 12 months prior to you becoming an insured person, or the date when you booked your trip, whichever is later;

- any claim where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your doctor about whether or not it was appropriate to go on your trip;
- any claim for administration costs charged by your travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- any claim resulting from your transport operator or their agents refusing to transport you or your travelling companion because they consider that person is not fit to travel;
- any claim resulting from you not wanting to travel or not enjoying your trip;
- any claim for unemployment due to your misconduct, resignation or voluntary redundancy;
- any claim for fees relating to timeshare properties, including management and maintenance fees but not exchange fees.

## **Section B – Delayed Or Missed Departure (on the day you are travelling)**

### **What is covered**

Cover under this section does not apply to any trip that is solely within your home area.

#### **1. Missed International Departure (outbound or on your return)**

We will cover you for reasonable additional accommodation and travel expenses to get you to:

- your trip destination on your outward journey; or
- return you to your home on your return journey

if you fail to arrive at your point of international departure in time to board your pre-booked aircraft, ship or train as a result of:

- the scheduled public transport or connecting scheduled flight on which you are travelling to your point of international departure not running to timetable; or
- the private car in which you are travelling being involved in an accident or breaking down.

#### **2. Delayed International Departure (outbound or on your return)**

We will cover you for your additional accommodation, travel and refreshment costs if you have checked in and your pre-booked aircraft, ship or train is delayed by more than four hours beyond the time shown on your travel itinerary at the point of international departure.

#### **3. Abandoned International Departure (outbound only)**

We will cover you for your:

- unused deposits;
- accommodation and travel costs (including car hire, excursions and activities); and
- unused kennel, cattery, professional pet sitter or car parking charges that you have paid or legally have to pay if you choose to abandon your trip because your pre-booked aircraft, ship or train is delayed beyond the time shown on your travel itinerary at the point of international departure from the UK by more than 12 hours.

Alternatively, you may choose to continue to your intended destination by alternative means, in which case we will cover you for the lower of the costs so incurred or the amount it would have cost to abandon your trip.

### **The most we will pay**

The most we will pay for each insured person is:

- £250 for Missed International Departure;
- £250 for Delayed International Departure;
- £5,000 for Abandoned International Departure.

### **Special conditions**

- You must provide us with your booking invoice and travel itinerary showing your scheduled departure times along with the actual departure times and reason for the delay from the carrier as well as any other supporting documents that we reasonably require in support of your claim;
- You must provide receipts confirming any additional costs you have incurred;
- You must seek recompense from the operator where you should be entitled to compensation (e.g. due to EU Passenger Rights);
- If you are claiming for Missed International Departure as a result of the vehicle in which you are travelling being involved in an accident or breaking down you must get a report from the vehicle repairer or breakdown assistance provider;
- If you booked your flight or accommodation with Avios or similar promotional schemes we will pay for the cost of replacing the used points or miles or, if replacing points or miles is not possible, a monetary alternative at the current published rate.

### **What is not covered**

We will not cover:

- the excess amount. This is £50 for every claim for each insured person for Missed International Departure and Abandoned International Departure but there is no excess for Delayed International Departure;
- any expenses that you can recover from elsewhere, such as compensation, assistance or refund that should be provided by your operator or travel agent. If you should be entitled to such compensation we will not pay any claim unless you provide evidence from them showing why such compensation was not given to you;
- anything mentioned in the General Exclusions section of this policy;
- any claim for both Delayed International Departure and Abandoned International Departure for the same event;
- any claim arising from a strike, any form of industrial action or possible delay that had been announced or commenced either:
  - when you became an insured person; or
  - when you booked your tripwhichever is the later;
- any claim for any trip that is solely within the UK, the Channel Islands and/ or the Isle of Man;
- any claim for Delayed International Departure or Abandoned International Departure where you have missed the check in time as shown on your travel itinerary;
- any claim where the aircraft, ship or train on which you are booked to travel is cancelled by the operator;
- any claim for administration costs charged by your travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- any claim for fees relating to timeshare properties, including management and maintenance fees but not exchange fees;
- any claim for Missed International Departure where you are travelling in a vehicle that you own and which has not been serviced and maintained in accordance with the manufacturer's instructions.

## **Section C – Cutting Short Your Trip (after your trip has started)**

### **What is covered**

We will cover you for you:

- unused accommodation costs and travel costs (including car hire, excursions and activities);
- reasonable additional accommodation costs to allow you to return home early; and
- reasonable additional travel costs to allow you to return home early if you cannot use your return ticket that you have paid or legally have to pay if you unavoidably need to abandon your trip while you are away for one of the following reasons:
- One of the following people dies, is seriously injured or is seriously ill:
  - any insured person;
  - your travelling companion;
  - a close relative;
  - a close business associate; or
  - anyone outside your home area that you were staying with.
- One of the following people is quarantined, is called for jury service or is called as a witness in a court of law:
  - any insured person;
  - your travelling companion; or
  - anyone outside your home area that you were staying with.
- One of the following people is a member of the British armed forces or Emergency Services and authorised leave is cancelled due to an unexpected emergency:
  - any insured person; or
  - your travelling companion.

- One of the following people is required to return to their home as a result of it being seriously damaged by fire, storm, flood or due to a burglary:
  - any insured person; or
  - your travelling companion.
- The Foreign and Commonwealth Office advising against “All Travel” or “All but essential travel” to your destination, providing the advice came into force after your departure on your trip;
- You are forced to move from your pre-booked and pre-paid accommodation because the accommodation or immediately surrounding area are adversely affected by natural disaster, in which event we will cover the necessary extra travel and accommodation expenses to allow you to continue with your trip or return to your home area if you are unable to continue with your trip.

### **The most we will pay**

The most we will pay for each insured person is £5,000. This includes a maximum of £500 for each insured person for natural disaster.

### **Special conditions**

- All claims for death, injury, illness or quarantine must be supported by relevant medical certificates from a doctor, which must be obtained at your own expense as well as any other supporting documents that we reasonably require in support of your claim.
- You must contact our emergency assistance service as soon as reasonably possible once you become aware of the need to return home.
- Claims for unused accommodation will be calculated based on the number of complete days of your trip that are lost by your early return to your home or admission to hospital as an in-patient if you remain there for the rest of your trip.
- If you booked your flight or accommodation with Avios or similar promotional schemes we will pay for the cost of replacing the used points or miles or, if replacing points or miles is not possible, a monetary alternative at the current published rate.

### **What is not covered**

We will not cover:

- the excess amount. This is £50 for every claim for each insured person;
- any expenses (including Air Passenger Duty) that you can recover from elsewhere;
- an anticipated event;
- anything mentioned in the General Exclusions section of this policy;
- any claim that is the result of a pre-existing medical condition. This exclusion will not apply if that pre-existing medical condition had already been declared to us and accepted by us in writing;
- any claim that is a result of a close relative, close business associate or travelling companion:
  - having a medical condition that has resulted in in-patient treatment or being put on a waiting list for hospital treatment;
  - being diagnosed with cancer; or
  - being given a terminal prognosis;

in the 12 months prior to you becoming an insured person, or the date when you booked your trip, whichever is later;

- any claim where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your doctor about whether or not it was appropriate to go on your trip;
- any claim which is the result of you not taking:
  - necessary medication which you knew at the start of your trip that you would need while you were away (including costs incurred in obtaining or replacing medication); or
  - inoculations for tropical diseases.
- any claim for administration costs charged by your travel or accommodation provider for obtaining a refund for unused travel and accommodation charges;
- any claim resulting from your transport operator or their agents refusing to transport you or your travelling companion because they consider that person is not fit to travel;
- any claim resulting from you not enjoying your trip;
- any claim for any costs that were not authorised by our emergency assistance service before you returned home;
- any claim for fees relating to timeshare properties, including management and maintenance fees but not exchange fees;
- any claim for additional travel costs if you did not purchase a return ticket to your home area before you departed on your trip;
- any claim for your unused return travel tickets if we have paid to get you home because of injury or illness under Section D Emergency Medical and Related Costs;
- any claim as a result of you participating in any hazardous activity;
- any claim as a result of manual work;

- any claim as a result of you riding or driving any motorised vehicle, unless you are licensed to drive that vehicle type within your home area;
- any claim as a result of you using any motorcycle, moped or scooter:
  - if you do not wear a crash helmet;
  - if you are the rider and you do not hold a valid licence to drive that vehicle type in your home area; or
  - if the vehicle is above 125cc, and it is not your mode of transport from your home area or if you are not wearing appropriate protective clothing;
- any claim as a result of you using a quad bike or all terrain vehicle as a rider or passenger;
- any claim for natural disaster when the local or national authorities have confirmed that it is safe to stay.

## **Part 2 – Covers For You**

### **Section D – Emergency Medical and Related Costs**

#### **What is covered**

We will cover you for the following expenses if you die, are injured, become ill or are quarantined while on a trip:

#### **1. Emergency Medical Costs outside your home area**

- Emergency medical, surgical and hospital treatment (including ambulance and rescue service fees to take you to hospital) incurred outside your home area;
- Emergency dental treatment solely for sudden pain relief incurred outside your home area;
- If you are claiming for expenses that are covered under this section we will also pay you hospital benefit for every complete 24 hour period you are being treated as an in-patient outside your home area.

#### **2. Related Costs outside or inside your home area**

- Additional travel and accommodation expenses:
  - to get you to or from hospital, where such expenses relate to your in-patient admission or discharge, or attending for outpatient treatment or appointments;
  - needed to return you to your home area on the advice of our medical advisor;
  - that you have to pay to get home following emergency medical treatment and where you cannot use your return ticket;
  - for one person, who is resident in your home area, to travel to, remain with or escort you back to your home area on the advice of our medical advisor;
- Additional accommodation costs of a similar standard to the accommodation you had booked for your trip if it is medically necessary for you to stay after the date you intended to return home;
- Cost of telephone calls:
  - that you make to our emergency assistance service; or
  - incurred by you when you receive calls from our emergency assistance service;
- If you die:
  - the cost of funeral or cremation where you die outside your home area; or
  - the cost of returning your body or ashes to your home.

#### **The most we will pay**

The most we will pay for each insured person is:

- Emergency Medical Costs and Related Costs outside your home area:
  - £10,000,000 overall limit.
  - £1,000 for emergency dental treatment for emergency pain relief.
  - £5,000 for costs of your funeral, cremation or returning your body or ashes to your home.
  - £50 hospital benefit for every complete 24 hour period for which you are treated as an in-patient, up to £400 in total.
- Related Costs inside your home area £10,000 overall limit.

#### **Special conditions**

- You must contact our emergency assistance service as soon as reasonably possible if you:
  - need to go to hospital as an in-patient;
  - are told by your treating doctor that you are going to require tests or other out-patient treatment;
  - need to return to your home area as a result of a medical emergency; or
  - need to extend your trip as a result of a medical emergency.
- If you claim for emergency medical costs, our emergency assistance service may arrange to have you moved from one hospital to another and/or arrange for your repatriation to your home area. They will only do this where it is considered safe to do so in the opinion of our medical adviser and your treating doctor.

- You must follow the advice given by the Foreign & Commonwealth Office and your doctor for the destinations you intend visiting on your trip. This includes getting all recommended vaccinations and taking sufficient supplies of your prescription medication with you.
- You must try to get any necessary emergency medical treatment in a facility that accepts the reciprocal health agreement (as outlined on page 15) where this is available. Our emergency assistance service will give you advice when you contact them.

### **What is not covered**

We will not cover:

- the excess amount. This is £50 for every claim for each insured person, which is reduced to nil if you have used a European Health Insurance Card or any other reciprocal healthcare arrangement to reduce the costs of your treatment;
- any expenses that you can recover from elsewhere;
- anything mentioned in the General Exclusions section of this policy;
- any claim that is the result of a pre-existing medical condition. This exclusion will not apply if that pre-existing medical condition had already been declared to us and accepted by us in writing;
- any claim for costs incurred as a result of an anticipated event;
- any claim under 1. Emergency Medical Costs outside your home area for expenses incurred within your home area;
- any further expenses incurred if you choose not to move hospital or return to your home area after our medical adviser and your treating doctor have deemed it safe for you to be moved;
- any claim for costs of in-patient hospital treatment or being returned to your home area that have been incurred without the prior permission of our emergency medical service;
- any claim for a medical condition if you were travelling against the advice of a doctor, or would have been travelling against the advice of a doctor if you had sought such advice;
- any claim where you are travelling in order to receive medical advice or treatment;
- any claim which is the result of you not taking:
  - necessary medication which you knew at the start of your trip that you would need while you were away (including costs incurred in obtaining or replacing medication); or
  - inoculations for tropical diseases;
- any claim for costs of treatment, tests or surgery (including preventative treatment and cosmetic or elective surgery) which is not essential in the opinion of our medical adviser or could reasonably have waited until your return to your home area;
- any dental work involving precious metals or dental fittings;
- any claim for single or private room accommodation, unless it has been deemed medically necessary by our medical adviser;
- any claim for treatment or services obtained at a health spa, convalescent or nursing home or any rehabilitation centre;
- any claim as a result of you participating in any hazardous activity;
- any claim as a result of manual work;
- any claim as a result of you riding or driving any motorised vehicle, unless you are licensed to drive that vehicle type within your home area;
- any claim as a result of you using any motorcycle, moped or scooter:
  - if you do not wear a crash helmet;
  - if you are the rider and you do not hold a valid licence to drive that vehicle type in your home area; or
  - if the vehicle is above 125cc, and it is not your mode of transport from your home area or if you are not wearing appropriate protective clothing;
- any claim as a result of you using a quad bike or all terrain vehicle as a rider or passenger.

## **Section E – Personal Accident**

### **What is covered**

We will cover you if you are accidentally injured on your trip and this solely and independently results in your:

- death;
- loss of sight;
- loss of limb; or
- total permanent disability.

### **The most we will pay**

The most we will pay for each insured person is:

- £100,000 for death, which is reduced to £2,000 for each insured person aged under 18 years.
- £100,000 for loss of sight.
- £100,000 for loss of limb.
- £100,000 for total permanent disability.

### **Special conditions**

- Any claim payments will be made to you or your legal representatives.
- If you die and do not leave a will, no claim payments will be made until executors have been appointed.
- Death, loss of sight, loss of limb or total permanent disability must occur within one year of the date you were accidentally injured.
- We will not pay any claim for total permanent disability until at least one year has passed from the date you were accidentally injured.
- We will only pay one benefit under this policy for any insured person from a single event.

### **What is not covered**

We will not cover:

- anything mentioned in the General Exclusions section of this policy;
- any claim that is the result of a pre-existing medical condition. This exclusion will not apply if that pre-existing medical condition had already been declared to us and accepted by us in writing;
- any claim that is the result of a sickness or disease, naturally occurring or degenerative condition;
- any claim for costs incurred as a result of an anticipated event;
- any claim for total permanent disability if you had retired before your trip started;
- any claim as a result of you participating in any hazardous activity;
- any claim as a result of manual work;
- any claim as a result of you riding or driving any motorised vehicle, unless you are licensed to drive that vehicle type within your home area;
- any claim as a result of you using any motorcycle, moped or scooter:
  - if you do not wear a crash helmet;
  - if you are the rider and you do not hold a valid licence to drive that vehicle type in your home area; or
  - if the vehicle is above 125cc, and it is not your mode of transport from your home area or if you are not wearing appropriate protective clothing;
- any claim as a result of you using a quad bike or all terrain vehicle as a rider or passenger.

## **Section F – Personal Liability**

### **What is covered**

We will cover you if you become legally liable, during your trip for an accident that causes:

- death or injury to any person; or
- loss of or damage to property that is not owned by any insured person.

We will also cover any reasonable and necessary legal costs and expenses you incur in relation to the accident.

### **The most we will pay**

The most we will pay for all claims arising from any one event is £2,000,000.

### **Special conditions**

You must get our permission before incurring any costs or expenses.

### **What is not covered**

We will not cover liability arising from:

- anything mentioned in the General Exclusions section of this policy;
- death or injury to your employees or members of your family;
- loss of or damage to property which is owned by or under the control of you, a member of your family or your employees;
- ownership or occupation of any land or building (other than occupation of temporary holiday accommodation, and in which case we will not cover the excess amount, which is £50);
- your profession, business or employment including voluntary work of any kind;
- any fines or damages which have been awarded to punish the person responsible rather than to compensate the affected individual for any losses;
- you owning or using any:
  - animal (other than your domestic pets);
  - firearm;
  - mechanically propelled or towed vehicles;
  - vessels (other than manually propelled water craft); or
  - aircraft;
- you participating in any hazardous activity;
- your own deliberate actions or failure to act when you should have;
- any claim arising from a trip that is solely within your home area;
- you engaging in manual work.

## **Section G – Legal Costs**

Before you incur any costs, you must report your claim to the legal helpline.

**Legal helpline – 0845 246 2071**



You can also ring the legal helpline for practical UK legal advice in connection with your trip, whether or not it results in a claim. This service is here to help and is available to you, 365 days of the year. For extra security, we may record all phone calls and keep the recording secure.

## **What is covered**

### **1. Personal Injury and Holiday Contract Disputes**

We will pay for costs to help you claim damages and compensation:

- for injury, illness or death, which happens during your trip; or
- following a breach of contract claim arising out of an agreement you have for your trip.

### **2. Detention Abroad**

The first consultation that you arrange with a local solicitor if you are arrested or held by authorities during your trip.

We agree to provide this cover if:

- any legal proceedings will be carried out by a court which we agree to; and
- we and the appointed representative agree that there are reasonable prospects of success which must continue for the duration of the claim.

## **The most we will pay**

The most we will pay, including any appeal or counterclaim is:

- £50,000 costs for all claims arising from the same incident under 1. Personal Injury and Holiday Contract Disputes.
- £250 for the first consultation that you arrange with a local solicitor under 2. Detention Abroad.

## **Special Conditions**

Observing the policy terms

You must comply with all of the terms and conditions of this policy and take all reasonable precautions to minimise the cost of claims and to prevent a claim from happening.

If our position is prejudiced as a result of you not observing any of the terms and conditions of this policy, we have the right to:

- refuse or withdraw from any claim;
- refuse to pay costs we have already agreed to meet; and
- claim back from you costs that we have paid.

## **Choosing an appointed representative**

- If we accept your claim we will appoint a preferred law firm to try to settle the matter without having to go to court.
- If it is necessary to take your claim to court, or if there is a conflict of interests, you can choose a law firm to act as the appointed representative.
- If you choose an appointed representative who is not a preferred law firm they must agree to act for you in line with our terms of appointment (you can ask us for a copy). Cover for their costs will only commence from the date they agree to our terms of appointment.
- The appointed representative will enter into a separate contract of appointment directly with you. You will be responsible for costs incurred by the appointed representative which are not authorised by us.

## **Co-operating with your appointed representative and us**

- If we ask, you must tell the appointed representative to give us any documents, information or advice that they have or know about.
- You must fully co-operate with the appointed representative and us, and not take any action that has not been agreed by your appointed representative or by us.
- You must keep us and the appointed representative promptly informed of all developments relating to the claim and provide us and the appointed representative immediately with all information, evidence and documents that you have or know about.
- You must get our written permission before instructing a barrister or an expert witness.
- We can contact the appointed representative at any time, and he or she must co-operate fully with us at all times.

## **Barrister's opinion**

If there are conflicting opinions over reasonable prospects of success, you will be required to obtain an opinion from a barrister; the choice of the barrister needs to be agreed between you and us. You will be responsible for paying for the opinion unless it shows that your claim has reasonable prospects of success.

## **Settling or ending your claim**

- You must tell us if anyone makes a payment into court or offers to settle your claim.
- You must not stop, settle, negotiate or withdraw from a claim or withdraw instructions from the appointed representative without our approval. We will not withhold our approval without good reason.

- If an appointed representative refuses to continue acting for you with good reason, or if you dismiss them without good reason, cover for your claim will end immediately unless we agree to appoint another appointed representative.
- We can decide to settle your claim by paying you the compensation you are likely to be awarded by a court instead of starting or continuing your claim or legal proceedings. If your claim is not for damages, we may decide to settle your claim by paying you the equivalent financial value of your claim.
- We can refuse to pay further costs if you do not accept an offer or payment into court to settle a claim which we or your appointed representative considers should be accepted.
- We can refuse to pay further costs if we or the appointed representative consider that those costs would be disproportionate to the value of the claim.
- You must tell us if your claim no longer has reasonable prospects of success.
- We can refuse to pay further costs if your claim no longer has reasonable prospects of success.

#### **Assessing and recovering costs**

- We have the right to have costs certified by the appropriate professional body, audited by costs draftsmen we choose or assessed by a court.
- You must tell your appointed representative to claim back all costs that you are entitled to. If costs we have paid are recovered, you must refund them to us.
- We and you will share any costs that are recovered where:
  - we refused to pay further costs and you paid more costs to end your claim; or
  - you chose to pay the difference between the costs we offered to the appointed representative under our terms of appointment and the costs charged by the appointed representative.
- We and you will each receive the same percentage of the recovered costs as originally paid.

#### **What is not covered**

We will not cover any claim arising from or relating to:

- anything mentioned in the General Exclusions section of this policy;
- defending your legal rights in claims against you;
- illness or injury which develops gradually or is not caused by a specific or sudden accident;
- psychological injury or mental illness unless it results from a specific or sudden accident that has also caused physical bodily injury to you;
- action against another insured person, a close relative, your travelling companion or anyone outside your home area that you had planned to stay with;
- costs that relate to the period before we accept your claim;
- costs and expenses for bringing a legal action in more than one country for the same event;
- fines, penalties, compensation or damages which you are ordered to pay by a court;
- loss or damage that is insured under another section of this policy or any other insurance policy;
- a dispute with us about this section of the policy, other than as shown in How To Complain on page 34; or
- any appeal where we did not provide cover for the original claim.

## **Part 3 – Covers For Your Property**

### **Section H – Baggage**

#### **What is covered**

We will cover you if your baggage is lost, stolen or accidentally damaged during your trip.

#### **The most we will pay**

The most we will pay for each insured person is £1,500. This is reduced to:

- £250 for any one item (including items that form part of a pair or set of items).
- £400 in total for valuable items.

#### **Special conditions**

- You must report any theft or loss of baggage to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If your baggage is lost, stolen or damaged while it is in the care of an airline you must:
  - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
  - keep your tickets and luggage tags.
- If your baggage is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority you must get a report from them.
- You must always take reasonable care of your baggage to keep it safe and take all reasonable steps to recover baggage that is lost or stolen.

- You must provide us with proof of ownership and value for the items of baggage for which you are claiming to substantiate your claim. If you do not, it may affect your claim.
- We will deduct the amount of any claim under section I Delayed Baggage (other than for hire costs) from any claim you make under this section if your baggage is permanently lost.
- We will at our option either:
  - pay the cost of repairing or replacing the item; or
  - make a cash payment to you.

No payment will be more than the original purchase price you paid for the item.

- We will make a deduction for wear and tear for claims for clothing, including sports clothing.

### **What is not covered**

We will not cover:

- the excess amount. This is £50 for every claim for each insured person;
- any expenses that you can recover from elsewhere;
- anything mentioned in the General Exclusions section of this policy;
- any claim for theft or loss of baggage that you do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report;
- any claim for baggage:
  - that you have left unattended unless it has been stolen from your locked personal accommodation, a safe or safety deposit box or motor vehicle;
  - that is confiscated, detained or delayed by customs or other officials;
- any claim for valuable items:
  - not in your hand luggage or on your person; or
  - left in a motor vehicle or tent;
- any claim for loss or damage caused by:
  - wear and tear or loss of value;
  - moths or vermin; or
  - any cleaning, repairing or restoring process;
- any claim for:
  - property more specifically insured by another policy;
  - pedal cycles, motor vehicles, caravans, trailers or water craft;
  - musical instruments, antiques, pictures or furs;
  - cracking, scratching or breaking of glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items;
  - perishable goods;
  - contact lenses, dental or medical fittings or hearing aids;
  - personal money, bonds, negotiable instruments, securities or documents (cover is available for some of these items under section J Personal Money);
  - winter sports equipment (including skis, snowboards, bindings, poles, boots or helmets and any other specialist winter sports clothing or equipment);
  - business equipment (cover is available under section L Business Cover);
  - golf equipment (including golf bags, clubs and other specialist golf equipment);
  - sports equipment and accessories while in use; or
  - the cost of replacing any other pieces that form part of a set.

## **Section I – Delayed Baggage**

### **What is covered**

We will cover you for essential replacement of toiletries, medication and items of clothing and the temporary hire of replacement sports equipment if your baggage is temporarily lost for more than four hours following your arrival at your destination.

### **The most we will pay**

The most we will pay for any one event is £500 regardless of the number of you that are claiming.

### **Special conditions**

- If your baggage is lost while it is in the care of an airline you must:
  - get a Property Irregularity Report within the time limit shown in their conditions of carriage to show how long you were without your baggage; and
  - keep your tickets and luggage tags.
- You must keep the receipts for any essential replacement items you buy or hire.
- We will deduct the amount of any claim under this section (other than for hire costs) from any claim you make under Section H Baggage if your baggage is permanently lost.

### **What is not covered**

We will not cover:

- anything mentioned in the General Exclusions section of this policy;
- any claim for hire of winter sports equipment (including skis, snowboards, bindings, poles, boots or helmets and any other specialist winter sports clothing or equipment);

- any claim for hire of business equipment (cover is available under section L Business Cover);
- any claim for hire of golf equipment (including golf bags, clubs and other specialist golf equipment);
- any claim for baggage that is confiscated, detained or delayed by customs or other officials; or
- any claim for baggage that is lost on the day of your return home.

## Section J – Personal Money

### What is covered

We will cover you if your personal money is lost or stolen while you are on your trip or during the 72 hours before you are scheduled to leave your home to start your trip.

### The most we will pay

The most we will pay for each insured person is £500. This includes a maximum of £500 for each insured person for cash or bank notes.

### Special conditions

- You must report any theft or loss to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- You must always take reasonable care of your personal money to keep it safe and take all reasonable steps to recover personal money that is lost or stolen.
- You must provide us with proof of ownership and value for the personal money for which you are claiming to substantiate your claim.
- A cash advance can be arranged if you are unable to obtain sufficient funds locally. Any cash advance paid will be deducted from your claim settlement.

### What is not covered

We will not cover:

- the excess amount. This is £50 for every claim for each insured person;
- any expenses that you can recover from elsewhere;
- anything mentioned in the General Exclusions section of this policy;
- any claim for personal money that you do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report;
- any claim for personal money that you have left unattended unless it has been stolen from your locked personal accommodation, a safe or safety deposit box or motor vehicle;
- any claim for personal money that is confiscated, detained or delayed by customs or other officials;
- any claim for personal money unless you can provide a receipt showing the amount of personal money you exchanged; or
- any claim for personal money as a result of changes in exchange rates or mistakes.

## Section K – Lost Passport or Driving Licence

### We will cover you for:

- reasonable extra travel, accommodation and administration costs that you have to pay to obtain:
  - evidence of your driving licence from the DVLA if your driving licence is lost, stolen or destroyed while you are on your trip; or
  - an Emergency Travel Document if your passport is lost, stolen or destroyed while you are on your trip; and
- the cost of the Emergency Travel Document.

### The most we will pay

The most we will pay for each insured person is £750.

### Special conditions

- You must report any loss to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- You must always take reasonable care of your passport and driving licence to keep them safe and take all reasonable steps to recover any passport or driving licence that is lost or stolen.

### What is not covered

We will not cover:

- the excess amount. This is £50 for every claim for each insured person;
- anything mentioned in the General Exclusions section of this policy;
- any claim for loss or theft of a passport or driving licence that you do not report to the police within 24 hours of discovery or as soon as reasonably possible after that, or which is not supported by a police report; or
- any claim for a passport or driving licence:
  - that you have left unattended unless it has been stolen from your locked personal accommodation, a safe or safety deposit box or motor vehicle; or
  - that is confiscated, detained or delayed by customs or other officials;
- any claim for costs relating to the purchase of a new replacement passport.

## **Section L – Business Cover**

### **a. Business Equipment and Business Samples**

#### **What is covered**

We will cover you if your business equipment or business samples are lost, stolen or accidentally damaged during your trip.

#### **The most we will pay**

The most we will pay for each insured person is £3,000. This is reduced to £1,000 for any one item (including items that form part of a pair or set of items).

#### **Special conditions**

- You must report any theft or loss of business equipment or business samples to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If your business equipment or business samples are lost, stolen or damaged while they are in the care of an airline you must:
  - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
  - keep your tickets and luggage tags.
- If your business equipment or business samples are lost, stolen or damaged while they are in the care of a transport or accommodation provider or an authority you must get a report from them.
- You must always take reasonable care of your business equipment or business samples to keep them safe and take all reasonable steps to recover business equipment or business samples that are lost or stolen.
- You must provide us with proof of ownership and value for the items of business equipment or business samples for which you are claiming to substantiate your claim.
- We will at our option either:
  - pay the cost of repairing or replacing the item; or
  - make a cash payment to you.
- We will not pay more than the market value of your business equipment or business samples at the time of the loss.

### **b. Hiring Replacements**

#### **What is covered**

We will cover you to hire emergency replacement business equipment for the remainder of your trip if business equipment that you own is lost, stolen or accidentally damaged during your trip, or if it is temporarily lost for more than four hours on your outbound trip.

#### **The most we will pay**

The most we will pay for each insured person is £500.

#### **Special conditions**

- You must report any theft or loss of business equipment to the police within 24 hours of discovering it or as soon as reasonably possible after that and get a police report from them.
- If your business equipment is lost, stolen or damaged while it is in the care of an airline you must:
  - get a Property Irregularity Report within the time limit shown in their conditions of carriage; and
  - keep your tickets and luggage tags.
- If your business equipment is lost, stolen or damaged while it is in the care of a transport or accommodation provider or an authority you must get a report from them.
- You must always take reasonable care of your business equipment to keep it safe and take all reasonable steps to recover business equipment that is lost or stolen.
- We will at our option either:
  - pay the cost of repairing or replacing the item; or
  - make a cash payment to you.

### **c. Business Colleagues**

#### **What is covered**

We will cover you to be replaced by a colleague (return travel tickets only) if you are treated as an in-patient for at least three days while you are on a trip or we pay a claim under Section C Cutting Short Your Trip (after your trip has started) due to your death, injury or illness.

#### **The most we will pay**

The most we will pay for each insured person is £1,500 for each insured person per trip.

#### **Special conditions**

- All claims for death, injury, illness or quarantine must be supported by relevant medical certificates from a doctor, which must be obtained at your own expense as well as any other supporting documents that we reasonably require in support of your claim.
- You must provide receipts for the travel tickets obtained for your colleague.

## **What is not covered (applies to all Business cover sections)**

We will not cover:

- the excess amount. This is £50 for every claim for each insured person under part a. Business Equipment or Business Samples only. No excess will be charged for claims for other parts of this section;
- any expenses that you can recover from elsewhere;
- anything mentioned in the General Exclusions section of this policy;
- any claim for costs incurred as a result of an anticipated event;
- any claim under part a. Business Equipment or Business Samples or part b. Hiring Replacements:
  - for items that are lost, stolen or damaged as a result of your deliberate, wilful or malicious act, carelessness or neglect;
  - caused by wear and tear or loss of value, moths or vermin or any cleaning, repairing or restoring process;
  - that you do not report to the police as soon as reasonably possible or which is not supported by a police report;
  - for items that you have left unattended unless they have been stolen from your locked personal accommodation, a safe or safety deposit box or motor vehicle;
  - for valuable items that are left unattended in a motor vehicle;
  - for items that are confiscated, detained or delayed by customs or other officials; or
  - that is more specifically insured elsewhere; or
- any claim under part c. Business Colleagues where there is, or would be, no valid claim for that medical condition under Section D Emergency Medical and Related Costs or Section C Cutting Short Your Trip (after your trip has started).

## **General Exclusions and General Conditions**

### **General exclusions**

General exclusions which apply to sections A to L.

**You are not covered for any of the following:**

#### **1. War**

We will not cover any consequences of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorism or terrorist acts. This exclusion does not apply to section D Emergency Medical and Related Costs or section E Personal Accident.

#### **2. Radioactivity and Pressure Waves**

We will not cover any loss or damage to property or any direct or indirect loss, expense or liability caused by or contributed to by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste; or
- the radioactive, toxic, explosive or other dangerous properties of nuclear equipment or its nuclear parts; or
- pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

#### **3. Deliberate Acts**

We will not cover any claim resulting from

- suicide or attempted suicide;
- deliberately injuring yourself;
- putting yourself in danger that can reasonably be predicted (unless you were trying to save a person's life);
- sexually transmitted diseases;
- you being under the influence or effect of alcohol or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction). We do not expect you to avoid drinking on your trip but we will not cover any claims where you have drunk so much alcohol that your judgement is seriously affected;
- you travelling in an aircraft other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft;
- you breaking the law or being dishonest; or
- you travelling to a country or area where the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or the World Health Organisation (WHO) has advised against all travel before you departed on your trip.

#### **4. Uninsured Costs**

We will not cover any claim for:

- any loss not specifically covered by this policy (for example loss of earnings because you are not able to return to work after an injury or illness that happened on a trip or costs associated with returning your vehicle to your home area); or
- any payment that you would normally have to make during your trip.

## **5. Events Beyond The Restrictions Of Your Policy**

We will not cover any claim for:

- any claim relating to a trip outside the trip limits – please see Period of insurance in the Definitions section;
- any claim where you no longer have a valid Business Premium and BusinessOne Premium Card under which you are entitled to receive the benefit of this policy;
- any claim where you have not paid the appropriate premium when due.

### **General conditions**

General conditions which apply to sections A to L.

#### **1. Providing Accurate Information**

You must take care to provide us with accurate information which is correct to the best of your knowledge.

You must tell us immediately if the state of health of any insured person changes; please refer to the Medical Declaration on page 16.

Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy and causing claims to be rejected or not fully paid.

#### **2. Notification of Claims**

You must tell us as soon as reasonably possible about any event which may lead to a claim under this policy. If you receive any notice of prosecution, inquest or fatal accident inquiry or you are sent a writ, summons, claim or letter, you must send it to us, unanswered, as soon as possible. For claims under section G Legal Costs claims must be submitted no later than 180 days after the date you knew about or should have known about the event giving rise to the claim.

#### **3. Claims Procedure – Our Rights and Your Obligations**

- You must:
  - not admit any liability for or negotiate to settle any claim without our written permission;
  - give us any information and help we need.
- We are entitled to:
  - take over and carry out the negotiation, defence or settlement of any claim in your name;
  - take proceedings in your name to get back any money we have paid under this policy;
  - ask you to pay us back any amounts that we have paid to you that are not covered by this policy;
  - refuse to pay any claim where you have not provided sufficient receipts, bills or evidence to support your claim.

#### **4. Evidence Of Claims**

- you or your legal representatives must provide at your own expense all certificates, information and evidence that we need in order to consider your claim;
- if your claim is for injury or illness we may ask for your permission that we may contact your doctor to get access to your medical records. If you refuse permission we may not be able to deal with your claim;
- we may arrange, at our own expense, for you to be medically examined on our behalf including post-mortem if you die.

#### **5. Duty Of Care**

You must take all reasonable steps to prevent any loss, damage or accident involving you or your baggage.

#### **6. Cancellation**

- The cardholder can cancel this policy at any time by telling us either over the phone or in writing. However, this insurance is included as an integral benefit with your Select Platinum bank account. You do not, therefore, pay a separate premium and would not receive any refund as a consequence of cancelling the policy.
- The cardholder can cancel any upgrades or endorsements at any time by telling us either over the phone or in writing. We will not refund any premium unless the cardholder cancels the relevant upgrade or endorsement within 14 days from the date of purchase or renewal or the date of receiving the relevant documents or renewal notice, whichever is the later, and so long as no insured person has travelled or made a claim.

#### **7. Fraud**

You must be honest and truthful in your dealings with us at all times.

If you, any insured person or anyone acting on your behalf attempts to deceive us or knowingly makes a false claim, we have the right to refuse claims and retain any premium paid. We may recover from you any costs we have incurred, including the costs of investigating the claim.

We will not pay a claim which is in any way fraudulent, false or exaggerated. We will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred.

In addition, we have the right to cancel any other products you hold with us and share details of this behaviour with other organisations to prevent further fraud. We may also involve the relevant authorities who are empowered to bring criminal proceedings.

## **8. Other Insurances**

If you have other insurance that covers the same loss, damage or liability, we will not pay more than our share of your claim. This does not apply to Section E Personal Accident. Please note: if you have a no claims discount (NCD) on your household insurance policy, any contribution we claim from your household insurer should not affect your NCD.

## **9. If You Have Not Paid Your Monthly Account Fee or Upgrade Or Endorsement Premium**

We may refuse your claim or deduct any unpaid premiums from any claim payment we make to you.

## **10. Automatic Renewal**

We may automatically renew any upgrades or endorsements to your policy on the renewal date. If we plan to automatically renew, we will let you know we are planning to do this before your cover ends together with sending you details of the renewal premium. If you do not wish to renew your upgrade or endorsement you should let us know before the renewal date.

## **11. Rights of Third Parties**

Unless otherwise provided for in the policy, nothing in the policy is intended to confer a directly enforceable benefit on any other party under the Contracts (Rights of Third Parties) Act 1999.

## **Your Information**

NatWest and U K Insurance Limited (UKI) are aware of the trust you place in us when you buy our products and our responsibility to protect your information. This product is underwritten and administered by UKI. This notice describes who UKI are, why they need to collect your information and how they will use it.

We and UKI will share your information and this notice will tell you how UKI will process your data as well as with who and why they may share it.

### **1 – Privacy**

#### **Why we need your information**

We will use your information to give you quotations, and manage your insurance policy, including underwriting and claims handling.

Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties.

We will only collect the information we need so that we can provide you with the service you expect from us.

From time to time we may need to change the way we use your information. Where we believe you may not reasonably expect such a change we will write to you. When we do so, you will have 60 days to object to the change but if we do not hear from you within that time you consent to that change.

#### **Who we will share your information with**

Business Premium and BusinessOne Premium Card Travel Insurance is underwritten by U K Insurance Limited (UKI).

During the course of our dealings with you we may need to disclose some of your information to other insurers, third party underwriters, reinsurers, credit reference and fraud prevention and law prevention agencies and other companies that provide service to us or you, to:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our products, services, systems and relationships with you;
- understand our customers' requirements;
- rate and price insurance.

#### **We do not disclose your information to anyone else except where:**

- we have your permission;
- we are required or permitted to do so by law;
- we may transfer rights and obligations under this agreement.



## **Where we transfer your information**

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service. Where we engage these suppliers we make sure that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

## **Sensitive Information**

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their agreement.

## **Dealing with other people**

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

## **Credit Reference Agencies**

UKI carries out a consumer search when any application for insurance is submitted. This is done using public data to evaluate insurance risks and no financial information is reviewed as part of this process. There is no visible credit footprint and after 12 months is automatically deleted.

## **Access to your information**

You have the right to see the information we hold about you. This is called Subject Access Request. If you would like a copy of your information, please write to:

The Data Protection Officer, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

## **2 – Fraud prevention and detection**

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

- Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998;
- Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries 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; or
  - check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.
- Law enforcement agencies may access and use this information.
- We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:
  - Checking applications for, and managing credit and other facilities and recovering debt;
  - Checking insurance proposals and claims; or
  - Checking details of job applicants and employees.
- We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.
- We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. The agencies may charge a fee.

## How To Claim, How To Complain and Our Regulator

<b>How to make a claim</b> While you are away: <ul style="list-style-type: none"><li>■ If you are injured or ill while you are away, call our Emergency Assistance Service</li><li>■ Non-emergency claims</li><li>■ Legal Costs claims</li></ul>	Please call  <b>01252 576 120</b> <b>+44 1252 576 120</b> from abroad Lines are open 24 hours a day, 365 days a year <b>08450 260 265</b> in the UK <b>+44 8450 260 265</b> from abroad Lines are open 9am to 5pm Monday to Friday <b>01275 557 946</b> in the UK <b>+44 1275 557 946</b> from abroad Lines are open 24 hours a day, 365 days a year
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### How to complain

If you need to complain:

- For issues relating to the purchase or administration of your insurance (including any upgrades and endorsements) or a claim you have made:
  - Please call us on **0870 264 6311**.
  - If you wish to write, then please address your letter to Customer Relations, P O Box 1150, Churchill Court, Bromley BR1 9WA.
- You can refer complaints about claims under Section G to arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The Arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If we cannot agree then we will ask the Chartered Institute of Arbitrators to decide. The Arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

If we cannot sort out the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS). It is an independent organisation that operates according to the rules made by the Financial Conduct Authority.

Their address is: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square London E14 9GE. Phone: **0800 023 4567** or **0300 123 9 123**. You can visit the FOS website at **www.fos.org.uk**

The FOS will contact us for you. The FOS will tell you its decision direct. Being referred to the FOS will not affect your legal rights.

If you are a business and for any reason your complaint falls outside of the jurisdiction of the FOS then we will still respond to your complaint but if we cannot sort out the differences between us you will not be able to refer the matter to FOS. However, this will not affect your legal rights.

### Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at **fca.org.uk** or the Financial Conduct Authority can be contacted on **0800 111 6768**. The Prudential Regulation Authority website can be visited at **bankofengland.co.uk/pru** or the Prudential Regulation Authority can be contacted on 020 7601 4878.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **fscs.org.uk**

We will also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request

Business Premium and BusinessOne Premium Card Travel Insurance is underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

# Business Premium and BusinessOne Premium Card Car Breakdown Cover

## Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs and it is your responsibility to make sure that the policy is right for you.

This product meets the needs of those who wish to ensure that their specific Rescue requirements are covered.

## Statement of Price

NatWest Business Premium and BusinessOne Premium Card Car Breakdown Cover is provided with your Premium Card at no extra cost.

## Policy Summary

**keyfacts**®

Please read this document carefully. This policy summary does not form part of the contract between us. Full terms and conditions can be found within the 'Your Insurance Policies' Booklet provided with your welcome letter.

## Features of a Car Breakdown Cover Policy

The policy you have purchased is underwritten by U K Insurance Limited and could run from the start date of your Business Premium/BusinessOne Premium Card.

As this policy could run for several years you may want to review your insurance needs periodically to ensure that the policy is adequate.

## Significant Features of a Car Breakdown Cover Policy

Green Flag provides the breakdown service.

Your policy covers your car or anyone driving with your permission.

You can claim £10 if not attended within 60 minutes – General Condition 14 10 mile Recovery – Roadside Assistance Section 30 minutes Roadside Assistance – Roadside Assistance Section Assistance within 1/4 mile of your home address – Home-call Section Caravan and Trailer cover – Caravan and Trailer Section.

## Significant Exclusions or Limitations

If the Insured Vehicle is in a position we cannot get to and we need to use specialist equipment for its recovery, you will have to pay extra costs – General Condition 12 We are not responsible for the actions or costs of garages, recovery firms or emergency services acting on your instructions or the instructions of anyone acting for you and cannot be held liable for them – General Condition 18.

## Your right to cancel

You have the right to cancel this Policy at any time, with immediate effect. As the cover is provided as a Benefit of being a Business Premium or BusinessOne Premium cardholder, a cooling off period does not apply and no refund is due. The Car Breakdown Cover section of your benefits package cannot be cancelled in isolation, you will also have to cancel your Business Premium or BusinessOne Premium Card.

If the Business Premium or BusinessOne Premium Card is cancelled, this Policy ends.

## How to make a claim

To notify us of a claim whilst travelling within the UK, please telephone **0800 068 6720**.

## How to complain

Should there ever be an occasion where you need to complain, please call us on **0870 024 0048**.

If you wish to write, then address your letter as follows: Customer Relations Department, Green Flag, Green Flag House, Cote Lane, Leeds LS28 5GF.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is: Exchange Tower, Harbour Exchange Square, London E14 9GE, telephone **0300 123 9123** or **0800 023 4567**.

## Details about our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at **fca.org.uk** or the Financial Conduct Authority can be contacted on **0800 111 6768**.

The Prudential Regulation Authority website can be visited at **bankofengland.co.uk/pr** or the Prudential Regulation Authority can be contacted on **020 7601 4878**.

## Car Breakdown Cover Your Policy

These are the terms and conditions of your breakdown cover with Green Flag provided as part of your Premium Card features. Green Flag is a trading name of U K Insurance Limited ('UKI'). UKI is the insurance underwriter for this insurance product and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. We will provide breakdown assistance, in respect of an incident for which cover under this policy is available with your Business Premium/BusinessOne Premium Card. Under European law you and we may choose which law will apply to this contract. English Law will apply to this policy unless we both agree otherwise.

### Statement of Demands and Needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs and it is your responsibility to make sure that the policy is right for you. This product meets the needs of those who wish to ensure that their specific breakdown requirements are covered.

To claim for breakdown cover, please call **0800 068 6720**.

U K Insurance Limited (UKI). Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered no. 1179980.

### Details about our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority.

The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at [fca.org.uk](http://fca.org.uk) or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at [bankofengland.co.uk/pru](http://bankofengland.co.uk/pru) or the Prudential Regulation Authority can be contacted on **020 7601 4878**. Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme [fscs.org.uk](http://fscs.org.uk)

### Our Promise To You

Is that we will always be fair and reasonable whenever you have need of the protection of this Membership and that we will act quickly to provide that protection.

### Complaints Procedure

Should there ever be an occasion when you feel that we have failed to honour our promise, we will do everything possible to ensure that your complaint is dealt with quickly and fairly. The easiest way to complain is simply to give us a call. Please contact us on **0870 024 0048**.

If you wish to write, complaints should be addressed: Customer Liaison Department, Green Flag, Green Flag House, Cote Lane, Leeds LS28 5GF.

Our staff will attempt to resolve your complaint immediately.

If this is not possible, we promise to acknowledge your complaint within five business days of receipt. In the unlikely event that your complaint has not been resolved within four weeks of its receipt, we will write and let you know the reasons why and the further action we will take.

Once we have fully reviewed your complaint we will write to you with the outcome of our investigation and our decision. If you are unhappy with our decision you may then refer your complaint to the Financial Ombudsman Service (FOS) who will liaise with us on your behalf. The FOS will inform you directly of its decision. Referral to the FOS will not prejudice your rights to take subsequent legal proceedings. The address for the FOS is as follows: Exchange Tower, Harbour Exchange Square, London E14 9GE, telephone 0300 123 9123 or **0800 023 4567**.

We will provide motoring assistance services, in respect of an incident for which cover under this Membership is available with your Business Premium/BusinessOne Premium Card ('the Card') or for the duration you have the Card (if earlier).

### How to Cancel

You have the right to cancel this Policy at any time, with immediate effect. As the cover is provided as a Benefit of being a Business Premium or BusinessOne Premium cardholder, a cooling off period does not apply and no refund is due. The Car Breakdown Cover section of your benefits package cannot be cancelled in isolation, you will also have to cancel your Business Premium or BusinessOne Premium Card. If the Business Premium or BusinessOne Premium Card is cancelled, this Policy ends.

## The Meaning of Words

Wherever the following words and phrases appear in this Membership they will always have these meanings, unless otherwise stated in the relevant section:

**Force Majeure Event:** an event beyond our reasonable control which includes without limitation fire, flood, inclement weather, earthquake, accident, civil disturbances, war, rationing, embargoes, strikes, labour problems, terrorism, delays in transportation, inability to secure necessary materials, delay or failure of performance of any supplier or subcontractor (which cannot reasonably be avoided by us), acts of God and acts of government;

**Home:** your permanent place of residence in the United Kingdom;

**Insured Incident:** means immobilisation of the Insured Vehicle as a result of breakdown, road accident, malicious damage, accidental damage, fire, flat tyre, lack of fuel, flat battery, loss or breakage of car keys, within the United Kingdom;

**Insured Person:** means you and any other person who at the time of the Insured Incident, is driving or riding as a passenger in the Insured Vehicle with your permission;

**Insured Vehicle:** any vehicle we have agreed to cover under this Membership and which complies with the vehicle specifications described in General Condition 3;

**Membership:** the motoring assistance services provided by us to you as part of the Card. This booklet details the terms and conditions of your motoring assistance Membership;

**Member:** the person(s) named on the Card;

**Strike:** Any form of industrial action taken by workers, carried out with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services;

**United Kingdom:** England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands;

**we or us or our:** U K Insurance Limited, the underwriter of this membership and/or our associated companies or agents (including service providers);

**you or your:** the Member or any other person who at the time of the incident, is authorised to drive the Insured Vehicle. Please note: The General Conditions and Exclusions apply to all sections.

## Roadside Assistance

### What is covered:

Following an Insured Incident occurring at least 1/4 mile from your Home we will:

1. Arrange for roadside assistance and, if necessary, transportation of vehicle and passengers within 10 miles of incident; and
2. Provide these services including call-out and up to 30 minutes of roadside assistance. Please note: You will have to pay any costs where transportation of the Insured Vehicle exceeds 10 miles or labour exceeds 30 minutes.

### Cover for your Caravan and Trailer

Your caravan or trailer will have the same cover as the Insured Vehicle when being towed by the Insured Vehicle provided:

- Fits a standard 50mm tow ball; and
- It does not exceed (including any load carried) the following gross vehicle weight: 3.5 tonnes and external dimensions: 7 metres in length (excluding any coupling device and tow bar), 3 metres in height and 2.55 metres in width; and
- The weight of the caravan or trailer when loaded is not more than the kerb weight of the Insured Vehicle; and
- It is of standard make.

### Home-call

If an Insured Incident takes place within 1/4 mile of your Home, you will be entitled to the services detailed in Roadside Assistance.

## Conditions and Exclusions

General Exclusions applying to this Membership

The following are not covered under this Membership:

1. The cost of fuel, all spare parts and any costs once the Insured Vehicle has been transported to a garage or repairer.
2. Damage or costs as a result of breaking into the Insured Vehicle because your keys have been lost or stolen.
3. Any costs incurred as a result of you failing to carry a serviceable spare wheel and tyre.
4. The cost of draining or removing contaminated fuel (we will arrange for the Insured Vehicle to be taken to a local repairer for assistance, but you will have to pay for all work carried out).
5. Any costs and expenses if the Insured Vehicle was not fit to drive at the start of the journey or had not been regularly serviced in line with the manufacturer's recommendations. We may ask for proof that the Insured Vehicle was fit to drive (including an MOT certificate if applicable).

6. Any Insured Incident while the Insured Vehicle is towing or carrying more weight or people than it is designed for, as shown in the manufacturer's details.
7. Vehicles used for and/or involved in motor racing, off road use (away from public roads and over rough terrain), rallies, speed or duration tests or practising for such events.
8. Vehicles situated in areas to which our agents have no right of access or on motor traders' premises.
9. Any intentional or wilful damage caused by any Insured Person to the Insured Vehicle.
10. Any claim resulting from difficulties or inability in obtaining raw materials, fuel or other supplies due to Force Majeure Event.
11. Vehicles temporarily immobilised by floods or snow-affected roads or as a result of whole or partial immersion in water, snow, sand or mud.
12. Vehicles parked off the public road, which are immobile due to the nature of the surface on which they stand e.g. sand, mud, gravel, turf or grass.
13. Vehicle used for hire or reward, including taxis, or for the carriage of goods for reward.
14. Any claim for damage or loss of commercial goods or those intended for resale carried at the time of the Insured Incident.
15. Any expenses which you would have had to pay anyway irrespective of the Insured Incident.
16. Any damage to or theft of objects or accessories left in or outside the Insured Vehicle after the Insured Incident.
17. Losses that are not directly associated with the incident that caused you to claim. For example, loss of earnings due to being unable to return to work following an insured incident, or losses arising from a delay in providing the services to which this cover relates.
18. Vehicles that have broken down or were unroadworthy when membership commenced.
19. Loss, expense or legal liability caused by:
  - ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
  - the radioactive, toxic, explosive or other dangerous properties of nuclear equipment.
20. Loss or damage caused by pressure waves from planes and other flying machines.
21. Any claim if:
  - you know that the person driving the Insured Vehicle does not have a valid driving licence; or
  - the person driving the Insured Vehicle does not meet the conditions of their driving licence.
22. Any Insured Incident where the Insured Vehicle does not have a current, valid Road Fund Licence disc on display.

#### **General Conditions applicable to this policy**

1. Other insurance  
If you are covered by any other insurance for an Insured Incident, we will only pay our share of the claim. You may be required to provide us with details of the other insurance company for this purpose.
2. Reasonable care  
You must do all that you can and comply with all laws and codes to keep the Insured Vehicle safe and fit to drive.
3. Cover is only available for this Membership for the following:
  - A privately-registered motor car, motor cycle, three-wheeler or car-based van up to 3.5 tonnes when loaded.
  - none of these must be more than 7 metres long, 3 metres high and 2.55 metres wide.
  - A standard caravan or trailer which meets with all relevant rules and regulations and was being towed by the Insured Vehicle at the time of the Insured Incident.
4. We are not responsible for any loss, damages, costs, claims or expenses whatsoever which you may incur as a result of our delay or failure to perform our obligations due to a Force Majeure Event.
5. If you request a level of service to which you are not entitled, this service will have to be paid for in advance by credit or debit card payment.
6. If we provide a service that it subsequently transpires you are not entitled to, you may have to pay for the service provided.
7. We will provide the services described in this policy on condition that you and all passengers observe the respective licence conditions and all the terms and conditions laid down in this document. The services cannot be used for routine servicing or the rectification of failed repairs, or as a way of avoiding costs.
8. You are responsible for collecting the Insured Vehicle from a repairer and any consequent costs after work has been carried out.
9. If we arrange for temporary roadside repairs, you must then immediately arrange for any permanent repairs that may be necessary as soon as possible. If you do not, and the same problem happens again, we may refuse service.
10. If you need assistance, you must contact our control centre. You must not contact any garage recovery operator direct.

11. You will have to pay the cost of our recovery or repair vehicle coming out to you if you allow the Insured Vehicle to be recovered or repaired by someone else after you have contacted us for assistance.
12. If the Insured Vehicle needs to be moved or recovered after an Insured Incident, it must be in an easily accessible position for our recovery vehicle to load. If the Insured Vehicle is in a position we cannot get to, or the wheels have been removed and we need to use specialist equipment (which is not normally carried on a standard recovery vehicle) to recover the Insured Vehicle, you will have to pay any costs (including labour charges) to arrange for these to be transported to, and used at, the site of the Insured Incident.
13. When you ask for assistance or recovery, we will give you an estimated time when our repair or recovery vehicle will arrive. You and your passengers must wait with the Insured Vehicle until the repair or recovery vehicle arrives, unless you have made other arrangements with our control centre.
14. If the recovery or repair vehicle does not arrive within 60 minutes of you contacting us, we will pay £10. To claim compensation you must either complete a service questionnaire or write to us.
15. You will have to repay any toll fees or ferry charges for the Insured Vehicle which are reasonably incurred by the driver of the recovery vehicle.
16. You are responsible for the security of the contents of the Insured Vehicle, caravan or trailer. We will not recover or repair a vehicle, caravan or trailer if there is a person or animal in it.
17. You must be honest and truthful in your dealings with us at all times. If you, any person insured under this policy or anyone acting on your behalf attempts to deceive us or knowingly makes a false claim, we have the right to cancel your policy, refuse claims and retain any premium paid. We may recover from you any costs we have incurred, including the costs of investigating the claim.  
We will not pay a claim which is in any way fraudulent, false or exaggerated. We will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred.  
In addition, we have the right to cancel any other products you hold with us and share details of this behaviour with other organisations to prevent further fraud. We may also involve the relevant authorities who are empowered to bring criminal proceedings.
18. We are not responsible for the actions or costs of garages, recovery firms or emergency services acting on your instructions or the instructions of anyone acting for you and cannot be held liable for them.
19. We will not arrange for assistance services if we reasonably believe the Insured Vehicle is dangerous or illegal to repair or transport.
20. You will have to pay any storage or release fees while the Insured Vehicle is being repaired or after the police have moved the Insured Vehicle. We cannot be responsible for any police call-out charges.
21. Nothing in this Membership will exclude or restrict our liability for death or personal injury resulting from our negligence.
22. Any failure by us in relying on or enforcing the terms and conditions of this Membership on any particular occasion will not prevent subsequent reliance or enforcement.
23. Following an Insured Incident attended by the police or other emergency service, transportation of the Insured Vehicle will not take place until they have authorised its removal.
24. We are entitled to take over your rights in the defence or settlement of a claim or to take proceedings in your name for our own benefit against another party and we shall have full discretion in such matters. You must give us all the information and assistance we may require.

We will use any information that you provide to us in accordance with our 'Data Protection Notice'.

#### U K Insurance Limited Privacy Notice

At U K Insurance Limited we are aware of the trust you place in us when you buy a policy we underwrite and our responsibility to protect your information.

This notice describes who we are, why we need to collect your information and how we will use it.

We will tell you who we share your information with and how we use it to improve the service we provide to our customers.

#### 1 – Privacy

##### Why we need your information

We will use your information to give you quotations, and manage your insurance policy, including underwriting and claims handling.

Your information comprises of all the details we hold about you and your transactions and includes information we obtain about you from third parties.

We will only collect the information we need so that we can provide you with the service you expect from us.

From time to time we may need to change the way we use your information. Where we believe you may not reasonably expect such a change we will write to you. When we do so, you will have 60 days to object to the change but if we do not hear from you within that time you consent to that change.

#### **Who we will share your information with**

Car Breakdown Cover is provided by Green Flag and is underwritten by U K Insurance Limited (UKI).

During the course of our dealings with you we may need to disclose some of your information to other insurers, third party underwriters, reinsurers, credit reference and fraud prevention and law prevention agencies and other companies that provide service to us or you, to:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- develop our products, services, systems and relationships with you;
- understand our customers' requirements;
- rating and pricing.

We do not disclose your information to anyone else except where:

- we have your permission;
- we are required or permitted to do so by law;
- we may transfer rights and obligations under this agreement.

#### **Where we transfer your information**

From time to time we may require services from suppliers that are based worldwide and your information will be shared with them for the purposes of providing that service.

Where we engage these suppliers we make sure that they apply the same levels of protection, security and confidentiality we apply. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

#### **Sensitive Information**

Some of the personal information we ask you for may be sensitive personal information, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you first contacted us but please ensure that you only provide us with sensitive information about other people with their agreement.

#### **Dealing with other people**

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

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UKI carries out a consumer search when any application for insurance is submitted.

This is done using public data to evaluate insurance risks and no financial information is reviewed as part of this process. There is no visible credit footprint and after 12 months is automatically deleted.

#### **Access to your information**

You have the right to see the information we hold about you. This is called Subject Access Request. If you would like a copy of your information, please write to: The Data Protection Officer, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

#### **2 – Fraud prevention and detection**

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998.

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this. We and other organisations may also use and search these agencies and databases from the UK and other countries 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; or check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud and money laundering, for example when:

- Checking applications for, and managing credit and other facilities and recovering debt;
- Checking insurance proposals and claims;
- Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. The agencies may charge a fee.





[natwest.com](https://natwest.com)

NatWest breakdown Insurance is underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No.1179980.

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

National Westminster Bank Plc. Registered in England and Wales with company registration number 929027.

Registered Office: 250 Bishopsgate, London EC2M 4AA.

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