

# Prudential Travel Insurance

Your Policy Document

Travel policy



# PRUDENTIAL

**24 Hour Emergency Assistance Service**

**++44 1252 740 330 From anywhere in the world**

**0845 603 3584 From the UK**

**Lines are open 24 hours a day, 365 days a year**

This Emergency Helpline card has been designed to help You when You need to contact Us in an emergency – 24 hours a day, 365 days a year. Please keep this card safe and ensure that You take it with You when travelling abroad.

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## Welcome to Prudential

### Dear customer

Thank You for choosing Us for Your travel insurance.

We are passionate about insurance and determined to provide You with outstanding customer service at all times.

We will do Our best to make insuring with Us as easy and trouble-free for You as possible.

Please read Your policy carefully. If You are unsure about any cover provided, please phone Us immediately on **0845 603 3583**.

We hope that You will insure with Us for many years to come.

## Important information

### Statement of needs

We have not provided You with a personal recommendation as to whether this policy is suitable for Your specific needs.

### Your right to cancel

If this cover does not meet Your requirements, please return all Your documents within 14 days of receipt. We will return any premium paid in full provided You have not travelled or made a claim on the policy during that time.

Prudential Travel Insurance  
PO Box 106  
37 Broad Street  
Bristol  
BS99 7NQ

## Your consumer credit agreement

### Your right to cancel your consumer credit agreement

If you have chosen to pay by instalments, you may cancel the consumer credit agreement within 14 days of receiving it. If you would like to cancel the consumer credit agreement, please call us on 0845 603 3583 or write to us at the address shown on your documents. We will refund, in full, any premium you have paid as long as you have not made a claim. If a claim has been made, we will take any remaining and unpaid premium from the settlement amount.

If you do not cancel the consumer credit agreement, you must continue to pay the instalments for your policy, otherwise we will cancel your cover and end the consumer credit agreement.

If you cancel your consumer credit agreement within 14 days, you can continue cover under your policy as long as you pay the full premium. Otherwise, we will also cancel cover under your policy.

## **Other important information about your consumer credit agreement**

If you have a complaint about your consumer credit agreement, you should refer to the 'How to Complain' section on page 3. You may end your consumer credit agreement at any time. However, if you want cover to continue under the policy, you must pay the outstanding balance in full.

If you decide to cancel cover under your policy, all cover will end from the due date. We may end your consumer credit agreement if you fail to pay any instalment by the due date. For full details, please see your consumer credit agreement.

It is possible that other taxes or costs may apply to your consumer credit agreement. These are not paid through us.

English law will apply to your consumer credit agreement and any dispute will be dealt with by the English courts.

## **How to make a claim**

To notify Us of a claim in the first instance please telephone **0845 603 3584**.

## **How to complain**

Should there ever be an occasion where You need to complain, please call Us on Our priority number **0845 603 3583**. If Your complaint relates to a claim, contact Your claims handler whose details will be shown in Your claims documentation.

If You wish to write, then address Your letter as follows:

Claims related complaints to:  
Prudential Travel Insurance Claims Services  
Waverley House  
Farnham Business Park  
Weydon Lane  
Farnham  
Surrey  
GU9 8QT

All other complaints should be addressed to:

Customer Services  
Prudential Travel Insurance Services  
PO Box 106  
37 Broad Street  
Bristol  
BS99 7NQ

If We cannot resolve the differences between Us, You may refer Your complaint to the Financial Ombudsman Service (FOS). Their address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone 0845 080 1800.

## **Your information**

### **Who We are**

Prudential Travel Insurance is arranged by Prudential Insurance ("Prudential") and underwritten by UK Insurance Limited ("UKI"). You are giving Your information to UKI and Prudential. UKI is a member of the Royal Bank of Scotland Group ("The Group").

In this Information statement 'We' 'Us' and 'Our' refers to UKI and Prudential unless otherwise stated.

For information about Our group of companies please visit [www.rbs.com](http://www.rbs.com) and click on 'About Us', or for similar enquiries please telephone **0131 556 8555** or Textphone **0845 900 5960**.

### **Your electronic information**

If You contact Us electronically, We may collect Your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by Your service provider.

### **How We use Your information and who We share it with**

We will use Your information to manage Your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information comprises of all the details We hold about You and Your transactions and includes information obtained from third parties.

We may use and share Your information with other members of the Group to help Us and them:

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

We do not disclose Your information to anyone outside the Group except:

- where We have Your permission; or
- where We are required or permitted to do so by law; or
- to fraud prevention agencies and other companies that provide a service to Us or You; or
- where We may transfer rights and obligations under this agreement.

We may transfer Your information to other countries on the basis that anyone to whom We pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other authorities to prevent and detect crime and comply with legal obligations.

From time to time We may change the way We use Your information. Where We believe You may not reasonably expect such a

change We shall write to You. If You do not object to the change within 60 days, You consent to that change.

### **Sensitive information**

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

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

### **Dealing with other people**

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

### **Fraud prevention agencies**

If false or inaccurate information is provided and fraud is identified or suspected, details may be passed to fraud prevention agencies.

Law enforcement agencies may access and use this information.

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

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

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

We can provide the names and addresses of the agencies We use if You would like a copy of Your information held by them. Please contact Us at the address below. The agencies may charge a fee.

If You would like a copy of the information We hold about You, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting reference "Prudential Travel Insurance". A fee may be payable.

### **Details about Our Regulator**

UK Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at [www.fsa.gov.uk](http://www.fsa.gov.uk) or the Financial Services Authority can be contacted on **0300 500 5000**. The FSA registered number is 202 810.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. (90% of the whole claim with no upper limit after 31/12/09).

For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme [www.fscs.org.uk](http://www.fscs.org.uk)

### **Automatic renewals for annual policies**

This Policy may be automatically renewed by Us on the annual renewal date. If We intend to automatically renew, We will notify You of Our intention prior to the annual expiry date together with details of the renewal premiums. If you do not wish to renew this Policy You should inform us prior to the renewal date by calling us on **0845 603 3583**.

## Your policy

Your policy is made up of:

- › The policy booklet and
- › The policy schedule.

Any advice, leaflets or similar literature You receive about this insurance do not form part of Your policy.

### The contract of insurance

Your policy is proof of the contract between You and Us. It is based on the information given by or for You when You applied for this insurance. This information is shown on the policy schedule. You promise the information You have given Us is true as far as You know.

In return for You paying and Our accepting Your premiums, We will provide insurance cover under the terms of this policy during the period of cover shown on the policy schedule.

### How to read Your policy

This policy must be read as a whole. The General Exclusions and General Conditions appearing on page 45 - 48 apply to each section of this policy. You should take Your insurance details with You when You travel. This policy booklet and Your policy schedule are Your proof of insurance and You will need them to make a claim.

## Governing law

You and We can choose the law which applies to this contract. Unless You and We agree otherwise, English Law will apply.

## Insurer

This travel insurance policy is underwritten by UK Insurance Limited, who are authorised and regulated by the Financial Services Authority.

Registered address:

The Wharf,  
Neville Street,  
Leeds,  
LS1 4AZ.

Registered number 1179980.

UKI is a Royal Bank of Scotland Group Company.

## Your cover

If You have chosen to:

- › Exclude Personal Possessions, Luggage, Money and Passport cover – section 4 on page 26 does not apply.
- › Include Winter Sports cover – sections 13, 14 and 15 will apply.

**Your policy schedule will confirm the cover You have chosen and the discounts that have been applied. Any extra cover or conditions that may apply are shown on Your policy schedule.**

## Summary of cover

Use this chart to see at a glance how much cover is provided by Your Prudential Travel Insurance policy. Policy limits are the maximum payable per person (unless stated) with the exception of the Excess which is payable per Event.

Cover	Where to find out more	European and Worldwide cover limits (per person unless stated)	Excess (per Event)
<b>Medical and other expenses</b>	<b>Section 1 – page 19</b>	<b>£10 million</b>	<b>£50 (except claims for hospital benefit or burial abroad)</b>
<b>Cancellation</b>	<b>Section 2 – page 22</b>	<b>£3,000</b>	<b>£50</b>
<b>Curtailement</b>	<b>Section 3 – page 24</b>	<b>£3,000</b>	<b>£50</b>
<b>Personal Possessions, luggage, Money and passport</b>	<b>Section 4 – page 26</b>	<b>£2,000</b>	<b>£50 (except claims for delayed luggage)</b>
Single item limit		£250	
High Risk Items limit		£500 in total	
Delayed luggage		£100	
Money limit		£500	
Cash limit		£300	
Passport/tickets limit		£250	
<b>Trip abandonment</b>	<b>Section 5 – page 29</b>	<b>£3,000</b>	<b>£50</b>
<b>Delayed departure</b>	<b>Section 5 – page 29</b>	<b>£200</b>	<b>nil</b>
<b>Missed departure</b>	<b>Section 5 – page 29</b>	<b>£1,000</b>	<b>nil</b>
<b>Trip postponement</b>	<b>Section 6 – page 31</b>	<b>£1,000</b>	<b>£50</b>
<b>Personal accident</b>	<b>Section 7 – page 32</b>	<b>Up to £20,000 depending on age and injury</b>	<b>nil</b>
<b>Personal liability</b>	<b>Section 8 – page 33</b>	<b>£2 million per policy</b>	<b>£50</b>
<b>Legal Costs</b>	<b>Section 9 – page 35</b>	<b>£50,000</b>	<b>£50</b>
<b>Withdrawal of services</b>	<b>Section 10 – page 38</b>	<b>£500</b>	<b>nil</b>
<b>Mugging</b>	<b>Section 11 – page 39</b>	<b>£250</b>	<b>nil</b>
<b>Catastrophe</b>	<b>Section 12 – page 40</b>	<b>£500</b>	<b>nil</b>
<b>Winter Sports cover (optional)</b>			
<b>Ski equipment</b>	<b>Section 13 – page 41</b>	<b>£500</b>	<b>£50</b>
<b>Ski pack</b>	<b>Section 14 – page 42</b>	<b>£400</b>	<b>nil</b>
<b>Piste closure</b>	<b>Section 15 – page 43</b>	<b>£400</b>	<b>nil</b>

## In a medical emergency

### Contact Us

In a medical emergency, if You go into hospital or need to return home urgently, contact Our 24 hour Emergency Assistance Service immediately.

### From anywhere in the world

Phone: **++44 1252 740 330**

Fax: **++44 1252 740 110**

### From the UK

Phone: **0845 603 3584**

Fax: **01252 740 110**

Lines are open 24 hours a day, 365 days a year

When calling please quote Your Prudential Travel Insurance Policy Number, which is shown on Your policy schedule. Write it below for easy reference:

Policy number:

If You need to go into hospital, the doctor treating You may need to speak to Us directly.

Please give the doctor the contact numbers on this page together with Your policy number.

## How can We help You?

In the Event of a medical emergency abroad, You may not know what to do but Our 24 hour Emergency Assistance Service will. We can find the most suitable and practical solution to Your problem, so please let Us help You with all arrangements.

- › Hospitals or clinics will be contacted and any necessary fees guaranteed.
- › We will arrange for the sick or injured to be returned home. Specially equipped air ambulances are available for critical cases on medical recommendation by Our 24 hour Emergency Assistance Service. Whenever necessary the patient will be escorted home by a medical attendant.
- › Assistance will be provided upon arrival in the UK where medically necessary.

All in-patient treatment and additional travel expenses (e.g. to return home early) must be authorised by Our 24 hour Emergency Assistance Service or We may not pay Your claim.

## Non-emergency medical expenses

For medical expenses which do not require the assistance of Our emergency service, please pay the expenses directly and contact the Prudential Travel Claims Service on 0845 603 3584 for a claim form when You return home to the UK. Please keep all receipts and account for all expenses.

## Important information about Your travel insurance

### Your duty to take care

Of course accidents and losses will happen, but it is Your responsibility to take good care of yourself and Your Personal Possessions, Luggage, Money and Passport. Please bear in mind You must always pack High Risk Items and Money in Your hand luggage, when You are travelling. You should not leave any High Risk Items or Money unattended unless they are locked in Your accommodation or a safety deposit box. If You do not take reasonable care of Your Personal Possessions, Luggage, Money and Passport, Your claim could be turned down.

We do not expect you to avoid drinking alcohol on your trips or holidays, but we will not cover any medical claims arising because you have drunk so much alcohol that your judgement is seriously affected.

We will also not pay for any claims or costs where you have put yourself under unnecessary danger (unless saving another life). For instance you climbing, jumping or moving from one balcony to another (regardless of the height of the balcony).

### Health declaration

Claims arising from a medical condition which you have at the time of buying this insurance and, in the case of annual multi-trip policies, at renewal or being diagnosed with one of the conditions listed below after you have paid for

this policy, are excluded from this insurance unless you have declared the condition to us and we have accepted it in writing.

In the past year, have You or any person to be covered by this insurance:

- › Received treatment as a hospital in-patient or daycase patient?
- › Been put on a waiting list for treatment?
- › Been under the care of or referred to a consultant or are waiting for the results of any tests?
- › Been diagnosed with or treated for cancer or diabetes?
- › Been diagnosed with or treated for:
  - a heart condition (such as angina)
  - a circulatory condition (such as high blood pressure/high cholesterol/stroke/mini stroke)
  - a breathing condition (such as asthma/chronic obstructive pulmonary disease)
- › Any other medical condition for which you may or may not take medication for
- › Received any treatment for any psychological or psychiatric disorder, anxiety, stress or depression?

If the answer to any of these is 'yes' You will need Our specific approval to cover these conditions.

**We would strongly advise You to contact Our medical screening helpline on 0845 603 3583 to assess whether the condition(s) could be included, at no extra cost or for an additional premium, in the cover provided. If You do not contact Us, We may be unable to pay for any claim arising from that condition.**

When You contact this service You will be provided with a letter confirming the basis on which cover is provided. The helpline is open Weekdays 8am to 8pm and Saturday and Sunday 9am to 5pm.

We may need specific medical reports to provide You with cover. If so, You will be responsible for the expenses of obtaining these reports. If We are unable to cover the condition(s), You will be given the option to cancel the insurance. No charge will be made for cancellations made within 14 days of commencement of this insurance, provided that You have not already made a claim or intend to make one."

If you are aware that a travelling companion, close relative or business associate is suffering from a medical condition that could affect your trip in any way, you should tell us about this too. At the start of this insurance, at each subsequent policy renewal, for annual multi-trip policies (including mid term for the conditions shown above), you are required to make the health declaration as listed on p11-12 of this policy.

After you have paid for this policy, you must tell us if you are diagnosed with:

- any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
- any type of cancer;
- any joint and bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes.

We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition. If we cannot provide cover for the medical condition diagnosed after you paid for the policy, or if you do not want to pay the extra premium, you can call us on 0845 603 3583 and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

### **Reciprocal Health Agreement & European Health Insurance Card (EHIC)**

If you are travelling to European Union countries you should get a European health insurance card (EHIC). This card has replaced the old E111 which is no longer valid from 1 January 2006. The easiest way to get the

card is online at [www.ehic.org.uk](http://www.ehic.org.uk). You can also phone 0845 606 2030 or pick up an application form from your nearest post office. This will allow you to get certain free medical treatment in European Union countries. If you use an EHIC, which reduces the cost of medical treatment, you will not have to pay the excess for any medical expenses claim

### **Medicare scheme**

If You are travelling to Australia or New Zealand and need medical treatment You must register for treatment under their respective national Medicare scheme. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to register and the free treatment available can be found in the "Health Advice for Travellers" booklet available from Your local post office. If You need to go into hospital, please contact Our 24 hour Emergency Assistance Service immediately.

### **Know before You go**

We are working with the Foreign and Commonwealth Office (FCO) to do all that We can to help travellers stay safe overseas. Wherever You are going You should check the FCO web site at: [www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo)

It is packed with essential travel advice and tips, and up to date country information, including those areas where there may be conflict, wars or violence.

Alternatively You can contact the FCO on:  
**020 7008 0232/0233**

Please note: Claims arising from travel to areas affected by war, invasion or hostilities, or areas deemed unsafe by the FCO, are excluded from this insurance (see General Exclusions on page 45 to 46).

### **Geographical limits**

Your policy schedule will show which area You have chosen. If You travel outside the area You have chosen Your insurance will not be valid.

### **Europe**

United Kingdom (Great Britain, Northern Ireland, Isle of Man and the Channel Islands), Continental Europe, Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Lebanon, Jordan, Syria, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

### **Worldwide**

Anywhere in the world.

### **Winter Sports**

Winter Sports cover can be included at an additional cost. Your policy schedule will show if You have this cover.

The Winter Sports cover provided is for recreational skiing (including snowboarding) in recognised resort areas that have marked pistes or runs designed for public use. Within these recognised areas, You are covered for 'off-piste' skiing provided that You are accompanied by a qualified instructor, and the area is not marked as out of bounds or

hazardous. At all times You will be expected to ski safely and not recklessly expose yourself to hazard.

If You have chosen to include Winter Sports, under an Annual Multi-Trip policy You are covered for a maximum of 17 days within a 12 month Period of Insurance.

### **Length of stay and number of Trips**

A Trip starts when You leave Your home or place of business in the UK, whichever is the last, at the start of the Trip and ends on Your return home or to Your place of business in the UK, whichever is the first, at the end of Your Trip. The Trip must be entirely within the area for which cover has been bought and be within the Period of Insurance.

Where You have bought Annual Multi-Trip cover:

- › You are covered for an unlimited number of Trips within Your chosen geographical area during the Period of Insurance.
- › The maximum duration for each single Trip is 31 days and all cover for that Trip will cease at the end of this period.
- › Trips within the UK must involve an overnight stay.
- › If You have chosen Winter Sports cover, You will be covered for a maximum of 17 days of Winter Sports activities during a 12 month Period of Insurance.

### **Business travel**

Cover for travel in connection with Your business, trade or profession is automatically included so long as this does not involve paid manual work of any kind.

### **Independent travel**

This policy provides cover for each insured adult member of the family, whether travelling together or independently. The policy also provides cover for each insured child either travelling with an insured adult member of the family, or on trips organised by schools or recognised organisations that are supervised by adults.

## Meaning of words

Wherever the following words or expressions appear in Your policy they will have the meaning given here.

**Anticipated Event** Any event or occurrence which you or your close relative knew would occur or could have reasonably have expected to occur during your trip and which you or your close relative were aware of at the time of booking the trip.

**Close Business Associate** Someone You work with, whose absence from work would force You to return from Your Trip. A senior director or partner would need to confirm that You are needed back at work.

**Close Relative** Wife, husband, partner, fiancé(e), son (in-law), daughter (in-law), step child, mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), grandparent, grandchild, uncle, aunt, nephew, niece, cousin.

**Europe** United Kingdom, Continental Europe, Mediterranean Islands, Morocco, Algeria, Tunisia, Libya, Egypt, Israel, Lebanon, Jordan, Syria, Turkey, Madeira, Canary Islands, the Azores, the Republic of Ireland, Iceland, Russia, Estonia, Latvia, Lithuania, Belarus, Ukraine, Moldova and Georgia.

**Event** An incident or occurrence that causes a loss to one or more people insured by this policy under one or more sections of this

policy. Under the Personal Liability Section of this policy only, 'Event' means an incident that causes injury or damage to the person or property of another.

**Excess** The amount that You must pay towards a claim.

## Excluded Activities

- › Flying or other aerial activity (e.g. ballooning, gliding, hang-gliding, micro-lighting, paragliding or similar activities) except whilst travelling as a fare paying passenger.
- › Manual work of any kind
- › Mountaineering, cliff or rock climbing which would ordinarily involve the use of ropes or guides
- › Potholing, cave diving or canyoning.
- › Organised team football, hockey, hurling, Gaelic football, rugby or American football.
- › Any sport played as a professional.
- › Skiing or snowboarding, unless Your policy schedule shows You have bought Winter Sports cover.
- › Off piste skiing unless accompanied by a qualified guide or instructor.
- › Ski-jumping, Ski-racing, heli-skiing, competition skiing, ski-acrobatics, glacier-skiing, mono-skiing or freestyle skiing.

- › The use of bobsleighs, luges, toboggans or skeletons.
- › Ice hockey.
- › The use of a two wheeled motor vehicle over 125cc, and any claim unless the rider has the appropriate licence to do so and you are wearing a helmet.
- › Driving a motor vehicle when not licensed or disqualified to do so.
- › Go-karting/quad biking (above 120cc engine), and any claim unless you are wearing a helmet.
- › Any form of underwater swimming or sub-aqua activity below a depth of 30 metres.
- › Any form of underwater swimming or sub-aqua activity using any underwater breathing apparatus other than a snorkel unless:
  - You are a qualified diver (in which case You must not be diving unaccompanied).
  - You are accompanied by a qualified instructor.
- › High diving.
- › Parachuting, sky diving, sky surfing or base jumping.
- › Parasailing, parapenting or parascending unsupervised or over land.
- › Hunting.
- › Show jumping, eventing, polo, endurance

riding or rodeo.

- › Horseracing, motor car racing, motor cycle or bicycle racing.
- › Ocean sailing i.e. sailing in international waters.
- › Quad Biking
- › Motorboat or speedboat racing.
- › Boxing, wrestling, karate or other martial arts.
- › Bullfighting or bull running.
- › Extreme sports not mentioned above.

**High Risk Items** Photographic, audio, computer, video and electrical items/ equipment of any kind (including CD's, mini discs, DVD's, TV's, electronic games, MP3 players, PDA's, video and audio tapes), telescopes and binoculars, mobile telephones, jewellery, watches, furs, leather goods, animal skins, precious stones and items made of or containing gold, silver or precious metals.

**Legal Costs** The professional fees and expenses reasonably and necessarily charged by Your solicitor in proportion to the value and complexity of Your claim. We will also pay costs which You are ordered to pay by a court or other organisation and any other costs We agree to in writing. The most we Will pay for all costs will be £50,000 for any claim or claims arising from any one incident.

**Money** Coin and bank notes in current circulation, cheques, postal and Money orders, banker's drafts, current postage

stamps, travel tickets, travellers cheques, tickets for Events or entertainment (e.g. concerts, theme parks, theatres), savings stamps, savings certificates, savings bonds, trading stamps, luncheon vouchers, petrol coupons, driving licences, phone cards, gift tokens and also credit/debit, cash or charge cards. Money does not include anything used or held for business or professional purposes.

Where Winter Sports cover is selected, Money also includes ski lift passes.

**Mugging/Mugged** Being injured by an unknown assailant in an attempt to rob You.

### **Period of Insurance**

- › Single Trip Where You have bought single Trip cover, cancellation cover starts on the date of issue shown on Your policy schedule and ends when You leave Your home or place of business, whichever is the last, at the start of Your Trip. All other cover starts when You leave Your home or place of business, whichever is the last, at the start of the Trip and ends on Your return home or to Your place of business, whichever is the first, at the end of Your Trip. All cover ceases at the end of the Period of Insurance. Only one Trip can be taken within the Period of Insurance.
- › Annual Multi-Trip Where You have bought annual multi-Trip cover, all cover including cancellation is effective from the commencement date shown on Your policy schedule or the date You book Your

Trip whichever is later. All cover ceases at the end of the annual or monthly period for which You have paid and We have received the agreed premium.

**Personal Possessions** High Risk Items, luggage, clothing, sports equipment and any other items not otherwise excluded that You normally wear, use or carry, which belong to You or for which You are legally responsible.

### **Pre-existing medical condition**

Any medical condition or any symptoms present at the start of this insurance for which:-

- › Are described by the health declaration on page 10
- › You are being referred to treated by or under the care of a Healthcare Specialist
- › You are waiting for treatment or the results of any tests or investigations whether diagnosed or not

There is direct or indirect link to cancer A Close Relative or Travelling Companion has suffered from a Medical Condition which has caused them to have been hospitalised in the last 12 months or be put on a waiting list for hospital treatment

**Solicitor** Any suitably qualified person acting for You to pursue a claim under Section 9 of this insurance policy.

**Terrorist Act** A Terrorist Act is an act or threat of action by a person or group of

persons whether acting alone or with other people, organisations or governments, for political, ethnic, racial, religious, ideological or similar purposes in order to influence any government and/or to frighten the public or any section of it. An "act" or "action" here means violence against a person, damage to property, endangering a person's life, creating a health risk to the public or a section of it or interfering with or seriously disrupting an electronic system.

**Trip** A Trip starts when You leave Your home or place of business in the UK, whichever is the last, at the start of the Trip and ends on Your return home or to Your place of business in the UK, whichever is the first, at the end of Your Trip. The Trip must be entirely within the area for which cover has been bought and be within the Period of Insurance.

Where You have bought Annual Multi-Trip cover:

- ▶ You are covered for an unlimited number of Trips within Your chosen geographical area during the Period of Insurance.
- ▶ The maximum duration for each single Trip is 31 days and all cover for that Trip will cease at the end of this period.
- ▶ Trips within the UK must involve an overnight stay.
- ▶ If You have chosen Winter Sports cover, You will be covered for a maximum of 17 days of Winter Sports activities during a 12

month Period of Insurance.

**United Kingdom/UK** Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

**We/Our/Us** UK Insurance Limited and our agents.

**You/Your** Any person named on the policy schedule as being covered under this policy.

### Cover provided by this insurance

The next part of this policy tells You exactly what's covered by this policy.

To help You fully understand what is included in Your insurance, We have for each section of cover:

- ▶ Detailed 'What's covered' and 'What's not covered'.
- ▶ Highlighted the relevant policy limits.
- ▶ Given guidance for what to do in the Event of a claim.

**Sections 1 - 3 and 5 - 12** are automatically included in this insurance.

**Section 4** is only included if You have chosen to include Personal Possessions, Luggage, Money and Passport cover.

**Sections 13 - 15** are only applicable if You have chosen to include Winter Sports cover.

Your policy schedule will confirm the cover You have chosen.

## Section 1 - Medical and other expenses

The maximum amount We will pay per person is shown below:

	European and Worldwide cover
Medical expenses	£10 million
Burial Abroad or Body Repatriation to the UK	£2,500
Hospital benefit	£500

Please note: Medical, dental or hospital expenses in the UK or the country where You normally live are not covered by this insurance.

### Remember:

After you have paid for this policy, you must tell us if you are diagnosed with:

- any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
- any type of cancer;
- any joint and bone condition;
- any gastrointestinal (stomach) condition;
- or
- diabetes.

We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition. If we cannot provide cover for the medical condition diagnosed after you paid for the

policy, or if you do not want to pay the extra premium, you can call us on 0845 603 3583 and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

### What's covered

If You are injured, fall ill or die on a Trip, We will pay all necessary and reasonable expenses, for:

- › Medical and hospital treatment (including ambulance and rescue services to take You to hospital).
  - Emergency dental treatment to relieve sudden pain, limited to £250 in total.
- › Extra travelling expenses to return to Your home in the UK.
  - Extra accommodation expenses if Your illness or injury forces You to stay longer than You had originally booked.
  - A qualified medical attendant to escort You home, if medically advised.

- The travel and accommodation expenses for one person to stay and travel home with You, if medically advised.
- › The preparation and transport expenses (up to £2,500) of returning your body or ashes to your home in the UK.

### **Hospital benefit**

- › If You are injured or fall ill while on a Trip and are being treated as an in-patient in a hospital, We will pay You £20 for each 24 hours You are hospitalised towards incidental expenses You have to pay such as telephone calls and transport expenses.

### **What's not covered**

- › The first £50 of any claim (An excess is not payable where an EHIC has reduced the claim, for burial abroad and hospital benefit claims)
  - › Any medical, dental or hospital expenses incurred in the UK or the country where You normally live.
  - › Any in-patient, extra accommodation or travelling expenses not authorised by Us or Our 24 hour Emergency Assistance Service.
  - › Any claim where You have travelled against medical advice or in order to obtain medical treatment or advice abroad.
  - › Any expenses incurred 12 months after the original injury or illness.
  - › Any expenses for treatment or surgery or exploratory tests which are not directly related to the illness or injury for which You originally went into hospital.
  - › Any expenses linked to a pre-existing condition, unless disclosed to and accepted by us in writing.
  - › Any expenses for cosmetic or elective surgery.
  - › Any expenses for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
  - › Telephone calls, faxes or other telecommunications unless We agree otherwise.
  - › Taxi fares, unless We agree otherwise.
  - › Any expenses for medication which You knew You would need while You were away.
  - › Any expenses incurred after We have instructed You to return home if Our medical advisers and the doctors treating You decide You are fit to travel.
  - › Any expenses which are not usual, reasonable or customary to treat Your illness or injury.
- Any expenses for:

- Non-essential or ongoing treatment, which could be reasonably delayed until Your return to the UK.
- A single or private hospital room unless it is medically necessary or authorised by Us or Our 24 hour Emergency Assistance Service.
- › Non-emergency dental work or providing dentures, artificial teeth and dental work using a precious material.
- › An anticipated event.
- › Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.
- › Any costs over £50 relating to extended parking fees, kennel or cattery costs as a result of a medical claim overseas where your return to the UK is delayed.
- › Any expenses as a result of a tropical disease where you have not had the recommended immunisation and/or taken the recommended medication.

See also page 44 to 45 General Exclusions.

## In the Event of a claim... You will need to

- › Contact Our 24 hour Emergency Assistance Service, unless You only need simple out-patient treatment on:

**From anywhere in the world** **++44 1252 740 330**

### **Our Assistance Services**

**From the UK** **0845 603 3584**

### **Our Assistance Services**

**Lines are open 24 hours a day, 365 days a year**

- › Send Us Your original Trip booking invoice(s) and travel documents showing the dates and times of travel.
- › Send Us medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission/discharge, if applicable.
- › Send Us all original receipts and account for all expenses.
- › Pay the hospital, clinic or doctor for any routine or simple out-patient treatment and claim back relevant expenses when You return to the UK.

**If the expenses are too much for You to pay or You think the treatment is Excessive, please contact the 24 hour Emergency Assistance Service for on the spot help and advice.**

## Section 2 - Cancellation

**The maximum amount We will pay per person is shown below:**

	<b>European and Worldwide cover</b>
<b>Cancellation</b>	<b>£3,000</b>

After you have paid for this policy, you must tell us if you are diagnosed with:

- any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
- any type of cancer;
- any joint and bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes.

We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition. If we cannot provide cover for the medical condition diagnosed after you paid for the policy, or if you do not want to pay the extra premium, you can call us on 0845 603 3583 and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

### What's covered

- All accommodation, travel, excursion, car hire, admission tickets, expenses which You have paid or are contracted to pay if You need to cancel Your Trip before You leave Your home or place of business, whichever is last, because:
  - You become ill, are injured or die.
  - A Close Relative or Close Business Associate becomes ill, is injured or dies.
  - A relative or friend with whom You had planned to stay or travel becomes ill, is injured or dies.
  - You, a relative or friend with whom You had planned to stay or travel, are:
    - confined to compulsory quarantine,
    - summoned for jury service, or
    - called as a witness in a court of law.
- You are made involuntarily redundant and are qualified to receive a payment under current Redundancy Legislation.
- You or Your travelling companion are unable to travel due to serious fire, flood or burglary at Your or their home or place of business in the UK.

- › You or Your travelling companion are a member of the British Armed Forces, police, fire, nursing or ambulance services and have Your authorised leave cancelled for operational reasons.
- › You being advised against travel by a medical practitioner for any reason.
- › Your passport is stolen in a burglary (as confirmed by the police) within 7 days or your departure date and you cannot get a replacement.
- › Any extra expenses resulting from You not cancelling the Trip as soon as reasonably possible.
- › An anticipated event
- › Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.
- › The transport operator or their agents refusing to transport you or your close relative, or a travelling companion, because they consider that you or they are not fit to travel.
- › Any expenses linked to a pre-existing condition, unless disclosed to and accepted by us in writing.
- › Any expenses which are a result of you not being able to obtain and present the required passport and/or visa.

### What's not covered

- › The first £50 of any claim.
- › Any expenses which You can recover from elsewhere.
- › Any expenses resulting from changing Your mind to travel or continue with Your Trip.
- › Any expenses arising from any loss of enjoyment of Your Trip.

### In the Event of a claim... You will need to

#### Cancellation

- › Contact Us as soon as You know that Your Trip might need to be cancelled.
- › Inform the Tour Operator or Travel Agent where You booked Your Trip.
- › If Your claim is as a result of illness, injury or death a medical certificate will need to be completed by the treating doctor.
- › If Your claim results from any other circumstances, please provide evidence of these circumstances.
- › Send Us Your original Trip booking invoice(s) and travel documents showing the dates and times of travel.
- › Send Us the original cancellation invoice(s) detailing all cancellation charges incurred.
- › Send Us all original receipts and account for all expenses.

## Section 3 - Curtailment

**The maximum amount We will pay per person is shown below:**

	<b>European and Worldwide cover</b>
<b>Curtailment</b>	<b>£3,000</b>

### **Remember:**

If you need to cut short your journey for any reason (including your illness or injury to that of your close relatives, you must tell the assistance service immediately and before you make any arrangements)

After you have paid for this policy, you must tell us if you are diagnosed with:

- any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
- any type of cancer;
- any joint and bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes.

We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition. If we cannot provide cover for the medical condition diagnosed after you paid for the policy, or if you do not want to pay the extra premium, you can call us on 0845 603 3583 and make a cancellation claim if you

have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

### **What's covered**

We will pay all extra reasonable travelling expenses incurred because You urgently need to return to the UK for the following reasons:

- You become ill, are injured or die, or You are admitted into hospital as an in-patient for more than 48 hours and this seriously affects the purpose of Your Trip.
- A Close Relative or Close Business Associate becomes ill, is injured or dies.
- A relative or friend with whom You had planned to stay or travel becomes ill, is injured or dies.
- You, a relative or friend with whom You had planned to stay or travel, are:
  - confined to compulsory quarantine,
  - summoned for jury service, or
  - called as a witness in a court of law.
- A serious fire, flood or burglary at Your or Your travelling companion's home or place of business in the UK.

- › You or Your travelling companion are a member of the British Armed Forces, Police, Fire, Nursing or Ambulance Services and are recalled for operational reasons.

We will also refund You for any portion of any unused accommodation, excursion, car hire and admission ticket expenses. The refund will be on a pro rata basis dependent on the number of days of use lost.

Any benefit We pay for the unused portion of Your Trip will be calculated from the date You return home.

### **What's not covered**

- › The first £50 of any claim.
- › Any curtailment expenses that are not authorised in advance by Our 24 hour Emergency Assistance Service.
- › Any expenses which You can recover from elsewhere.
- › Any expenses resulting from changing Your mind to continue with Your Trip.
- › Any expenses arising from any loss of enjoyment of Your Trip.
- › An anticipated event
- › Any treatment or help where, given your physical or mental condition, you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to you booking or taking the trip, about whether or not it was appropriate for you to travel.
- › The transport operator or their agents refusing to transport you or your close relative, or a travelling companion, because they consider that you or they are not fit to travel.
- › Any expenses linked to a pre-existing condition, unless disclosed to and accepted by us in writing.

### **In the Event of a claim... You will need to**

#### **Cancellation**

- › Contact the 24 hour Emergency Assistance Service to authorise, in advance, any necessary expenses, if You need to curtail Your Trip.
- › Send Us Your original Trip booking invoice(s) and travel documents showing the dates and times of travel.
- › Send Us medical evidence from the treating doctor to confirm the illness or injury and treatment given if Your Trip is curtailed because of medical reasons.
- › If Your claim results from any other circumstances, please provide evidence of these circumstances.
- › Send Us all original receipts and account for all expenses.

## Section 4 - Personal Possessions, luggage, Money and passport

**Please Note:** This section of the policy is only applicable if You have chosen to include it. Your policy schedule will confirm if You have this cover.

Please read the cover carefully, paying particular attention to the single article, High Risk Items and Money limits and make sure the cover is suitable for You. Expensive jewellery, watches, electrical items etc. may be better insured under Your home insurance policy.

### The maximum amount We will pay per person is shown below:

	European and Worldwide cover
Personal Possessions and luggage	£2,000
Money	£500
Loss of passport/tickets	£250
Delayed luggage	£100

### Important additional limits are shown below:

£500 is the maximum We will pay per person for High Risk Items per Event.

£250 is the maximum We will pay for any single item, even if it is owned by more than one person. A camera with attachments, a matching set of earrings and necklace or set of golf clubs, for example, are considered one item.

£300 (£100 for people under 16) is the maximum We will pay per person for cash which is lost, stolen or damaged. This limit also applies where one person is carrying cash belonging to another person or Family member.

Please Note:

We will pay the replacement cost of the item or We will repair or replace the item as new (New-for-Old), except clothing and towels where a deduction for wear and tear will be made.

Any payments made under delayed luggage will be deducted from an eventual claim for loss, damage or theft, if the property proves to be permanently lost.

### What's covered

- ▶ Loss or theft of or damage to Your Personal Possessions, luggage or Money.
- ▶ The extra expenses You may incur to replace Your passport or travel documents, where they have been lost,

stolen or damaged outside the UK.

- ▶ Replacing essential toiletries and clothing, if Your luggage is delayed for more than 12 hours, after arrival at Your final outward destination.

### What's not covered

- ▶ The first £50 of any claim (except claims for delayed luggage).
- ▶ Unless You report the matter to the nearest police authority within 24 hours of discovering its occurrence, and You obtain a written police report, claims for:
  - Accidental loss of Personal Possessions worth over £100 or cash to the value of £100 or more.

- Any theft of Personal Possessions or Money.
- Damage to Your Personal Possessions caused deliberately by another person.
- › Personal Possessions, luggage or Money lost, damaged or stolen while in the custody of an airline, rail company, shipping line, bus or coach company, hotel or their agents unless You obtain a written report from them.
- › Theft of Personal Possessions or Money from an unoccupied vehicle unless securely closed and locked with the items placed out of sight in a locked boot or compartment.
- › Theft of Personal Possessions or Money from Your accommodation unless the accommodation has been securely locked or items locked in a safe or safety deposit box, where this is reasonably practicable.
- › Theft of Personal Possessions or Money left unattended other than as detailed above in a place to which the public have or may obtain access.
- › Loss or theft of High Risk Items not carried in Your hand luggage (i.e. carried on or about Your person) while You are travelling, other than as detailed above.
- › Any loss causing a shortage due to a mistake while exchanging currency or because the exchange rate has fallen and so Your currency has lost value.
- › Any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown.
- › Any loss of, theft of or damage to dentures, hearing aids, contact or corneal lenses, samples, merchandise or property used in connection with Your business or trade, pets and livestock, aircraft or accessories, caravans, trailers, vehicles or accessories, household goods and domestic appliances, antiques, fine art, ski equipment (unless Your policy schedule shows that You have Winter Sports cover), sports equipment when in use, boats and/or associated equipment, perishable goods, glass, china or any other brittle or fragile items.
- › Any loss of, theft of or damage to bonds, coupons, securities, stamps or documents except passports or Money.
- › Any loss of traveller's cheques or credit/debit cards where the issuer provides a replacement service or where You have not complied with the issuer's instructions.
- › Any loss or damage to films, tapes, cassettes, cartridges or discs other than for their value as unused material unless purchased pre-recorded.
- › Loss of or damage to property shipped as freight or under a bill of lading.
- › Loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- › See also page 44 to 45 General Exclusions.

## In the Event of a claim... You will need to

- Report theft or loss to the Police within 24 hours of discovery and ask them for a written Police report.
- Report the theft or loss to Your courier or hotel/apartment manager if appropriate.
- Send Us Your original Trip booking invoice(s) and travel documents showing the dates and times of travel.
- Send Us all original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged Personal Possessions.
- Send Us all original receipts for replacing essential toiletries and clothing.
- Keep the confirmation from Your bank or bureau de change for issuing foreign Money, or suitable evidence for Sterling.

### **For loss or damage in transit claims, including delayed luggage:**

- Ask the airline, rail company, shipping line or their handling agent for a 'Property Irregularity Report' form or similar before leaving the baggage reclaim area.

### **For all damage claims:**

- Send Us an estimate to repair the damage.
- Keep damaged items as We may want to inspect them.

### **For lost or misplaced possessions on Your outward journey:**

- Send Us all original receipts for replacing essential toiletries and clothing.

### **If Your passport is lost or destroyed:**

- Send Us written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police. Send Us all original receipts for replacing Your passport and account for all expenses.

## Section 5 - Trip abandonment, delayed and missed departure

The maximum amount We will pay per person is shown below:

	European and Worldwide cover
Delayed departure	£200
Trip abandonment	£3,000
Missed departure	£1,000

**Please Note:** This section of the policy is only applicable if You have chosen to include it. Your policy schedule will confirm if You have this cover.

Please read the cover carefully, paying particular attention to the single article, High Risk Items and Money limits and make sure the cover is suitable for You. Expensive jewellery, watches, electrical items etc. may be better insured under Your home insurance policy.

### What's covered

#### › Delayed departure

If Your departure from or return to the UK is delayed by 12 hours or more from the departure time shown on Your ticket because of:

- Strike or industrial dispute.
- Weather conditions affecting scheduled public transport.
- Mechanical breakdown of the aircraft, cross-channel train or sea vessel in or on which You are to travel.

We will pay £20 for the first full 12 hours and £10 for each following full 12 hours, up to the maximum shown in the table.

#### › Trip abandonment

If Your departure from the UK at the start of Your Trip is delayed for more than 24 hours from the departure time shown on

Your ticket from any of the causes above, You can choose to abandon Your Trip.

You can then claim for all accommodation, travel, excursion, car hire, admission tickets, expenses which You have paid or are contracted to pay for the Trip You have abandoned, that are not recoverable from elsewhere.

#### › Missed departure

If You arrive late at Your departure point from or to the UK and miss Your booked departure time (as shown on Your ticket) because of the following:

- You have an accident.
- Your transport breaks down.

#### › Your scheduled public transport fails to arrive or is delayed.

We will pay reasonable extra travel expenses.

## What's not covered

- › The first £50 for any claim for Trip Abandonment.
- › An anticipated event.
- › Any claim arising from strike or industrial action which had commenced or was announced at the time of buying this insurance or booking Your Trip.
- › Any claim for delayed departure or Trip abandonment which is the result of Your failure to check-in at the departure airport, port or railway terminus at the time advised by Your carrier.
- › The withdrawal of an aircraft, cross-channel train or sea vessel from service (whether temporary or permanent) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar body in any country.
- › Missed departure claims due to road traffic congestion or road closures where You:
  - Have not left reasonable time to reach Your departure point on time, or
  - Are not travelling by scheduled public transport.
- › Expenses You can recover from elsewhere.
- › Any expenses linked to a pre-existing condition, unless disclosed to and accepted by us in writing.
- › See also page 44 to 45 General Exclusions.

## In the Event of a claim... You will need to

### Delayed departure

- › Send Us original Trip booking invoice(s) and travel documents showing dates and times of travel.
- › Send Us written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

### Missed departure

- › Send Us original Trip booking invoice(s) and travel documents showing dates and times of travel.
- › Send Us a detailed account of the circumstances causing You to miss Your departure together with supporting evidence.
- › Send Us all original receipts and accounts for all additional expenses.

### Trip abandonment

- › Send Us original Trip booking invoice(s) and travel documents showing dates and times of travel.
- › Send Us written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times, and why the departure was delayed.

## Section 6 - Trip postponement

**The maximum amount We will pay per person is shown below:**

	<b>European and Worldwide cover</b>
<b>Trip postponement</b>	<b>£1000</b>

### **Please note:**

**The total amount payable under this Section shall not exceed the original total amount paid for the postponed Trip. If You claim under this Section then no payment will be made under Sections 2. Cancellation, 3. Curtailment, 5. Trip abandonment, delayed or missed departure.**

### **What's covered**

If You have to postpone (not cancel) the start of Your Trip from the UK within 72 hours of Your scheduled departure time as shown on Your ticket due to any cause beyond Your control and incur extra expenses for travel and/or accommodation We will reimburse You:

- › Any extra expenses for travel and/or accommodation, or
- › For any unused part of Your original travel and/or accommodation expenses.

### **What's not covered**

- › The first £50 of any claim.
- › An anticipated event.
- › You not having the correct passport, visa or other entry documents.
- › The failure of any transport, accommodation provider or any conference organiser/or their agent or any person acting for You.
- › Your financial circumstances which were

known to You at the

- › time You bought this insurance or booked the Trip.
- › Your decision not to go on or continue with the Trip for reasons other than those listed above.
- › Any claim where You have not left reasonable time to reach Your departure airport, port or railway terminus at the time advised by Your carrier.
- › See also page 44 to 45 General Exclusions.

### **In the Event of a claim... You will need to**

- › Tell Us immediately why You have to postpone the start of Your Trip.
- › Send Us original Trip booking invoice(s) and travel documents showing dates and times of travel.
- › Send Us all original receipts and accounts for all additional expenses.

## Section 7 - Personal accident

**The maximum amount We will pay for any one accident is £20,000 per person.**

<b>Age of insured person</b>	<b>European and Worldwide cover</b>
<b>Age 16-64</b>	<b>£20,000 for Death, Permanent Total Disablement or Loss of Limb/Eye</b>
<b>Age 15 and under</b>	<b>£20,000 for Permanent Total Disablement or Loss of Limb/Eye £10,000 for Death</b>
<b>Age 65 and over</b>	<b>£20,000 for Death or Loss of Limb/Eye No payment will be made for Permanent Total Disablement</b>

### What's covered

If You suffer accidental bodily injury and as a direct result are disabled or die within 12 months, You will receive one of the following payments:

- › The amount shown in the table if the injury causes Your death.
- › The amount shown in the table if the injury results in:
  - Your hand or foot being permanently cut off at or above the wrist or ankle.
  - The total and irreversible loss of use of all of Your hand, arm, foot or leg.
  - The total and irreversible loss of sight in one or both of Your eyes.

- › The amount shown above if the injury causes permanent total disablement, which prevents You from working in Your usual occupation or any similar occupation. It must also stop You from doing any paid work that Your experience, education or training reasonably qualifies You to do.

### What's not covered

- › Payment for more than one Event described in 1,2 and 3 of "What's Covered". If a claim is paid, there will be no further liability under this section for any further accidents to that Insured Person.
- › Sickness, disease or gradually occurring conditions.
- › See also page 44 to 45 General Exclusions.

## In the Event of a claim... You will need to

- › Contact Us or the 24 hour Emergency Assistance Service immediately.
- › Send Us original Trip booking invoice(s) and travel documents showing dates and times of travel.
- › Send Us a detailed account of the circumstances surrounding the Event (including, photographs and video evidence if applicable).
- › Send Us medical evidence from the treating doctor to confirm injury and treatment given including, hospital admission/discharge.
- › Send Us full details of any witnesses, providing written statements where available.
- › Send Us a certified copy of the Death Certificate, in the unfortunate Event of death. Death benefit payments will be made to Your legal personal representative.

## Section 8 - Personal liability

### The maximum amount We will pay per policy is shown below:

	European and Worldwide cover
Personal liability	£2 million

### What's covered

If You are found legally liable to pay for an accident during a Trip which causes:

- › Injury or death to any person.
- › Loss or damage to someone else's property.

We will pay:

- › Legal Costs and expenses recoverable by any person claiming against You as long as they were incurred before We agreed to settle the claim.

- › Your costs and expenses incurred with Our written consent.

If You die, We will pass the rights You had under this section onto Your personal representative(s).

### What's not covered

- › Liability arising from any of the following:
  - Injury or death to any person who is a relative, member of Your household, travelling companion or working for You.

- Damage to property belonging or hired to You (except temporary rented holiday accommodation), a relative, member of Your household, travelling companion or someone working for You.
- › Liability arising out of, or from:
  - Ownership, possession or use of animals or firearms.
  - Your profession, business or employment.
  - Actions between insured persons.
  - Ownership of any land or building.
- you owning or using any aircraft or horse-drawn, waterborne, motorised, mechanically propelled and/or towed vehicle or firearm
- Any agreement or contract which introduced liability that would not have existed otherwise.
- › See also page 44 to 45 General Exclusions.

### In the Event of a claim... You will need to

- › Send Us original Trip booking invoice(s) and travel documents showing dates and times of travel.
- › Inform Us as soon as You or Your legal representatives are aware of a possible prosecution, inquest or fatal injury which might lead to a claim under this section.
- › Please do not negotiate, pay, settle, admit or deny any liability to any third party, without Our written consent.
- › Send Us a detailed account of the circumstances surrounding the Event (including, photographs and video evidence if applicable).
- › Send Us any correspondence received from any third party. Please note that You should not reply to any correspondence from an third party without Our written consent.
- › Send Us full details of any witnesses, providing written statements where available.

## Section 9 - Legal Costs

**The most We will pay for all costs for any claim or claims arising from any one incident is shown below:**

<b>Legal Costs</b>	<b>European and Worldwide cover £50,000</b>
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### What's covered

#### We will pay:

Legal Costs to help You claim damages or compensation:

- › For injury, illness or death, which happens during Your Trip; or
- › Following a dispute about an agreement you have for Your Trip;

#### We will only pay for Legal Costs if:

- › Any legal proceedings are carried out within the UK or within the Geographical limits by a court or other organisation that We agree to; and
- › It is always more likely than not that You will be successful with Your claim.

### What's not covered

(See also General Exclusions on pages 44 to 45)

#### We will not pay:

1. To defend Your legal rights in claims against You;
2. Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident;
3. For actions between insured people (in

other words, people insured on the same policy trying to make a claim against each other);

4. Legal Costs and expenses that You have paid or will have to pay before We have agreed to them;
5. Claims reported more than 180 days after the date You knew or should have known about the incident leading to the claim;
6. Legal Costs if You stop or settle a claim or withdraw instructions from the Solicitor without good reason. If this occurs, You will have to refund any costs and expenses We have paid or agreed to pay during Your claim.
7. Any fines, penalties, compensation or damages which You are ordered to pay by a court or other organization.
8. The first £50 of any claim.

### Conditions

(See also General Conditions on pages 45 to 47)

If You do not keep to the following conditions, We may refuse any claim and withdraw from any current claim.

### **You must do the following:**

- › Give Us full details of Your claim and any other information that We or the Solicitor ask You for. You must pay any costs involved in providing this information;
- › Tell Us about any developments affecting Your claim;
- › Tell Us if the Solicitor refuses to continue to act for You or if You withdraw Your instructions;
- › Tell Us if anyone makes a payment into court or offers to settle Your claim;
- › Try to get back costs that We have to make, and pay them to Us;
- › Get Our agreement in writing before You try to negotiate or settle a claim; and
- › Co-operate fully with the Solicitor and Us, and not do anything that might harm Your claim. If We ask, You must tell the Solicitor to give Us any documents or information that they have or know about.

### **Appointing a Solicitor**

- › If We accept Your claim, We or a Solicitor We appoint will try to negotiate a settlement without having to go to court.
- › If it is necessary to take Your claim to court, or if there is a conflict of interests, You have the right to choose the Solicitor who acts for You. Otherwise, We will appoint a Solicitor to act for You.
- › We or You will appoint a Solicitor to act for You in line with Our standard terms of

appointment (You can ask Us for a copy).

- › You must not agree any charges with the Solicitor without getting our permission first.
- › If a Solicitor refuses to continue acting for You with good reason, or if You dismiss them without good reason, Your cover will end immediately unless We agree to appoint another Solicitor.

### **You must tell Your Solicitor to do the following:**

- › Get Our written permission before instructing a barrister or an expert witness.
- › Tell Us immediately if it is no longer more likely than not that You will be successful with Your claim.

### **We can do the following:**

- › Contact the Solicitor at any time, and they must co-operate fully with Us at all times.
- › Decide to settle Your claim by paying the amount in dispute. If Your claim is not for damages, We may decide to settle Your claim by paying you the equivalent financial value of your claim.
- › Refuse to pay any more Legal Costs if You do not accept a reasonable offer to settle Your claim.
- › Refuse to pay any more Legal Costs if it is no longer more likely than not that You will be successful with Your claim.

## Disputes

You have the right to refer any disagreement between You and Us to arbitration (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a solicitor, barrister or other suitably qualified person that You and We agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or another similar organisation) for that part of the UK or geographical limits whose law governs this section of the policy. We and You must

keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

You can also refer any disagreement between You and Us to the Financial Ombudsman Service, which is a free service. (See page 3 for details of Our complaints procedure.)

The General Conditions entitled Accidents or losses, Claims and Our Rights on pages 45-46 do not apply to Section 9.

### In the Event of a claim... You will need to

- ▶ Send Us original Trip booking invoice(s) and travel documents showing dates and times of travel.
- ▶ Send Us a detailed account of the circumstances surrounding the Event (including, photographs and video evidence if applicable) within 180 days of the Event causing Your claim.
- ▶ Send Us any correspondence received from any third party. Please note that You should not reply to any correspondence from a third party without Our written consent.
- ▶ Send Us full details of any witnesses, providing written statements where available.

## Section 10 - Withdrawal of services

**The maximum amount We will pay per person is shown below:**

	European and Worldwide cover
<b>Withdrawal of services</b>	<b>£500</b>

### What's covered

If the following services are withdrawn continuously during Your Trip, You will receive £15 for each complete 24 hours that You are without the service in Your accommodation.

The services covered are:

- › Water or electrical facilities.
- › Waiter/waitress service at meals.
- › Kitchen services preventing food being prepared and served.
- › Room cleaning services.

### What's not covered

- › If You were aware of an existing or impending strike or industrial action when You booked the Trip or this insurance, or any other circumstances that would make a claim likely.
- › Services which were not included in Your pre-booked and pre-paid Trip.
- › See also page 44 to 45 General Exclusions.

### In the Event of a claim... You will need to

- › Send Us original Trip booking invoice(s) and travel documents showing dates and times of travel.
- › Send Us written confirmation from Your tour operator, hotel or other accommodation provider to support Your claim.

## Section 11 - Mugging

The maximum amount We will pay per person is shown below:

	European and Worldwide cover
Mugging	£250

### What's covered

- › If You are Mugged during Your Trip and, as a result, are injured and need medical treatment, You will receive in addition to any Hospital Benefit under Section 1, £50

for each complete 24 hours You are in hospital as an in-patient.

### What's not covered

- › See page 44 to 45 General Exclusions.

## In the Event of a claim... You will need to

- › Send Us original Trip booking invoice(s) and travel documents showing dates and times of travel.
- › Send Us medical evidence from the treating doctor to confirm the injury

and treatment given plus hospital admission/discharge dates.

- › Report the Mugging to the nearest Police authority and obtain a written report.

## Section 12 - Catastrophe

**The maximum amount We will pay per person is shown below:**

	<b>European and Worldwide cover</b>
<b>Catastrophe</b>	<b>£500</b>

### What's covered

If during Your Trip You are forced to move from Your pre-booked and pre-paid accommodation because one of the following Events means You can no longer stay there:

- › Fire, lightning, explosion, earthquake, storm, avalanche, tempest, hurricane, flood, medical epidemic.

We will pay the necessary extra travel and accommodation expenses to enable You to continue with Your Trip or return to the UK if Your Trip cannot be continued.

### What's not covered

- › Any expenses resulting from changing Your mind to travel or continue with Your Trip when the local or national authorities confirm that it is acceptable to stay.
- › Expenses recoverable from elsewhere.
- › See also page 44 to 45 General Exclusions.

### In the Event of a claim... You will need to

- › Send Us original Trip booking invoice(s) and travel documents showing dates and times of travel.
- › Send Us written confirmation from the local or national authority of where the catastrophe happens.

## Section 13 - Ski equipment

**Please Note: Sections 13 -15 of this policy are only applicable if You have chosen to include Winter Sports cover. Your policy schedule will confirm if You have this cover.**

**The maximum amount We will pay per person is shown below:**

	<b>European and Worldwide cover</b>
<b>Ski equipment</b>	<b>£500</b>

£250 is the maximum amount payable for any one single item belonging to You.

For example a pair of skis with bindings are considered as one item.

£150 is the maximum amount payable for any one item which You have hired.

### What's covered

- › Loss, theft or damage to skis, ski-sticks/ poles, bindings, snowboards and ski boots belonging to You or hired by You.
- › Up to £20 per day up to a maximum of £100 for hire of equipment if:
  - You are without Your equipment for more than 12 hours, from the time You arrive at Your destination due to temporary delay or misdirection.
  - You can no longer use Your equipment because it has been lost, stolen or damaged. You must keep all damaged equipment to be inspected by Us in the UK.

### What's not covered

- › The first £50 of any claim (except claims for the hire of equipment).
- › Loss, theft or deliberate damage unless You report the loss to the nearest Police

authority within 24 hours of discovery, and You obtain a written Police report.

- › Loss, theft or damage while in the custody of an airline, rail company, shipping line, bus or coach company, hotel or their agents unless You obtain a written report from them.
- › Any loss or damage caused by the process of cleaning, repairing or by restoring, atmospheric or climatic conditions, moth or vermin, electrical or mechanical breakdown.
- › Loss of or damage to property shipped as freight or under a bill of lading.
- › Loss due to delay, detention, confiscation, requisition or damage by Customs or other officials or authorities.
- › Expenses recoverable from elsewhere.
- › See also page 44 to 45 General Exclusions.

### In the Event of a claim... You will need to

- Send Us original Trip booking invoice(s) and travel documents showing dates and times of travel.
- Send Us all hire receipts, tags, and luggage labels.
- Send Us a written report from Your airline or other carrier if Your equipment is delayed or misdirected.
- Report the theft or loss to the Police within 24 hours of discovery and send Us a written Police report.

### Section 14 - Ski pack

**The maximum amount We will pay per person is shown below:**

	<b>European and Worldwide cover</b>
<b>Catastrophe</b>	<b>£400</b>

**Please Note: Sections 13 -15 of this policy are only applicable if You have chosen to include Winter Sports cover. Your policy schedule will confirm if You have this cover.**

#### **What's covered**

If You are prevented from skiing for more than 48 hours because of injury or illness on a Trip We will cover the proportional Costs of Your unused ski pack which has been paid or is due to be paid.

Your ski pack is defined as:

- Ski equipment hire
- Lift passes
- Ski school expenses.

#### **What's not covered**

- Expenses recoverable from elsewhere.
- See also page 44 to 45 General Exclusions.

## Section 15 - Piste closure

**The maximum amount We will pay per person is shown below:**

	<b>European and Worldwide cover</b>
<b>Piste closure</b>	<b>£400</b>

**Please Note: Sections 13 -15 of this policy are only applicable if You have chosen to include Winter Sports cover. Your policy schedule will confirm if You have this cover.**

### What's covered

If adverse snow conditions cause all the skiing/snowboarding facilities in Your resort to close, You will receive:

- › Up to £20 a day to help cover the expenses of travelling to a nearby piste, or
- › £20 a day compensation if there is no suitable piste nearby.

### What's not covered

- › If You can claim compensation from any other source.
- › For piste closure outside the normal ski season as defined by the local piste authority of the resort in question.
- › If Your chosen resort does not have skiing/snowboarding facilities above 1,600 metres.
- › See also page 44 to 45 General Exclusions.

## In the Event of a claim... You will need to

- › Send Us original Trip booking invoice(s) and travel documents showing dates and times of travel.
- › Send Us written confirmation from Your tour operator, the local piste authority

or ski lift operator confirming the reason for the closure and how long it lasted.

## General exclusions applying to all Sections

Please read carefully as these exclusions apply to all sections of cover.

We will not pay claims directly or indirectly arising from:

➤ pre existing medical condition that:-

- You suffer from; and
- you did not tell us about; and
- we did not agree cover for it in writing.
- occurred after you have paid for this policy and you failed to tell us if you were diagnosed with:
- any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma)
- any type of cancer
- any joint and bone condition;
- any gastrointestinal (stomach) condition; or
- diabetes

➤ Travelling:

- Against medical advice or where You would be travelling against medical advice had You sought advice prior to commencing the Trip.

- To obtain medical treatment (including surgery or investigation) abroad.
- When You have been given a terminal prognosis.
- When You are suffering from stress, anxiety, depression or any other mental or nervous disorder unless it has been investigated and diagnosed as such by a consultant specialising in the relevant field.

- Participating in Excluded Activities. Please refer to pages 15 and 16 of this booklet for a list of those activities which are not covered.
- Your intentional self-injury, suicide or attempted suicide or exposing yourself to unnecessary danger (except in the attempt to save a human life).
- The influence or effect of alcohol or drug(s) (unless prescribed by a doctor and taken according to his instructions), solvent/ substance abuse or a sexually transmitted disease.

We do not expect you to avoid drinking alcohol on your trips or holidays, but we will not cover any medical claims arising because you have drunk so much alcohol that your judgement is seriously affected.

- Your wilful, malicious, unlawful or criminal act.
- Travelling to a country or specific area deemed unsafe by the Travel Advice Unit of the Foreign & Commonwealth Office.

- › Claims and losses that are not directly associated with the incident that caused the claim. For example, loss of earnings due to being unable to return to work following injury or illness happening whilst on a trip or the cost of replacing locks in the event that keys are lost whilst on a trip.
- › Any loss or damage to property in the UK or any expense or liability caused by such loss or damage or contributed to by:
  - Ionising radiation or radioactive contamination from any nuclear fuel or waste; or
  - the radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or its nuclear parts.
- › War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military force coup d'état.
- › Terrorist act or terrorism. This exclusion does not apply to Section 1- Medical Expenses and Section 7 - Personal accident except where nuclear, chemical or biological weapons, devices or agents are used;
- › Any restrictions caused by the law of any country.
- › Injury, death (except under Section 7 of this policy) loss or damage which is covered by another insurance. In these

circumstances We will only pay Our share of the claim.

- › Expenses which We have paid out which You are not covered for. In this case We will ask You to reimburse Us.
- › Any claims or costs caused by you putting yourself in unnecessary danger (unless saving another life). For instance climbing, jumping or moving from one balcony to another (regardless of the height of the balcony).

## General conditions applying to all Sections

### Our duty

We will only provide the cover set out in this policy if You keep to all the terms and conditions of the policy.

### Preventing injury, loss or damage

You must take all reasonable precautions to prevent any injury, loss or damage. Also, You must take all reasonable steps to safeguard Your Personal Possessions, particularly High Risk Items and Money from loss, theft or damage. You should always pack High Risk Items and Money in Your hand luggage, when You are travelling. You should not leave any High Risk Items or Money unattended, unless they are locked in Your accommodation or a safety deposit box.

### Accidents or losses

You must tell Us as soon as possible about any Event which may lead to a claim under this

policy. If You are sent a writ, summons, claim or letter You must send it to Us, unanswered, as soon as possible. You must also keep Us up to date with any developments in Your claim.

## Claims

You must:

- › Tell the Police immediately or within 24 hours of loss or theft of property and provide Us with a copy of the Police report to support a claim under Section 4 Personal Possessions, Luggage, High Risk Items, Money and Passport.
- › Give Us all the information and help We need.
- › At Your expense, provide Us with a doctor's certificate, proof of ownership, receipts, or any other documentation if required to support Your claim.
- › If a carrier (airline, railway or shipping company etc.) loses or damages any of Your luggage or Personal Possessions in their care, You must let them know immediately and get a copy of their report (known as a Property Irregularity Report).
- › Keep any items that are damaged and send them to Us if We ask at Your expense.

You must not:

- › Admit or deny any claim made against You or negotiate, pay or settle the claim without Our written permission.

## Fraud

You or any person acting for You must not make false claims. If You or anyone acting for You makes a claim knowing any part of it to be false or exaggerated in any way, or if You deliberately cause the injury, loss or damage, We will not pay the claim and We will cancel Your policy.

## Changes that may affect Your cover

You must tell Us as soon as possible if there are changes that may affect Your insurance, such as the following:

- › You change the address where You normally live.
- › You want to add or remove people insured by this policy.
- › You intend to travel outside the geographical limits of Your policy, shown on Your policy schedule.

## Our rights

We may at Our discretion:

- › Take over the defence or settlement of any claim.
- › Try to get recoveries or compensation from any other parties at any time in Your name or in the name of anyone else claiming under this policy.
- › If You claim for illness or injury, approach any doctor who may have treated You for up to three years before the claim.

- › Arrange for You to be medically examined as often as required provided We give You reasonable notice.
- › Request a post mortem examination of Your body if You die.

### **Other insurance**

If You have other insurance which covers the same loss, damage or liability, We will not pay more than Our share of Your claim.

### **If You miss a payment**

For annual multi-Trip policies You cannot cancel the direct debit agreement in respect of Your monthly premiums. The policy lasts for 12 months and Your legal contract is with Us for that period. If You miss a monthly premium payment a reminder asking You to pay will be sent. If You do not pay the missed premiums by the date given in the reminder the policy will be cancelled and the missed premiums payable immediately.

### **If You have not paid Your premiums**

If We do not receive any payment on or before its due date We may not pay any claim arising from an Event which happened on or after that due date. If We accept and pay a claim under this policy, We may take off any missed premiums from the claim payment.

### **Cancelling Your policy**

We can cancel this policy by sending You seven days' written notice in writing to Your last known address.

You can cancel the policy by giving Us seven days' notice. No refund of premium will be given except where the policy is cancelled during the 14 day "Money Back Guarantee" period (see page 2).

## How to make a claim

- › Contact Our 24 hour Emergency Assistance Service, unless You only need simple out-patient treatment:

From anywhere in the world  
**++44 1252 740 330**

From the UK  
**0845 603 3584**

- › For all other claims contact Our claims department on 0845 603 3584 as soon possible for a claim form.
- › Check Your policy and policy schedule carefully to make sure that the loss, damage or medical expense is covered under this insurance.
- › We will send You a claim form which You will need to check and change if any of the details You have given Us are not correct or complete. You should sign the claim form and return it with any other information that We ask for as soon as possible.

As a general guideline however, You should:

- Report all thefts or losses to the nearest Police within 24 hours of discovery and ask them for a written Police report.

- Report any theft or losses to Your courier or hotel/ apartment manager, if appropriate, and obtain a written report.
- Keep all Your receipts and account for all expenses.

**Policy number**

In an emergency please contact Us as soon as You can. If possible please have Your Prudential Travel Insurance policy number, which can be found on Your policy schedule. Write it above for easy reference.

**Prudential Travel Claims Service**

**0845 603 3584 from the UK**

**Lines are open weekdays 8am to 6pm**





# Contact Us

**Home, Car and  
Travel Insurance Sales:  
0800 300 300**

Weekdays 8am - 8pm, Weekends 9am -5pm

**Travel Insurance Customer Service  
0845 603 3583**

Weekdays 8am - 8pm, Weekends 9am -5pm

**Travel Insurance Claims  
0845 603 3584**

Weekdays 8am - 6pm

**24 hour Emergency  
Assistance Service**

**From anywhere in the world  
++44 1252 740 330**

**From the UK  
0845 603 3583**

Lines are open 24 hours a day, 365 days a year



[www.pru.co.uk](http://www.pru.co.uk)

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