

European Personal Travel Insurance Policy 2015/2016

THE TRAVEL INSURANCE PRODUCTS & SERVICE

This travel insurance is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation (for overseas holidays only), losses to possessions/money, personal liability and similar expenses incurred from your travel. Wyndham Vacation Rentals (UK) Ltd only offer travel insurance products from a single insurer. Wyndham Vacation Rentals (UK) Ltd do not give advice or make personal recommendations in connection with any travel insurance product. You must make your own decision as to whether an insurance product Wyndham Vacation Rentals (UK) Ltd offers fulfils your specific insurance requirements. Wyndham Vacation Rentals (UK) Ltd collect and hold insurance premiums as agent of the insurer. It is a condition of booking an overseas holiday with Wyndham Vacation Rentals (UK) Ltd that you have insurance in place that provides cover at least equivalent to the insurance Wyndham Vacation Rentals (UK) Ltd offer.

INSURANCE PREMIUM AND FEES

When Wyndham Vacation Rentals (UK) Ltd provide you with a quotation for insurance, Wyndham Vacation Rentals (UK) Ltd will tell you about any charges which may apply in addition to the insurance premium.

YOUR PERSONAL TRAVEL INSURANCE

This is your policy wording and gives you full details of what is and what is not covered and what to do if you need to claim. Please make sure you take it on holiday with you.

IMPORTANT TELEPHONE NUMBERS

Customer services	0345 604 3801
Disclosure of your medical conditions or	0845 460 2037 02392 419 857
24-hour emergency medical assistance	UK +44 (0)20 8686 1666
24-hour legal helpline	UK +44 (0)20 8603 9804
Claims	UK +44 (0)20 8603 9958

Please read this policy and carry it with you during your journey

SUMMARY OF COVER

The following is only a summary of the main cover limits. **You** should read the policy for the full terms and conditions.

Section / Cover	Limit (up to)	Excess	Page
1. Cancellation or curtailment	Final invoice cost	£25	7-8
2. Emergency medical & associated expenses	£5,000,000	£25	8
3. Loss of passport	£500	No excess	8
4. Delayed personal possessions	£100	No excess	9
5. Personal possessions	£1,500	£25	9
6. Personal money	£500	£25	9
7. Personal accident	£15,000	No excess	9
8. Missed departure or missed connection	£500	No excess	10
9. Delayed departure - delay - abandonment	£100 £5,000	No excess £25	10
10. Personal liability	£2,000,000	£100 (damage to property)	10
11. Additional expenses - beach closure - natural catastrophe - holiday disturbance	£75 £1,000 £1,000	No excess	11
12. Legal expenses	£25,000	No excess	11
13. Prevention of cruising	£1,500	No excess	11
14. Pet care	£200	No excess	11

Note:

Some sections of cover also have extra sub limits, for example the **personal possessions** section has a single article and **valuables** limit.

24-HOUR EMERGENCY MEDICAL ASSISTANCE

Please tell **us** immediately about any serious illness or **accident** where **you** have to go into hospital or **you** may have to return **home** early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are going to be over £500. If **you** are claiming for a minor illness or **accident** **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year. Please tell **us** where **you** are, **your** booking reference number and quote Wyndham Vacation Rentals (UK) Ltd travel insurance.

Phone:

- UK +44 (0)20 8686 1666

Below are some of the ways the 24-hour emergency medical assistance service can help.

Confirmation of payment

We will contact hospitals or **doctors** abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back **home** or to a hospital or nursing home in **your home** country, **you** will normally be transferred by regular airline or road ambulance. When medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry a sick or injured person.

You can contact **us** at any time of day or night. **Your** call will be answered by one of **our** experienced assistance coordinators who **you** should give all relevant information to. Please make sure **you** have details of **your** policy before **you** phone.

IMPORTANT INFORMATION

Thank **you** for taking out travel insurance with **us**.

Your booking confirmation shows whether **you** have purchased this insurance.

This is **your** insurance policy wording. Please make sure that **you** take it on holiday with **you** in case of an emergency. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand, **you** should call Wyndham Vacation Rentals (UK) Ltd on 0345 604 3801.

Insurer

Your insurance is underwritten by AGA International SA and is administered in the UK by Allianz Global Assistance.

How your policy works

Your policy and booking confirmation is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**.

Unless specifically mentioned the benefits and exclusions within each section apply to each **person insured**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Your cancellation rights

If **your** cover does not meet **your** requirements, please notify Wyndham Vacation Rentals (UK) Ltd on 0345 604 3801 within 14 days of receiving **your** policy documents and return all such documents to us. If **you** do so, **you** will be entitled to a refund of **your** premium unless during this 14 day period **you** have travelled, made a claim or intend to make a claim. Please be aware that **your** cancellation rights are no longer valid after this initial 14 day period.

Information you need to tell us

There is certain information that we need to know as it may affect the terms of the insurance cover we can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions we ask when **you** buy **your** insurance. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given us any incorrect answers, or if **you** want any help, please call Wyndham Vacation Rentals (UK) Ltd on 0345 604 3801, as soon as possible and we will be able to tell **you** if we can still offer **you** cover.

Policy excess

Under some sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each incident. The amount **you** have to pay is the **excess**.

Data protection

Your personal information including sensitive personal data (for example health information) may be held on computer, paper file or other format. This information will be used by Wyndham Vacation Rentals (UK) Ltd, **us**, **our** representatives and the **insurer**, to arrange and manage **your** insurance policy including handling claims (and issuing renewal documents).

In certain circumstances, such as a medical emergency, this may involve transferring information about **you** to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. **We** will always take reasonable steps to safeguard **your** personal information.

We will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. **We** may provide **your** information to others where required or permitted by law (for example, if requested by the police or another official authority).

You have the right to request a copy of the personal information **we** hold about **you** by writing to us at Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD. A small charge may apply.

Allianz Global Assistance will not use **your** personal information or share it with other third parties for marketing purposes.

Financial Services Compensation Scheme

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 0207 741 4100, or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.

Contracts (Rights of Third Parties) Act 1999

The parties do not intend any term of the agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Reciprocal health arrangements

The European Health Insurance Card (EHIC) allows **you** (provided **you** are a **UK** resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. **We** strongly recommend that **you** carry it with **you** when travelling abroad. Remember to check your EHIC is still valid before **you** travel.









Applying for the card is free and it's valid for up to five years. If **your** EHIC is accepted whilst obtaining medical treatment abroad **your** policy **excess** will be reduced to Nil.

If **you** are travelling outside the EEA then there are some countries that have reciprocal agreements with the **UK** and these can be found on <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEACountries/Pages/Non-EEACountries.aspx>

DISCLOSURE OF YOUR MEDICAL CONDITIONS

Your policy may not cover claims relating to **your existing medical conditions** so **you** need to tell **us** of anything **you** know that is likely to affect **our** acceptance of **your** cover.

Existing medical conditions – so that **we** can ensure **you** are provided with the best cover **we** can offer please read the following questions carefully:

<p>Have you, or anyone travelling with you, <u>ever</u> had treatment for:</p> <ul style="list-style-type: none"> any heart or circulatory condition; a stroke or high blood pressure; a breathing condition (including asthma); any type of cancer; any type of diabetes. 		<p style="text-align: center;">If you have answered YES to the questions on the left, you must tell us.</p> <p style="text-align: center;">Please contact the Medical Screening Line on: 0845 460 2037 or 02392 419 857 between the hours of 8am – 6pm Mondays to Fridays to confirm acceptability of cover.</p> <p>We may wish to impose special terms, such as an increased premium.</p>
		
<p><u>In the last 2 years</u> – have you, or anyone who is travelling with you, been:</p> <ul style="list-style-type: none"> treated for any serious or re-occurring medical condition including any psychiatric or psychological conditions; asked to take regular prescribed medication; referred to a specialist or consultant at a hospital for tests, diagnosis or treatment. 		
		
<p>Are you waiting for tests or treatment of any description.</p>		
		
<p>Has your doctor altered your regular prescribed medication in the last 6 months.</p>		
		
<p>Full cover is available under this policy, you do NOT need to call the Medical Screening Line. If your answers change to YES during the period of insurance, please contact the Medical Screening Line on: 0845 460 2037 or 02392 419 857</p>		

If **you** need to telephone the Medical Screening Line, **you** will be asked simple questions about **your** medical condition, medication, trips to **your doctor** and other related matters. If as a result of **your** call, **we** wish to impose special terms, such as an additional premium, this will be advised to **you** immediately and confirmed in writing. Should **you** decide not to pay the additional premium all medical conditions will not be covered.

Any additional medical conditions not declared to **us** will not be covered.

You will be advised of a medical screening reference, which **you** should keep a record of.

Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your journey.

You will not be covered for any directly or indirectly related claims (see Note below) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time **your** policy was issued:

- you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

Note: Indirectly related claims

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

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

DEFINITION OF WORDS

When the following words and phrases appear in the policy document or booking confirmation, they have the meanings given below. These words are highlighted by the use of bold print.

Accident

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

Appointed adviser

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

Area of cover

You will not be covered if **you** travel outside of the following countries of Europe: Andorra, Austria, Belgium, Bulgaria, Canaries, **Channel Islands**, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Mediterranean islands, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, **UK** and Vatican City.

Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Departure point

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

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freeze the assets of a government, the corporate entities and residents of a sanctioned country, or freeze the assets of specific individuals or corporate entities.

Excess

The deduction we will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. For example a couple that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **journey**, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (possessions) and two of these will be for the two claims under section 2 (medical).

Existing medical condition

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

Family

Two adults and all of their children or grandchildren (including foster children) aged **4-18**. Children under **4** are covered free. All persons must live at the same address (see note below).

Note: If **you** are travelling with **your** grandchildren or are divorced or separated and **your** children do not live permanently with **you** they can still be covered under this policy.

Hazardous activity

The following activities are automatically covered:

banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing (no personal liability), marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

- Any professional sporting activity; or
- Any kind of racing except racing on foot; or
- Any kind of manual work.

We are not able to cover **you** for any other activities that are not listed.

Hijack

The detention by the illegal seizure of mode of transport through violent and forcible means.

Home

Your usual place of residence in the **UK** or the **Channel Islands**.

Insurer

Your insurer is AGA International SA.

Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home** country, whichever is earlier.

- **You** will only be covered if **you** are aged **85** years or under at the date of travel.
- Any other trip which begins after **you** get back is not covered.
- A trip which is booked to last longer than **90** days is not covered.

Legal action

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

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

Legal costs

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

Pair or set

Two or more items of **personal possessions** that are complementary, purchased as one item or used / worn together.

Period of insurance

Cancellation cover begins from the issue date shown on **your** booking confirmation and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.

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

Person insured, you, your

Each person shown on the booking confirmation, for whom the appropriate insurance premium has been paid.

Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport).

Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of 2 years if **you** are aged 18 and over or 65 and under.

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident

A person who has their main home in the **UK** or **Channel Islands** and has not spent more than 6 months abroad during the year before the policy was issued.

Single parent family

One adult and all of their children or grandchildren (including foster children) aged 4-18. Children under 4 are covered free. All persons must live at the same address (see note below).

Note: If **you** are travelling with **your** grandchildren or are divorced or separated and **your** children do not live permanently with **you** they can still be covered under this policy.

Sports equipment

Specialist equipment belonging to **you** and used specifically for a particular sport or leisure pursuit.

Travelling companion

Any person that has booked to travel with **you** on **your journey** as shown on **your** booking confirmation.

United Kingdom (UK)

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

Valuables

Cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, mobile phones, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer equipment / accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

We, our, us

Mondial Assistance (UK) Limited trading as Allianz Global Assistance which administers the insurance on behalf of the **insurer**.

You, your, person insured

Each person shown on the booking confirmation, for whom the appropriate insurance premium has been paid.

GENERAL EXCLUSIONS

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

We will not cover **you** for any claim arising from, or relating to, the following:

1. **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
2. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism (this does not apply to claims made under Emergency medical and associated expenses - Section 2 and Personal accident - Section 7), weapons of mass destruction.
3. Any epidemic or pandemic.
4. **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.

5. Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
6. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
7. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
8. Any currency exchange rate changes.
9. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under Emergency medical and associated expenses - Section 2 and Personal accident - Section 7).
10. **You** acting in an illegal or malicious way.
11. **You** not enjoying **your journey** or not wanting to travel.
12. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.

CONDITIONS

The following conditions apply to the whole of **your** policy. Please read these carefully as we can only pay **your** claim if **you** meet these:

1. **You** are a **resident** of the **UK** or the **Channel Islands**.
2. **You** take reasonable care to protect **yourself** and **your** property against **accident**, injury, breakdown, loss and damage and act as if **you** are not insured and to minimise any potential claim.
3. **You** have a valid booking confirmation.
4. **You** accept that we will not extend the **period of insurance** if the original policy plus any extensions have either ended, been in force for longer than 90 days or **you** know **you** will be making a claim.
5. **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
6. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
7. **You** are not aged over 85 years at the start of **your journey**.

We have the right to do the following

1. Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund may be given and depending on the circumstances **we** may report the matter to the police.
2. Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
3. Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
4. Take over and deal with, in **your** name, any claim **you** make under this policy.
5. Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
6. With **your** or **your** personal representative's permission, get information from **your** medical records to help **us** or **our** representative's deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
7. Send **you** home at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our doctor** agree. If there is a dispute, **we** will ask for an independent medical opinion.
8. Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctors** and **our** medical advisers.
9. Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted Wyndham Vacation Rentals (UK) Ltd within 14 days from the date **you** receive **your** policy and booking confirmation. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
10. Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by other insurance services. In these circumstances **we** will only pay **our** share of the claim.
11. If **you** cancel or cut short **your journey**, all cover provided will be cancelled without refunding **your** premium.
12. Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
13. Make settlement of **your** claim in pounds sterling.

To claim:

- **Phone: UK +44 (0)20 8603 9958**

or write to:

Allianz Global Assistance, Travel Insurance Claims Department
PO Box 1900
Croydon
CR90 9BA

or email travel.claims@allianz-assistance.co.uk

Send **your** claim to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**. **You** will need to obtain some information about **your** claim while **you** are away.

Below is a list of the documents **we** often need in order to deal with **your** claim.

For all claims

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

Cancellation or curtailment

- If **you** need to curtail **your** journey, call **UK +44 (0)20 8686 1666** immediately to get **our** agreement.
- Original cancellation invoice(s) detailing all cancellation changes incurred.
- For claims relating to illness or injury a medical certificate will need to be completed. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstance, please provide evidence of these circumstances.

Emergency medical and associated expenses

- Always contact **our** 24-hour emergency medical service:
UK +44 (0)20 8686 1666
when **you** are hospitalised, or if medical fees are likely to exceed **£500**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate confirming this.
- For claims relating to illness or injury a medical certificate will need to be completed. A certified copy of the death certificate is required in the event of death.

If your passport is lost, stolen or destroyed

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

Personal possessions and Personal money

- Report the theft, damage or loss to the police within **24** hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** courier or hotel/apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged **personal possessions**.
- Confirmation, such as foreign exchange receipts and withdrawal slips, from **your** bank or bureau de change for issuing foreign currency, or suitable evidence for Sterling.

- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions

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

Personal accident

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

Personal liability

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

Missed departure or missed connection

- Detailed account of the circumstances causing **you** to miss **your** departure or connection together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle **you** were travelling in.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Natural catastrophe

- Original receipts and invoices for any extra costs for travel and accommodation.
- Official written confirmation of the catastrophe and that **you** were unable to stay in **your** booked accommodation.

Legal expenses

Phone: **UK +44 (0)20 8603 9804**

You will need to provide a detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within **90** days of the event causing **your** claim.

- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Prevention of cruising

- Written confirmation from the appropriate waterways authority of the dates, times and reason why **you** were unable to cruise.

Pet Care

- **You** will need to obtain written confirmation from the transport provider or their handling agents stating the scheduled arrival time, the actual arrival time and the reason for the delay. **You** will need to forward this with written confirmation from the kennel or cattery stating the times **your** pet was originally booked in to stay with them. **You** will only have a valid claim if the delayed arrival exceeds **24** hours.

MAKING A COMPLAINT

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel we have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

Complaints relating to the sale of the policy:

If **you** have a complaint regarding the sale of the policy, please contact:
Wyndham Vacation Rentals (UK) Ltd on **0345 604 3801** as **your** issuing agent.

Complaints relating to claims or administration of the policy:

If **you** have a complaint regarding claims or administration of the policy, please contact:

Customer Support
Allianz Global Assistance
102 George Street
Croydon
CR9 6HD

Telephone: **020 8603 9853**

Email: customersupport@allianz-assistance.co.uk

Please supply **us** with **your** name, address and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the **UK** Financial Ombudsman Service.

YOUR TRAVEL COVER

CANCELLATION OR CURTAILMENT CHARGES

- SECTION 1

If **you** think **you** may have to cut **your journey** short (curtail), **we** must be told immediately - see under the heading '24-Hour Emergency Medical Assistance' on page 2 for more information.

WHAT YOU ARE COVERED FOR

We will pay up to the **final invoiced cost** of **your journey** in total, for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

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

Cancellation

If **you** cancel **your journey** before it begins because one of the following happens after **you** have paid the required premium:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your home** country or as a witness in a court in **your home** country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country.
- **Your redundancy**.
- **You** or a **travelling companion** being hospitalised as an in-patient.
- **You** or a **travelling companion** being advised not to travel by a **doctor** as a result of pregnancy
- Police advising not to travel due to adverse weather conditions.
- **Hijack**.

Curtailed

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

- Anything mentioned in **Cancellation** except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your journey**.

Note

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

WHAT YOU ARE NOT COVERED FOR

Under Cancellation and Curtailment

- An **excess** of **£25** (**£15** deposit only claims).
- Any claim if **you** were unable to comply with the terms stated under 'Disclosure of Your Medical Conditions' on page 3, at the date **your** policy was issued.
- Anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for.
- Booking, credit card and non-Sterling transaction fees.
- The cost of Airport Departure Duty/Tax recoverable from elsewhere.
- Administration costs charged by **your** travel, accommodation or other provider to process a refund as a result of cancelling all or part of **your** booking (including obtaining Airport Departure Duty/Tax refunds).
- More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.
- Anything caused by:
 - **you** not having the correct passport or visa;
 - **your** carriers' refusal to allow **you** to travel for whatever reason;
 - any restriction caused by the law of any country or people enforcing these laws;
 - bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
 - **your** vehicle being stolen or breaking down;
 - **you** not wanting to travel or not enjoying **your journey**;
 - riot, civil commotion, strike or lock-out;
 - withdrawal from service of an aircraft, crosschannel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country;
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
 - the direct or indirect effect of **you** using alcohol or solvents;
 - the death of any pet or animal.

Under Cancellation

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

Under Curtailment

- Cutting short **your journey** unless **we** have agreed.
- Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.

- The cost of any of **your** remaining pre-booked tickets if **you** have not used them and **we** have paid extra transport costs for **you** to return to **your home country** earlier than planned.
- **You** travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets.
- Anything caused by **you** taking part in an activity not listed under the definition of **hazardous activity** on page 4.

Also refer to sections **General exclusions, Conditions & Making a claim.**

- Any costs incurred **12** months after the date of **your** death, injury or illness.
- Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section, unless **we** have agreed to pay them.
- In-patient treatment or repatriation which **we** have not authorised.
- The extra costs of having a single or private room in a hospital or nursing home.
- The cost of all treatment which is not directly related to the illness or injury that caused the claim.
- **Your** burial or cremation within **your home country**.
- Replacing or repairing false teeth or artificial teeth (such as crowns).
- Dental work involving the use of precious metals.

Also refer to sections **General exclusions, Conditions & Making a claim.**

LOSS OF PASSPORT - SECTION 3

EMERGENCY MEDICAL

AND ASSOCIATED EXPENSES - SECTION 2

If **you** are taken into hospital or **you** think **you** may have to come home early or extend **your journey** because of illness, injury or **accident**, or if **your** expenses are over **£500**, **we** must be told immediately - see under the heading '24-Hour Emergency Medical Assistance' on page 2 for more information.

WHAT YOU ARE COVERED FOR

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

Cover outside your home country

Up to **£5 million** in total for reasonable fees or charges **you** incur for:

Treatment

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

Repatriation

Your repatriation to **your home** country if medically necessary.

Transport and accommodation

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

Funeral expenses

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

Search and rescue

Mountain search and rescue services when deemed medically necessary.

We will also pay:

In-patient benefit

£25 for each 24-hour period that **you** are in hospital as an in-patient outside **your home** country up to **£600** in total during the **journey** as well as any fees or charges paid under **Treatment**.

Dental

Up to **£300** for emergency dental treatment outside **your home** country to relieve sudden pain.

WHAT YOU ARE NOT COVERED FOR

- An **excess** of **£25** (except In-patient benefit) unless **your** claim is reduced because **you** used a European Health Insurance Card or any other reciprocal health arrangement (see under 'Important Information - Reciprocal health arrangements' on page 2, for more information).
- The cost of replacing any medication **you** were using when **you** began **your journey**.
- Any claim if **you** were unable to comply with the terms stated under 'Disclosure of Your Medical Conditions' on page 3, at the date **your** policy was issued.
- Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.
- Anything caused by:
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
 - the direct or indirect effect of **you** using alcohol or solvents;
 - **you** travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets;
 - **you** taking part in an activity not listed under the definition of **hazardous activity** on page 4;

WHAT YOU ARE COVERED FOR

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

Costs for issuing a temporary passport

- Up to **£500** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home country**.

Remaining value of original passport

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

WHAT YOU ARE NOT COVERED FOR

Also refer to sections **General exclusions, Conditions & Making a claim.**

DELAYED PERSONAL POSSESSIONS - SECTION 4

WHAT YOU ARE COVERED FOR

Up to **£100** in total for essential replacement items, if **your personal possessions** (this does not include **valuables**) are temporarily lost or stolen on **your** outward journey for more than **12** hours from when **you** arrived at **your** destination.

Note

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under **Personal possessions** - section 5.

WHAT YOU ARE NOT COVERED FOR

Also refer to sections **General exclusions, Conditions & Making a claim.**

PERSONAL POSSESSIONS - SECTION 5

WHAT YOU ARE COVERED FOR

Up to **£1,500** in total for **your personal possessions**, damaged, stolen, lost or destroyed on **your journey**. The most **we** will pay for **valuables** is **£300** in total whether jointly owned or not. There is also a single article, **pair or set** limit of **£250**.

Note

It will be **our** decision to pay either:

- The cost of repairing **your** items;
- The cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted for items over **2** years old.

WHAT YOU ARE NOT COVERED FOR

- An **excess** of **£25**.
- More than **£50** for tobacco, alcohol and fragrances (perfumes and so on).
- More than the part of the **pair or set** that is stolen, lost or destroyed.
- A claim for more than one mobile phone per **person insured**.

- Breakage of or damage to: **sports equipment** while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.
- Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.
- The cost of replacing or repairing false teeth.
- Loss or theft of, or damage to the following.
 - **Valuables** left in a motor vehicle or a tent.
 - **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**).
 - **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
 - **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation (excluding tents) **you** are using on **your journey**.
 - Items for which **you** are unable to provide a receipt or other proof of purchase.
 - Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
 - Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
 - Contact or corneal lenses, unless following fire or theft.
 - Bonds, share certificates, guarantees or documents of any kind.
 - **Your personal money** – see section 6.
 - **Your passport** – see section 3.

Also refer to sections General exclusions, Conditions & Making a claim.

PERSONAL MONEY – SECTION 6

WHAT YOU ARE COVERED FOR

Up to **£500** for loss or theft of **your personal money** (but no more than **£300** in cash in total, whether jointly owned or not) while on **your journey**.

WHAT YOU ARE NOT COVERED FOR

- An **excess** of **£25**.
- Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency.
- Loss or theft of cash unless **you** can provide a withdrawal receipt or other evidence or other evidence to support the amount.
- Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Loss or theft of **personal money**, left in a tent.
- Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- Loss or theft of travellers' cheques if the place where **you** got them from provides a replacement service.
- More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Also refer to sections General exclusions, Conditions & Making a claim.

PERSONAL ACCIDENT – SECTION 7

WHAT YOU ARE COVERED FOR

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

Death

£15,000 for death. (**We** will not pay more than **£2,000** if **you** are aged **15** or under or aged **70** or over at the time of the **accident**).

Permanent loss

£15,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

£15,000 for a permanent physical disability as a result of which there is no paid work which **you** are able to do. (**We** will not pay any compensation if **you** are aged **70** or over at the time of the **accident**).

Note

Death benefit payments will be made to **your** Personal Representative.

WHAT YOU ARE NOT COVERED FOR

- Any condition stated under Health declaration and health exclusions.
- Any claim arising more than one year after the original **accident**.
- Anything caused by:
 - **your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse;
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
 - The direct or indirect effect of **you** using alcohol or solvents;
 - **you** travelling on a motorcycle, unless the rider holds a valid **UK** motorcycle licence and all **persons insured** are wearing crash helmets;
 - **you** taking part in an activity not listed under the definition of **hazardous activity** on page 4;
 - **we** will not pay more than one of the benefits resulting from the same injury.

Also refer to sections General exclusions, Conditions & Making a claim.

MISSED DEPARTURE OR MISSED CONNECTION - SECTION 8

WHAT YOU ARE COVERED FOR

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

- public transport (including scheduled flights) does not run to its timetable;
- the vehicle **you** are travelling in has an accident or breaks down; or
- **your** outward or return flight from **your departure point** is delayed and **you** miss a connecting flight; or
- traffic flow congestion.

WHAT YOU ARE NOT COVERED FOR

- Any claim unless **you**:
 - get a letter from the public transport provider (if this applies) confirming that the service did not run on time
 - get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in
 - have allowed time in **your** travel plans for delays which are expected.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).
- Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.
- Withdrawal from service of an aircraft, crosschannel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Also refer to sections General exclusions, Conditions & Making a claim.

DELAYED DEPARTURE - SECTION 9

WHAT YOU ARE COVERED FOR

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

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

We will pay:

Delay

£20 after the first full 8 hours of delay and £10 after each extra delay of 12 hours up to £100 in total; or

Abandonment

up to £5,000 in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the **journey** before **you** leave **your home** country.

WHAT YOU ARE NOT COVERED FOR

Under Delay and Abandonment

- Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.
- Missed connections - see section 8.
- Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).
- Withdrawal from service of an aircraft, crosschannel train or sea vessel (temporarily or permanently), on which **you** are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Under Abandonment only

- The **excess** of £25.
- More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Also refer to sections General exclusions, Conditions & Making a claim.

PERSONAL LIABILITY – SECTION 10

If **you** are hiring or using a motorised or mechanical vehicle or machinery while on **your journey** **you** must make sure that **you** get the necessary insurance from the hire company or owner. **We** do not cover this under **our** policy unless it is a Hoseasons or Blakes boating or sailing holiday organised by Wyndham Vacation Rentals (UK) Ltd (see **Note** below).

WHAT YOU ARE COVERED FOR

We will pay up to £2,000,000 plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

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

Note

- Inform **us** as soon as **you** or **your** personal representatives are aware of a possible **accident**, prosecution, inquest or fatal injury, which might lead to a claim under this section.
- Please do not negotiate, pay, settle, admit or deny any liability to any third party, without **our** written consent.
- Please provide a detailed account of the circumstances surrounding the claim supported by photographs, video or other evidence including witness statements where appropriate.

- If **your journey** is a Hoseasons or Blakes boating or sailing holiday organised by Wyndham Vacation Rentals (UK) Ltd, cover will be provided under this section except where damage occurs as a result of **your** driving or steering.
- **We** will also pay for damage to the accommodation **you** are using on **your journey** described opposite, that **your** pet has caused during **your journey**.

WHAT YOU ARE NOT COVERED FOR

- An **excess** of £100 for damage to property or accommodation.
 - Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:
 - something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
 - something which is caused by something **you** deliberately did or did not do;
 - something which is caused by **your** employment or employment of a **relative**;
 - something which is caused by **you** using any firearm or weapon;
 - something which is caused by any horse, or by a dog which is defined under the Dangerous Dogs Act 1991 (and its subsequent amendments) that **you** own, look after or control;
 - something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.
 - Any contractual liabilities.
 - Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.
 - Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:
 - The use of any land or building except for the accommodation **you** are using on **your journey**;
 - Motorised or mechanical vehicles and any trailers attached to them;
 - Aircraft, motorised watercraft or sailing vessels (see **Note** above).
- Also refer to sections General exclusions, Conditions & Making a claim.**

ADDITIONAL EXPENSES - SECTION 11

WHAT YOU ARE COVERED FOR

Beach closure

We will pay £75 in total (£15 per day) if the beach at **your** resort is closed during **your** journey due to pollution.

Natural catastrophe

We will pay up to £1,000 in total for extra accommodation and transport costs **you** need to pay to move to other accommodation of a similar standard to that **you** originally booked, if, as a result of fire, flood, earthquake, avalanche or storm during **your journey**, **you** cannot use **your** accommodation.

Holiday disturbance

We will pay up to £1,000 in total for extra accommodation and transport costs **you** need to pay, to move to other accommodation of a similar standard to that **you** originally booked, if **you** experience excessive noise or any other significant nuisance, which is outside of the control of Wyndham Vacation Rentals (UK) Ltd.

WHAT YOU ARE NOT COVERED FOR

Under Beach closure

- Any claim:
 - not supported by written confirmation from the Coast Guard confirming the beach closure;
 - where the beach had been closed before **your** policy was issued.

Under Natural catastrophe

- Any claim where the local or national authorities confirm that it is safe to travel to or stay in the area.
- Expenses that **you** can claim from elsewhere.
- Any claim not supported by official written confirmation that **you** were unable to stay in **your** booked accommodation.
- Circumstances already known at the date **you** bought **your** policy or booked **your journey** (whichever is later).

Under Holiday disturbance

- Any claim not supported by confirmation from Wyndham Vacation Rentals (UK) Ltd that they were unable to provide alternative accommodation and transport.

Also refer to sections General exclusions, Conditions & Making a claim.

LEGAL EXPENSES - SECTION 12

WHAT YOU ARE COVERED FOR

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

Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.

For each event giving rise to a claim pay up to **£25,000 legal costs** for **legal action** for **you** (but not more than **£50,000** in total for all **persons insured** on this policy).

Note

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

WHAT YOU ARE NOT COVERED FOR

- Any claim:
 - not reported to **us** within **90** days after the event giving rise to the claim;
 - where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
 - involving **legal action** between members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
 - where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
 - against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** under this policy or **our** agent.
- Legal costs**:
 - for **legal action** that **we** have not agreed to;
 - if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
 - if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have been paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
 - if **we**, **you** or **your appointed adviser**, are unable to recover legal costs incurred following a successful claim for compensation, **we** will be entitled to receive such costs from the compensation **you** receive. Any repayment is limited to the actual costs incurred and will not be more than half of the compensation **you** receive;
 - awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
 - for bringing **legal action** in more than one country for the same event.

Also refer to sections General exclusions, Conditions & Making a claim.

PREVENTION OF CRUISING - SECTION 13

WHAT YOU ARE COVERED FOR

If during **your journey** **your** hired watercraft is prevented from cruising for more than **48** hours due to the following:

- accident, fire, theft or breakdown of the watercraft;
- flooding, drought or shortage of water; or
- unexpected closure of canals, rivers or locks for maintenance or repairs.

We will pay, for each hired watercraft, **£50** after the first **48** hours, and **£50** for each further **24** hour period up to **£1,500** in total.

WHAT YOU ARE NOT COVERED FOR

- Any claim that exceeds the total cost of **your journey**.
- Closure that had been pre-planned by the Waterways Authorities.

Also refer to sections General exclusions, Conditions & Making a claim.

PET CARE - SECTION 14

WHAT YOU ARE COVERED FOR

We will pay up to **£20** for every complete period of **24** hours that **you** are delayed following the delayed arrival in **your home** country of **your** pre-booked flight, train, coach, or sea trip on the return trip which results in **you** incurring additional kennel/cattery fees.

WHAT YOU ARE NOT COVERED FOR

- Any claim:
 - where **your** pet's stay does not exceed the pre-booked period of accommodation;
 - that formed part of the original pre-booked duration for **your** pet;
 - due to **your** failure to reach **your departure point** in time on **your** return trip in time to board the pre-booked transport;
 - where **you** are unable to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay;
 - where the delay is less than **24** hours;
 - where the kennel or cattery centre is outside of **your home** country.
- More than **£200** in total.

Also refer to sections General exclusions, Conditions & Making a claim.

Please call **0345 604 3801** for large print, audio and Braille.

Wyndham Vacation Rentals (UK) Ltd Registered address: Spring Mill, Earby, Barnoldswick, Lancashire, BB94 0AA. Registered No. 00965389

This insurance is underwritten by AGA International SA and is administered in the UK by Allianz Global Assistance

Allianz Global Assistance is a trading name of Mondial Assistance (UK) Limited

Registered in England No. 1710361. Registered Office 102 George Street, Croydon CR9 6HD

Mondial Assistance (UK) Limited and Wyndham Vacation Rentals (UK) Ltd are authorised and regulated by the Financial Conduct Authority

AGA International SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Global Assistance will act as an agent for AGA International SA for the receipt of customer money, for settling claims and handling premium refunds

Wyndham Vacation Rentals (UK) Ltd acts as an agent for AGA International SA for the receipt of customer money and handling premium refunds