



# Travel Insurance

## Policy Document

Your Financial Ally

Call Us 00 800 00 01 02 03  
0044 (0)345 658 1140  
[www.forcesmutual.org](http://www.forcesmutual.org)

**Forces  
Mutual**

<b>Contents</b>	<b>Page</b>
Important Notes for the Policyholder	2
Cancellation Rights	3
Disclosure of Important Information	3
Assistance International	4
If you Need to Make a Claim	5
Definitions	7-8
Policy Notes	9-10
Sporting Activities	11
Summary of Cover	12
 Section 1 - Cancellation and Curtailment	 13-14
Section 2 - Missed Departure	15
Section 3 - Personal Accident	16
Section 4 - Medical and Repatriation Expenses	17-18
Section 5 - Medical Inconvenience	19
Section 6 - Personal Baggage	20-21
Section 7 - Personal Money	22
Section 8 - Loss of Passport or Driving Licence	23
Section 9 - Personal Liability	24
Section 10 - Travel Delay and Abandoning a Trip	22
Section 11 - Legal Expenses	26
 Winter Sports - Additional covers	
Section 12 - Ski Equipment	27
Section 13 - Hire of Skis	28
Section 14 - Ski Pack	29
Section 15 - Piste Closure	30
 Activity Holidays - Additional covers	
Section 16 - Activity Equipment	31
 Golf Cover - Additional covers	
Section 17 - Golf Cover	32-33
 Business Travel - Additional covers	
Section 18 - Business Travel	34-35
 General Exclusions	 36
Conditions	37
Legal Procedure	38-39
Complaints Procedure	40

## **Cancellation Rights**

If you have purchased an Annual Travel insurance or a Single Travel insurance of greater than 30 days duration, you may cancel your policy within 14 days of arranging cover or, if later, within 14 days of receiving your policy documentation.

As long as you have not travelled, have not made a claim and do not intend to make a claim, you will be entitled to a full refund of the premium paid.

## **Disclosure of important information**

When you applied for this insurance and/or you applied to make any changes to the cover, you were asked a number of questions. The insurers relied on all of the answers to these questions to decide the terms upon which they offered you cover or amended cover. This included the premium to be charged.

It is therefore essential that all of the answers you gave were truthful, complete and accurate to the best of your knowledge. If any of your answers are later found to be incorrect, incomplete or misleading, this could lead to your insurance being declared invalid and/or your claim not being paid or not fully paid.

## Assistance International

### Who to contact if you need help following a medical emergency.

Assistance International is a 24-hour worldwide emergency service. If you need help following a medical emergency, please call: 00 44 23 8064 4633

The numbers from the countries most often visited are as follows.

France, Greece, Portugal, Spain  
and Italy 00 44 23 8064 4633  
USA and Canada 011 44 23 8064 4633  
Fax number 00 44 23 8064 4616

E-mail [ai@ageas.co.uk](mailto:ai@ageas.co.uk)

We may record or monitor calls for training purposes or to improve the quality of our service.

### Information needed in medical emergencies

- Your name and address, and your phone or fax number abroad
- The name of the agent who arranged this insurance
- Your policy number shown on the schedule
- The details of your booked outward and return journeys
- The type of help you need

If you go into a hospital abroad and you are likely to be in for more than 48 hours, or if you have to return home early, someone must contact Assistance International for you as soon as possible. We may be required to contact your GP in the UK to check your medical records.

### Getting you home after a medical emergency.

If you are too ill to return home using your return travel tickets, Assistance International can arrange other travel for you. In special circumstances, they will arrange a road or air ambulance. Before you travel, the doctors looking after you must provide a certificate confirming that it is medically necessary for you to return home and that you are fit to travel. The conditions of Section 4 'Medical and repatriation expenses' also apply to the service provided by Assistance International. If we pay any expenses which you are not covered for, you must pay these back within a month of the end of the period of insurance.

### Paying medical fees

If possible, you should pay for your medical treatment and then claim these costs back when you return home. If you cannot pay the medical costs out of your own money, contact Assistance International.

### European Insurance Card

A European Health Insurance Card (EHIC) entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you are travelling in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. You can pick up an EHIC application form from your local Post Office or you can complete this online by visiting [www.dh.gov.uk/travellers](http://www.dh.gov.uk/travellers). If we agree to a claim for medical expenses which has been reduced because you used an EHIC, any other reciprocal health agreement, other travel insurance or private health insurance, you will not pay the excess for this section. If you do not have an EHIC, this insurance policy will still be valid.

## Following Government Advice

You and all insured persons must observe travel advice provided by the Foreign and Commonwealth Office (FCO). Travel advice can be obtained from the FCO on telephone number +44 (0)20 7008 1500 or by visiting their website at <https://www.gov.uk/foreign-travel-advice>. No cover is provided under any section of this insurance in respect of travel to a destination to which the FCO has advised against all or all but essential travel unless agreed in writing by us prior to purchasing this insurance or travelling.

## If You Need to Make a Claim

We aim to make the process of making a claim as simple as possible. All you have to do is:

- Check your policy schedule and policy wording to see whether the loss or damage is covered and if any specific evidence is required.
- Read the Conditions on page 41 and follow any instructions given.
- Contact the claims team on 00 800 00 01 02 03, they will take as many details as possible on the phone.

A claim form will be sent to you, which should be completed and returned with all the required supporting evidence to the claims administrator:

Customer Response Team,  
Forces Mutual,  
100 Cedarwood  
Chineham Park  
Basingstoke  
RG24 8WD

## What we will do

In most cases we are able to settle the claim on the information you have given on your claim form, when supported with the original documentation we require.

Occasionally to help us agree a quick and fair settlement of a claim, it may be necessary for us to appoint an agent. When we do, our agent will contact you as quickly as possible to arrange an appointment to discuss the claim. We will pay any fee involved.

Our claims administrator takes pride in its service and will do all it can to help you.

## Safeguarding your claim payments

All claim payments due to you from us will be held by the claims administrator acting as our authorised agent. This means that claim payments are not deemed to have been paid until you have actually received them.

## Legal Helpline Service

This service is provided by DAS Assistance Services Limited.

DAS provide this service 24 hours a day, seven days a week during the period of insurance.

To help DAS check and improve their service standards, DAS record all calls. When phoning, please tell DAS your policy number or the name of the scheme you are in.

Please do not phone DAS to report a general insurance claim.

To contact these services phone DAS on 0117 934 0553.

## EuroLaw legal advice service

DAS will give you confidential legal advice over the phone on any personal legal problem, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

DAS will not accept responsibility if the Helpline Services are unavailable for reasons DAS cannot control.

DAS will always try to give you a quality service. If you feel DAS have let you down, please write to our Customer Relations Department at our head office address shown below.  
Or you can telephone DAS on 0117 934 0066 or e-mail [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

Details of our internal complaint-handling procedures are available on request.

DAS Head and Registered office is:  
DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.

If you lose money, valuables, passports or driving licences or personal baggage, or if they are stolen you must tell the local police or if on M.O.D. or military premises the Military Police within 24 hours of discovering the loss and obtain a written report. If there is a representative of the Travel Organiser available they also should be told. Any loss or damage to personal baggage while in the custody of a carrier (airline, ferry company, bus company etc) must be notified to them immediately and a written report obtained. In the case of an airline a Property Irregularity Report must be obtained.

## Definitions

Whenever the following words and phrases appear in the policy, they will always have these meanings:

### Activity equipment

Specialised clothing and equipment used specifically for an Insured Activity listed on page 12.

### Close Business Associate

Anyone who is an associate of the Insured Person and in the same employ, whose absence from work or place of employment necessitates the cancellation of the trip as certified by a senior director of such company or, in the case of H M Forces or MOD organisation by the commanding officer.

### Coastal Waters

The area of water extending up to 12 nautical miles from the shore.

### Curtailement

Abandonment of your trip by returning home early to the United Kingdom or to the country in which you are based. We will calculate costs from the date you return home.

### Deposit

Money given in part payment to secure travel or accommodation arrangements.

### Doctor

A registered practising member of the medical profession who is not related to you or anyone you are travelling with.

### Europe

The United Kingdom including the Channel Islands and Isle of Man, Continental Europe, Republic of Ireland, Russia west of the Ural mountains, Madeira, Iceland, the Canary Islands and Azores, and countries bordering the Mediterranean Sea except Syria and Lebanon.

### Home

Where you live in the United Kingdom or in the country in which you are based with HM Forces.

### Immediate Relatives

Mother, father, sister, brother, spouse of civil partner, partner, son, daughter, grandparent, grandchild, daughter-in-law, son-in-law, sister-in-law, brother-in-law, step-parent, step-child, step brother, step-sister, fiancé or fiancée.

### Personal Baggage

Items which you need including clothing and items worn or carried by you, suitcases or similar luggage carriers and infants' pushchairs. (But excluding tents, dinghies, bicycles and other items not normally carried in a suitcase or similar luggage carrier).

### Personal Money

Cash, currency, bank notes, cheques, postal and money orders, travel tickets, traveller's cheques, ski passes (in respect of winter sports trips where Winter Sports cover has been selected), petrol coupons, passports and motor insurance green cards held by you for your own use.

### Public Transport

Transport where you pay a fare to travel, for example by train, coach, taxi, bus, plane and travel

**Redundant**

Being made redundant and qualifying for a redundancy payment under the Employment Rights Act 1996 or any subsequent legislation (unless you take voluntary redundancy).

**Ski equipment**

Skis (including bindings), ski boots, ski poles, and snow boards.

**Ski pack**

Pre-booked lift passes, hired skis and boots and ski school fees.

**Terminal Illness**

Advanced or rapidly progressing incurable disabling illness, such that life expectancy is no greater than 12 months.

**Trip**

A holiday or business trip involving clerical or administrative work only starting in the United Kingdom or other country in which you are based:

- a. from the time you leave home until the time you get back afterwards, including the travelling time between your home and departure point providing this takes no longer than 36 hours in each case.
- b. in the case of one way trips from the time you leave your home in the country you are leaving and continuing for not longer than 72 hours after this time unless declared to and agreed by us.

**United Kingdom**

England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

**Valuables**

Watches, furs, jewellery, audio equipment, computers and computer games, binoculars, telescopes, musical instruments, video and photographic equipment.

**We/our/us**

Ageas Insurance Limited

**Worldwide**

Anywhere in the world.

**You/your**

Each Insured Person named on the Schedule.



## Policy Notes

1. This policy is only available to persons who are:
  - a) Aged 79 or under, and
  - b) Either:
    - i) Serving members of HM Forces, their spouse, partner or children based anywhere in the world for operational purposes;
    - ii) European Economic Area\* resident civilians issued with authorised HM Forces military passes who are working on behalf of the Ministry of Defence anywhere in the world in an official capacity, their spouse, partner or children;
    - iii) European Economic Area\* resident serving members of NATO Forces, their spouse, partner or children based in Europe for operational purposes;

Policyholders under bi) and bii) above may retain their policy after leaving or retiring from military service, subject to the maximum age limit in a) above.

In addition to the above Single Trip Travel Insurance only is available to persons who are:

- a) Aged 79 or under, and
- b) Non-European Economic Area resident serving members of NATO Forces, their spouse, partner or children based in the Europe for operational purposes.

\* for the purposes of this insurance European Economic Area shall exclude Croatia.

2. This policy is not effective unless you have paid the appropriate premium.
3. Please read the medical exclusions on page 10.
4. The amounts you pay towards each and every claim (the policy excess), and the sums insured under each section apply to each person. If the claim involves baggage and money at the same time you need only pay one excess amount per person. In the event of cancellation the maximum amount you will have to pay is £100 if more than 2 people cancel the same trip.
5. If you are using a mechanical or motorised vehicle or water craft make sure that you are insured for third party cover, as Section 9 Personal Liability will not cover you for this (see "We will not pay 3.c")
6. This policy is valid for each trip provided there is an overnight stay, except:
  - a. where it is a single journey commencing in the country of residence and ceasing in a different country which is to become the new country of residence, or
  - b. where it is a round trip to another country from the UK or country in which you are based, or
  - c. where Winter Sports cover is selected.
7. For Annual Travel Insurance cover applies to each trip providing the outward journey commences during the period of insurance.
8. The maximum duration of the trip will be:
  - a. for Single Trip Travel Insurance - the period shown in your policy schedule
  - b. for Annual Travel Insurance - 45 days (Max 17 days per winter sports trip) unless your return to the UK or country in which you are based is delayed due to circumstances outside your control in which case the insurance is automatically extended.
9. Family cover applies to you or you and your partner plus all unmarried children who are 23 years and under and in full time education. You and all people to be covered must permanently live together. You and/or your partner may travel separately and still be covered by this policy.
10. Children will be covered only when they are travelling with an adult insured under this policy except:
  - a. while travelling directly to join parents from boarding school at the start of a school holiday or to boarding school from the parents at the end of a school holiday, or
  - b. travelling to stay with immediate relatives during a school holiday.

## Medical Exclusions

1. We will not pay for any claim which is caused or contributed to, by or which results directly or indirectly from:
  - i. a condition for which you are on a hospital waiting list for in-patient treatment, or if in-patient treatment has been received by you during the six months before you are due to travel;
  - ii. a condition for which you are travelling to get medical treatment;
  - iii. you traveling against the advice of your doctor;
  - iv. you are suffering from a terminal illness; or
  - v. you are suffering from a known psychiatric condition which existed at the time the trip was booked.
2. You must tell us of any reason in 1 above which may arise between the issue date as shown on your schedule of travel insurance and:
  - i. the date the period of insurance starts (for single trip cover); or
  - ii. the start date of any trip booked within the period of insurance (for annual travel cover).

## Period of Insurance

Cancellation cover begins as soon as this policy and schedule are issued and, for single trip insurance, continues for a period of 1 year. The rest of the cover applies throughout your trip including you travelling from your home to your departure point and back home afterwards providing this does not take longer than 36 hours. This cover applies to land, sea or scheduled, charter or MOD flights in the United Kingdom or country in which you are based and the countries you visit during your trip.

The cover under Section 1 Cancellation and Curtailment begins as soon as you have booked a trip, so we will not give a refund unless it is within the 14 day approval period. See Cancellation Rights on page 3.

## Sporting Activities

The following list specifies activities that your policy covers.

Angling (not at sea from a boat)	Archery	Badminton
Bowls	Cross-country skiing*	Curling
Cycling	Dry slope skiing	Go-karting
Golf	Hiking	Hill trekking
Horse riding	Ice skating	Jet skiing#
Motor cycling (up to 125cc)#	Mountain biking	Off piste skiing*
Orienteering	Paragliding	Parascending
Roller skating/blading	Rowing	
Sailing (inland/coastal waters)#	Scuba diving (depths of less than 30m)	
Shooting	Skiing*	Snorkelling
Snow boarding*	Snow mobiling*#	Soccer
Squash	Surfing	Swimming
Tennis	Tobogganing*	Tug of war
Volleyball	Water skiing	Water polo
Windsurfing		

\*Only where Winter Sports cover is selected. #No cover for Personal Liability.

In addition, any activity not mentioned above that is undertaken as a resort activity forming part of a booked holiday is covered. If you have booked a holiday specifically to take part in a sport or activity not listed above and you have not agreed this with us before taking out the policy or booking a trip, you will not be covered while taking part in that sport.

Other sporting activities may be covered if you select Hazardous Activity Insurance.

Activities covered under the two levels of Hazardous Activity Insurance are as follows: - Please note, non hazardous winter sports activities (as listed above) will not be covered unless winter sports cover is also selected.

### Level 1 - activities

Abseiling, fencing, martial arts, piloting an aircraft, scuba diving (depths greater than 30m), sailing outside coastal waters, white water rafting and canoeing, high diving, microlighting, sea fishing from a boat, boxing, hot air ballooning, motor rallying or playing American football, polo, rugby or war games.

### Level 2 - activities

Bungee jumping, mountaineering, hang gliding, parachuting, skydiving, rock climbing, pot holing, performing ski acrobatics and other dangerous skiing such as the use of bobsleighs or skeletons, ski jumping, heli-skiing, freestyle skiing, mogul skiing, ski-touring and ski racing in major events, if you plan to go on overland trips in Africa, Asia and South America exceeding 2 nights, expeditions (journeys of exploration) or playing ice hockey or professional sport.

## Summary of cover

Section for each trip each claim	Maximum benefit one person each trip	Amount each person must pay for each claim
Section 1 - Cancellation and Curtailment deposits	£3,000	£50 £15 for lost
Section 2 - Missed Departure	£500	£0
Section 3 - Personal Accident		
■ Death	£10,000	
■ Loss of sight/limbs	£25,000	
■ Permanent disablement	£25,000	£0
Section 4 - Medical and Repatriation expenses	£2,000,000	£50
Section 5 - Medical inconvenience	£25 per day £600 maximum	£0
Section 6 - Personal Baggage	£2,000	£50
■ single article limit	£250	£50
■ total valuables	£500	£50
■ delayed baggage	£150	£0
Section 7 - Personal Money	£400	£50
Section 8 - Loss of Passport or Driving Licence	£200	£0
Section 9 - Public Liability	£1,000,000	£0
Section 10 - Travel Delay or Abandoning a trip	£20/£10/£100 £3,000	£0 £50
Section 11 - Legal Expenses	£10,000 any one event	£0
Section 12 - Ski Equipment*	£1,500	£50
■ single article	£500	£50
Section 13 - Hire of Ski Equipment*	£150	£0
Section 14 - Ski Pack*	£250	£0
Section 15 - Piste Closure*	£10/£20/£200	£0
Section 16 - Activity Equipment+	£500	£50
■ single article	£250	£50

\* Only available where Winter Sports cover is selected.

+ Only available where Hazardous Activities Insurance is selected

## Section 1 - Cancellation and Curtailment

-Up to £3,000

**You can claim for:**

- a. Travel and accommodation arrangements which are cancelled before your trip begins from the United Kingdom or country in which you are based, which have been paid by you or for which you are contractually liable to pay; or
- b. A proportionate amount of expenses you have paid or which you are contractually liable to pay before your trip started, for travel and accommodation expenses you have not used and are unable to recover and any reasonable additional accommodation and travelling expenses incurred if you need to cut your trip short.

**We will pay up to £3,000 if the trip:**

- a. Needs to be cancelled after this policy is issued for reasons you cannot avoid (and not because you are unwilling to travel) and which are listed below, and which happened after this policy and schedule were issued.
- b. Has to be curtailed and you return home early for one of the reasons listed below:
  - 1. If you, anyone you are travelling with, an immediate relative of yours or of anyone you are travelling with, or a close business associate of yours dies, becomes disabled by pregnancy or bodily injury or becomes ill, or has to go into quarantine.
  - 2. If you or anyone you are hoping to travel with is called for jury service or as a court witness (unless you normally need to attend court as part of your work).
  - 3. If you, or anyone you are travelling with is made redundant. (In this case you must contact us immediately).
  - 4. An urgent demand of the military force of which you are a serving member occurring after 7 days from the date this policy was first issued.
  - 5. If there is a fire, storm or flood at your home or service accommodation or at the home of anyone you are travelling with, rendering the home uninhabitable.
  - 6. If the police need you to stay or return home because of burglary at your home or business, or at the home or business of anyone you are travelling with.

Note: If you need to cut your trip short you must contact our appointed Medical Emergency Provider (details on page 4) before you return home.

## **We will not pay for:**

1. The first £50 of every claim for each insured person (£15 for losing a deposit), up to a maximum of £100 if one occurrence involves more than two people insured under this policy.
2. Cancellation or curtailment of a trip because of reasons which could be foreseen from knowledge in your possession at the time the trip was booked or at the time the policy was taken out.
3. The failure of the Tour Operator or provider of transport or accommodation to fulfil the holiday booking.
4. Any loss resulting from the financial circumstances of the Tour Operator or provider of transport or accommodation.
5. Anything caused directly or indirectly by the government of any country preventing you from entering that country.
6. Curtailment of a trip where curtailment has not been authorised by the claims administrators before you returned home.
7. An urgent demand of the military force of which you are a serving member occurring within 7 days from the date this policy was first issued.
8. Any claim which is caused or contributed to by or which results directly or indirectly from:
  - i. a condition for which you are on a hospital waiting list for in-patient treatment, or if in-patient treatment has been received by you during the six months before you are due to travel;
  - ii. a condition for which you are travelling to get medical treatment;
  - iii. you travelling against the advice of a doctor, taking into account your state of health, the destination you are travelling to and the availability of medical facilities there;
  - iv. you suffering from a terminal illness;
  - v. you suffering from a known psychiatric condition which existed at the time the trip was booked.
9. Lack of snow if you have chosen the winter sport option.
10. Anything mentioned in the General Exclusions.

**Note:** For curtailment claims we will work out your costs from your return to the United Kingdom or country in which you are based.

## Section 2 - Missed Departure - Up to £500

### You can claim for:

Hotel and travelling expenses to get to your booked destination on your outward journey or home address on your return journey.

### We will pay up to £500 if:

1. The car you are travelling in breaks down or is directly involved in an accident; or
2. The public transport you are using is delayed and this causes you to arrive too late to start your booked journey to or from the arranged departure point by the time shown on your travel tickets or itinerary.

### We will not pay:

1. If you have not allowed enough time for your journey;
2. If you are not travelling to the departure point;
3. If the vehicle you are travelling in has not been properly serviced;
4. In the case of strike or industrial action
  - a. which was in existence at, or
  - b. for which a commencement date likely to affect the trip had been given at the time of taking out this insurance or the time of your departure from home;
5. If you do not obtain written confirmation from a garage or roadside assistance company of the breakdown or the transport company of the delay;
6. If the vehicle you are travelling in is delayed in a traffic jam or road block;
7. For anything mentioned in the General Exclusions

## Section 3 - Personal Accident - Up to £25,000

### You can claim:

If you have an accident during your trip and this causes your death, or you to lose your sight, or you lose a limb or you become permanently and totally disabled within one year of the date of the injury from which the claim arises.

### We will pay:

One of the sums shown below if you sustain accidental bodily injury which is from a violent, visible and external source which independently of any other cause results in:

Death	£10,000
For children aged under 16	£2,500
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Permanent and total loss of sight in one or both eyes	£25,000
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Total loss by physical severance or the complete and irrecoverable loss of use of an entire arm at or above the wrist or an entire leg at or above the ankle	£25,000
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Permanent and total disablement (other than by loss of sight or limbs) which prevents you from working in any profession or occupation of every kind for 12 months and after that there is no reasonable prospect of recovery	£25,000
<hr/>	

All occurring within 12 months from the date of injury from which the claim arises.

### We will not pay for:

1. Any sickness, disease, medical disorder, or naturally occurring condition;
2. Any injury, infirmity or medical condition that you had before the trip commenced;
3. Anything mentioned in the General Exclusions.



## Section 4 - Medical and Repatriation Expenses - Up to £2,000,000

This section includes a 24 hour Medical Emergency helpline service provided by our appointed Medical Emergency Provider (details are shown on page 4). You must contact them immediately if you are seriously injured or ill, or taken into hospital.

Benefits 1. 2. and 3. below do not apply to trips taken within the United Kingdom.

### You can claim for:

Costs you have to pay if you become ill, are injured or need emergency dental treatment (to immediately relieve pain only) outside the United Kingdom.

### We will pay for the following:

1. Necessary emergency medical, surgical, hospital and nursing home charges or emergency dental fees (to immediately relieve pain only) and moving you from the scene of the incident.
2. Necessary costs for extra hotel and initial travelling expenses for one relative or friend who either has to stay with you, or has to travel out from the United Kingdom or the country in which you are based to escort you home if a doctor says you have to be with someone or, if you are a child, you need someone to take you home if you are seriously ill or injured.
3. If you die, we will return the body or ashes to the United Kingdom or the country in which you are based, or we will pay up to £5,000 for your funeral expenses abroad.

If you become ill or you are injured we can send you home at any time during the trip. We will only do this if the doctor treating you and the doctor appointed by our appointed medical emergency provider agrees that you can safely travel home and continue treatment.

Note - you must keep all original receipts and give them to us if you make a claim.

### We will not pay for:

1. The first £50 of every claim for each Insured Person unless the use of a EHIC results in a reduction in the cost of medical treatment, in which case the £50 will be waived.
2. The first £300 of every claim if our appointed Medical Emergency provider is not notified within 24 hours in the event of you being hospitalised in the country in which you are based (except the United Kingdom).
3. Any costs or charges levied for services received in the United Kingdom or the country in which you are based.
4. Any claims which our appointed Medical Emergency provider or the doctor treating you do not think are medically necessary.
5. Any extra travelling or accommodation expenses which we or our appointed Medical Emergency provider has not agreed to if you have to return home earlier than planned or are sent home.
6. Any expenses you pay for treatment needed as a result of surgery or medical treatment which our appointed Medical Emergency provider or the doctor treating you believe could have waited until you returned to the United Kingdom or the country in which you are based.
7. Telephone calls, except calls made to our appointed Medical Emergency provider.

8. Any medication which you knew you had to take before the trip commenced and would have to take during your trip.
9. Preventative treatment which you could have put off until you returned to the United Kingdom or in the country in which you are based.
10. Taxi fares
11. Any claim which is caused or contributed to by or which results directly or indirectly from:
  - i. a condition for which you are on a hospital waiting list for in-patient treatment, or if in-patient treatment has been received by you during the six months before you are due to travel;
  - ii. a condition for which you are travelling to get medical treatment;
  - iii. you travelling against the advice of a doctor, taking into account your state of health, the destination you are travelling to and the availability of medical facilities there;
  - iv. you suffering from a terminal illness; or
  - v. you suffering from a known psychiatric condition which existed at the time your trip was booked.
12. Anything mentioned in the General Exclusions.

## **Section 5 - Medical Inconvenience - Up to £600**

### **You can claim for:**

A benefit every day you are receiving treatment while you are staying in a hospital outside the United Kingdom or the country in which you are based.

### **We will pay:**

£25 per day for every complete 24 hours you are in hospital up to a maximum of £600.

The amount payable is in addition to any amount payable under Section 4 Medical and Repatriation Expenses. It is available to use for taxi fares, telephone calls and incidental expenses you incur while you are in hospital.

### **We will not pay for:**

Anything mentioned in the General Exclusions.

## Section 6 - Personal Baggage

### You can claim for:

#### 1. Personal baggage

Any of your own (not hired or borrowed) baggage which is lost, stolen or damaged.

#### 2. Delayed baggage

Your baggage being delayed by 12 hours or more on your outward journey. You will need a written report from the airline or tour representative.

### We will pay for the following:

#### 1. Personal baggage

Up to £2,000 to replace or repair your personal baggage after making an allowance for wear and tear, gradual deterioration and items losing their value. We will only pay up to £500 in total for valuables and up to £250 for each single article. If you claim for a pair or set of items we will only pay for that part of the pair or set which is lost or damaged.

#### 2. Delayed baggage

We will pay you up to £150 towards buying essential items to replace those which are delayed. If these items are never found and we agree to pay for permanent loss, we will deduct any amount paid for delayed baggage from your final claim.

### We will not pay:

1. For the first £50 of every claim for each Insured Person. (This does not apply to 2. Delayed Baggage). If there is a loss of personal money and Baggage at the same time, you will have to pay only one amount of £50 for each Insured Person;
2. If you do not take reasonable care in making sure your property is safe and supervised;
3. If you do not get a written police report within 24 hours of discovering that your baggage or valuables have been lost or stolen;
4. If you do not get a written report from the company carrying your personal baggage if your baggage is lost or damaged while you are travelling. (You need a "Property Irregularity Report" in the case of an airline);
5. For loss or damage:
  - a. caused by Customs or other officials or authorities confiscating or keeping your baggage;
  - b. to contact or corneal lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or their accessories, antiques, musical instruments, pictures, typewriters, mobile phones or their accessories, televisions, compact disc players (except Personal Compact Disc players), sports equipment while you are using it, boats or their equipment.
6. For wear and tear, gradual deterioration, denting or scratching;
7. For damage caused by moths or vermin;
8. For mechanical breakdown or fragile or brittle articles breaking unless the damage or loss is caused by fire or an accident to the transport by which your personal baggage is being carried;
9. For any property you have insured separately;
10. For valuables you have checked-in with your baggage;

11. For personal baggage stolen from an unattended vehicle unless it was locked in the boot or glove compartment, or if a hatchback, estate or van, covered up so no-one can see it from the outside. There must be evidence that someone has broken into the vehicle;
12. For damaged items you have not kept so that we can inspect them;
13. More than £50 for compact discs or cassettes that were pre-recorded; or
14. For anything mentioned in the General Exclusions.

## Section 7 - Personal Money - Up to £400

### You can claim for:

Your personal money which you lose or which is stolen.

We will pay up to £400 (up to £250 in the case of cash) if you lose personal money up to 72 hours before your trip starts or during your trip.

If you are under 16 you can only claim for up to £100.

### We will not pay:

1. The first £50 of every claim for each Insured Person. If there is a loss of your personal money and baggage at the same time, you will have to pay only one amount of £50 for each Insured Person;
2. For shortages due to mistake or loss of value;
3. For losses where you do not take reasonable care in making sure your personal money is safe and supervised;
4. For personal money which has been left unattended other than in your locked personal accommodation;
5. For personal money stolen from an unattended vehicle unless it was locked in the boot or glove compartment, or if a hatchback, estate or van, covered up so on-one can see it from the outside. There must be evidence that someone has broken into the vehicle;
6. If you do not report the incident to the police within 24-hours of discovering that your personal money has been lost or stolen and obtain a police report.
7. For loss, destruction or damage caused by Customs or other officials confiscating or keeping your personal money;
8. Travellers cheques where the provider offers a replacement service; or
9. For anything mentioned in the General Exclusions.

Note - You must provide proof of ownership, eg bank withdrawal slips or exchange slips.

## Section 8 - Loss of Passport or Driving Licence - Up to £200

### You can claim for:

Any extra travel or accommodation expenses you have to pay during the trip to get a new passport or driving licence.

### We will pay:

Up to £200 for the extra travel and accommodation you have to pay for if your passport and/or driving licence is lost or stolen during a trip outside the United Kingdom or the country in which you are based.

### We will not pay:

1. If you do not take reasonable care in making sure your passport and/or driving licence is safe and supervised;
2. If you do not report the incident to the police within 24-hours of discovering that your passport or driving licence has been lost or stolen and obtain a police report.
3. For loss, destruction or damage caused by Customs or other officials or authorities confiscating or keeping your passport or driving licence; or
4. For anything mentioned in the General Exclusions.

## Section 9 - Personal Liability - Up to £1,000,000

You can claim for your legal expenses and legal liability for damages caused by an accident that occurred during your trip.

### We will pay:

Up to £1,000,000 in total for any accident leading to claims made against you for:

1. Death or bodily injury to any person who is not a member of your family or household and is not employed by you; and
2. Loss or damage to property which you do not own and is not hired, loaned or borrowed by you or any member of your family, household or employee.

### We will not pay:

1. Punitive and exemplary damages;
2. Any fines you have to pay;
3. For liability arising from:
  - a. your trade, business or profession;
  - b. the ownership or occupation of any land or building (other than occupation only of any temporary holiday accommodation);
  - c. the ownership possession or use of animals (other than domestic dogs not included in Section 1 (1) of the Dangerous Dogs Act 1991 or horses used solely for hacking or trekking), vehicles, ships, boats, or craft of any kind (other than manually propelled boats or craft);
  - d. any contract or agreement unless liability would have applied anyway;
  - e. any wilful or malicious act on the part of the Insured Person;
4. Costs and expenses incurred after the date on which we shall have offered to pay the limit of indemnity;
5. For anything mentioned in the General Exclusions;
6. For any participant to participant injury whilst participating in or practicing for any sporting event or similar; or
7. For any kind of pollution.

Note: If you are using a mechanical or motorised vehicle or watercraft make sure that you are insured for third party cover as you are not covered under this insurance.



## **Section 10 - Travel Delay - Up to £100 or Abandoning a Trip - up to £3,000**

### **You can claim:**

If your flight, sea crossing, coach or train departure is delayed for more than 12 hours on your outward or return journey to or from the United Kingdom or country of residence according to the times printed on your travel tickets or itinerary.

### **We will pay the following:**

1. £20 for the first complete 12 hours you are delayed and £10 for every full 12 hours after that up to a maximum of £100; or
2. Up to £3,000 for travel and accommodation arrangements which have been paid by you or which you are contractually liable to pay if you abandon the trip after waiting 24 hours at your final departure point.

### **We will not pay:**

1. If you do not check in for the flight, sea crossing, coach or train departure before the time you are supposed to;
2. If you do not get written details from the transport company of the time and reason you were delayed;
3. In the case of abandonment, the first £50 of every claim for each Insured Person, up to a maximum of £100 if one occurrence involves more than two people insured under this policy;
4. Claims caused directly or indirectly by the bankruptcy or liquidation of any tour operator, travel agent or transportation company; or
5. For anything mentioned in the General Exclusions.

## Section 11 - Legal Expenses - Up to £10,000 any one event

This section is underwritten by DAS Legal Expenses Insurance Company Limited.

### We will pay for:

Legal costs and expenses incurred by you in the pursuit of legal proceedings for compensation and/or damages directly resulting from or out of injury or death of an Insured Person during the trip. The insurers will have complete control over the legal proceedings and the appointment of a solicitor.

### We will not pay for:

1. Claims against us or anyone acting on behalf of us, or a travel agent, tour operator or carrier;
2. Costs or expenses incurred prior to the granting of support by the insurer;
3. Any claim where the insurer considers the prospects of success in achieving a reasonable benefit are insufficient and/or where the laws and practices of the country in which the incident occurred preclude the claimant from obtaining a viable financial settlement;
4. Any claim reported more than 180 days after the date of injury from which the claim arises;
5. The continued pursuit of any claim where we consider the insured or an insured person does not have a likely prospect of establishing a legal liability against the party being pursued and of recovering charges from such party;
6. Legal actions between insured persons;
7. Legal actions to obtain satisfaction of a judgement or legally binding decision, or legal proceedings brought in more than one country; or
8. Legal expenses which constitute a valid claim under any other insurance policy beyond which we have a rateable share of any claim costs.

## **Additional Covers**

Sections 12-15 only apply where Winter Sports Cover is selected as shown on your schedule.

Section 16 only applies where Hazardous Activity cover is selected as shown on your schedule

Section 17 only applies where Golf cover is selected as shown on your schedule

Section 18 only applies where Business Travel cover is selected and shown on your schedule

### **Section 12 - Ski Equipment - Up to £1,500**

#### **You can claim for:**

Your skis (including bindings), boots or poles (including hired or borrowed equipment up to £150) which are lost, damaged or stolen.

#### **We will pay:**

Up to £1,500 to replace or repair your ski equipment after making an allowance for wear and tear or gradual deterioration.

We will only pay up to £500 for single items, or, in the case of skis, boots or poles, for each pair.

#### **We will not pay:**

1. For the first £50 for each claim for each Insured Person;
2. For unattended ski equipment unless it is:
  - a. locked in your personal accommodation; or
  - b. locked in a store room during the day or night;
3. If you do not take reasonable care in making sure your property is safe and supervised;
4. If you do not get a written police report within 24 hours of discovering that your ski equipment has been lost or stolen;
5. If you do not get a written report from the company carrying your ski equipment if your equipment is lost or damaged while you are travelling. (You need a "Property Irregularity Report" in the case of an airline);
6. For ski equipment stolen from an unattended vehicle unless it was locked in the boot or glove compartment, or if a hatchback, estate or van, covered up so on-one can see it from the outside. There must be evidence that someone has broken into the vehicle;
7. For damaged items you have not kept for us to inspect; or
8. For anything mentioned in the General Exclusions.

## Section 13 - Hire of Skis - Up to £150

### You can claim for:

The cost of hiring skis, boots or poles as a result of accidental damage or loss (including temporary loss) of your own equipment during the trip.

### We will pay:

Up to £150 for each Insured Person for the cost of hiring alternative skis, boots or poles as a result of your own ski equipment being accidentally lost (including temporary loss in transit for more than 12 hours), stolen or damaged during the trip.

### We will not pay:

1. If you do not take reasonable care in making sure your property is safe and supervised;
2. If you do not report the incident to the police within 24-hours of discovering that your ski equipment has been lost or stolen and obtain a police report.
3. If you do not get written report from the company carrying your ski equipment if your ski equipment was lost, damaged or delayed while you are travelling. (You need a "property irregularity report" in the case of an airline);
4. For ski equipment stolen from an unattended vehicle unless it was locked in the boot or glove compartment, or if a hatchback, estate or van, covered up so on-one can see it from the outside. There must be evidence that someone has broken into the vehicle
5. For unattended ski equipment unless it is:
  - a. locked in your personal accommodation; or
  - b. locked in a store room during the day or night; or
6. For anything mentioned in the General Exclusions.

## **Section 14 - Ski Pack - Up to £250**

### **You can claim:**

For a proportionate loss of irrecoverable ski pack costs paid or for which you are contractually liable to pay as a result of sustaining injury or becoming ill which prevents you from being able to ski.

### **We will pay:**

Up to £250 for each Insured Person for proportionate loss of irrecoverable ski pack costs paid by you, or for which you are contractually liable to pay prior to the trip commencing, caused by you sustaining accidental bodily injury or becoming ill during the trip and you are certified by a doctor as being unable to ski.

### **We will not pay:**

1. If you do not get a written report from a doctor at the time of onset of accident or illness which confirms the dates you were unable to ski; or
2. For anything mentioned in the General Exclusions.

## **Section 15 - Piste Closure - Up to £200**

Cover is only available under this section for European holidays which commence and finish between 1 December and 30 April.

### **We will pay you:**

1. £10 per day towards the costs you have to pay to travel to another resort if there is a lack of snow at your resort and it closes which prevents you from skiing; or
2. £20 per day, up to a maximum of £200, for each day your resort stays closed due to a lack of snow and there is no other resort available.

### **We will not pay:**

1. For trips within the United Kingdom;
2. If you do not provide an official letter from the resort's management confirming the dates the piste was closed at your resort and the reason; or
3. For anything mentioned in the General Exclusions.

## Section 16 - Activity Equipment - Up to £500

### We will pay

Up to £500 to replace or repair activity equipment, after making an allowance for wear and tear and items losing their value, which you own or for which you are legally responsible, taken on or purchased during a trip which become lost, stolen or damaged during the trip.

We will only pay up to £250 for each single article.

If you claim for a pair or set of items we will only pay for that part of the pair or set which is lost or damaged.

### We will not pay:

1. The first £50 of every claim for each Insured Person;
2. If you do not take reasonable care in making sure your property is safe and supervised;
3. If you do not report the incident to the police within 24-hours of discovering that your activity equipment has been lost or stolen and obtain a police report.
4. If you do not get a written report from the company carrying your activity equipment if it is lost or damaged while you are travelling. (You need a "Property Irregularity Report" in the case of an airline);
5. For wear and tear, denting or scratching, or damage caused by moths or vermin;
6. For mechanical breakdown or fragile or brittle articles breaking unless the damage or loss is caused by fire or accident to the transport by which your activity equipment is being carried;
7. For any property you have insured separately;
8. For damaged items you have not kept for us to inspect; or
9. For anything mentioned in the General Exclusions.

## Section 17 - Golf Cover

### Important Note

All conditions and exclusions included within Section 1 - Cancellation and Curtailment, Section 4 - Medical and Repatriation Expenses, Section 6 - Personal Baggage and Section 10 - Travel Delay also apply to this section.

### Special definition applying to Golf Cover:

Golf Clubs means a complete set of clubs normally carried in a golf bag, regardless of whether purchased as a set or individually.

### A. Cancellation and Curtailment

#### We will pay

In addition to cancelled travel and accommodation, we will pay up to £250 for pre-booked green fees, which are not refundable.

Cover under section 1 is extended to include cancellation cover when an injury or illness prevents the Insured Person from playing golf, where arrangements have been pre-booked. In addition to a proportional payment for unused travel and accommodation, we will pay up to £250 for pre-booked green fees.

Cover under section 1 is also extended to include curtailment when an injury or illness prevents the Insured Person from playing golf, when playing arrangements had been pre-booked.

Please note that in the event of cancelling or curtailing your trip as a result of your bodily injury or illness, confirmation must be obtained from a doctor in that country which your bodily injury or illness prevented you from playing golf.

Note: If you need to cut your trip short you must contact our appointed medical emergency provider (details on page 4) before you return home.

#### We will not pay

1. The first £50 of every claim for each Insured Person;
2. For any exclusions listed under Section 1; or
3. Anything mentioned in the General Exclusions.



## B. Medical Emergency Expenses

This section does not apply to trips within the United Kingdom (except for trips to the Channel Islands).

### We will pay:

For the cost of, or expenses relating to emergency medical treatment given or prescribed by a doctor following your bodily injury or illness outside the United Kingdom, we will pay up to £250 for non-refundable pre-paid green fees you are unable to use as a direct result of your bodily injury or illness, under Section 4 Medical and Repatriation Expenses.

### We will not pay:

1. The first £50 of every claim for each Insured Person;
2. For trips taken solely within the United Kingdom;
3. For any exclusions listed under Section 4; or
4. For anything mentioned in the General Exclusions.

## C. Personal Baggage

### We will pay:

Up to £1,500 in respect of each Insured Person if during your trip your golf clubs are lost, damaged or stolen and not recovered. Up to £35 per day (to a maximum of £250 in total) for the reasonable cost of hiring replacement golf clubs when your own equipment is lost, damaged or stolen.

### We will not pay:

1. The first £50 of every claim for each Insured Person;
2. For any exclusions listed under Section 6;
3. For anything mentioned in the General Exclusions.

## D. Travel Delay

This section does not apply to trips within the United Kingdom (except for trips to the Channel Islands)

### We will pay:

Up to £250 for non-refundable pre-paid green fees you, as a direct result of the delay, are unable to use if there is a delay in the outward or return flights, sea crossing, coach or train departure in which you are booked to make your trip, and you are delayed for at least 12 hours, under Section 10 - Travel Delay.

### We will not pay:

1. For trips taken solely within the United Kingdom;
2. For any exclusions listed under Section 10; or
3. For anything mentioned in the General Exclusions.

## Section 18 - Business Cover

This section of cover does not apply to trips within the United Kingdom.

### Important Note

All conditions and exclusions included within Section 4 - Medical and Repatriation Expenses and Section 6 - Personal Baggage also apply to this section.

Special definitions applying to Business Cover:

Business Equipment means mobile telephones, portable personal computers, personal electronic organisers, calculators, dictaphones, portable facsimile machines, telephones modems, portable overhead projectors, owned by you or for which you are responsible.

Business Samples means a small amount of fabric or other commodity, owned by you or for which you are responsible, which is to be given or shown to a prospective client.

### A. Medical Emergency Expenses

#### We will pay:

1. Up to £1,500 towards the cost of a return travel ticket, up to the same class of travel as that paid by you on your outward trip, to enable a business colleague where necessary, to replace you if you are hospitalised for more than three days, repatriated or die.
2. Up to £1,500 towards the cost of additional accommodation and travel expenses should you need to extend the period of the trip beyond the scheduled return date following your bodily injury or illness or due to adverse weather conditions at your trip destination.

#### You are not covered:

1. The first £50 of every claim for each Insured Person;
2. For any exclusions listed under Section 4; or
3. For anything mentioned in the General Exclusions.

### B. Personal Baggage

#### We will pay:

1. For the cost of repair if economical, or otherwise the cost of replacement of business equipment as new, less deductions for wear, tear or depreciation, if your business equipment is lost, damaged or stolen during the period of the trip.
2. For the cost of repair if economical, or otherwise the cost of replacement of business samples as new, less deductions for wear, tear or depreciation, if your business samples are lost, damaged or stolen during the period of the trip. The total amount payable in respect of each insured person under part 1) and part 2) is £2,000 subject to a maximum limit of £1,000 in respect of any single article, pair or set of articles.
3. Up to £500 towards the cost of purchasing essential replacement items if your personal baggage is temporarily lost in transit on your outward travel and not restored to you within 12 hours after arrival at your trip destination. You must obtain written confirmation from the carrier of the number of hours delay. If the business equipment proves to be permanently lost the overall limit insured as specified in part 2) above shall apply.

4. Up to £500 towards the cost of hiring replacement business equipment if your business equipment is lost, damaged or stolen during the period of the trip. This will apply for the duration of the trip or until your business equipment is returned to you, whichever is the shorter period. You must obtain receipts for the cost of hiring replacement business equipment.

**You are not covered:**

1. The first £50 of every claim for each Insured Person (excluding delayed baggage claims);
2. For any exclusions listed under Section 6; or
3. For anything mentioned in the General Exclusions.

## General Exclusions

We will not pay for anything caused directly or indirectly by:

1. Suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a registered qualified medical practitioner), alcoholism, drug addiction, solvent abuse, putting yourself in great danger (unless you are trying to save someone's life);
2. If you have been diagnosed as suffering from anxiety or depression or any psychotic mental illness before you applied for this insurance;
3. Pregnancy (if your claim arises during the 2 months before the expected date of birth);
4. Professional or organised sports other than sports undertaken as a resort activity forming part of a booked holiday, or any sporting activity not listed in "Sporting Activities" on page 12 unless you have selected Winter Sports or Hazardous Activity Insurance and additional premium has been paid;
5. Aviation other than travelling on MOD aircraft or as a fare paying passenger or unless you have selected Hazardous Activity Insurance;
6. Any liability for death or bodily injury to any person, damage to property or any depreciation, losses or expenses not specifically covered by this insurance;
7. Any death, injury, illness, expense or other liability attributable to Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivative or variations thereof howsoever caused;
8. Any sexually transmitted disease;
9. War, whether declared or not, between any of the following countries: France, the United Kingdom, Russia (or any state that was formerly a member of the Union of Soviet Socialist Republics), the United States of America or The People's Republic of China;
10. Confiscation, nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority;
11. The loss, destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising from or directly or indirectly caused by or contributed to by (a.) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel (b.) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
12. Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds;
13. Ski-jumping, using mono ski boards, skeletons or bobsleighs unless you have selected Hazardous Activity Insurance and an additional premium has been paid;
14. Skiing or ski-bob racing in international or national events and their heats and officially organised practice or training for these events unless you have selected Hazardous Activities Insurance and an additional premium has been paid; or
15. Any claim arising out of any wilful, deliberate or reckless action taken by you.

## Conditions

1. You must contact and tell us of any event which you may claim for within 28 days of returning to the United Kingdom or your country of residence. You must give full details of what happened. For sections 1, 3, 4, and 5 we will need a medical certificate before we pay your claim.
2. You must give us all certificates, information, evidence and receipts we ask for. You must pay for these if necessary.
3. If we ask you to undergo a medical examination (which we will ask for) you must agree. If you die, we may carry out a post-mortem, which we will pay for.
4. You must take all reasonable steps to get back any lost or stolen items.
5. You must retain any damaged baggage (including undamaged parts of pairs or sets) in case we want inspect them.
6. You must send your original schedule to us when you make a claim. Where you have Annual Travel insurance this will be returned to you.
7. If any part of your claim is fraudulent we will cancel your policy and make no payment.
8. You must keep to the terms, conditions and endorsements of this policy.
9. You must not offer or promise to settle an incident you are claiming for until we have written to you and agreed this.
10. We can take over your legal rights to defend or settle a claim or to take action.
11. We can pay you the full amount we owe you under the policy at any time. If we do this, we will not make any further payment.
12. If at the time of any event giving rise to a claim there is any other insurance policy in force which also covers you for the same risk, we will only pay our proportion of the claim.

## Legal Procedure

Unless you and we both agree otherwise, the law which applies to this insurance is the law applicable to the part of the United Kingdom, Channel Islands or Isle of Man in which you live.

Any legal proceedings between you and us in connection with this contract will take place in the courts of the part of the United Kingdom, Channel Islands or Isle of Man in which you live.

## The Insurer

This policy is underwritten by Ageas Insurance Limited.

## Financial Conduct Authority Registrations

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services registered number 202039.

## The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or call 020 7741 4100

## Data Protection Act

Please read this notice carefully as it contains important information about our use of your personal information. In this notice, we and us and our mean Ageas Insurance Limited. Your personal information means any information we hold about you and any information you give us about anyone else. You should show this notice to anyone else insured or proposed to be insured under your policy as it will also apply to them. It explains how we use all the information we have about you and the other people insured under your policy. Please note that if you give us false or inaccurate information this could give us the right to avoid your insurance policy or it could impact your ability to claim.

## Sensitive information

Some of the personal information that we ask you to provide is known as “sensitive personal data”. This will include information relating to health issues, race, religion and any criminal convictions. We need to use sensitive personal data to provide you with quotes, arrange and manage your policy and to provide the services described in your policy documents (such as dealing with claims).

## How we use your personal information

We are part of the Ageas group of companies. We may share your personal information with other companies in the group for any of the purposes set out in this notice. If you want to know more about the Ageas group please go to [www.ageas.co.uk](http://www.ageas.co.uk).

We will use your personal information to arrange and manage your insurance policy, including handling underwriting and claims and issuing renewal documents and information to you or your insurance adviser. We will also use your personal information to assess your insurance application and provide information to credit reference agencies. We may research, collect and use data about you from publically available sources including social media and networking sites. We may use this data for the purposes set out in this notice, including fraud detection and prevention. We may have to share your personal information with other insurers, statutory bodies, regulatory authorities, our business partners or agents providing services on our behalf and other authorised bodies.

We will share your personal information with others:

- if we need to do this to manage your policy with us including settling claims (if the claim relates to an incident which occurs abroad we may transfer your personal information outside the European Economic Area);
- for underwriting purposes, such as assessing your application and arranging your policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if we are required or permitted to do this by law (for example, if we receive a legitimate request

from the police or another authority); and/or

○ if **you** have given **us** permission.

You can ask for further information about our use of your personal information. If you require such information, please write to the Data Protection Officer at the address set out below.

## Preventing and detecting crime

We may use your personal information to prevent crime. In order to prevent and detect crime we may:

○ check **your** personal information against **our** own databases;

○ share it with fraud prevention agencies. **Your** personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when you make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **we** will share **your** relevant personal information with them. The information **we** share may be used by those companies when making decisions about you. **You** can find out which fraud prevention agencies are used by **us** by writing to **our** Data Protection Officer at the address set out below; and/or

○ Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Ltd. We may pass information relating to **your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

## Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom we reasonably believe to be acting for **you** if they call us on **your** behalf in connection with your policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

## Marketing

We may use **your** personal information and information about **your** use of our products and services to carry out research and analysis. We will only use **your** personal information to market our products and services to **you** if **you** agree to this.

## Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around our premises.

## Further information

**You** are entitled to receive a copy of any of **your** personal information we hold. If **you** would like to receive a copy, or if **you** would like further information on, or wish to complain about, the way that we use personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving your name, address and insurance policy number. **We** may charge you a small fee for this. If **we** change the way that **we** use **your** personal information, we will write to **you** to let you know. If **you** do not agree to that change in use, **you** must let us know as soon as possible by writing to **us** at the address above. Please note **we** may transfer **your** personal data outside of the European Economic Area for the purposes of providing the services mentioned in **your** policy documents, such as handling your claim. **You** have the right to complain to the Information Commissioner's Office at any time if **you** object to the way **we** use your personal information. For more information please go to [www.ico.org.uk](http://www.ico.org.uk).

## Complaints Procedure

We are dedicated to providing you with a high quality service and want to ensure that this is maintained at all times. Every effort will be made to resolve any problems you may have.

If you wish to make a complaint about any aspect of your policy you should contact Forces Mutual at:  
100 CedarwoodCrockford Lane,  
Chineham Park,  
Basingstoke  
RG24 8WD  
Tel: 00 800 00 01 02 03

We have internal complaints procedures that are available on request.

Complaints that cannot be resolved by Forces Mutual may be referred to:  
Financial Ombudsman Service,  
Exchange Tower,  
London,  
E14 9SR

Telephone number: 0800 0234 567 (free for people phoning from a "fixed line" for example a landline at home  
Telephone number: 0300 1239 123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02  
Email: [complain.info@financial-ombudsman.org.uk](mailto:complain.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)"

The Financial Ombudsman Service opening hours are: Monday to Friday 8am to 8pm, Saturday 9am to 1pm.

Further details will be provided at the appropriate stage of the complaints process.

This complaints process is without prejudice to your right to take legal proceedings.





# Your Financial Ally

Your Financial Ally Call Us 00 800 00 01 02 03  
0044 (0)345 658 1140  
[www.forcesmutual.org](http://www.forcesmutual.org)

**Forces**  
**Mutual**

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