



**barclaycard travel insurance**  
**and**  
**barclaycard travel**  
**insurance plus**  
Policy wording

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# Introduction

## Welcome to Barclaycard Travel Insurance

**Please note:** Terms shown in bold in this policy have the meanings given to them in the General definitions section on pages 20 and 21.

This policy wording is only valid when issued in conjunction with a Barclaycard **policy schedule** and provided the required insurance premium has been paid.

The following cover is provided for each **insured person**. It is important that **you** refer to the individual sections of cover for full details of what **you** are entitled to should **you** need to make a claim.

The sum insured and the **excess** applicable to any claim made will depend upon the level of insurance **you** have purchased. **Your policy schedule** will show whether **you** have bought **Barclaycard Travel Insurance cover** or **Barclaycard Travel Insurance Plus cover**. **Your policy schedule** will also show whether **you** have purchased any additional sections of cover as outlined in the following tables.

If **your trip** is solely within the **United Kingdom**, cover under some of the sections listed in the following tables will not apply. Please refer to the individual section of cover for full details.

**TABLE OF BENEFITS FOR SINGLE TRIP AND ANNUAL MULTI-TRIP COVER**

Section	Benefits	Barclaycard Travel Insurance cover		Barclaycard Travel Insurance Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*
A	Cancelling <b>your trip</b>	£3,000	£100	£5,000	£50
B1	Medical and other expenses outside of the <b>United Kingdom</b>	£10,000,000	£100	£10,000,000	£50
	Emergency dental treatment	£200	£50	£400	£50
B2	Expenses within the <b>United Kingdom</b>	£5,000	£100	£10,000	£50
B3	Hospital benefit	Nil	Nil	£30 for each 24 hour period up to £2,000	Nil
B4	Mugging benefit	Nil	Nil	£100 for each 24 hour period up to £5,000	Nil
C	Cutting <b>your trip</b> short	£3,000	£100	£5,000	£50
D1	Missed departure	£300	£100	£1,000	£50
D2	Missed connection	£300	£100	£500	£50

Section	Benefits	Barclaycard Travel Insurance cover		Barclaycard Travel Insurance Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*
E1	Travel delay	£10 for each full 12 hour delay up to £150	Nil	£20 for the first 12 hours, £10 for each further full 12 hour delay up to £250	Nil
E2	Abandoning <b>your trip</b>	£3,000	£100	£5,000	£50
F1	Personal belongings and baggage	£1,000	£100	£2,000	£50
	Including: One item/ <b>pair or set of items</b> limit	£100		£300	
	Including: <b>Valuables and electronic/other equipment</b> limit	£100		£300	
F2	Delayed baggage	£50 after each 12 hour delay up to £150	Nil	£50 after each 12 hour delay up to £400	Nil
F3	Personal money	£150	£100	£500	£50
	Including: Cash limit	£100		£300	
	Including: Cash limit if 15 years of age or under	£50		£50	
F4	Passport, driving licence and travel documents	£150	£100	£700	£50
G	Personal accident:				
	Death benefit if 18 years of age or over	£10,000	Nil	£25,000	Nil
	Death benefit if 17 years of age or under	£2,000	Nil	£5,000	Nil
	<b>Loss of limb</b> or sight	£10,000	Nil	£25,000	Nil
	<b>Permanent total disablement</b>	£10,000	Nil	£25,000	Nil
H	Personal liability	£500,000	£250	£2,000,000	£250
I	Legal expenses	£5,000	£250	£50,000	£250
J	Hijack	Nil	Nil	£100 per day up to £1,000	Nil
K	Scheduled airline failure	Nil	Nil	£1,500	Nil

### TABLE OF BENEFITS FOR WINTER SPORTS COVER

Winter sports cover is only available if you pay the required extra premium.

Section	Benefits	Barclaycard Travel Insurance cover		Barclaycard Travel Insurance Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*
L1	<b>Winter sports equipment</b>	£500	£100	£1,000	£50
	Including: One item/ <b>pair</b> or set of items	£100		£250	
L2	<b>Winter sports equipment</b> hire	£25 per day up to £200	Nil	£30 per day up to £300	Nil
L3	Lift pass	£200	£100	£300	£50
M	Ski pack	£20 per day up to £200	Nil	£250 per week up to £500	Nil
N	Piste closure	£20 per day up to £200	Nil	£35 per day up to £350	Nil
O	Avalanche closure	£200	£100	£250	£50

### TABLE OF BENEFITS FOR BUSINESS COVER

Business cover is only available if you pay the required extra premium.

Section	Benefits	Barclaycard Travel Insurance cover		Barclaycard Travel Insurance Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*
P1	<b>Business equipment</b>	Nil	Nil	£1,000	£50
	Including: One item/ <b>pair</b> or set of items	Nil		£500	
	Business samples	Nil	Nil	£500	£50
	Including: One item/ <b>pair</b> or set of items	Nil		£500	
P2	Emergency courier expenses	Nil	Nil	£200	£50
P3	<b>Business equipment</b> hire	Nil	Nil	£50 per day up to £500	Nil
P4	Business money	Nil	Nil	£500	£50
	Including: Cash limit	Nil		£300	
Q	Replacing staff	Nil	Nil	£3,000	Nil

### TABLE OF BENEFITS FOR GOLF COVER

Golf cover is only available if **you** pay the required extra premium.

Section	Benefits	Barclaycard Travel Insurance cover		Barclaycard Travel Insurance Plus cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*
R1	<b>Golf equipment</b>	Nil	Nil	£1,500	£50
	Including: One item/ <b>pair or set of items</b>	Nil		£250	
R2	<b>Golf equipment hire</b>	Nil	Nil	£20 per day up to £200	Nil
S	Green fees	Nil	Nil	£75 per day up to £300	Nil

### TABLE OF BENEFITS FOR WEDDING COVER

Wedding cover is only available if **you** pay the required extra premium.

Section	Benefits	Barclaycard Travel Insurance Plus cover		Barclaycard Travel Insurance cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*
T1	Ceremonial attire	Nil	Nil	£2,000 per person	£50
T2	Wedding gifts	Nil	Nil	£1,500 per couple	£50
	Including: One item/ <b>pair or set of items</b>	Nil	Nil	£250	
T3	Wedding rings	Nil	Nil	£1,000	£50
	Including: Limit for each ring	Nil	Nil	£500	

#### \*Excess

If **you** need to make a claim under certain sections listed in the tables on pages 1 to 4, **we** will deduct the amount shown in respect of the policy **excess** from the sum **we** pay **you** for any valid claim. The **excess** will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made.

### TABLE OF BENEFITS FOR NATURAL CATASTROPHE COVER

Natural catastrophe cover is available to both **Barclaycard Travel Insurance** and **Barclaycard Travel Insurance Plus** policyholders if **you** pay the required extra premium. The following cover is provided for each **insured person** in the event **your** outward or return journey is disrupted for more than 24 hours due to a **natural catastrophe**. No **excess** will apply to claims made under sections U1 to U8.

Section	Benefits	Barclaycard Travel Insurance cover	Barclaycard Travel Insurance Plus cover
		Sum insured up to:	Sum insured up to:
U1	Cancellation	£5,000	£5,000
Cover for the following additional costs:			
U2	Stranded at the <b>United Kingdom</b> departure	£100	£100
U3	To reach <b>your</b> intended destination	£200	£200
U4	Stranded on an international connection	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
U5	Stranded on <b>your</b> return journey <b>home</b>	£150 for each 24 hours up to £750	£150 for each 24 hours up to £750
U6	Travel expenses to get <b>home</b>	£2,000	£2,000
U7	Car parking	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250
U8	Kennel or cattery fees	£50 for each 24 hours up to £250	£50 for each 24 hours up to £250

Single **Trip** policyholders – if at the time **you** buy this policy **you** are due to depart on **your trip** within the next 7 days, and a **natural catastrophe** has already occurred which may directly result in a claim under this insurance, the amounts shown in the table above will be reduced by 75%. If a **natural catastrophe** occurs after the time **you** buy this policy, cover is provided up to the amounts shown in the table above.

Annual Multi-Trip policyholders – if at the time **you** buy this policy or book **your trip**, whichever is the later, **you** are due to depart on **your trip** within the next 7 days, and a **natural catastrophe** has already occurred which may directly result in a claim under this insurance, the amounts shown in the table above will be reduced by 75%. If a **natural catastrophe** occurs after the time **you** buy this policy or book **your trip**, whichever is the later, cover is provided up to the amounts shown in the table above.

# General information about this insurance

## Insurance provider

This insurance is underwritten by Chartis Europe Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website ([www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)).

Registered in England: company number 1486260. Registered address: The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.

This policy is sold and administered by UNAT Direct Insurance Management Limited which is authorised and regulated by the Financial Services Authority (FSA Register Number 312350).

Travel Guard provides claims handling services on behalf of Chartis Europe Limited and is also a provider of medical assistance services. Travel Guard is a trading name of Travel Guard EMEA Limited.

## Your travel insurance

This policy wording along with **your policy schedule** and any appropriate endorsements forms the basis of **your** contract of insurance with **us**. Together, these documents explain what **you** are covered for. The policy wording details what **you** are covered for and what **you** are not covered for.

Different levels of cover apply depending on whether **you** have bought a **Barclaycard Travel Insurance** or **Barclaycard Travel Insurance Plus** policy and additional sections of cover will apply if **you** have paid the required premium for policy extensions.

Please read this policy wording to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** and any applicable endorsements to make sure that the information shown is correct.

## Law and jurisdiction

This policy will be governed by English Law and the **policyholder, insured persons** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless the relevant **insured person** resides in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by the **policyholder** and **us** before the commencement date.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

## Financial Services Compensation Scheme (FSCS)

Chartis Europe Limited is covered by the FSCS. If **we** are unable to meet **our** financial obligations **you** may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type of insurance, 90% of **your** claim is covered, without any upper limit. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) and on **0207 892 7300**, or **0800 678 1100**.

## How we use personal information

**We** are part of the **Chartis Inc.** international group of companies. By providing personal information to **us**, **you** give permission for **your** information to be used as described below. If **you** are providing personal information about another person, **you** confirm that **you** have that person's permission to provide the information to **us**, and for it to be used in the same way.

Personal information (including sensitive information about health or medical condition) may be used by **us** and **our** group companies for a variety of purposes, including:

- insurance administration, including claims processing and payment;
- making decisions on whether to provide insurance cover;
- provision of assistance, advice and information on medical and travel issues;
- prevention and investigation of crime, including fraud and money laundering; and
- compliance with legal and regulatory requirements.

**We** will share **your** personal information with Barclaycard who are part of the Barclays Group and may contact **you** based on the marketing preferences **you** have expressed, to make **you** aware of new products and services that might save **you** money or help **you** meet **your** financial needs. From time to time Barclaycard may also send **you** information from their specially selected partners, but they will never disclose **your** details to anyone outside of the Barclays Group for marketing purposes.

**You** must write to the Barclaycard at, PO Box 9131, 51 Saffron Road, Leicester LE18 9DE or call them on 0844 811 9111 if **you** do not want the Barclays Group to tell **you** about other products and services. In order for the Barclays Group to ensure that they note this in all their records, it would help if **you** give your bank details and the numbers of any Barclays Group cards, insurance, unit trust and other accounts or policies. When the Barclaycard send **you** marketing communications by e-mail or SMS, **you** will always be given the opportunity to "unsubscribe" or "stop".

**You** can also manage **your** marketing preferences by logging on to **your** Barclaycard online account at [www.barclaycard.co.uk](http://www.barclaycard.co.uk) and selecting "Your Details" if **you** are a Barclaycard customer already.

Calls to **us** may be monitored or recorded for quality, training and security purposes. For these purposes personal information may be shared with **our** group companies (these may include UNAT Direct Insurance Management Limited and Travel Guard EMEA Limited), healthcare professionals and **our** other service providers and agents, and companies we are providing services in conjunction with.

To check information provided, and to detect and prevent fraudulent claims, information (including details of injuries) may be put on registers of claims and shared with other insurers. **We** are also required to register all third party claims for compensation relating to bodily injury to the UK Department for Work and Pensions.

**We** may search these registers when dealing with claims to detect and prevent fraud. Personal information will be shared with other third parties if required by law.

If **our** business (or any part of it) is sold or transferred at any time, the information **we** hold may form part of the assets transferred although it will still only be used as described here.

**We** may transfer personal information outside of the European Economic Area (the EEA) for the above purposes, including for electronic storage. The data protection laws and other laws of these countries may not be as comprehensive as those that apply within the EEA - in these instances, **we** will take steps to ensure that **your** privacy rights are respected and **your** personal information processed in strict compliance with the Data Protection Act 1998. Details of the countries relevant to **you** will be provided **you** on request.

Individuals have the right to request a copy of the personal data that is held about them (for a small charge), and to ask for any inaccuracies to be corrected. Please e-mail: **DataProtectionOfficer@chartisinsurance.com** or write to **Data Protection Officer, Legal Department, Chartis Europe Limited, The Chartis Building, 58 Fenchurch Street, London EC3M 4AB.**

More details of how **we** use and share information are set out in **our** Privacy Policy which can be viewed at **[www.chartisinsurance.com/uk/privacypolicy](http://www.chartisinsurance.com/uk/privacypolicy)** or sent to **you** upon request.

## **If you have any questions**

If **you** have any questions about the cover provided under this policy or **you** would like more information, please contact **us** on **0845 602 7075** or e-mail **[barclaycardtravelinsurance@chartisinsurance.com](mailto:barclaycardtravelinsurance@chartisinsurance.com)**

# Important things you need to know about your policy before you travel

## Health conditions

This policy contains conditions relating to **your** health, the health of people travelling with **you** and the health of others who might not be travelling with **you** but on whose health the **trip** may depend. In particular, this policy will not provide cover for claims under section A (Cancelling **your trip**), section B1 (Medical and other expenses outside of the **United Kingdom**), section B2 (Expenses within the **United Kingdom**) or section C (Cutting **your trip** short) arising from any medical condition **you** knew about at the time of purchasing this insurance which affects **you** or any person whose well being **your trip** may depend on. However, the following medical conditions will be accepted under the terms of this policy, provided at the time of purchasing this insurance, (a) **you**, (b) a **relative, business associate** or other person who **you** have booked to travel with; or (c) a **relative** or friend living abroad who **you** had planned to stay with:

- has received no treatment as a hospital inpatient or outpatient within the last 12 months;
- is not undergoing or waiting to undergo further tests or consultations;
- is not on a hospital waiting list;
- their condition has been stable for the last 12 months;
- is not travelling against the advice of a **doctor** or to seek medical treatment abroad; and

- has not been referred to a specialist or consultant in the last 12 months and is not waiting to see a specialist or consultant.

## Accepted medical conditions

Abscess/boil, acne, allergy (provided allergic reaction is not life threatening), appendectomy, arthritis, asthma (mild\*), Bells palsy, benign lump/growth, cartilage damage, damaged ligaments, dermatitis (provided not taking oral steroids), diabetes mellitus\*\*, dislocation, ear infection, eczema (provided not taking oral steroids), endometriosis, enlarged prostate (benign), fatty lump (benign), fibroids, fractures (provided successfully repaired), gall bladder removal, glandular fever, glaucoma, goitre, gout, grommets, haemorrhoids, hiatus hernia, high blood pressure\*\*\*, hormone replacement therapy, hypertension\*\*\*, hyperthyroidism, hypothyroidism, hysterectomy (non cancerous), impotence, indigestion, irritable bowel syndrome, knee replacement, lipoma (benign fatty lump), migraine, overactive thyroid, perforated ear drum, polyps (benign), psoriasis, rhinitis, sinus problems, sinusitis, talipes (club foot), tendon problems, thyroid problems, tinnitus, tonsillectomy, twisted ovaries, underactive thyroid, varicose veins, vasectomy, vertigo.

- \* On up to two types of medication and well controlled. No cover if using more than two inhalers. If **you** suffer from any other medical conditions listed in addition to asthma, please contact **us** to check that cover can be provided.
- \*\* Provided controlled by diet/ tablets only and **you** suffer from no associated kidney/blood vessel/ nerve/eye/circulation problems. If **you** suffer from any other medical conditions listed in addition to diabetes mellitus, please contact **us** to check that cover can be provided.
- \*\*\* Provided **you** are taking no more than two types of medication. If **you** suffer from any other medical conditions listed in addition to high blood pressure or hypertension, please contact **us** to check that cover can be provided.

If **you** have any queries about pre existing medical conditions or if **you** would like further information on the criteria listed above please check that the insurance meets **your** needs by phoning **0845 602 7075**.

Please refer to General exclusion number 1 on page 24 for further information.

## Changes to your health after purchasing your policy

### • Annual Multi-Trip policies

If after **you** have paid **your** insurance premium **you** are diagnosed with a medical condition which isn't included amongst those medical conditions outlined on page 9 and above, **you** must contact **us** by phoning **0845 602 7075**. By declaring details of **your** change in health, this will enable **us** to decide

whether **we** can continue to provide cover for **your** change in circumstances under the existing terms of the policy. **We** have the right to add further terms and conditions to **your** policy or exclude cover for the newly diagnosed condition.

If **we** are not able to provide cover for the newly diagnosed condition, **you** will be entitled to make a claim under section A (Cancelling **your trip**) for **your** costs which cannot be recovered from elsewhere.

Alternatively, **you** will be entitled to cancel **your** policy, in which case, **we** will refund a proportionate amount of **your** premium.

Please note that **your doctor's** decision that **you** are well enough to undertake **your trip** does not ensure that **you** will be covered to travel. Please contact **us** by phoning **0845 602 7075** if **you** have any concerns regarding **your** fitness to travel.

### • Single Trip policies

If after **you** have paid **your** insurance premium **you** are diagnosed with a medical condition, **you** do not have a duty to disclose details of **your** change in circumstances to **us** before **your trip**.

Provided **you** were not aware of the medical condition and **you** were not aware **you** would need to receive medical treatment or undergo investigations at the date **you** paid **your** insurance premium, cover will continue under the existing terms of the policy. However, if **you** are no longer able to travel on **your** forthcoming **trip** due to **your** change in circumstances, **you** would be entitled to make a claim under section A (Cancelling **your trip**) for **your** costs which cannot be recovered from elsewhere.

Please refer to General exclusion number 1 on page 24 for further information.

## Health agreements

If **you** are travelling to a country in the European Union, **you** should take a European Health Insurance Card (EHIC) with **you**. Application forms to obtain an EHIC are available from **your** local post office or **you** can download an application form from the following website: [www.ehic.org.uk](http://www.ehic.org.uk). This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If **you** are travelling to Australia or New Zealand and **you** need medical treatment, **you** should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: [www.hic.gov.au](http://www.hic.gov.au)

If **you** present **your** EHIC to the treating **doctor** or hospital if **you** need medical treatment within the European Union or **you** enrol with Medicare when travelling to Australia or New Zealand, this will save **you** paying the policy **excess** under section B1 (Medical and other expenses outside of the **United Kingdom**) if **your** medical costs are reduced as a result of using **your** EHIC or Medicare being involved.

## Residency

**You** and all other persons insured on this policy must have **your** main **home** in the **United Kingdom** and have a **United Kingdom** National Insurance number (if 16 years of age or over) and be registered with a **doctor** in the **United Kingdom** at the time **you** buy or renew this policy.

Residents of the **Channel Islands** and the Isle of Man must have their main **home** in the **Channel Islands** or Isle of Man respectively and be registered with a local **doctor**.

## Travel delays - EC Regulations

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of **your** flight) the airline must offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline must offer to refund **your** ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier.

If **your** flight is delayed or cancelled, **you** must in the first instance approach **your** airline and clarify with them what costs they will pay under the Regulation.

If **you** would like to know more about **your** rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website ([www.caa.co.uk](http://www.caa.co.uk)).

## Sports and activities

If **you** intend to take part in a sport or activity during **your** trip, please see pages 55 to 59 for a full list of activities which are covered by this policy. If **you** have any questions or if **you** wish to take part in an activity not shown in the table on pages 55 to 59, please contact **us** on **0845 602 7075** or e-mail [barclaycardtravelinsurance@chartisinsurance.com](mailto:barclaycardtravelinsurance@chartisinsurance.com) before taking part to make sure that cover is provided.

# Cancellations and refunds

## Your right to cancel the policy within 14 days of purchase

If this cover is not suitable for **you** and **you** want to cancel **your** policy, **you** must contact Barclaycard Travel by writing to **Barclaycard Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH**, or by e-mailing **barclaycardtravelinsurance@chartisinsurance.com** or by phoning **0845 602 7075** within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below **we** will refund the premium **you** have paid within 30 days of the date **you** contact Barclaycard Travel to ask to cancel the policy.

If **you** are a Single **Trip policyholder**, **we** will not refund **your** premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period.

If **you** are an Annual Multi-Trip **policyholder** and **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period, **we** will only refund a proportionate amount of **your** unused premium.

## Your right to cancel the policy outside the 14-day cooling-off period

If **you** decide this cover is no longer suitable for **you** and **you** want to cancel **your** policy after the 14 day cooling-off period, **you** must contact Barclaycard

Travel by writing to **Barclaycard Travel Insurance, PO Box 2157, Shoreham by Sea, West Sussex BN43 9DH**, or by e-mailing **barclaycardtravelinsurance@chartisinsurance.com** or by phoning **0845 602 7075**. In line with the terms outlined below **we** will refund a proportion of the premium **you** have paid within 30 days of the date **you** contact Barclaycard Travel to ask to cancel the policy.

If **you** are a Single **Trip policyholder** and **you** have not travelled or made a claim before **you** asked to cancel the policy, **you** will be entitled to a refund of the premium paid, subject to deduction of 30% of the premium paid to represent the period during which **you** have been on risk for cancellation cover plus a £15 administration fee.

If **you** are an Annual Multi-Trip **policyholder** and **you** have not made a claim before **you** asked to cancel the policy, **you** will be entitled to a refund of the premium paid, subject to a deduction for the time for which **you** have been covered on a proportionate basis, plus a £15 administration fee.

## Our right to cancel the policy

**We** have the right to cancel this policy by giving at least 30 days notice in writing to the **policyholder** at their last known address. A proportionate refund of the premium paid will be made to the **policyholder** from the date **we** cancel the policy.

# Cover options available

## Types of cover and durations

### Single Trip

This gives **you** cover to travel on one **trip** for:

- up to 31 days if **you** are a **Barclaycard Travel Insurance policyholder**; or
- up to 45 days if **you** are a **Barclaycard Travel Insurance Plus policyholder**.

#### Please note:

It does not matter how long **you** buy a Single **Trip** policy for. It ends when **you** return to the **United Kingdom**.

### Annual Multi-Trip

This gives **you** cover to travel as many times as **you** like within the **period of cover** provided no single **trip** lasts longer than the following durations.

- 31 days if **you** are a **Barclaycard Travel Insurance policyholder**; or
- 45 days if **you** are a **Barclaycard Travel Insurance Plus policyholder**.

#### Please note:

If **you** are an Annual Multi-Trip **policyholder** and **you** travel for longer than 31 days or 45 days (depending on the level of cover **you** have purchased as outlined above) from the date **you** commence **your trip** from the **United Kingdom**, cover will cease on the 31st day or 45th day respectively, unless **your trip** cannot be completed for reasons beyond **your** control, for example, if **you** are unable to return back to the **United Kingdom** as planned due to illness or injury or if **you** are unable to return as planned due to unavoidable delays affecting **your** return flight or **public transport**.

Adults are entitled to travel independently. **Children** who are 17 years of age or under are only entitled to travel separately to the

main **insured person** if they are travelling with a **relative**, guardian or person with a legal duty of care, such as a school teacher if on a school **trip**.

Cover is only provided in the **United Kingdom** if **you** stay in accommodation which **you** have paid for in advance of the date **you** depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in the **United Kingdom**. All **trips** within the **United Kingdom** must be for at least two nights away from where **you** usually live.

## Age limits

The person buying this insurance must be 18 years of age or over at the date of buying this policy.

For **Barclaycard Travel Insurance Plus** policies, all **insured persons** must be 74 years of age or under at the date of buying this policy.

For **Barclaycard Travel Insurance** policies, all **insured persons** must be 59 years of age or under at the date of buying this policy.

## Policy options

### Individual

One person who is 18 years of age or over.

### Couple

An individual and his or her **partner** provided they live together. A **partner** would include a civil **partner**.

### Family

An individual and his or her **partner** provided they live together and their dependent **children** (which can include fostered or adopted **children**) who are

17 years of age or under at the date of buying this policy and are either in full time education or living with them. This also applies to an individual only and his or her dependent **children** (which can include fostered or adopted **children**) who are 17 years of age or under at the date of buying this policy and are either in full time education or living with the individual.

## Upgrades

The following upgrades are available by paying an additional premium:

### Winter sports cover

For Single **Trip** policies **you** can buy cover for the duration of **your trip**.

For Annual Multi-Trip policies **you** can buy cover for up to 21 days in total within the **period of cover**.

Please see page 42 for a full list of **winter sports** activities which are covered by this policy. If the winter sport **you** intend to take part in is not shown in the list, please check that cover will be provided by contacting **us** on **0845 602 7075** or e-mail **barclaycardtravelinsurance@chartisinsurance.com** Please see sections L to O for full details of cover.

### Business cover

If **you** are a **Barclaycard Travel Insurance Plus policyholder**, **you** can buy cover for up to 21 days on Single **Trip** policies. On Annual Multi-Trip policies, cover can be provided throughout the **period of cover** provided each business **trip** lasts no longer than 21 days. Please see sections P to Q for full details of cover. (This upgrade is only available if **you** have purchased a **Barclaycard Travel Insurance Plus** policy.)

### Golf cover

If **you** are a **Barclaycard Travel Insurance Plus policyholder**, **you** can buy cover for up to 21 days on Single **Trip** policies. On

Annual Multi-Trip policies, cover can be provided throughout the **period of cover** provided each golfing holiday lasts no longer than 21 days. Please see sections R to S for full details of cover. (This upgrade is only available if **you** have purchased a **Barclaycard Travel Insurance Plus** policy.)

### Wedding cover

If **you** are a **Barclaycard Travel Insurance Plus policyholder**, **you** can buy cover for up to 21 days on Single **Trip** and Annual Multi-Trip policies. Please see section T for full details of cover. (This upgrade is only available if **you** have purchased a **Barclaycard Travel Insurance Plus** policy.)

### Natural catastrophe cover

**You** can buy cover for the duration of **your trip**. Please see section U for full details of cover.

## Geographical areas

One of the following areas will be shown on **your policy schedule**. This describes the area of the world which this policy provides cover for **you** to travel to.

### United Kingdom

England, Scotland, Wales, Northern Ireland, the **Channel Islands** and the Isle of Man. Cover is only provided if **you** stay in accommodation which **you** have paid for in advance of the date **you** depart on **your trip** or if **you** have paid for **public transport** or air fares in advance of the date of departure to enable **you** to reach **your** destination in the **United Kingdom**. All **trips** within the **United Kingdom** must be for at least two nights away from where **you** usually live.

### Europe

The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, the Canary Islands, Madeira, Turkey, the Azores and

Iceland, but not including Egypt, Israel, Morocco and Tunisia.

## Worldwide

### Please note:

No cover is provided under this policy for any **trip** in, to, or through Afghanistan, Cuba, Liberia or Sudan.

No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

## Period of cover

Cover under section A (Cancelling **your trip**) starts at the time **you** book the **trip** or pay the insurance premium, whichever is later. If **you** have arranged an Annual Multi-Trip policy, cover under section A (Cancelling **your trip**) starts at the time that **you** book the **trip** or the first day of the **period of cover** as shown on **your policy schedule**, whichever is later. For both types of policies cover under section A (Cancelling **your trip**) ends as soon as **you** start **your trip**.

Cover under all other sections starts when **you** leave **your home** address in the **United Kingdom** (but not earlier than 24 hours before the booked departure time) or from the first day of the **period of cover** as shown on **your policy schedule**, whichever is the later.

Cover ends when **you** return to **your home** address in the **United Kingdom** (but not later than 24 hours after **your** return to the **United Kingdom**) or at the end of the **period of cover** as shown on **your policy schedule**, whichever is earlier. Cover cannot start after **you** have left the **United Kingdom**.

Each **trip** must begin and end in the **United Kingdom** and does not include one-way journeys.

## Trip extensions if you decide you wish to extend your trip whilst overseas

If, once **you** have left the **United Kingdom** and before the end of the **period of cover**, **you** decide **you** want to extend **your** policy, please contact **us** on **0845 602 7075** or e-mail **barclaycardtravelinsurance@chartisinsurance.com**. Extensions can usually only be considered if there has been no change in **your** health (or that of a **relative** or **business associate**) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. However, should there have been a change in health or **you** are aware that a claim has been made or will need to be made under the original policy then **we** may still be able to consider the extension provided full details are disclosed for consideration.

## Trip extensions if you are unable to return home from your trip as planned

If, due to unexpected circumstances beyond **your** control, for example, due to illness or injury or unavoidable delays affecting **your** return flight or **public transport**, **your trip** cannot be completed within the **period of cover** outlined in **your policy schedule**, cover will be extended for **you** at no extra cost for up to 30 days. This also applies to one person travelling with **you** who is authorised to stay with **you** by Travel Guard if the extension is due to medical reasons. All requests for more than 30 days must be authorised by Travel Guard.

# Automatic renewals

If **you** are an Annual Multi-Trip **policyholder**, **we** will automatically renew **your** policy each year unless **you** have advised **us** that **you** do not want **your** policy to be automatically renewed or **you** no longer meet the eligibility criteria to be a Barclaycard **policyholder**. **We** will write to **you** prior to the renewal date of **your** policy to remind **you** that **your** policy is due to be renewed.

Unless **you** have previously advised **us** that **you** do not want **your** policy to be renewed or at renewal **you** have advised **us** that **you** no longer wish to renew **your** policy or **you** are no longer eligible for cover, the renewal premiums will again be collected from **your** specified credit or debit card to make sure that **you** are always covered. **You** should also be aware that **we** can only automatically renew **your** policy when:

- **you** have made **us** aware of any changes to **your** policy details, if any;
- the credit or debit card details **we** have on record have not changed; and
- the credit or debit card holder has given his or her explicit consent for his or her card being charged at renewal.

If **we** are unable to auto-renew **your** policy (for example, if **your** renewal premium has changed or there have been changes made to the terms and conditions of the policy) or if **you** no longer meet the eligibility criteria for auto-renewal, **we** will notify **you** of this at least 21 days prior to **your** renewal date.

**We** are entitled to assume at renewal that **your** details have not changed and **you** have the consent of the credit or debit card holder, unless **you** inform **us** otherwise. **We** will through **our** administrative bank charge the payment details to the credit or debit card held on record for the renewal premium due.

If **you** wish to opt out of automatic renewal or need to tell **us** about any changes to **your** circumstances, health or insurance requirements please contact **us** on **0845 602 7075** or e-mail [barclaycardtravelinsurance@chartisinsurance.com](mailto:barclaycardtravelinsurance@chartisinsurance.com)

# Medical and other emergencies

The Medical Emergency Assistance Company, Travel Guard, will provide immediate help if **you** are ill, injured or die outside the **United Kingdom**. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

**Phone: +44 (0) 1273 400 720**

**Fax: +44 (0) 1273 376 935**

**E-mail: [uk.assistance@travelguard.com](mailto:uk.assistance@travelguard.com)**

Please have the following information available when **you** (or someone on **your** behalf) contact the Medical Emergency Assistance Company so that **your** case can be dealt with swiftly and efficiently:

- **Your** name and address;
- **Your** contact phone number abroad;
- **Your** policy number shown on **your** policy schedule; and
- The name, address and contact phone number of **your** GP.

**Please note:** This is not a private medical insurance. If **you** go into hospital abroad and **you** are likely to be kept as an inpatient for more than 24 hours or if **your** outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for **you** as soon as reasonably possible. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** inpatient or outpatient treatment.

If **you** have to return to the **United Kingdom** under section C (Cutting **your** trip short) or section B1 (Medical and other expenses outside of the **United Kingdom**) the Medical Emergency Assistance Company must authorise this. If they do not, **we** may not provide cover or **we** may reduce the amount **we** pay for **your** return to the **United Kingdom**.

## Special note to US medical providers

(this only relates to medical assistance providers in the USA):

Please contact Travel Guard by phoning:  
**+1 877 897 1933**

All claims and billing correspondence should be sent to:

**Travel Guard, PO Box 0852  
Attn: Shoreham Claims  
Stevens Point, WI 54481  
United States**



# How to make a claim

**You** must register a claim under all sections apart from section K (Scheduled airline failure) by contacting the following company:

**Barclaycard Travel Insurance Claims Department**  
**PO Box 60108, London SW20 8US**  
**Phone: 0845 602 7078**  
**Fax: 01273 376 935**  
**E-mail: [barclaycardtravelclaims@travelguard.com](mailto:barclaycardtravelclaims@travelguard.com)**

(For details of how to claim under section K (Scheduled airline failure) please see page 42.)

## **Please note:**

All claims must be notified as soon as it is reasonably practical after the event which causes **you** to submit a claim. Late notification of a claim may affect **our** acceptance of a claim or result in the amount **we** pay being reduced.

The Barclaycard Travel Insurance Claims Department are open Monday to Friday between 9am and 5pm. A claim form will be sent to **you** as soon as **you** tell them about **your** claim.

**We** will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by **us** to support a claim. If the information supplied is insufficient, **we** will identify the further information which is required. If **we** do not receive the information **we** need, **we** may reject the claim. For further details about claims, please refer to General conditions on pages 22 and 23.

To help **us** prevent fraudulent claims, **we** store **your** personal details on computer and **we** may transfer them to a centralised system. **We** keep this information in line with the conditions of the Data Protection Act.

# How to make a complaint

Every effort is made to ensure **you** receive a high standard of service. If **you** are not satisfied with the service **you** have received relating to all matters apart from those in respect of section K (Scheduled airline failure), please contact:

In relation to sales and administration matters:

**The Customer Services Manager  
Barclaycard Travel Insurance  
PO Box 2157, Shoreham by Sea, West  
Sussex BN43 9DH  
Phone: 0845 602 7075  
E-mail: [barclaycardtravelinsurance@  
chartisinsurance.com](mailto:barclaycardtravelinsurance@chartisinsurance.com)**

In relation to claims matters:

**The Customer Care Manager  
Barclaycard Travel Insurance Claims  
Department  
PO Box 2157, Shoreham by Sea,  
West Sussex BN43 9DH  
Phone: 0845 602 7078  
E-mail: [barclaycardtravelclaims@  
travelguard.com](mailto:barclaycardtravelclaims@travelguard.com)**

(For details of how to register a complaint relating to section K (Scheduled airline failure) please see page 42.)

To help **us** deal with **your** complaint quickly, please quote **your** claim number and/or **your** policy number as shown on the **policy schedule**. **We** will acknowledge **your** complaint and keep **you** or the

complainant regularly informed about the progress of the complaint. For complaints relating to claims, it may take **us** a little longer to respond, especially if **we** need to consult with medical professionals, however **we** will let **you** or the complainant know what information **we** are waiting for.

**We** will do **our** best to resolve any difficulty directly with **you**, but if **we** are unable to do this to **your** satisfaction **you** may be entitled to refer any dispute to the Financial Ombudsman Service who will review **your** case. This will not affect **your** right to take legal action against **us**. The address is:

**The Financial Ombudsman Service  
South Quay Plaza, 183 Marsh Wall,  
London E14 9SR  
Website: [www.financial-ombudsman.  
org.uk](http://www.financial-ombudsman.org.uk)**

**E-mail: [complaint.info@financial-  
ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)**

**Phone: 0800 023 4567** (this number will be free for people phoning from a 'fixed line', for example, a landline) or **0300 123 9 123** (this number will be free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02).

# General definitions

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages 38, 42, 45 and 47 for further definitions.

## British Isles

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

## Business associate

Any employee whose level of responsibility in the business is such that if both **you** and they were absent from the business for a period of five full working days or more this would have a detrimental impact on the running of the business.

## Channel Islands

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

## Chartis Inc.

A company incorporated in the United States, together with its worldwide subsidiary companies, which together make up the **Chartis Inc.** International Group of Companies.

## Child/Children

A person who is 17 years of age or under.

## Doctor

A registered medical practitioner who is not **you** or related to **you**, who is currently registered with the General Medical Council in the **United Kingdom** (or foreign equivalent) to practice medicine.

## Excess

The amount deductible from a valid claim. This applies to each person claiming and

to each incident and to each section of the policy. Please refer to the table of benefits on pages 1 to 4 for further details.

## Flood

A general and temporary covering of water of two or more acres of normally dry land.

## Home

An **insured person's** usual place of residence within the **United Kingdom**.

## Insured person

The person or persons shown on the **policy schedule**.

## Manual labour

Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve machinery).

## Natural catastrophe

Volcanic eruption, **flood**, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

## Pair or set of items

Items of personal property which are substantially the same, complementary or designed to be used together.

## Parent

A person with parental responsibility including a legal guardian acting in that capacity.

## Partner

A person who is either an **insured person's** husband or wife, civil **partner**, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address.

### **Period of cover**

As defined in the **policy schedule**.

### **Policyholder**

The person who has paid for this policy and is shown on the **policy schedule**.

### **Policy schedule**

The document showing details of the cover and which should be read with this policy.

### **Public transport**

A bus, coach, ferry, sea-vessel or train operating according to a published timetable.

### **Relative**

**Your** or **your partner's parent**, brother, sister, **child**, grandparent, grandchild, step-parent, stepbrother, stepsister, step child or next of kin.

### **Trip**

**Your** holiday or journey starting from the time that **you** leave **your home** in the **United Kingdom** or from the start date shown on **your policy schedule**, whichever is the later, until arrival back at **your home** address in the **United Kingdom**. No cover is provided under this insurance for one-way journeys.

### **Unattended**

When **you** do not have full view of **your** property or where **you** are not in a position to prevent the unauthorised taking of **your** property, unless it is left in a locked room or a locked safety deposit facility. Property left in a motor vehicle is considered to be **unattended** unless the motor vehicle is locked and the property is out of view in an enclosed storage compartment, boot or luggage space.

### **United Kingdom**

The **British Isles** and the **Channel Islands**.

### **Valuables and electronic/other equipment**

Photographic, audio, video, electronic, electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

### **War**

Military action, either between nations or resulting from civil **war** or revolution.

### **We, us, our**

Chartis Europe Limited in respect of all sections of cover except section K (Scheduled airline failure). A consortium of Association of British Insurers member companies and Lloyds Syndicates in respect of cover under section K (Scheduled airline failure).

### **You, your, yourself**

An **insured person**.

# General conditions

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday). If **you** are not sure whether to tell **us**, let **us** know anyway.
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance.
3. **You** must give the Barclaycard Travel Insurance Claims Department all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your doctor**.
4. **You** must help **us** get back any money that **we** have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving **us** all the details **we** need and by filling in any forms.
5. Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim will make this policy invalid for the **insured person** who has committed the fraud, deliberate mis-statement or hid information. In this event, any benefit due to the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to **us** in full. **We** will also under such circumstances not refund any premium paid by the **insured person** who has committed the fraud, deliberate mis-statement or hiding of information.
6. The **insured person** must give **us** permission to obtain any medical reports or records needed from any **doctor** who has treated the **insured person**; otherwise **we** may not pay any claim.
7. **We** may ask the **insured person** to attend one or more medical examinations. If **we** do, **we** will pay the cost of the examination(s) and for any medical reports and records and the **insured person's** reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by **us** in advance. If the **insured person** fails to attend without reasonable cause, **we** may reject the claim.
8. If an **insured person** dies, **we** have the right to ask for a post mortem examination at **our** expense.
9. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance. This could include any overpayments and payments which **you** are not entitled to, for example, if **your** claim for lost luggage has been paid but **your** suitcase is subsequently returned to **you** by the airline.

10. After a claim has been settled, any damaged items which **you** have sent into the Barclaycard Travel Insurance Claims Department will become **our** property.
11. This policy may not be assigned or transferred unless agreed by **us** in writing.
12. **We** will not pay any interest on any amount payable under this policy.
13. **We** will deal with claims under section G (Personal accident) in respect of accidental death as follows:
  - a. If an **insured person** is 18 years of age or over any sums payable will be made to the executor or personal representative of the deceased **insured person's** estate.
  - b. If an **insured person** is 17 years of age or under any sums payable will be made to a **parent** of the deceased **insured person**.
14. **We** may also contact third parties who have or who were to provide services to the **insured person** (for example, an airline, travel company or hotel) to verify the information provided.
15. Only the **policyholder**, an **insured person** (or their **parent** if they are 17 years of age or under) or their executor or personal representative in the event of the death of an **insured person** or **us** may enforce the terms of this policy.
16. All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in **our** rejection of the claim if it is made so long after the event that **we** are unable to investigate it fully, or may result in **you** not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.

# General exclusions

General exclusions apply to all sections of this policy. In addition to these General exclusions, please also refer to 'What **you** are not covered for' under each policy section as this sets out further exclusions which apply to certain sections.

**We** will not cover the following.

1. Any claim arising as a result of the following.
    - a. The claim relates to a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance, unless the claim relates to a medical condition listed under the Health conditions section on page 9 of this policy wording and **you** fall within the acceptance criteria listed in the Health conditions section. This would include a medical condition or an illness related to a medical condition of a **relative, business associate, a person who you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with.  
Please refer to the Health conditions section on page 9 of this policy wording for further details.
    - b. **You** are travelling with the purpose of receiving medical treatment abroad.
    - c. **You, a relative, business associate, a person who you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms at the time of purchasing this insurance and/or at the time of commencing travel.
  - d. **You, a relative, business associate, a person who you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with, have been given a terminal prognosis at the time of purchasing this insurance and/or before commencing travel.
2. Any claim relating to an incident which **you** were aware of at the time **you** purchased this insurance and which could reasonably be expected to lead to a claim.
  3. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which **you** or any person whose condition may give rise to a claim, have suffered from, required medication or treatment for in the two years before **you** bought this insurance.
  4. Any claim arising from a **trip** in, to or through the following countries: Afghanistan, Cuba, Liberia or Sudan.
  5. Any claim if **you** are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
  6. Any claim arising out of **war, civil war, invasion, revolution** or any similar event.
  7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when **you** booked **your trip** or purchased this insurance, whichever is the later).

8. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. Any claim if **you** already have a more specific insurance covering this (for example, if an item **you** are claiming for under section F1 (Personal belongings and baggage) is a specified item on **your** household contents insurance policy).
10. Any claim arising as a result of **your** use of a two-wheeled motor vehicle unless:
  - a) as a passenger **you** wear a crash helmet and it is reasonable for **you** to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or
  - b) as a driver **you** wear a crash helmet and **you** hold a licence which permits **you** to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs).
11. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings 'What **you** are covered for' in sections A to U, for example, loss of earnings if **you** cannot work after **you** have been injured or the cost of replacement locks if **your** keys are stolen).
12. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you** (unless **you** are a **Barclaycard Travel Insurance Plus policyholder** in which case **you** may be entitled to cover under section K (Scheduled airline failure)).
13. Any claim arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office where **you** have travelled to a specific country or to an area where, prior to **your trip** commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.
14. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
15. Motor racing, rallying or vehicle racing of any kind.
16. Any claim involving **you** taking part in **manual labour** during **your trip**.
17. Any claim involving **you** taking part in any listed sport or activity unless **you** have paid the necessary premium (if applicable) to extend **your** policy to provide cover for this. Please see the Sports and activities section on page 11 and pages 55 to 59 of this policy wording for further details.
18. Any claim relating to **winter sports** unless **you** have paid the necessary premium to extend **your** policy to provide cover for this.
19. Any claim arising from
  - **your** suicide or attempted suicide; or
  - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).

20. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a **doctor**) or **you** being affected by any sexually transmitted disease or condition.
21. Any costs which **you** would have had to or would have chosen to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
22. Any claim arising as a result of **you** failing to get the inoculations and vaccinations that **you** need in relation to **your trip**.
23. Any claim arising from **you** acting in a way which goes against the advice of a medical practitioner.

# Sections of cover

## Section A – Cancelling your trip

### What you are covered for under section A

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot get back; and
- the cost of visas which **you** have paid for and which **you** cannot get back.

**Please note:** If payment has been made using frequent flyer points, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of **your trip** is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** have booked to travel with or a **relative** or friend living abroad who **you** had planned to stay with. The incident giving rise to the claim must have been unexpected and not something **you** were aware of when **you** purchased this insurance. Please see General exclusion number 1 for further details.
3. **You** being made redundant, as long as **you** had been working at **your** current place of employment for a minimum continuous period of two years, and that at the time of booking the **trip** or the date **you** purchased this insurance cover, whichever is earlier, **you** had no reason to believe that **you** would be made redundant. This cover would not apply if **you** are self-employed or accept voluntary redundancy.
4. **You** or a person who **you** have booked to travel with being called for jury service (and **your** request to postpone **your** service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need **you** to stay in the **United Kingdom** after a fire, storm, flood, burglary or vandalism to **your home** or place of business within seven days before **you** planned to leave on **your trip**.
6. If **you** are a member of the armed forces or police, fire, nursing or ambulance services which results in **you** having to stay in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.
7. If after the time **you** booked **your trip** or purchased this insurance, whichever is later, the Foreign and Commonwealth Office advises against all (but essential) travel to **your** intended destination.
8. If **you** become pregnant after the date **you** booked **your trip** or purchased this insurance, whichever is later, and **you** will be more than 26 weeks pregnant at the start of or

during **your trip**. Or, if **you** become pregnant after the date **you** purchased this insurance cover and **your doctor** advises that **you** are not fit to travel due to complications in **your** pregnancy.

### What you are not covered for under section A

1. The **excess** as shown in the table of benefits. The **excess** will apply for each **trip** that **you** have booked and for each **insured person**.
2. Cancelling **your trip** because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance (unless the claim relates to an accepted medical condition - please refer to pages 9 and 10 of this policy wording for details).
3. **You** not wanting to travel.
4. Any extra costs resulting from **you** not telling the holiday company as soon as **you** know **you** have to cancel **your trip**.
5. **You** being unable to travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. Airport taxes and credit or debit card fees included in the cost of **your** holiday.
7. Costs which have been paid for on behalf of a person who is not named on the **policy schedule**.

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### Claims evidence required for section A may include

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming whether any refund is due

- A medical certificate which **we** will supply for the appropriate **doctor** to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the **United Kingdom**
- Summons for jury service

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section B1 – Medical and other expenses outside of the United Kingdom

**Please note:** If **you** are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on **your** behalf as soon as reasonably possible (please see the Medical and other emergencies section on page 17 for further details).

### What you are covered for under section B1

**We** will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Emergency dental treatment as long as it is for the immediate relief of pain only (please see the table of benefits for details of the sum **you** are entitled to claim).
3. The cost of **your** return to the **United Kingdom** earlier than planned if approved by the Medical Emergency Assistance Company and this is deemed to be a medical necessity.

4. If **you** cannot return to the **United Kingdom** as **you** originally planned and the Medical Emergency Assistance Company agrees **your** extended stay is medically necessary, **we** will pay for:
- Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow **you** to return to the **United Kingdom**; and
  - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
  - Reasonable expenses for one **relative** or friend to travel from the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
5. Up to £5,000 for the cost of returning **your** body or ashes to the **United Kingdom** or up to £2,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside the **United Kingdom**.
6. **Residents of the Channel Islands only.** Emergency medical, surgical and hospital treatment costs or expenses levied by an NHS run medical facility whilst travelling within the **United Kingdom** (excluding travel within the **Channel Islands**) which are not covered by any provision of emergency medical treatment agreements between the **Channel Islands** and **United Kingdom's** national health services.

**Please note:** In the event of **your** injury or illness **we** reserve the right to relocate **you** from one hospital to another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this if in the opinion of the **doctor** in attendance or the Medical Emergency Assistance Company **you** can be moved safely and/or travel safely to the **United Kingdom** to continue treatment.

If the claim relates to **your** return travel to the **United Kingdom** and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carrier's published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

#### **What you are not covered for under section B1**

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident. The **excess** will be reduced to nil if **your** medical expenses have been reduced by **you** using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the Health agreements section on page 11 for further details).
2. Any medical treatment that **you** receive because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel (unless the claim relates to an accepted medical condition - please refer to pages 9 and 10 of this policy wording for details).
3. Any costs relating to pregnancy or childbirth, if **you** are more than 26 weeks pregnant at the start of or during **your trip**.

4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until **you** return to the **United Kingdom**.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing **you**. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
  - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
  - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
  - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
8. Any costs **you** have to pay when **you** have refused to come back to the **United Kingdom** and the Medical Emergency Assistance Company considered **you** were fit to return **home**.
9. Any treatment or medication of any kind that **you** receive after **you** return to the **United Kingdom**.

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

## Section B2 – Expenses within the United Kingdom

**Please note:** For details of the medical and other expenses cover provided to residents of the **Channel Islands**, please see section B1.

### What you are covered for under section B2

**We** will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. The cost of **your** return **home** earlier than planned if this is medically necessary and the treating hospital **doctor** approves this.
2. If **you** cannot return **home** as **you** originally planned and the treating **doctor** approves this, **we** will pay for:
  - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by **you** on **your** outward **trip**) to allow **you** to return **home**; and
  - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
  - Reasonable expenses for one **relative** or friend to travel from their **home** in the **United Kingdom** to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
3. Up to £1,000 for the cost of returning **your** body or ashes to **your home** town if **you** die during **your trip**.

**Please note:** If **your trip** is within the **Channel Islands** cover is also provided for emergency medical, surgical and hospital treatment but only if **you** do not reside in the **Channel Islands**.

### **What you are not covered for under section B2**

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident.
2. Any claim arising from a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel (unless the claim relates to an accepted medical condition - please refer to pages 9 and 10 of this policy wording for details).

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### **Section B3 – Hospital benefit**

**Please note:** This section does not apply to **trips** taken within the **United Kingdom**. Cover is provided under this section only if **you** have purchased a **Barclaycard Travel Insurance Plus** policy.

#### **What you are covered for under section B3**

**We** will pay up to the amount shown in the table of benefits if, as a result of an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**) of this insurance, **you** go into hospital as an inpatient. **We** will pay a benefit for each complete 24-hour period that **you** are kept as an inpatient.

**Please note:** This benefit is only payable for the time that **you** are kept as an inpatient abroad and ceases if **you** go into hospital upon **your** return to the **United**

**Kingdom**. This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### **Section B4 – Mugging benefit**

**Please note:** This section does not apply to **trips** taken within the **United Kingdom**. Cover is provided under this section only if **you** have purchased a **Barclaycard Travel Insurance Plus** policy.

#### **What you are covered for under section B4**

**We** will pay up to the amount shown in the table of benefits if **you** are injured as a result of a mugging and **you** go into hospital overseas as an inpatient for more than 24 hours. A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report.

**Please note:** **You** must report the incident to the local police within 24 hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under section B3 (Hospital benefit).

Please refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

#### **Claims evidence required for sections B1 to B4 may include**

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** expenses
- An official letter from the treating **doctor** in the resort to confirm the additional expenses were medically necessary (for claims under section B2)

- Proof of **your** hospital admission and discharge dates and times (for claims under sections B3 and B4)
- A police report to confirm the incident (for claims under section B4 only)

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section C – Cutting your trip short

**Please note:** If **you** need to return home to the **United Kingdom** earlier than planned, **you** must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 17 for further details).

### What you are covered for under section C

**We** will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot get back;
- the cost of excursions, tours and activities which **you** have paid for either before **you** left the **United Kingdom** or those paid for locally upon arrival at **your** holiday destination and which **you** cannot get back; and
- reasonable additional travel costs to return back to the **United Kingdom** (or costs to return home if **your** trip is within the **United Kingdom**) if it is necessary and unavoidable for **you** to cut short **your** trip.

**Please note:** If payment has been made using frequent flyer points, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be

based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

**We** will provide this cover if the cutting short of **your** trip is necessary and unavoidable as a result of the following.

1. **You** dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a **relative, business associate**, a person who **you** are travelling with or a **relative** or friend who **you** are staying with during **your** trip.
3. If the police or relevant authority need **you** to return to **your** home in the **United Kingdom** after a fire, storm, **flood**, burglary or vandalism to **your** home or place of business.
4. If **you** are a member of the armed forces, police, fire, nursing or ambulance services which results in **you** having to return to **your** home in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

**Please note:** We will calculate claims for cutting short **your** trip from the day **your** return to the **United Kingdom** begins or the day **you** go into hospital overseas as an inpatient. **Your** claim will be based on the number of complete days **you** have not used.

### What you are not covered for under section C

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident.
2. Cutting short **your** trip because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel (unless the

claim relates to an accepted medical condition - please refer to pages 9 and 10 of this policy wording for details).

3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise **your** early return back to the **United Kingdom**.
4. Any additional expenses incurred should **you** decide to travel to any destination other than the **United Kingdom** in the event of cutting short **your trip**. If **you** have to cut short **your trip** and **you** do not return to the **United Kingdom** we will only be liable for the equivalent costs which **you** would have incurred had **you** returned to the **United Kingdom**.
5. **You** being unable to continue with **your** travel due to **your** failure to obtain the passport or visa **you** need for the **trip**.
6. The cost of **your** intended return travel to the **United Kingdom** if **we** have paid additional travel costs for **you** to cut short **your trip**.

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

#### Claims evidence required for section C may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming: the need for **your** return to the **United Kingdom**, emergency posting overseas

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section D1 – Missed departure

**Please note:** This section does not apply to **trips** taken solely within the **United Kingdom**.

#### What you are covered for under section D1

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to reach **your** booked holiday destination if **you** cannot reach the final international departure point on the outward or return journey from or to the **United Kingdom** because:

- **public transport** services fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- the vehicle in which **you** are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include **your** vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

## Section D2 – Missed connection

**Please note:** This section does not apply to **trips** taken solely within the **United Kingdom**.

#### What you are covered for under section D2

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation **you** incur to enable **you** to continue with **your** pre-booked journey in accordance with **your** itinerary should **you** miss a flight connection due to:

- The airline with whom **you** are booked to travel being unable to deliver **you** in sufficient time to **your** connecting

airport to meet **your** connecting flight due to poor weather conditions, a strike, industrial action or mechanical breakdown.

### What you are not covered for under sections D1 and D2

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident.
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **natural catastrophe** cover, please see section U for details of what **you** are entitled to claim.)
3. Any claims where **you** have not allowed enough time to reach **your** initial departure point or check in, at or before the recommended time.
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
5. Any claims relating to **your** own vehicle suffering a mechanical breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### Claims evidence required for sections D1 and D2 may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for **your** expenses
- An official letter confirming the reason for **your** late arrival and the length of the delay

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section E1 – Travel delay

**Please note:** Sections E1 and E2 do not apply to **trips** taken solely within the **United Kingdom**. **You** are entitled to claim under section E1 or E2 but not both sections.

### What you are covered for under section E1

**We** will pay up to the amount shown in the table of benefits if **your** final international departure from or to the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

**We** will pay a benefit for each complete 12 hour period that **you** are delayed, as long as **you** eventually go on the holiday.

## Section E2 – Abandoning your trip

### What you are covered for under section E2

**We** will pay up to the amount shown in the table of benefits for the following costs which **you** have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas

if it is necessary for **you** to cancel **your trip** if **your** final international departure from the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

**Please note:** If payment has been made using frequent flyer points, airmiles, loyalty card points or similar loyalty card schemes, settlement of **your** claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

### What you are not covered for under sections E1 and E2

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section E2).
2. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind. (If **you** have paid the required premium for **natural catastrophe** cover, please see section U for details of what **you** are entitled to claim.)
3. Any claims where **you** have not checked in for **your trip** at the final international departure point at or before the recommended time. (However, if **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Barclaycard Travel Insurance Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.)
4. Any claims where **you** have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### Claims evidence required for sections E1 and E2 may include

- Proof of travel (confirmation invoice, flight tickets)

- An official letter confirming the cause and length of the delay
- Official confirmation that **your** pre paid expenses cannot be refunded (for claims under section E2 only)

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section F1 – Personal belongings and baggage

### What you are covered for under section F1

**We** will pay for items which are usually carried or worn by travellers for their individual use during a **trip**. **We** will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by **you** which are lost, stolen or damaged during **your trip**.

### Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. A deduction will be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 20.
- The maximum amount **we** will pay for **valuables and electronic/other equipment** in total is shown in the table of benefits. Please refer to the definition of 'valuables and electronic/other equipment' on page 21.
- The maximum **we** will pay for property which is lost or stolen from an **unattended** motor vehicle is £100 for each **insured person** if the property was kept in a locked boot, a locked

and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.

## Section F2 – Delayed baggage

### What you are covered for under section F2

We will pay up to the amount shown in the table of benefits for buying essential items if **your** baggage is delayed in reaching **you** on **your** outward international journey for more than 12 hours.

**Please note:** **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy.

If **your** baggage is permanently lost **we** will deduct any payment **we** make for delayed baggage from the payment **we** make for **your** overall claim for baggage.

## Section F3 – Personal money

### What you are covered for under section F3

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if **you** can provide evidence **you** owned them and provide evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider).

**Please note:** The maximum amount **we** will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (please note a lower limit applies to **children** who are 15 years of age or under).

## Section F4 – Passport, driving licence and travel documents

### What you are covered for under section F4

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your** trip:

- Passport;
- Driving licence;
- Travel tickets; and
- Visas.

**Please note:** The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to the **United Kingdom** (this would include travel costs to the Consulate as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date - depending upon how many years there were left to run on the original passport, an unused proportionate refund would be made of its original value.

### What you are not covered for under sections F1, F2, F3 and F4

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section F2).
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports, driving licences and travel documents which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.

4. Any claim for loss, theft, damage or delay to personal belongings and baggage which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
  5. Any loss or theft of **your** passport which **you** do not report to the consular representative of **your home** country within 24 hours of discovering it and get a written report for.
  6. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
  7. Money, passports, driving licences and travel documents which **you** do not carry with **you** unless they are being held in a locked safety deposit facility.
  8. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
  9. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
  10. Breakage of fragile objects or breakage of sports equipment while being used (unless **your** claim is for damage to **winter sports equipment** or **golf equipment** and the required premium for **winter sports** or golf cover has been paid).
  11. Damage due to scratching or denting unless the item has become unusable as a result of this.
  12. Loss due to variations in exchange rates.
  13. If **your** property is delayed or detained by Customs, the police or other officials.
  14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
  15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
  16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
- Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

#### Important information:

- **You** must act in a reasonable way to look after **your** property as if uninsured and not leave it **unattended** or unsecured in a public place;
- **You** must carry **valuables and electronic/other equipment** and money with **you** when **you** are travelling. When **you** are not travelling, keep **your** money, passport, **valuables and electronic/other equipment** with **you** at all times or leave them in a locked safety deposit box;

- **You** must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and
- **You** must provide the Barclaycard Travel Insurance Claims Department with all the documents they need to deal with **your** claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

### Claims evidence required for sections F1 to F4 may include

- Loss or theft of property or money - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport - police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

**Please note:** If **you** are unable to provide any of the reports referred to above, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from obtaining the necessary documentation. Please contact the Barclaycard Travel Insurance Claims Department to discuss why **you** have been unable to obtain the relevant reports and to obtain a claim form so **your** claim can be considered.

## Section G – Personal accident

**Please note:** This section does not apply to **trips** within the **United Kingdom**.

### Definitions relating to this section

#### Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

#### Loss of limb

Permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb.

#### Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the **accident** is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered **loss of sight** should be able to see at 60 feet).

#### Permanent total disablement

The inability of an **insured person** to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life.

### What you are covered for under section G

**We** will pay up to the amount shown in the table of benefits to **you** (or to **your** executors or administrators if **you** die) if **you** are involved in an **accident** during **your trip** which solely and independently of any other cause results in one or more of the following within 12 months of the date of the accident.

- **Loss of limb** (a limb means an arm, hand, leg or foot);

- **Loss of sight;**
- **Permanent total disablement;** or
- Accidental death.

**Please note:** We will only pay for one personal accident benefit for each **insured person** during the **period of cover** shown on **your policy schedule**.

If **you** are 17 years of age or under, a reduced benefit will apply in the event of death, as set out in the table of benefits.

Please refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### Claims advice for section G

- Please phone the Barclaycard Travel Insurance Claims Department on **0845 602 7078** to ask for advice as soon as **you** need to make a claim

## Section H – Personal liability

**Please note:** This section does not apply to **trips** taken within the **United Kingdom**.

### What you are covered for under section H

We will pay up to the total amount shown in the table of benefits if, during an insured **trip**, **you** are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

### What you are not covered for under section H

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident.
2. Any liability arising from an injury or loss or damage to property:
  - a. owned by **you**, a member of **your** family or household or a person **you** employ; or

- b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ.
3. Any liability for death, disease, illness, injury, loss or damage:
    - a. to members of **your** family or household, or a person **you** employ;
    - b. arising in connection with **your** trade, profession or business;
    - c. arising in connection with a contract **you** have entered into;
    - d. arising due to **you** acting as the leader of a group taking part in an activity; or
    - e. arising due to **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons.

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### Important information:

- **You** must give the Barclaycard Travel Insurance Claims Department notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
- **You** must help the Barclaycard Travel Insurance Claims Department and give them all the information they need to allow them to take action on **your** behalf;
- **You** must not negotiate, pay, settle, admit or deny any claim unless **you** get the Barclaycard Travel Insurance Claims Department's permission in writing; and
- **We** will have complete control over any legal representatives appointed

and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else.

### Claims advice for section H

- Do not admit liability, offer or promise compensation
- Give details of **your** name, address and travel insurance
- Take photographs and videos, and get details of witnesses if **you** can
- Tell the Barclaycard Travel Insurance Claims Department as soon as reasonably possible about any claim that is likely to be made against **you** and send them all the documents that **you** receive

## Section I – Legal expenses

**Please note:** This section does not apply to **trips** within the **United Kingdom**.

### What you are covered for under section I

**We** will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from **your** death, illness or injury during **your trip**.

### What you are not covered for under section I

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident.
2. Any legal costs and expenses which **we** have not agreed to accept beforehand in writing.
3. Any claim where **we** or **our** legal representative believe that an action is not likely to be successful or if **we** believe that the costs of taking action

will be greater than any award.

4. The costs of making any claim against **us**, Barclaycard, **our** agents or representatives, or against any tour operator, travel agent, accommodation provider, carrier or any person who **you** have travelled with or arranged to travel with.
5. Any fines, penalties or damages **you** have to pay.
6. The costs of making any claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business.
7. Any claims arising out of **you** possessing, using or living on any land or in any buildings.
8. Any claims arising out of **you** owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
9. Any claim reported more than 180 days after the incident took place.

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### Important information:

- **We** will have complete control over any legal representatives appointed and any proceedings;
- **You** must follow **our** advice or that of **our** agents in handling any claim; and
- **You** must use reasonable efforts to get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back.

### Claims advice for section I

- Please phone the Barclaycard Travel Insurance Claims Department on **0845 602 7078** to ask for advice as soon as **you** need to make a claim

## Section J – Hijack

**Please note:** This section does not apply to **trips** taken within the **United Kingdom**.

Cover is provided under this section only if **you** have purchased a **Barclaycard Travel Insurance Plus** policy.

### What you are covered for under section J

**We** will pay up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours.

**Please note:** **You** must get written confirmation from the appropriate transport company stating how long the hijack lasted.

Please refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### Claims evidence required for section J may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.



Cover under section K is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR and is underwritten by a consortium of Association of British Insurers member companies and Lloyds Syndicates. International Passenger Protection Limited is authorised and regulated by the Financial Services Authority (Register Number 311958).

## Section K – Scheduled airline failure

**Please note:** Cover is provided under this section only if **you** have purchased a **Barclaycard Travel Insurance Plus** policy.

### What you are covered for under section K

**We** will pay up to the amount shown in the table of benefits for each **insured person** named on the invoice and airline ticket for:

- Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure; or
- In the event of insolvency after departure:
  - i) the additional pro rata costs incurred by **you** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
  - ii) if curtailment of the **trip** is unavoidable - the cost of return flights to the **United Kingdom** to a similar standard to that originally booked.

PROVIDED THAT in the case of i) and ii) above where practicable **you** have obtained the Insurers' approval prior to incurring the relevant costs by contacting the Insurer as set out on the following page.

### What you are not covered for under section K

1. Scheduled airline flights not booked by **you** from within the **United Kingdom**.
2. Any costs resulting from the insolvency of:
  - a. any scheduled airline which is insolvent or the prospect of insolvency is known at the date of issue of the **policy schedule**.
  - b. any scheduled airline who is bonded or insured elsewhere (even

if the bond is insufficient to meet the claim).

3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled airline flight.
4. Any loss for which a third party is liable or which can be recovered by other legal means.
5. Any losses that are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre booked hotel, villa, car hire or cruise following the financial failure of an airline.

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

#### **How to make a claim under section K**

Any occurrence which may give rise to a claim under this section should be advised as soon as reasonably practicable and in any event within 14 days to:

**IPP Claims Office**

**IPP House**

**22-26 Station Road**

**West Wickham, Kent, BR4 0PR**

**Phone: 020 8776 3752**

**E-mail: [info@iplondon.co.uk](mailto:info@iplondon.co.uk)**

**Website: [www.ipplondon.co.uk](http://www.ipplondon.co.uk) (a claim form may be downloaded from this site)**

IPP will only accept claims submitted up to six months after the failure. Any claims submitted after the six month period will not be processed. For claims under all other sections of this policy, please see the How to make a claim section on page 18.

#### **How to make a complaint under section K**

Any complaint **you** may have should in the first instance be addressed to:

**The Claims Manager**

**IPP Claims Office**

**IPP House**

**22-26 Station Road**

**West Wickham, Kent, BR4 0PR**

**Phone: 020 8776 3752**

**E-mail: [info@iplondon.co.uk](mailto:info@iplondon.co.uk)**

For complaints under all other sections of this policy, please see the How to make a complaint section on page 19.

#### **Winter sports cover**

**Please note:** The following sections only apply if **you** have paid the required premium for **winter sports** cover and this is shown on **your policy schedule**.

#### **Definitions relating to winter sports cover**

##### **Winter sports**

Skiing and snowboarding, off-piste skiing and snowboarding except in areas considered to be unsafe by resort management, cross-country skiing, mono skiing, big foot skiing, cat skiing, blading, langlauf, ski boarding, ice skating, tobogganing and glacier walking or trekking up to 4,000 metres.

##### **Winter sports equipment**

Skis and snowboards and their bindings, ski poles, ski or snowboard boots, ski helmets, ice skates.

#### **Section L1 – Winter sports equipment**

##### **What you are covered for under section L1**

**We** will pay up to the amount shown in the table of benefits for **winter sports**

equipment owned or hired by **you** which is lost, stolen or damaged during **your trip**.

**Please note:**

- A deduction will be made for wear, tear and loss of value on claims made for **winter sports equipment** owned by **you** as follows.  
Up to 12 months old – 10% of the purchase price  
Up to 24 months old – 30% of the purchase price  
Up to 36 months old – 50% of the purchase price  
Up to 48 months old – 70% of the purchase price  
Over 60 months old – 80% of the purchase price
- The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 20.
- **You** must bring any damaged **winter sports equipment you** own back to the **United Kingdom** for inspection.

## Section L2 – Winter sports equipment hire

**What you are covered for under section L2**

**We** will pay up to the amount shown in the table of benefits for the cost of hiring **winter sports equipment** if **winter sports equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

**Please note:** **You** must keep all receipts for the **winter sports equipment** that **you** hire.

## Section L3 – Lift pass

**What you are covered for under section L3**

**We** will pay up to the amount shown in the table of benefits for the loss or theft of **your** lift pass. Claims would be calculated according to the expiry date of the lift pass - depending upon how many days there were left to run on the original lift pass, an unused proportionate refund would be made of its original value.

**What you are not covered for under sections L1, L2 and L3**

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section L2).
2. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
3. Any claim for loss, theft, damage or delay to **winter sports equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your winter sports equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. **Winter sports equipment you** have left **unattended** in a public place unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.

5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

#### Claims evidence required for sections L1 to L3 may include

- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **winter sports equipment**
- Proof of value and ownership

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section M – Ski pack

### What you are covered for under section M

**We** will pay up to the amount shown in the table of benefits for the unused proportion of **your** ski pack which **you** have already paid for and cannot get back if **you** become ill or are injured during **your trip** and cannot take part in the **winter sports** activities as planned. A ski pack includes ski school fees or ski tuition fees, **your** lift pass and **winter sports equipment** that **you** have hired.

**Please note:** **Your** claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to ski.

Please refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### Claims evidence required for section M may include

- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for **your** prepaid ski pack
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned **winter sports** activities

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section N – Piste closure

**Please note:** This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

### What you are covered for under section N

**We** will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, all lift systems are closed for more than 12 hours. **We** will pay for either:

- the cost of transport to the nearest resort; or
- a benefit for each complete 24-hour period that **you** are not able to ski and there is no other ski resort available.

**Please note:** **You** must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Please refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

## Claims evidence required for section N may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for **your** travel expenses if **you** travel to the nearest resort

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section O – Avalanche cover

### What you are covered for under section O

**We** will pay up to the amount shown in the table of benefits for reasonable additional travel and accommodation costs that **you** pay or agree to pay overseas if **you** are prevented from arriving at or leaving **your** booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

**Please note:** **You** must get written confirmation from the appropriate authority, for example, **your** tour representative or the ski resort management, stating the reason for the delay and how long the delay lasted.

### What you are not covered for under section O

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident.

Please refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

## Claims evidence required for section O may include

- Proof of travel (confirmation invoice, flight tickets)

- An official letter confirming the cause and length of the delay

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Business cover

**Please note:** The following sections only apply if **you** are a **Barclaycard Travel Insurance Plus policyholder** and **you** have paid the required premium for business cover and this is shown on **your** **policy schedule**.

### Definition relating to business cover

#### Business equipment

Computer equipment, communication devices and other business-related equipment which **you** need in the course of **your** business and which is not insured on a company policy. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

## Section P1 – Business equipment

### What you are covered for under section P1

**We** will pay up to the amount shown in the table of benefits for the following.

- **Business equipment** which is lost, stolen or damaged during **your** trip. Please refer to the table of benefits for the maximum amount **we** will pay for any one item, **pair or set of items** (please also refer to the definition of 'pair or set of items' on page 20) and business samples (meaning demonstration goods or goods sold by **your** company); and
- Buying essential items if **your** **business equipment** is delayed or

lost in reaching **you** on **your** outward international journey for more than 12 hours.

**Please note:** **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy. **You** must bring any damaged **business equipment** back to the **United Kingdom** for inspection.

## Section P2 – Emergency courier expenses

### What you are covered for under section P2

**We** will pay up to the amount shown in the table of benefits for necessary and reasonable emergency courier expenses that **you** pay or agree to pay overseas to replace **business equipment** essential to **your** intended business due to loss, theft, damage or delay that is covered under section P1 (**Business equipment**).

## Section P3 – Business equipment hire

### What you are covered for under section P3

**We** will pay up to the amount shown in the table of benefits for the cost of hiring **business equipment** if **your** own **business equipment** is:

- delayed in reaching **you** on **your** outward international journey; or
- lost, stolen or damaged during **your** trip.

**Please note:** **You** must keep all receipts for the **business equipment** that **you** hire. **You** must bring any damaged **business equipment** back to the **United Kingdom** for inspection.

## Section P4 – Business money

### What you are covered for under section P4

**We** will pay up to the amount shown in the table of benefits for the loss or theft of business money (meaning cash or traveller's cheques) which is **your** property (if self-employed) or **your** employer's property while it is being carried with **you** or it is held in a locked safety deposit facility.

### What you are not covered for under sections P1, P2, P3 and P4

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident (this does not apply if **you** are claiming under section P3).
2. **Business equipment you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft, damage or delay to **business equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your business equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to photographic, audio, video, electrical and computer equipment not carried in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.

6. Claims where **you** or **your** employer are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

#### **Claims evidence required for sections P1 to P4 may include**

- Loss or theft - police report
- Loss, theft, damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **business equipment**
- Proof of value and ownership

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## **Section Q – Replacing staff**

### **What you are covered for under section Q**

**We** will pay up to the amount shown in the table of benefits if after an accident or illness that is covered under section B1 (Medical and other expenses outside of the **United Kingdom**) **you** are prevented from going to a planned business meeting during **your trip**. **We** will pay for necessary and reasonable travel and accommodation expenses for a replacement business associate to travel from the **United Kingdom** to go to the meeting.

Please refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### **Claims evidence required for section Q may include**

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your business associate's** expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned business meeting

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## **Golf cover**

**Please note:** The following sections only apply if **you** are a **Barclaycard Travel Insurance Plus policyholder** and **you** have paid the required premium for golf cover and this is shown on **your policy schedule**.

### **Definition relating to golf cover**

#### **Golf equipment**

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

## **Section R1 – Golf equipment**

### **What you are covered for under section R1**

**We** will pay up to the amount shown in the table of benefits for **golf equipment** owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**.

**Please note:** The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 20.

**You** must bring any damaged **golf equipment** back to the **United Kingdom** for inspection.

**Our** liability is solely based upon the value of the **golf equipment** which has been lost, stolen or damaged and would not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

## Section R2 – Golf equipment hire

### What you are covered for under section R2

**We** will pay up to the amount shown in the table of benefits for the cost of hiring **golf equipment** if **golf equipment** owned by **you** is:

- delayed in reaching **you** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

**Please note:** **You** must keep all receipts for the **golf equipment** that **you** hire.

### What you are not covered for under section R1 and R2

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident (this only applies if **you** are claiming under section R1).
2. **Golf equipment** **you** leave **unattended** in a public place.
3. Any claim for loss or theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to **golf equipment** which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not

get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your golf equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.

5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### Claims evidence required for sections R1 and R2 may include

- Loss or theft - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of **golf equipment**
- Proof of value and ownership

**Please note:** **We** may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Section S – Green fees

### What you are covered for under section S

**We** will pay up to the amount shown in the table of benefits for the unused proportion of **your** green fees, golf tuition fees or **golf equipment** hire which **you** have paid or have agreed to pay under a

contract and which **you** cannot get back if:

- **you** become ill or are injured during **your trip** and cannot take part in the golf activities as planned; or
- loss of theft of documents prevents **you** from taking part in the prepaid golfing activity.

**Please note:** Your claim will be based on the number of complete days **you** have not used. **You** must get written confirmation of the nature of **your** illness or injury from the treating **doctor** in the resort along with confirmation of how many days **you** were unable to take part in the golfing activities. **You** must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Please refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

#### Claims evidence required for section S may include

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for **your** prepaid golf expenses
- An official letter from the treating **doctor** in the resort to confirm **your** inability to take part in the planned golfing activities
- Loss or theft of documents - police report

**Please note:** We may require other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Wedding cover

**Please note:** The following sections only apply if **you** are a **Barclaycard Travel Insurance Plus policyholder** and **you** have paid the required premium for wedding cover and this is shown on **your policy schedule**.

### Section T1 – Ceremonial attire

#### What you are covered for under section T1

**We** will pay up to the amount shown in the table of benefits for clothing and accessories owned by the insured couple (not borrowed or hired) which are lost, stolen or damaged during **your trip**. Payment will be based on the value of the attire at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the attire.

### Section T2 – Wedding gifts

#### What you are covered for under section T2

**We** will pay the insured couple up to the amount shown in the table of benefits for wedding gifts which are lost, stolen or damaged after the wedding day and whilst **you** are still on **your trip**.

**Please note:** The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the table of benefits. Please refer to the definition of '**pair or set of items**' on page 20.

### Section T3 – Wedding rings

#### What you are covered for under section T3

**We** will pay up to the amount shown in the table of benefits for the bride and grooms wedding rings which are lost,

stolen or damaged during **your trip**. The maximum amount **we** will pay for any one ring is shown in the table of benefits.

### **What you are not covered for under sections T1, T2 and T3**

1. The **excess** as shown in the table of benefits for each **insured person** and for each incident.
2. Property **you** leave **unattended** in a public place.
3. Any claim for loss or theft of items which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.
4. Any claim for loss, theft or damage to items which **you** do not report to the relevant airline or transport company within 24 hours of discovering it and which **you** do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss, theft or damage to **valuables and electronic/other equipment** which **you** do not carry in **your** hand luggage while **you** are travelling on **public transport** or on an aircraft.
6. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
7. Breakage of fragile objects or breakage of sports equipment while being used.
8. Damage due to scratching or denting unless the item has become unusable as a result of this.
9. Loss due to variations in exchange rates.
10. If **your** property is delayed or detained by Customs, the police or other officials.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.
12. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

Please also refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### **Claims evidence for sections T1 and T3 may include**

- Loss or theft to property - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Proof of value and ownership for property

**Please note:** **We** may request other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

## Natural catastrophe cover

**Please note:** The following sections only apply if **you** have paid the required premium for **natural catastrophe** cover and this is shown on **your policy schedule**. Please note that cover cannot be purchased after **you** have started **your trip**.

### Section U1 – Cancellation

**We** will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which **you** have paid or have agreed to pay under a contract;
- the cost of excursions, tours and activities which **you** have paid; and
- the cost of visas which **you** have paid for

if **your** departure is delayed by more than 24 hours due to the occurrence of a **natural catastrophe** and it becomes necessary for **you** to cancel **your trip**.

### Section U2 – Additional expenses if you are stranded at the point of departure in the United Kingdom

If **you** have checked in prior to departure on the outward part of **your trip** and **your** departure is delayed by more than 24 hours due to a **natural catastrophe**, **we** will pay **you** up to the amount shown on the table of benefits for reasonable additional and unexpected:

- accommodation;
- cost of making alternative travel arrangements to return **home** or to reach **your** final point of international departure if **you** are on a connecting flight within the **United Kingdom**;
- food and drink; and
- necessary emergency purchases that **you** may incur for the first 24 hours

**you** are stranded, waiting to depart.

If **you** are still unable to depart on **your trip** after 24 hours, **you** may submit a claim under Section U1 (Cancellation).

**Please note:** If **you** are unable to check in, **you** may still be eligible to make a claim dependent upon the circumstances which have prevented **you** from checking in. Please contact the Barclaycard Travel Insurance Claims Department to discuss **your** circumstances and to obtain a claim form so **your** claim can be considered.

### Section U3 – Additional costs to reach your destination if you decide to go on your trip

If, after **you** have been delayed by 24 hours in the **United Kingdom** due to the occurrence of a **natural catastrophe**, **you** still decide to go on **your trip**, **we** will pay up to the amount shown in the table of benefits, for the additional and unexpected costs **you** incur re-arranging **your** outbound travel to reach **your** original destination.

### Section U4 – Additional expenses if you are stranded on an international connection

**We** will pay up to the amount shown in the table of benefits if **your** international connection is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from **your** accommodation to **your** point of intended departure;
- food and drink; and
- necessary emergency purchases

that **you** may incur for up to five days, whilst **you** are stranded, waiting to make **your** international connection. Please note that there is a maximum of five days cover throughout the duration of **your trip**.

## Section U5 – Additional expenses if you are stranded on your return journey home

We will pay up to the amount shown in the table of benefits if **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** for reasonable additional and unexpected:

- accommodation;
- cost of travel to an alternative point of departure or to alternative accommodation;
- cost of travel from **your** accommodation to **your** point of intended departure;
- food and drink; and
- necessary emergency purchases

that **you** may incur for up to five days whilst **you** are stranded, waiting to return **home**.

## Section U6 – Additional travel expenses to get you home

If **your** return journey **home** is delayed by more than 24 hours due to a **natural catastrophe** and the carrier **you** are booked to travel **home** with is unable to make arrangements for **your** return journey within 72 hours of **your** original date of return, as shown on **your** travel itinerary, **we** will pay up to the amount shown on the table of benefits for alternative travel arrangements to get **you home**.

**You** must contact Travel Guard before making alternative travel arrangements,

because if appropriate under the circumstances, they will make these arrangements for **you**. The contact details are:

**Phone: +44 (0) 1273 400 720**

**Fax: +44 (0) 1273 376 935**

**E-mail: uk.assistance@travelguard.com**

If **your trip** involves multiple destinations, cover under this section applies if **your** onward connection is delayed by more than 24 hours due to a **natural catastrophe**. **You** must contact Travel Guard before making alternative travel arrangements, because if appropriate, they will make these arrangements for **you**. Travel Guard will decide under the circumstances whether to bring **you home** or re arrange **your** onward journey.

## Section U7 – Additional car parking costs

We will pay up to the amount shown on the table of benefits for additional car parking costs **you** incur if **your** return to the **United Kingdom** is delayed by more than 24 hours due to a **natural catastrophe**.

## Section U8 – Additional kennel or cattery fees

We will pay up to the amount shown on the table of benefits for additional kennel or cattery fees if **your** return journey to the **United Kingdom** is delayed by more than 24 hours due to a **natural catastrophe**.

### Special conditions which apply to sections U1 to U8

1. **We** will only pay costs which are not refundable from any other source.
2. This insurance does not cover any expenses met by the airline under Regulation 261/2004. See page 11 for a brief description of **your** rights under this Regulation.

3. All additional expenses must be reasonable and necessary and incurred as a direct result of a **natural catastrophe**. For example, if **you** live near **your** departure point, **we** may deem additional accommodation unnecessary and unreasonable if **you** could easily return **home**.
4. **We** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.
5. **You** must contact Travel Guard before making arrangements to return **home** under section U6 (Additional travel expenses to get **you home**).

Please refer to the General exclusions shown on pages 24 to 26 of this policy wording for details of what is not covered.

### Claims evidence required for sections U1 to U8 may include

- Proof of **your** original travel plans (for example, confirmation invoice or travel tickets).
- For claims under section U1 (Cancellation) – cancellation invoices or letters from **your** tour operator, travel or accommodation provider confirming that **you** did not use their service and whether any refund is due to **you** from them.
- For claims under sections U2 to U8 – proof of all **your** additional expenses (for example, receipts for food and drink, invoices detailing additional accommodation, receipts for additional car parking).
- If required by **us we** may ask **you** to provide an official letter from **your** carrier confirming the cause and length of the delay.

**Please note:** **We** may request other evidence to support **your** claim dependent upon the circumstances, in which case **we** will contact **you**.

# Talking Nurses



## A friendly voice when you're in a foreign land

Becoming ill while **you** are abroad can be a daunting experience - **you** might not speak the language, understand the medical process or know what medication **you** need to buy. So, just in case **you** find **yourself** in this situation, **we** have introduced a unique assistance service, Talking Nurses. Talking Nurses is a telephone-based service (provided by Healix Medical Partnership LLP) available to all **policyholders** and gives **you** access to medical advice from qualified nurses, with **doctor** support if required, 24 hours a day, 7 days a week. Services include providing guidance on health problems, information on foreign hospitals and

clinics, details of foreign brand names and what **your** medication is called in the country **you** are travelling to, and advice for **parents** travelling with **children**. Please note that the Talking Nurses service does not include the diagnosis of medical symptoms or the prescription of medication and treatment.

The Talking Nurses service is provided to help with **your** medical questions, before and during travel, and the advice is complimentary to all **insured persons**.

To contact Talking Nurses please call:

**0800 975 0463 from within the United Kingdom or +44 (208) 481 7789 from outside the United Kingdom**

# Sports and activities (See page 11)

Cover is available for the activities shown in the tables on the following pages provided:

- **You** follow the safety guidelines for the activity concerned and where applicable **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

**Please note:** For certain activities, cover under section H (Personal liability) and section G (Personal accident) will not

apply and in the event of a medical claim arising, an increased **excess** may be deductible from the expenses **you** incur. Cover will only be provided for some activities if an additional premium is paid.

If **you** have any questions or if **you** wish to take part in an activity not shown in the following tables, please contact **us** on **0845 602 7075** or e-mail **barclaycardtravelinsurance@chartisinsurance.com** before taking part to make sure that cover is provided.

Activity	Pay an additional premium	Cover under the personal accident and personal liability sections	Medical excess
Abseiling	yes	no	standard
Amateur athletics	no	yes	standard
American football	yes	no	£200
Angling	no	yes	standard
Archery	no	yes	standard
Assault course	yes	no	£200
Badminton	no	yes	standard
Banana boating	no	yes	standard
Baseball	no	no	standard
Basketball	no	yes	standard
Boardsailing	no	yes	standard
Bowling	no	yes	standard
Breathing observation bubble diving (maximum depth 30 metres)	yes	no	standard
Bridge walking (supervised by a fully trained guide)	no	yes	standard
Bungee jumps (three jumps) within organisers guidelines	yes	yes	standard

Activity	Pay an additional premium	Cover under the personal accident and personal liability sections	Medical excess
Camel or elephant riding (supervised by a fully trained guide)	no	no	standard
Canoeing	no	no	standard
Canopy walking or tree top walking	no	no	standard
Cave tubing or river tubing	yes	yes	standard
Conservation or charity work (educational and environmental - working with hand tools only)	no	no	standard
Cricket	no	no	standard
Curling	no	yes	standard
Cycle touring	no	no	standard
Cycling	no	yes	standard
Dragon boat racing	no	no	standard
Dry slope skiing	yes	no	standard
Dune and wadi bashing	no	no	standard
Fell walking	no	yes	standard
Fencing	yes	no	standard
Football	no	no	standard
Gliding	yes	no	£200
Go-karting	no	no	standard
Golf	no	no	standard
Gymnastics	no	yes	standard
Handball	no	yes	standard
Hiking (over 2,000 metres but under 3,000 metres altitude)	no	no	standard
Hockey	no	no	standard
Horse riding (not polo, hunting, jumping)	no	no	standard
Hot-air ballooning (officially organised pleasure rides only)	no	no	standard
Husky sledge driving	no	yes	standard
Ice skating	no	yes	standard
Jet boating	no	no	standard
Jet skiing	no	no	standard

Activity	Pay an additional premium	Cover under the personal accident and personal liability sections	Medical excess
Jogging (not including marathons)	no	yes	standard
Kayaking (grades 1 to 4)	no	yes	standard
Kayaking (grades 5 to 6)	yes	no	£200
Kite buggying	yes	no	£200
Kite surfing (over land)	yes	no	£200
Kite surfing (over water)	no	no	standard
<b>Manual labour</b> (at ground level, no machinery)	yes	no	standard
Marathons	yes	yes	£200
Martial arts (training only)	yes	no	standard
Motorcycling (please refer to General exclusion number 10)	no	no	standard
Mountain biking (not including downhill racing and extreme terrain)	no	yes	standard
Mud buggying	no	no	standard
Netball	no	yes	standard
Orienteering	no	yes	standard
Paintballing (wearing eye protection)	no	no	standard
Parachuting	yes	no	£200
Paragliding	yes	no	£200
Parapenting	yes	no	£200
Parasailing	no	yes	standard
Parascending (over land or snow)	yes	no	£200
Parascending (over water)	no	yes	standard
Passenger (as a fare paying passenger in private or small aircraft or helicopter)	no	no	standard
Rambling	no	yes	standard
Ringos	no	yes	standard
Roller blading (inline skating and skateboarding)	no	yes	standard
Rowing	no	no	standard
Rugby	yes	no	standard

Activity	Pay an additional premium	Cover under the personal accident and personal liability sections	Medical excess
Running (not including marathons)	no	yes	standard
Safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms)	no	yes	standard
Safari trekking in a vehicle or on foot (only as part of an officially organised tour and including the personal use of firearms)	yes	no	standard
Sailing/yachting (within a 12-mile limit of the coastline)	no	no	standard
Sand boarding	no	yes	standard
Sand yachting	yes	no	£200
Scuba diving (qualified, maximum depth 30 metres) under 14 days	no	yes	standard
Scuba diving (qualified, maximum depth 40 metres) under 14 days	yes	no	standard
Scuba diving (unqualified, maximum depth 30 metres) under 14 days	yes	no	standard
Sea canoeing	yes	no	standard
Sea kayaking	yes	no	standard
Shark diving (inside cage)	yes	no	£200
Sleigh rides (as part of an officially arranged excursion)	no	yes	standard
Snorkelling	no	yes	standard
Squash	no	yes	standard
Surfing	no	yes	standard
Swimming	no	yes	standard
Swimming with dolphins (as part of an officially arranged excursion)	no	yes	standard
Table tennis	no	yes	standard
Tall-ship crewing	yes	no	£200
Tennis	no	yes	standard
Ten pin bowling	no	yes	standard

Activity	Pay an additional premium	Cover under the personal accident and personal liability sections	Medical <b>excess</b>
Trekking (over 2,000 metres but under 3,000 metres altitude)	no	no	standard
Trekking (under 2,000 metres altitude)	no	yes	standard
Triathlons	no	yes	standard
Volleyball	no	yes	standard
Wake boarding	no	yes	standard
Water polo	no	yes	standard
Waterskiing	no	yes	standard
White or black water rafting (grades 1 to 4)	no	yes	standard
White or black water rafting (grades 5 to 6)	yes	no	£200
Windsurfing	no	no	standard
Zip lining	no	no	standard
Zorbing	yes	yes	standard

# Summary of important contact details

## **Pre-travel helpline for existing policyholders**

Phone: 0845 602 7075\*

e-mail: [barclaycardtravelinsurance@chartisinsurance.com](mailto:barclaycardtravelinsurance@chartisinsurance.com)

Phone lines are open Monday to Friday between 8am and 8pm and Weekends and Bank Holidays between 9am and 5pm

## **Medical Assistance – Travel Guard**

Phone: +44 (0) 1273 400 720\* Fax: +44 (0) 1273 376 935

e-mail: [uk.assistance@travelguard.com](mailto:uk.assistance@travelguard.com)

Phone lines are open 24 hours a day, 7 days a week

## **Claims – Barclaycard Travel Insurance Claims Department**

Address: PO Box 60108, London SW20 8US

Phone: 0845 602 7078\* Fax: 01273 376 935

e-mail: [barclaycardtravelclaims@travelguard.com](mailto:barclaycardtravelclaims@travelguard.com)

The claims department are open Monday to Friday between 9am and 5pm

## **Claims under section K (Scheduled airline failure) – IPP Claims Office**

Address: IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

Phone: 0208 776 3752

e-mail: [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk)

Website: [www.ipplondon.co.uk](http://www.ipplondon.co.uk) (a claim form may be downloaded from this site)

Phone lines are open Monday to Friday between 9am and 5pm

## **Talking Nurses – (see page 54 for details)**

Phone: 0800 975 0463 from within the **United Kingdom**

Phone: +44 (0) 2084 817 789 from outside the **United Kingdom**

Phone lines are open 24 hours a day, 7 days a week

## **Natural Catastrophe Cover – If you need to make alternative**

travel arrangements under section U6 (see page 52 for details)

Phone: +44 (0) 1273 400 720 Fax: +44 (0) 1273 376 935

e-mail: [uk.assistance@travelguard.com](mailto:uk.assistance@travelguard.com)

Phone lines are open 24 hours a day, 7 days a week

## **Sales – Barclaycard Travel Insurance**

Website: [www.barclaycardtravel.co.uk](http://www.barclaycardtravel.co.uk)

Phone: 0845 602 7074\*

e-mail: [barclaycardtravelinsurance@chartisinsurance.com](mailto:barclaycardtravelinsurance@chartisinsurance.com)

Phone lines are open Monday to Friday between 8am and 8pm and Weekends and Bank Holidays between 9am and 5pm

\* Calls will be recorded and may be monitored.



Any questions call

**0845 602 7075\***

Lines are open 8.00am – 8.00pm Monday to Friday and 9.00am – 5.00pm Weekends and Bank Holidays.

\*For **our** joint protection and training purposes, telephone calls will be recorded and / or monitored.

\*For BT residential customers, calls will cost no more than 4.5p per minute, plus 11.5p call set-up (current at March 2011).  
The price on non-BT phone lines may be different.