

Don't worry



You can call us 24 hours a day, 365 days a year.

Simply write your policy number on this card, cut it out and keep it with you at all times.

My policy number is:

Need money in a hurry?



Whether it's an emergency or you've run out of cash, don't worry. MoneyGram® can get money transferred to you quickly and easily.



Don't forget your other travel essentials

Check out all these other great holiday services and products available from the Post Office®

Travel Money

Great exchange rates and 0% commission on a wide range of foreign currencies.

Passport Check & Send

For a small fee, we'll check your passport application is filled in correctly and send it by Special Delivery™.

MoneyGram® service

Send or receive cash abroad quickly and securely.

European Health Insurance Card (EHIC)

For free or reduced cost medical care in most of Europe.

E Top-up

If you're on Pay As You Go, you can still call home from abroad - just remember to top-up your phone before you leave.



All these great holiday services are available from the Post Office®

The Post Office® is able to supply customers with this leaflet, free of charge, in an alternative format for people who are visually impaired. To obtain a copy call the Post Office® helpline on **08457 22 33 44** or Textphone **08457 22 33 55**, quoting **PL5464**.

This insurance is underwritten by Fortis Insurance Limited. Calls to telephone numbers shown within this Policy Document may be recorded, monitored and used for training and compliance purposes. Registered No. 354568 ENGLAND. Registered Address: Fortis House, Tollgate, Eastleigh, Hampshire, SO53 3YA. Fortis Insurance Limited is authorised and regulated by the Financial Services Authority. Post Office Limited is registered in England and Wales. Registered No. 2154540. Registered Office 148 Old Street London EC1V 9HQ. Post Office and the Post Office logo are registered trade marks of Post Office Limited. Post Office Ltd is an Appointed Representative of the Governor and Company of the Bank of Ireland which is authorised by the Irish Financial Regulator and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of Bank of Ireland's authorisation and regulation by the Financial Services Authority are available from Bank of Ireland on request. All information is correct at time of going to print, but is subject to change. NOV 09



Travel Insurance

Your Travel Insurance Policy



Great Value from The People's Post Office®

Travel insurance – Fair and easy

Thank you for choosing Post Office® Travel Insurance

The enclosed policy will outline everything you need to know about your cover. Have a read and make sure you're completely happy. If you have any problems or questions please don't hesitate to call us on any of the numbers below:

Some friendly people to call for help and advice

To make a claim	Call 0845 602 5279 There are more details on how to claim on page 28 .
Medical screening	Call 0845 602 5275 Read pages 3 & 4 for information about this service.
Emergency Medical Assistance	Call anytime on +44 23 8064 4633 Page 4 goes into more detail.
To talk about your policy	Call free on 0800 169 9999

If you have any queries about your cover call us on **0800 169 9999**



Traveller's tips

Some watch-outs for when you're abroad

- Only drink bottled water; otherwise, make sure you boil water or use purification tablets before drinking.
- Ensure all food is freshly prepared and thoroughly cooked.
- Remember to protect yourself and any children from the sun's rays.
- Check your passports and visas before you leave to make sure they're up-to-date.
- In the unfortunate case of theft or loss of property, call the police within 24 hours and get a report from them.
- Keep all receipts for any medical treatments you receive – you WILL need them to make a claim.

For complete peace of mind wherever you are in the world, you'll be only a phone call away from multi-lingual emergency medical assistance. Just write your policy number on the card opposite and keep it safely with you at all times. Enjoy your trip.

Relax, we're here should you need us. Have a great holiday!



Emergency medical assistance



+(44) 23 8064 4633

Assistance International

Ask someone at home to transfer money at a Post Office® branch*.

Within 10 minutes, you can collect it from any outlet, worldwide, displaying the MoneyGram® sign.**

- Ring us on **0800 783 3221** to find your local MoneyGram® agent.
- Ask the sender for your security number and give it to the agent.
- Show ID if necessary and collect your money.

* A MoneyGram® fee will be charged for this service. MoneyGram® exchange rates apply.
** Subject to time difference and banking hours.

Health Declaration

Post Office® travel insurance contains health restrictions. You must read the following important information.

Medical Exclusions

If at the time of purchasing this policy, or when booking a trip under an Annual Multi-Trip policy, the following criteria apply to you or anyone insured under this policy, you will not be covered for any claim arising directly or indirectly from that medical condition.

Medical Exclusions Criteria	
A	Anyone who is waiting for an operation, post operative check up, any other hospital treatment or any medical investigations, tests or test results
B	Anyone who is waiting for a consultation with a hospital doctor (other than Your GP) for any medical condition or set of symptoms, other than for regular check ups for a stable condition.
C	Anyone who has been given a terminal prognosis by a doctor
D	Anyone who is travelling against the advice of a doctor, or in order to obtain medical advice or treatment abroad

Health Questions

If anyone insured under this policy answers 'Yes' to any of the following questions when this insurance is purchased, or when booking a trip, this policy will not cover any claim arising directly or indirectly from that condition, unless we have agreed in writing to cover it. To see if we can provide cover for your existing condition(s) you must phone the Post Office® Medical Screening Line on **0845 602 5275**. You may have to pay an extra premium to include cover for your medical conditions:

Questions			
1	Has anyone been admitted to hospital overnight or treated as a day-patient in the last 12 months	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2	Has anyone ever been diagnosed with or received treatment for any heart/cardiac problem, stroke, TIA, or circulatory condition (including high blood pressure, unless stable and controlled by no more than one prescribed medication)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3	Does anyone have a breathing condition for which they take more than one prescribed medication, or which has ever required the use of supplementary oxygen or the use of a nebuliser?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4	Has any insured person with a breathing or circulatory condition had their medication changed in the last 6 months?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
5	Has any insured person been diagnosed with or had any treatment in the last 5 years for any type of cancer, leukaemia or brain tumour?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6	Has any insured person ever had an organ transplant, been on kidney dialysis, had diabetes, dementia or any other psychiatric or psychological illness?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Health Declaration

Changes to your health (applies to Annual Multi-Trip policies only)

If there is a change in the health of anyone insured under this policy (after you have taken out this insurance or booked a trip, but before you travel, or book a further trip), you must contact the Post Office® Medical Screening Line immediately on **0845 602 5275**. They will tell you if the change in your health will affect your insurance and if cover can continue for further trips you wish to book. If cover cannot continue, you may be entitled to claim for the cost of cancelling your pre-booked travel arrangements. Insurers reserve the right to amend the terms of your policy, or cancel it providing you with a pro-rata refund of premium.

For a close relative, business associate or travel companion who is not insured but whose health may affect the trip

If, at the time of taking out this insurance (or booking the trip if this was later) your close relative, business associate or travel companion had a medical condition for which he or she:

- was receiving treatment at hospital (other than where you go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- was waiting for a hospital consultation, investigations or treatment (other than where you go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
- had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.

we will not pay for any claim you (or any insured person) make, that has anything to do with the medical condition of that close relative, business associate or travel companion.

24 Hour Worldwide Emergency Medical Assistance

(This service is only for emergencies)

Assistance International

If you need help in a medical emergency, please call: **+44 23 8064 4633**. We may record or monitor calls for training purposes or to improve the quality of our service. When you contact Assistance International let us know you have a Post Office® policy. We will need some contact details for you so that we can keep in touch. Please try to have these and other useful information to hand.

Getting you home

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 5 – Medical Emergency and Associated Expenses and Condition 5 of the General Conditions applying to all Sections also apply to the service provided by Assistance International.

Please contact us as soon as possible if:

- you are likely to be in hospital for more than 48 hours
- you may need to return home early
- you do not have the funds to cover your medical costs (it may be more convenient for you to pay smaller costs and claim afterwards).

Table of Benefits

Section	Cover	Limit of Cover up to	Excess
1	Cancellation and Curtailment	£5,000	£50* (£10 deposit loss)
2	Delayed Departure £20 for first 8 hours £20 for each 12 hour period thereafter Abandonment after 12 hours	£300	No Excess
		£5,000	£50*
3	Missed Departure	£1,000	No Excess
4	Hijack	£1,000	No Excess
5	Medical, Emergency and Associated Expenses (Cover when in UK limited to £10,000 as a maximum)	£10,000,000	£50*
6	Hospital Benefit	£800	No Excess
7	Personal Accident Death Loss of sight/limbs Permanent total disablement	£30,000	No Excess
		£15,000	
		£25,000	
		£30,000	
8	Personal Belongings Single article limit Valuables limit Delayed baggage	£1,500	£50*
		£300	
		£300	
		£250	
9	Personal Money and Documents Cash	£500	£50*
		£250	
10	Loss of Passport	£250	£50*
11	Personal Liability	£2,000,000	No Excess
12	Legal Expenses	£25,000	No Excess
13	Legal Consultation	£100	No Excess
14	Mugging	£50	No Excess
15	Catastrophe	£500	No Excess
16	Homecare	£250	No Excess
17	Scheduled Airline Failure	£1,500	No Excess
Section	Optional Winter Sports Cover	Limit of Cover up to	Excess
18	Winter Sports Equipment	£700	£50*
19	Ski Hire	£300	No Excess
20	Ski Pack	£250	No Excess
21	Piste Closure	£300	No Excess
22	Avalanche and Landslide	£150	No Excess
Section	Optional Golf Cover	Limit of Cover up to	Excess
23	Golf Equipment	£1,000	£50*
24	Golf Equipment Hire	£200	£50*
25	Green Fees	£300	No Excess
Section	Optional Extended Baggage Cover	Limit of Cover up to	Excess
26	Extended Baggage	£1,000	£50*

*The maximum excess you and your family will pay in respect of any one event claimed for is £100.

Contract of Insurance

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Contract of Insurance

Part A – Important Information

This policy has been arranged by Aon Limited for the Post Office® and is underwritten by Fortis Insurance Limited apart from Section 12 – Legal Expenses, which is underwritten by DAS Legal Expenses Insurance Company Ltd. We are required to tell you some important features of your policy including:

Policy Wording Booklet

This policy wording booklet gives you full details of the cover and the conditions you must satisfy to ensure you are fully covered. Please read this carefully, especially the Declaration on pages 3 and 4. Call us on **0800 169 9999** if you need any further help and advice.

Conditions and Exclusions

There are conditions and exclusions which apply to individual Sections of the policy and general exclusions which apply to the whole policy – see pages 25 to 28.

Eligibility

To be eligible for this insurance:

- you must be a full United Kingdom resident and;
- have a United Kingdom home address and;
- each trip must start and finish in the United Kingdom.

Age Limit

For annual multi-trip insurance you must be under 75 years of age at the start date of the policy. For single trip insurance there is no age limit.

Maximum Trip Duration

The maximum trip duration will be shown on your policy schedule. Your policy schedule will also show you when your cover starts and finishes.

One-Way Cover

This insurance is designed to cover a round trip which starts and finishes at your home in the United Kingdom. It will also provide cover for one-way trips of up to a maximum of 17 days duration, for the purpose of emigration only. The insurance will be restricted to the cover and conditions that would have applied if you had arranged to return to the United Kingdom at the end of the period of insurance.

Limit of Cover

Each Section of the policy shows the most you can claim, but other limits may apply. For example, under the Personal Belongings Section the overall cover is £1,500 but there is a lower limit for valuables of £300 for any one item. Please check your policy carefully to ensure you have adequate cover.

Looking After Your Belongings

You should take all reasonable care to protect your belongings and act as if you are not insured. If you do not do this we may not pay your claim.

Cancellation Rights

You can cancel this policy within 14 days from the date you receive the policy wording booklet and policy schedule. We will then refund your premium in full. No refund of premium is available after the 14-day period. A refund premium is only available for a single trip policy if the period from the date of issue of the policy to your scheduled return date home is greater than 28 days. If you have any questions on this matter or wish to cancel your policy please contact Post Office® Travel Insurance on **0800 169 9999**.

Contract of Insurance

Excesses/Excess Waiver

Under some sections of the policy, claims will be subject to an excess. This means that each insured person will be responsible for the first part of their claim for each event. The maximum excess you and your family will pay in respect of any one event claimed for is £100. Where your Policy Schedule shows that you have added Excess Waiver and the appropriate premium has been paid you will not have to pay the £50 Excess shown under Sections 1, 2, 5, 8, 9, 10 and 18 of the policy. Excess waiver may be added only at the time of purchasing the Post Office® Travel Insurance policy and must be purchased by each insured person named on the policy schedule.

Renewals

If you have an annual multi-trip policy, we will send you a renewal notice prior to the expiry of your policy in time to allow you to consider and arrange any continuing cover you may need.

Complaints

This policy contains a complaints procedure, which tells you what steps you can take if you wish to make a complaint – see page 28.

Making a Claim

To help us deal quickly and efficiently with your claim, please read the claims procedure in Part I and the General Conditions and Exclusions on pages 25 to 28. This tells you what documents you will need to support your claim. Some documents may be needed to support your claim; for example, for certain claims, a police report must be obtained while you are on your trip.

Medical Emergency

If you need assistance in the event of a medical emergency, please contact Assistance International immediately (see page 4). Please read Section 5 – Medical Emergency and Associated Expenses on page 15 of this policy for details.

Reciprocal Health Agreement

If you are travelling to a European Union Country you should apply for a European Health Insurance Card (EHIC) available from your local Post Office® branch or by visiting www.dh.gov.uk/travellers to apply online. The EHIC allows you to receive free or reduced cost emergency medical care in most European countries from the equivalent of the National Health Service in the country you are visiting. If you make use of these arrangements or any other worldwide reciprocal health arrangement and your claim under the Medical Emergency and Associated Expenses section is reduced, you will not have to pay any excess under this section.

Geographical Areas

(applicable when selecting the correct policy type for your destination)

Area 1 UK – including Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands. For annual multi-trip insurance, cover for Great Britain will be applicable only where a minimum of two nights' payable accommodation has been pre-booked for your trip.

Area 2 Europe – all European countries including Eire (Republic of Ireland), Russia (west of the Ural Mountains), islands in the Mediterranean, the Azores, the Canary Islands, Madeira, Iceland, Turkey, Israel, Egypt, Tunisia, Algeria, and Morocco.

Area 3 Worldwide – including all destinations not covered by Areas 1 and 2 but excluding any cover for the USA, Canada or the Caribbean.

Area 4 Worldwide – including all destinations not covered by Areas 1, 2 and 3, inclusive of the USA, Canada and the Caribbean.

Policy Information

If you require information or advice on any aspect of this policy please contact us on **0800 169 9999**.

Contract of Insurance

Sports and Activities

The following list details the sports and activities that this policy will cover as standard for no extra charge:

- **Abseiling** – professionally organised & supervised
- **Aerial safaris** – in chartered aircraft & an organised excursion
- **Angling**
- **Archery** – properly supervised
- **Badminton**
- **Banana Boat**
- **Baseball** – non professional
- **Basketball** – non professional
- **Bowls**
- **Camel riding** – not racing
- **Canoeing/Rafting/White water rafting** – up to category 2
- **Catamaran sailing** – up to 12 miles from coast only*
- **Cave tours** – for school children only, when accompanied by a qualified guide
- **Clay pigeon shooting** – organised event
- **Cross-country running**
- **Curling**
- **Cycling** – transport only, excludes mountain biking
- **Deep sea fishing** – game fishing
- **Dinghy sailing** – up to 12 miles from coast only*
- **Driving a car, van, lorry** – excludes professional drivers*
- **Driving or riding on a motorcycle or moped**
- **Dry slope skiing**
- **Fell running**
- **Fell walking** – no picks or ropes
- **Fencing** – amateur only
- **Fishing**
- **Football** – not professional, semi-professional or major competition or tournament
- **Gliding** – not piloting & subject to flying with qualified pilot
- **Go-karting** – up to 120 cc*
- **Golf**
- **Gorilla trekking**
- **Gymnastics**
- **Hiking/Walking/Trekking** – no ropes or equipment & on recognised routes
- **Horse riding** – excluding jumping, hunting & competition
- **Hot air ballooning** – licensed operation only, not piloting
- **Ice skating on ice-rink**
- **Indoor climbing** – at a properly organised activity centre
- **Jet boating** (as a passenger only)
- **Jet skiing***
- **Kite boarding** – not racing (no cover for kite damage)
- **Kite buggying** – not racing (no cover for kite damage)
- **Kite surfing** – not racing (no cover for kite damage)
- **Land skiing**
- **Lapland trips** – skidooring, husky dog sledge and reindeer sledge (all as a passenger only)
- **Marathon running** – not professional
- **Motorcycling** – not racing or competing*
- **Netball** – not professional or semi-professional
- **Non competitive running** – not exceeding 26.2m miles
- **Orienteering**
- **Paint balling** – war games
- **Paragliding/Parascending over water** – only when attached to a speedboat
- **Passenger sledge**
- **Pony trekking**
- **Powerbykes** – up to 15 mph*
- **Racket ball**
- **Rambling**
- **Rifle range***
- **Ringos**
- **River bugging**
- **River sledding**
- **Roller skating/blading/hockey** – incidental
- **Rounders**
- **Rowing**
- **Safaris without guns** – professional organised tours only
- **Sail boarding**
- **Sailing** – coastal waters only – up to 12 miles from coast*
- **Sand dune surfing**
- **Scuba-diving** – to a depth of 30 metres & only if accompanied by a qualified diver or you are qualified
- **Shark diving in a cage under water** – professionally supervised
- **Shooting** – range only (must be adequately supervised*)
- **Skateboarding**
- **Skin diving** – see scuba diving
- **Sledding**
- **Small bore target shooting***
- **Snorkelling**
- **Summer tobogganing**
- **Surfing**
- **Swimming**
- **Table tennis**
- **Ten pin bowling**
- **Trekking**
- **Tug-of-war**
- **Volleyball**
- **Wake boarding**
- **Water polo**
- **Waterskiing**
- **Wilderness walking** – organised tour (recognised routes)
- **Windsurfing**
- **Yachting** – coastal waters only – up to 12 miles from coast*
- **Zorbing**

There is no cover under section 11 – Personal liability for those sports or activities marked with*

Contract of Insurance

Winter Sports and Activities

The following list details the winter sports and activities that this policy will cover if you have chosen to include Winter Sports cover and paid the additional premium and your Policy Schedule shows that Winter Sports cover is included.

- **Cross-country skiing**
- **Curling**
- **Dog sledding**
- **Downhill skiing**
- **Glacier walking**
- **Heli-skiing**
- **Ice skating**
- **Mogul skiing**
- **Mono skiing**
- **Skiing on- or off-piste** (off-piste only with a qualified guide or instructor)
- **Snowboarding on- or off-piste** (off-piste only with a qualified guide or instructor)
- **Snowmobiling***
- **Speed skating**
- **Tobogganing.**

Hazardous Sports and Activities

The following list details the hazardous sports and activities that this policy will cover if you have paid the additional premium and your Policy Schedule shows that these are included under Hazardous Activities. You will need to call us on **0800 169 9999** to arrange cover for any activity listed and to pay the additional premium.

- **Athletics** – non-professional
- **Australian Rules Football** – non-professional
- **Biathlon/Triathlon/Pentathlon**
- **Bungee jumping**
- **Canoeing/Rafting** – above category 2
- **Cattle driving**
- **Cricket** – not professional or semi-professional
- **Cycle racing**
- **Endurance tests** – triathlon
- **Gymkhana** – professionally organised tours
- **Heptathlon**
- **High diving** – pool only
- **Hockey**

There is no cover under section 11 – Personal liability for those sports or activities marked with*

- **Hurling**
- **Lacrosse**
- **Mountain biking**
- **Pelota**
- **Pot holing**
- **Rugby**
- **Scuba diving** – to a depth of 30-40 metres
- **Sea kayaking** – coastal waters only – up to 12 miles from the coast
- **Shinty**
- **Squash**
- **Team building**
- **Tennis**
- **Trampolining**
- **Weightlifting.**

There is no cover for any insured person participating in any professional or semi-professional activities, competitive events or tournaments.

If you intend to undertake any activity not listed in the policy that may be considered hazardous or you require confirmation of whether your activity is insured, please call us on **0800 169 9999**. We may be able to cover your activity as standard, or in some cases for an additional premium.

Part B – Definitions

Wherever the following words appear in the policy they will have the following meanings:

Accident/Accidental

A sudden event, which happens by chance after the start date of the policy and results in your bodily injury.

Acts of Terrorism

An act, including but not limited to the use or threat of force or violence, by any person or group, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons, including the intention to influence any government and/or to cause fear to the public, or any section of the public.

Contract of Insurance

Bodily Injury

Injury to your body which is caused solely by violent, accidental, external and visible means. This does not include any sickness, disease or naturally occurring condition, or gradually operating or degenerative process.

Close Relative

Your mother, father, sister, brother, wife, husband, fiancé(e), partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, stepsister, stepbrother, aunt, uncle, cousin, nephew, niece.

Business Associate

Anyone who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

Curtailment / Cutting short your trip

Your early return to home before the scheduled return date.

Family

Lone parents or two adults who are married or living together as married and an unlimited number of dependent children (including sons, daughters, grandchildren, nieces or nephews of those taking out lone parent or family cover) under the age of 18. Insured adults can travel independently but dependant children must travel with the insured adult or, under an annual multi-trip policy, be travelling to or returning from the insured adult.

Hazardous Activities

An activity which may increase the risk of injury or liability for an insured person or persons. (Please see page 10.)

Home

Your permanent private residential address in the United Kingdom.

Period of Insurance

The period you are covered for. The time that cover for particular Sections starts and ends is given in more detail below.

For single trip insurance:

- Cancellation cover starts at the date and time of issue recorded as part of your application and as shown on your policy confirmation, and ends when you leave home to go on your trip.
- All other cover begins when you leave home to go on your trip and lasts until you arrive home, as long as that is within the period of insurance paid for. The maximum duration of any trip is 90 days. The insurance is only valid if you have insured the whole duration of your trip.

For annual multi-trip insurance:

- Cancellation cover starts when you book each trip or at the date and time of issue recorded as part of your application as shown on your policy confirmation, if this is later.
- Cover under all other sections begins when you leave home to go on your trip and ends when you arrive home from that trip.
- There is no limit to the number of leisure trips you may take, but each trip must be shorter than 31 days. This can be extended to 45 days if you have paid the additional premium and this is shown on your Policy Schedule. The start and finish dates of the trip must fall within the 12 month period of the annual multi-trip insurance or within a period of continuous Post Office® travel insurance cover.
- If you have paid the appropriate premium to include winter sports the maximum period of cover provided for winter sports is 21 days in total during the 12 month period of insurance. Cover is provided for more than one winter sports trip provided you do not exceed 21 days in total.
- For trips booked during the 12 month period of insurance that start after the end of that period, we will provide cancellation cover until the policy ends.

For all trips:

- We will extend the period of insurance by up to 30 days, at no extra cost, if you have to stay on your trip longer because of events which you have no control over. If the transport you are on is hijacked, we will automatically provide worldwide cover. The period of insurance will continue for up to 12 months without extra charge.

Contract of Insurance

Personal Belongings

Personal effects owned by you and taken, worn or purchased on the trip.

Personal Money and Documents

Cash (coins and notes), travellers' cheques, postal and money orders, travel or admission tickets, coupons or vouchers which have a monetary value – passports, visas and green cards you have for your private use on the trip.

Trip

Any return journey that starts and finishes from your home or place of business in the United Kingdom and which lasts, or is scheduled to last, for no more than 90 days for a single trip policy or 31 days for each trip for an annual multi-trip policy (or as stated on your policy schedule or policy endorsement).

United Kingdom

(for the purpose of determining where your trip should begin and end)

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables

Jewellery; gold; silver; precious metal or precious stone articles; watches; furs; radios; binoculars; telescopes; audio; photographic; video; computer; television and telecommunication equipment; computer games; portable navigation equipment; pre-recorded films; tapes; cassettes; compact or computer discs and cartridges; sports equipment.

We/Us/Our

The Insurers, Fortis Insurance Limited and DAS Legal Expenses Insurance Company Ltd for Section 12. Fortis Insurance Limited and DAS Legal Expenses Insurance Company Ltd are authorised and regulated by the Financial Services Authority.

You/Your

Any insured person whose name appears on the policy schedule.

Part C – Cover and Conditions for Each Insured Person

Section 1 – Cancellation and Curtailment

1. We will pay you up to £5,000 for unused travel and accommodation charges (including unused kennel and cattery expenses up to £250) which are not recoverable elsewhere and which you have paid or contracted to pay should you have to cancel your trip before you leave your home or place of business as a result of the following commencing during the period of insurance:

- (a) Your death, injury or illness or that of your travelling companion, the person you are going to stay with, a close relative or business associate.
- (b) You or your travelling companion being required by the police to stay at home as a result of burglary, or serious damage by fire, explosion, subsidence, storm flooding, vandalism, fallen tree or impact by aircraft or vehicle to your or their home or usual place of business in the United Kingdom.
- (c) You or your travelling companion being required for jury service or as a witness in a court of law in the United Kingdom.
- (d) You being made involuntarily redundant if you are under 65 and have 2 years' continuous employment with the same employer.
- (e) You or your travelling companion having agreed leave subsequently cancelled by the emergency services or armed forces, for operational reasons. This cover does not apply to cancellation of leave due to war, invasion, acts of terrorism, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event.

2. We will pay you up to £5,000 for expenses which you have paid or legally have to pay for travel (including pre-paid excursion fees) and accommodation which you do not use if you cut short your trip as a result of:

- (a) Your death, injury or illness or that of your travelling companion, the person you are going to stay with, a close relative or business associate.

- (b) You or your travelling companion being required by the police to stay at home as a result of burglary, or serious damage by fire, explosion, subsidence, storm flooding, vandalism, fallen tree or impact by aircraft or vehicle to your or their home or usual place of business in the United Kingdom.

- (c) You becoming injured or ill and being admitted to hospital for the rest of your trip.

As well as the general conditions and exclusions on pages 25 to 28 the following conditions and exclusions apply.

Cancellation and Curtailment Exclusions

1. You are not covered for claims caused directly or indirectly from the following:
 - (a) Any circumstances you were aware of at the time this insurance was bought, or at the time of booking your trip, which later led to your trip being cancelled or cut short, unless we agreed in writing, before the trip, to cover it.
 - (b) Booking and/or travelling against the advice of a doctor.
 - (c) Your disinclination to travel.
 - (d) You not having the correct passport, visa or other entry documents.
 - (e) Your decision not to go or continue with the trip for reasons other than those listed above.
 - (f) Your suicide, attempted suicide, intentional self-injury or deliberate exposure to danger (unless in an attempt to save someone's life).
 - (g) You being under the influence of alcohol, solvents or drugs (except drugs prescribed by a doctor other than for the treatment of drug abuse).
2. We will not pay any claim resulting directly or indirectly from you participating in any hazardous activity.
3. If you do not tell the travel agent, tour operator or organisations providing transport and accommodation as soon as you need to cancel your trip, the amount we pay will be limited to the cancellation charges that would have applied at that time.

4. We will not pay the first £50 (reduced to £10 for loss of deposit only claims) for any loss, charge or expense incurred in respect of each claim under this Section, unless you have paid the excess waiver premium. The maximum excess you and your family will pay in respect of any one event claimed for is £100.

Conditions Applying to Curtailment

1. If you have to return home early Assistance International must be called immediately or as soon as reasonably possible to authorise any expenses. If you do not do this we may not pay your claim.
2. You must not arrange in-flight medical care for your return journey without the permission of Assistance International. Our medical advisers will consult with the doctors treating you to decide on reasonable grounds if this is necessary and will make the most appropriate arrangements for you.
3. We may instruct you to return home if our medical advisers and the doctors treating you decide on reasonable grounds that you are fit to travel. If you refuse to be repatriated all cover under the policy will cease.
4. Before you return home for medical reasons you must get a doctor's certificate to confirm that this is necessary and you are fit to travel.

Section 2 – Delayed Departure

If the transport on which you are booked as a passenger for your outward or return journey is delayed or cancelled due to:

- A serious fire, storm or flood damage to the departure point
- Industrial action
- Bad weather
- Mechanical breakdown of the international train or sea vessel; or
- The grounding of the aircraft due to a mechanical or a structural defect.

Contract of Insurance

We will pay you one of the following:

Either

1. **Compensation** of £20 for the first full 8 hours you are delayed and £20 for each completed 12 hours thereafter, up to a maximum £300. Delay benefit will be based on the difference between the actual time of departure and the scheduled departure time.

or

2. **Abandonment** – Up to £5,000 (plus up to £250 unused kennel or cattery fees) in total for your part of the costs or the journey which have been paid or where there is a contract to pay before the start of the journey which you cannot recover from anywhere else, if, after you have been delayed for more than 12 hours, you decide to abandon the journey before you leave the United Kingdom.

As well as the general conditions and exclusions on pages 25 to 28 the following conditions and exclusions apply.

Delayed Departure Exclusions

1. You are not covered for claims caused directly or indirectly from the following:
 - (a) Claims caused by strike, industrial action or any other reason which was public knowledge when this policy was bought or your trip was booked.
 - (b) Delay as a result of your failure to check in at your departure point on time.
 - (c) Any amounts you can recover from someone or somebody else.
2. We will not pay the first £50 for any claim under Abandonment unless you have paid the excess waiver premium. No excess is payable in respect of claims for delay compensation only. The maximum excess you and your family will pay in respect of any one event claimed for is £100.

Conditions Applying to Delayed Departure Claims

1. You must ask the airline or transport company to confirm in writing:
 - (a) the cause of delay or cancellation
 - (b) the period of the delay
 - (c) the scheduled time of departure and arrival, and;
 - (d) the actual time of departure and arrival.

Section 3 – Missed Departure

What is covered

If one of the following takes place during the period of insurance you will be covered up to £1,000 for the cost of reasonable extra accommodation and travel expenses to allow you to carry on with your trip.

1. Labour dispute, civil disturbance, mechanical breakdown or bad weather which interrupts scheduled public transport services including booked connecting flights;
2. An accident or breakdown involving the vehicle in which you are travelling in and which causes you to arrive at the airport, port or station you are leaving from on your outward or return journey too late to start the journey you have booked;
3. A road traffic accident involving another vehicle en route to the airport, port or station you are leaving from on your outward or return journey which causes you to arrive too late to start the outward or return journey you had booked.

As well as the general conditions and exclusions on pages 25 to 28, the following conditions apply.

Conditions applying to Missed Departure

1. You must do all that you can to arrive at the airport, port or station you are leaving from on time.
2. In the case of a labour dispute, you will only be covered if the dispute is announced and begins during the period of insurance.
3. If you miss the departure because your vehicle breaks down or you are involved in an accident, you must send us a repairer's report or police accident report.
4. If you miss the departure because a road traffic accident involving another vehicle, you must send us confirmation from the police or motoring authorities (e.g. Highways Agency, RAC, AA etc) to confirm the delay.

Section 4 – Hijack

We will pay you £50 (£1,000 in all) for each complete 24 hour period that you are unable to reach your trip destination or return to your home because the plane or ship you are travelling on is hijacked.

Subject to the general conditions and exclusions on pages 25 to 28.

Section 5 – Medical Emergency and Associated Expenses

1. If you are travelling outside the United Kingdom we will pay up to £10,000,000 for any necessary and reasonable expenses caused by your illness, injury or death commencing and occurring during the period of insurance for the following:
 - (a) Expenses you would have to pay, outside the United Kingdom and the country where you normally live, within 12 months of the start of your illness or injury. The expenses must be for medical, surgical and hospital charges, ambulances, nursing homes and nursing.
 - (b) Emergency dental treatment up to £200 for the immediate relief of pain only.
 - (c) The extra cost of you returning home.
 - (d) Extra accommodation (room only) expenses if you are advised by a doctor that you should stay longer than you intended.
 - (e) Extra travel and accommodation (room only) expenses where a doctor has advised it is necessary for one person to stay with you or to travel from the United Kingdom to escort you home if you are seriously ill or injured.
 - (f) Up to £2,500 for funeral expenses abroad.
 - (g) The additional cost of bringing your body or ashes home.
 - (h) Up to £150 for unrecoverable expenses in respect of excursions you have paid for before your departure but which you have not made.
 - (i) You will be covered for extra travel expenses which are reasonable and necessary if you have to return home early because a close relative or business associate is seriously ill or injured or has died during the period of insurance.

2. If you are travelling within the United Kingdom we will pay you up to £10,000 for any necessary and reasonable expenses caused by your illness, injury or death occurring during the period of insurance for:

- (a) Extra travel and accommodation expenses if you are advised by a doctor that such travel or accommodation is necessary.
- (b) Extra travel and accommodation expenses where a doctor has advised it is necessary for one person to stay with you or to travel to be with you if you are seriously ill or injured.
- (c) The extra cost of bringing your body or ashes home.
- (d) Extra expenses necessarily incurred to transfer you by ambulance to a hospital or nursing home nearer your home.
- (e) Extra expenses necessarily incurred to recover your car and your personal belongings to your home if you and no other person travelling with you at the time of your discharge from hospital are able to drive the car.

Section 6 – Hospital Benefit

If you are travelling outside the United Kingdom we will pay you up to £800 (£15 for each completed 24 hour period) if you are kept in hospital during the period of insurance as an in-patient. Any amount you receive under this Section will be in addition to any amount that you receive under the Medical Emergency and Associated Expenses Section. You may use this benefit to help pay for incidental expenses incurred such as telephone calls and taxi fares.

A medical certificate must be obtained from the treating doctor showing the period of admission to hospital.

Contract of Insurance

Section 7 – Personal Accident

If you sustain accidental bodily injury during the period of insurance and the injury results in your death or disability (as listed below) within 12 months from the date of the accident we will pay you (or your legal personal representative(s) in the event of death) the following benefits:

1	Death – of a person aged 18 to 70	£15,000
2	Death – of a person under the age of 18 or over the age of 70	£1,000
3	Loss of one or more limbs at or above the wrist or ankle, or permanent loss of sight in one or both eyes	£25,000
4	Permanent total disablement which means you cannot do any kind of paid work – of a person aged 18 to 70 years	£30,000
5	Permanent total disablement – of a person under the age of 18 or over the age of 70	£ Nil

As well as the general conditions and exclusions on pages 25 to 28, the following exclusions and conditions apply to Sections 5, 6 & 7.

Exclusions Applying to Sections 5, 6 & 7 – Medical Emergency and Associated Expenses, Hospital Benefit and Personal Accident

- You are not covered for claims arising directly or indirectly from any of the following:
 - Any circumstances you were aware of at the time this insurance was bought, or at the time of booking a trip that would result in the trip being cancelled or cut short, unless, before the trip, we agreed in writing to cover it.
 - Where you have travelled against the advice of a doctor or in order to obtain medical treatment or advice abroad.
 - Any treatment or surgery which our medical advisers reasonably believe is not essential or could wait until your return home.

- Any treatment or surgery or exploratory tests which are not directly related to the illness or injury for which you originally went into hospital (unless agreed by Assistance International beforehand).
- Cosmetic or elective surgery.
- Medication and treatment which you knew you would need while you were away.
- Any extra costs incurred for a single or private room unless medically necessary.
- Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre.
- Repairs to or the provision of dentures or artificial teeth or any dental work involving the use of precious metals.
- Any claim arising from motorcycling where you are the driver or passenger unless you or the driver holds a current and valid licence which allows you or them to ride a motorcycle and you are wearing a helmet.
- Your suicide, attempted suicide, intentional self-injury or deliberate exposure to danger (unless in an attempt to save someone's life).
- You being under the influence of solvents or drugs or their effects (except drugs prescribed by a doctor other than for treatment of drug abuse) or where in the opinion of the treating doctor excessive alcohol consumption has caused the injury or illness.
- Any claim resulting directly or indirectly from you participating in any hazardous activity.

- We will not pay the first £50 for any loss, charge or expense incurred in respect of each claim under Section 5 – Medical Emergency and Associated Expenses unless you have paid the excess waiver premium. The maximum excess you and your family will pay in respect of any one event claimed for is £100.

Conditions Applying to Sections 5, 6 & 7 – Medical Emergency and Associated Expenses, Hospital Benefit and Personal Accident

- Assistance International must be called immediately or as soon as reasonably possible to authorise any expenses for medical treatment abroad or if you have to return home early. If you do not do this we may not pay your claim.
- You must not arrange in-flight medical care for your return journey without the permission of Assistance International. Our medical advisers will consult with the doctors treating you to decide if this is reasonably necessary and will make the most appropriate arrangements for you.
- We may instruct you to return home if our medical advisers and the doctors treating you decide on reasonable grounds that you are fit to travel. If you refuse to be repatriated all cover under the policy will cease.

Conditions Applying to Section 7 – Personal Accident

- We will not pay you personal accident benefits for more than one benefit to any one insured person for injuries caused by one accident.
- If you make a claim, you must allow our medical advisers to examine you as often as they need to. (We will pay any costs and your expenses for these examinations if we accept your claim.)

Section 8 – Personal Belongings

If you accidentally lose or damage your personal belongings or they are stolen, during the period of insurance, you can claim up to £1,500 to replace or repair them (after any suitable deduction for wear and tear and depreciation if applicable).

You can claim up to £300 for any one item, pair or set. The overall limit for valuables is £300. If your personal belongings are temporarily lost for more than 12 hours on the outward journey from the United Kingdom we will pay you up to £250 for the purchase of necessary items. If your baggage is permanently lost we will deduct any payment made for temporary loss from the final settlement. All receipts must be produced as proof of purchase.

You will need to report your loss and obtain proof. As well as the general conditions and exclusions on pages 25 to 28, the following exclusions apply to section 8.

Personal Belongings Exclusions

- We will not pay for:
 - More than £300 per person in total for valuables.
 - More than £300 per person for any one article, pair or set of articles.
 - More than £250 in total for cigarettes, tobacco and/or alcohol purchased by you during the period of insurance and for your own personal consumption.
 - Breakage of or damage to fragile articles (except lenses in cameras, binoculars, telescopes, or spectacles), prosthetics or dentures and any other loss caused by the breakage.
 - Loss, theft of or damage to valuables which you have left in baggage checked in by a carrier.
 - Loss or theft of valuables left at any time in an unattended vehicle.
 - Loss or theft of or damage to valuables you are not carrying with you unless you have kept them in a locked accommodation, a safe or a safety deposit box.
 - Loss or theft of or damage to personal belongings if they have been left unattended in a vehicle, unless they are locked out of sight in the boot of the vehicle or the luggage compartment of an estate or hatchback and there is evidence of violent and forcible entry.
 - There is no cover for personal belongings left in a vehicle overnight.
 - Films, cassettes, cartridges or disks other than for their value as unused material, unless purchased pre-recorded, when we will pay up to the retail list price.
 - Perishable goods, bottles, cartons or any other loss caused by their breakage.
 - Pedal cycles, wheelchairs, prams, pushchairs or baby buggies other than while they are being conveyed by public transport.
 - Contact or corneal lenses.

Contract of Insurance

- (n) Winter sports equipment (this is covered under Section 18 if the appropriate winter sports premium has been paid)
- (o) Your personal belongings being delayed, detained or confiscated by customs or other officials.
- (p) Your personal belongings being lost or damaged as a result of wear and tear, depreciation in value, atmospheric conditions, mechanical failure or damage caused by moth or vermin or any process of cleaning, repairing or restoring.
- (q) Breakage of or damage to sports equipment while in use.
- (r) Claims arising where you fail to exercise reasonable care for the safety and supervision of your property.
- (s) Claims where you fail to obtain a written police report within 24 hours of the discovery in the event of loss or theft.
- (t) Claims where you fail to obtain a carrier's report or in the case of an airline a "Property Irregularity Report" where your property has been lost or damaged in transit.

N.B. If you cannot report the loss, theft or damage to the airline straight away, you must do so in writing within seven days

- 2. We will not pay the first £50 for any loss, charge or expense incurred in respect of each claim under this Section, unless you have paid the excess waiver premium. The maximum excess you and your family will pay in respect of any one event claimed for is £100.

Section 9 – Personal Money and Documents

We will pay you up to £500 (limited to £250 in respect of cash) if your personal money is lost or stolen during the period of insurance. Cover under this Section commences from the time you receive your personal money or 72 hours before you leave home to commence your trip, whichever is later. You will need to report your loss and obtain proof. As well as the exclusions below, please read the policy conditions and exclusions on pages 25 to 28.

Section 10 – Loss of Passport

We will pay you up to £250 for necessary and reasonable extra travel accommodation and communication expenses outside of Great Britain, Northern Ireland and the Isle of Man involved in getting a replacement passport or visa if it is lost or stolen during the period of insurance.

You will need to report your loss and obtain proof – please read the policy conditions and exclusions on pages 25 to 28. As well as the general conditions and exclusions on pages 25 to 28, the following exclusions apply to Sections 9 and 10.

Personal Money and Loss of Passport Exclusions

1. We will not pay for:
 - (a) More than £250 for loss of cash.
 - (b) Loss of personal money unless it is with you at the time, in a locked safe or safety deposit box or locked in the accommodation you are using on your journey.
 - (c) Loss caused by depreciation in value or shortage caused by error or omission.
 - (d) Loss of travellers' cheques if you have not complied with the issuer's conditions or where the issuer provides a replacement service.
 - (e) Loss or theft of ski lift pass.
 - (f) Your personal money being delayed, detained or confiscated by customs or other officials.
 - (g) Claims arising where you fail to exercise reasonable care for the safety and supervision of your property.
 - (h) Claims where you fail to obtain a written police report within 24 hours of the discovery in the event of loss or theft.
 - (i) Any expenses in connection with loss of passport, arising after you have returned to the United Kingdom.
 - (j) Loss or theft of money which you have left in baggage checked in by the carrier or left in an unattended vehicle.

2. We will not pay the first £50 for any loss, charge or expense incurred in respect of each claim under Section 9 – Personal money unless you have paid the excess waiver premium. The maximum excess you and your family will pay in respect of any one event claimed for is £100.

Section 11 – Personal Liability

(If you are using a motorised or mechanical vehicle, while on your journey you must make sure that you have the necessary insurance. We do not cover this under personal liability.)

We will pay up to £2,000,000 in respect of any one occurrence and in total for accidental bodily injury to another person or accidental damage to someone else's property occurring during the period of insurance which you legally have to pay. This cover is only for:

- accidental bodily injury to another person who is not your employee, close relative or travelling companion
- accidental damage to someone else's property other than the property of your employee, close relative your travelling companion.

We will also pay for your legal expenses and any claimant's costs payable but we must first give our written consent to this.

As well as the general conditions and exclusions on pages 25 to 28, the following exclusions and conditions apply to Section 11.

Personal Liability Exclusions

1. We will not pay for:
 - (a) Liability caused directly or indirectly by you owning, or the use of, animals (except domestic animals), firearms (except licensed sporting guns used for recreational purposes only), any aircraft, motorised vehicle, boat or any other form of motorised leisure equipment (unless it is a boat designed for and being used as accommodation and is permanently moored).
 - (b) Employer's liability or liability caused by carrying out contracts, supplying goods and services, or you doing your job.

Conditions Applying to Personal Liability

1. You must send us any writ, court claim form or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written agreement.

Section 12 – Legal Expenses

(If you have to make a claim under this section, please follow the claims procedure on page 28.)

The following definitions only apply to this section.

We, us, our	DAS Legal Expenses Insurance Company Limited
Date of occurrence	The date of occurrence is the date of the event that leads to a claim. If there is more than one event arising at different times but from the same originating cause the date of occurrence is the date of the first of these events.
Representative	The lawyer, or other suitably qualified person whom we appoint to act for an insured person in accordance with the terms of this policy.
Legal costs	All reasonable and necessary costs charged by the representative on a standard basis, or in accordance with the predictable costs scheme, if this is appropriate.
Period of insurance	The period for which we have agreed to cover you.
Insured incident	An event that leads to a claim being made under this section of your policy.

Contract of Insurance

What you are covered for:

Up to £25,000 for all necessary legal costs incurred, by the representative, following an event which causes the death of, or bodily injury to, you.

Note:

1. It must always be more likely than not that you will recover damages (or obtain any other legal remedy which we have agreed to) or make a successful defence. Before we pay legal costs for appeals, we must agree that it is always more likely than not that an appeal will be successful.
2. If you use a representation, we will pay the legal costs for this.
3. We will pay for all claims for an insured incident resulting from one or more event arising at the same time or from the same originating cause.
4. Any legal proceedings will be dealt with by a court or other body which we agree to.
5. The date of occurrence of the insured incident must be during the period of insurance.

What you are NOT covered for:

1. Anything in the General Exclusions (see page 25 to 28), however no event excess applies
2. The failure to notify us of the insured incident within a reasonable time of it happening, and where this failure adversely affects the prospect of successfully recovering damages (or getting any other legal remedy that we have agreed to) or of making a successful defence.
3. An incident or matter arising before the start of this Policy.
4. Any legal costs incurred before we agree to pay them.
5. Any claim relating to the following:
 - any illness which develops gradually or is not caused by a specific or sudden accident
 - the driving of a motor vehicle for which you do not have valid motor insurance
 - judicial review, coroner's inquest or fatal accident inquiry.
6. Defending your legal rights (but defending a counter-claim is covered).

7. Any disagreement with us that is not in Condition 7 of this section.
8. Any insured incident intentionally brought about by you.
9. Any legal action that you take which we or the representative have not agreed to, or where you do anything that hinders us or the representative.
10. Any legal action against the travel agent, tour operator, carrier or any other of the insurers listed on page 12.
11. Fine, damages or other penalties which you are ordered to pay
12. Any claim relating to your alleged dishonesty or alleged violent behaviour. Also, any claim that is fraudulent or exaggerated.
13. Any claim relating to written or spoken comments which damage your reputation.
14. Any legal costs that you have to pay under a contingency fee arrangement (a contingency fee arrangement is when the lawyer takes a percentage of the damages as the fee).

Conditions

1. You must:
 - (a) keep to the terms and conditions of this section;
 - (b) try to prevent anything happening that may cause a claim;
 - (c) take reasonable steps to keep any amount we have to pay as low as possible;
 - (d) send everything we ask for, in writing;
 - (e) give us full and truthful details by phone or in writing of any claim as soon as possible and give us any information we need.
2. (a) We can take over and conduct, in your name, any claim or legal proceedings at any time. We can negotiate any claim on your behalf.
 - (b) You are free to choose a representative (by sending us a suitably qualified person's name and address) if:
 - (i) we agree to start legal proceedings and it becomes necessary for a lawyer to represent your interests in those proceedings; or
 - (ii) there is a conflict of interest.

- (c) In all circumstances except those in 2(b) above, we are free to choose the representative.
 - (d) Any representative will be appointed by us to represent you according to our standard terms of appointment, which may include a 'no win, no fee' agreement. The representative must co-operate fully with us at all times.
 - (e) We will have direct contact with the representative.
 - (f) You must co-operate fully with us and the representative and must keep us up to date with the progress of the claim.
 - (g) You must give the representative any instructions we ask for.
3. (a) You must tell us if anyone offers to settle a claim.
 - (b) If you do not accept reasonable offer to settle a claim, we may refuse to pay further costs and expenses.
 - (c) We may decide to pay you the amount of damages that you are claiming, or that is being claimed against you, instead of starting or continuing legal proceedings.
 4. (a) You must tell the representative to have costs and expenses taxed, assessed or audited, if we ask for this.
 - (b) You must take every step to recover costs and expenses that we have to pay, and must pay us any costs and expenses that are recovered.
 5. If the representative refuses to continue acting for you with good reason, or if you dismiss the representative without good reason, the cover we provide will end at once, unless we agree to appoint another representative.
 6. If you settle a claim or withdraw it without our agreement, or do not give suitable instructions to a representative, the cover we provide will end at once and we will be entitled to reclaim from you costs and expenses we have paid.
 7. If there is a disagreement about the way we handle a claim that is not resolved through our internal complaints procedure, you can contact the Financial Ombudsman Service for help.

8. We may, at our discretion, require you to obtain, at your expense, an opinion from a lawyer, or other suitably qualified person chosen by you and us, on the merits of a claim or proceedings. If the chosen person's opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that we have agreed to) or make a successful defence, we will pay the cost of obtaining the opinion.
9. We will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this Policy did not exist.

Section 13 – Legal Consultation

In the event that criminal proceedings are brought against you in a court outside the United Kingdom as a result of any accidental action by you to a third party which happens during the period of insurance, we will pay up to £100 for a local lawyer to visit you. Under this Section you will need to make your own arrangements to obtain legal assistance and make a claim.

As well as the general conditions and exclusions on pages 25 to 28, the following exclusions apply to Section 13.

Legal Consultation Exclusions

We shall not be liable for:

- Any fees, costs or other expenses incurred before we have agreed to accept them.
- Any action against you or by you other than in your private capacity.
- Payment of fines.
- Any legal costs until all other insurances providing legal costs are exhausted.
- Any event occurring within the United Kingdom or your home country.
- Any accident or injury while you are participating in any hazardous activity.
- Any legal consultation costs for any action against you in respect of any invoices or other debts you have not paid or any other civil proceedings brought against you.

Contract of Insurance

Section 14 – Mugging

We will pay you £50 in total if, because of a mugging involving a violent and threatening attack, you receive a bodily injury and need medical treatment. This cover is in addition to the cover provided by Section 5.

As well as the general conditions and exclusions on pages 25 to 28, the following exclusion applies to Section 14.

Mugging Exclusions

1. We will not pay you for:
 - (a) A mugging claim unless you have made a report to the police within 24 hours of the incident.

Section 15 – Catastrophe Cover

We will pay you up to £500 for extra accommodation and transport costs you need to pay to move to other accommodation of a similar standard to that you originally booked, if, as a result of fire, flood, earthquake, avalanche or storm during your journey, you cannot use your accommodation.

As well as the general conditions and exclusions on pages 25 to 28, the following exclusions apply to Section 15.

Catastrophe Exclusions

1. We will not pay you for:
 - (a) Extra expenses unless you get a letter from the company providing accommodation, the police or your tour operator's representative confirming that you could not use your accommodation.
 - (b) Extra expenses which you can get from the company providing accommodation, your tour operator or anywhere else.
 - (c) Any expense which you would normally have expected to pay during your journey.

Section 16 – Homecare

We will pay you up to £250 for emergency repairs necessary to secure your home following a burglary, or serious damage caused by fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home when on your trip. As well as the general conditions and exclusions on pages 25 to 28, the following exclusions apply to Section 16.

Homecare Exclusions

1. We will not pay for:
 - (a) The cost of any repairs where damage occurred before the start of your journey.
 - (b) The cost of any repairs where damage occurred after you returned to your home.

Section 17 – Scheduled Airline Failure

We will pay up to £1,500 in total for each insured person named on the policy and airline ticket for:

1. Irrecoverable travel and accommodation costs paid in advance in the event of insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure; or
2. In the event of insolvency after departure:
 - (a) additional pro rata costs incurred by the person insured in replacing that part of the flight arrangements to a similar standard to that originally booked; or
 - (b) if curtailment of the holiday is unavoidable – the cost of return flights to the United Kingdom to a similar standard to that originally booked.

As well as the general conditions and exclusions on pages 25 to 28, the following exclusions apply to Section 17.

We Will Not Pay For:

1. Scheduled flights not booked within the United Kingdom.
2. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
3. The financial failure of:
 - (a) any scheduled airline in Chapter 11 insolvency at the date of issue of the travel insurance policy or booking.
 - (b) any scheduled airline who is bonded or insured elsewhere (even if the bond is insufficient to meet the claims).
 - (c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight.

Part D – Optional Winter Sports Cover

If you have bought annual multi-trip insurance to include winter sports cover, you are covered up to 21 days in any single policy period for winter sports cover. For single trip cover, you must pay the appropriate additional premium to include winter sports cover for each trip where you intend to take part in winter sports activities.

The following winter sports are not covered: ski-racing, ski-jumping, off-piste skiing unless accompanied by a qualified guide or instructor, ice hockey, bobsleighbing, the use of skeletons or luges, freestyle skiing, competitive skiing.

The following additional cover is provided:

Section 18 – Winter Sports Equipment

We will pay you up to £700 for the replacement cost (less an amount for wear and tear) of skis, snowboards, bindings, boots and poles owned or hired by you if they are lost, stolen or damaged.

Section 19 – Ski Hire

We will pay you up to £300 (£20 per day) if your own equipment is temporarily lost in transit for longer than 12 hours on the outward journey or is lost, damaged or stolen during the trip.

As well as the general conditions and exclusions on pages 25 to 28, the following conditions and exclusions apply to Sections 18 and 19.

Winter Sports Equipment and Ski Hire Exclusions

1. We will not pay for:
 - (a) Loss or damage caused by general wear and tear.
 - (b) Any amounts you can get from someone or somewhere else.
2. We will not pay your claim for Winter Sports Equipment if:
 - (a) You fail to exercise reasonable care for the safety and supervision of your property.
 - (b) You fail to obtain a written police report within 24 hours of the discovery in the event of loss or theft.

- (c) You fail to obtain a carrier's report or in the case of an airline a "Property Irregularity Report" where your property has been lost or damaged in transit. N.B. If you cannot report the loss, theft or damage to the airline straight away, you must do so in writing within seven days.
- (d) Your personal belongings are delayed, detained, or confiscated by customs or other officials.
3. We will not pay the first £50 for any loss, charge or expense incurred in respect of each claim under section 18 – Winter Sports Equipment unless you have paid the excess waiver premium. The maximum excess you and your family will pay in respect of any over event claimed for is £100.

Section 20 – Ski Pack

We will pay you up to £250 for the unused part of ski pack costs that you have not used if you fall ill or become injured during the trip (ski pack means ski hire, ski lessons and lift pass).

As well as the general conditions and exclusions on pages 25 to 28, the following exclusion applies to Section 20.

Ski Pack Exclusions

1. We will not pay for accidental injury, illness or death caused directly or indirectly by your participation in the following winter sports – ski-racing, ski-jumping, off-piste skiing unless accompanied by a qualified guide or instructor, heliskiing, ice hockey, bobsleighbing, the use of skeletons, toboggans or luges, freestyle skiing or competitive skiing.

Section 21 – Piste Closure

We will pay you up to £300 (£20 per day) for extra costs for transport and ski lift pass if you have to travel to another resort if you are unable to ski due to adverse weather conditions at your pre-booked resort (only available for trips between 15 December and 31 March). If it is not possible to travel to another resort or it is not possible to ski, we will pay up to £300 (£20 per day) you are unable to ski.

As well as the general conditions and exclusions on pages 25 to 28, the following conditions and exclusions apply to Section 21.

Contract of Insurance

Piste Closure Exclusions

1. We will not pay for:
 - (a) Any expenses you can claim under any other insurance.
 - (b) Any claim if you take out this insurance within 14 days of going on the trip, unless you booked the trip at the same time.

Condition Applying to Piste Closure Claims

1. You must obtain written confirmation from an appropriate authority to confirm that the piste was closed and/or it was not possible to travel to another resort.

Section 22 – Avalanche and Landslide

We will pay you up to £150 for extra travel and accommodation costs if an avalanche or landslide delays your arrival at or departure from the booked resort for more than 12 hours.

As well as the general conditions and exclusions on pages 25 to 28, the following condition and exclusions apply to Section 22.

Avalanche and Landslide Exclusions

1. We will not pay for:
 - a) Any expenses you can claim under any other insurance;
 - b) Any claim if you take out this insurance within 14 days of going on the trip, unless you booked the trip at the same time.

Condition Applying to Avalanche and Landslide Claims

1. You must obtain written confirmation from an appropriate authority to confirm the period of and reason for the delay.

Part E – Optional Golf Cover

Where your Policy Schedule shows that Golf Cover has been added and the appropriate premium has been paid, the following additional cover will be provided.

Section 23 – Golf Equipment

You will be covered up to £1,000 for the replacement cost (after allowing for wear, tear and loss of value) of your golf equipment if it is lost, stolen or damaged. The total limit for hired golfing equipment which is lost, stolen or damaged is £100.

Section 24 – Golf Equipment Hire

If your own golf equipment is lost, stolen or damaged, you will be covered for the reasonable cost of hiring replacement clubs up to £200 per trip.

As well as the general conditions and exclusions on pages 25 to 28, the following conditions and exclusions apply to Sections 23 and 24.

Golf Equipment and Golf Equipment Hire Exclusions

1. You are not covered for the following:
 - (a) Loss, theft or damage to your personal belongings during your outward or return journey if you do not get a written 'carrier's report' or a 'property irregularity report in the case of an airline. If you cannot report the loss or damage to the carrier straight away, you must do so in writing within seven days.
 - (b) Loss, theft or damage to your personal belongings at any other time if you do not report the loss of theft to the police within 24 hours of discovering it and get a police report from them.
 - (c) Loss or damage caused by delay, wear and tear, moths, vermin, weather and atmospheric conditions or mechanical failure.
 - (d) Loss or theft of or damage to property left in a vehicle overnight.
2. You are not covered for claims for which you receive compensation from someone else.
3. We will not pay the first £50 for any loss, charge or expense incurred in respect of each claim under this section. The maximum excess you and your family will pay in respect of any one event claimed is £100.

Conditions Applying to Golf Equipment and Golf Equipment Hire

1. You must take proper care of your own belongings and act as if you didn't have this insurance policy.
2. The following condition applies to claims for temporary loss of personal belongings. As well as getting an authorised 'property irregularity report' from the carrier or handler agent, you must write to them within 21 days of receiving your property back to confirm you had to buy replacement items.
3. You must keep any damaged property so that we can inspect it. When we make a payment for that property, it will then belong to us.
4. If your claim involves a pair or set, we will only pay the value of the part of the pair or set which is lost, stolen or damaged.

Section 25 – Green Fees

If you fall ill or are injured during the period of insurance, or if adverse weather prevents you playing golf at a pre-booked course, you will be covered for the costs of the pre-paid green fees which you are not able to use, up to £75 per day and up to £300 in total. As well as the general conditions and exclusions on pages 25 to 28, the following conditions and exclusions apply to Section 25.

Green Fees Exclusions

1. You will not be covered for any amount you can get back from someone else.
2. You will not be covered if you take out this insurance with 14 days of going on holiday, unless you booked the holiday on the same date.

Conditions Applying to Green Fees

1. You must get written confirmation from the appropriate authority to confirm that the golf course was closed, if due to adverse weather.
2. You must get a medical certificate confirming your illness or injury if you were not able to use pre-paid green fees due to illness or injury.

Part F – Optional Extended Baggage Cover

Where your Policy Schedule shows the extended Baggage Cover has been added and the appropriate premium has been paid, the following additional cover will be provided. This option is only available to adults aged 18 and over.

Section 26 – Extended Baggage

You can claim for any one item, pair or set of articles up to a maximum insured sum of £1,000 (after any suitable deduction for wear and tear and loss of value if applicable). Cover is restricted to the following valuable items; audio, visual, photographic, computer equipment and watches.

NB -The maximum we will pay in total under Section 8 (Personal Belongings) including the extended limit above is £1,500.

As well as the general conditions and exclusions on pages 25 to 28, and the section 8 (Personal Belongings) conditions and exclusions on page 17 and 18, the following conditions and exclusions apply to Section 26.

What is not covered

1. Loss, theft or damage to the article or valuable unless owned by you or a member of your family.
2. Loss, theft or damage to jewellery and mobile phones (these items will only be covered up to the standard policy limits).

Condition Applying to Extended Baggage

1. All claims must be supported by the original purchase receipt.

Part G – General Conditions and Exclusions Applying to the Whole Policy

General Conditions

You must comply with the policy conditions as failure to do so may result in you not being fully covered and a claim not being paid. These conditions apply to the whole policy.

Contract of Insurance

1. Material facts

You must tell us any facts we ask for in the Health Declaration on page 3 of this booklet and which could affect this insurance. If you do not, you may not be fully covered. In particular, you must give us any information which may influence our decision to provide or continue your cover or the way we work out your premium (for example, your health or the health of a close relative).

2. Proof you must provide the following:

If you cancel the trip

Please give the reason for cancelling the trip and send us your booking invoice or receipt and your cancellation invoice. We will need written proof of the reason for cancellation. If cancellation is due to illness or injury, the medical certificate on the cancellation claim form will need to be filled in by the doctor of the person who was ill or injured.

Curtailed / Cutting the trip short

Please give the reason you cut your trip short, confirming that you had to come home early. Before you return home early for medical reasons, you must get a doctor's certificate to confirm that this is necessary and that you are fit to travel. You must then send this with your claim form.

Medical emergency and associated expenses

Please send details of the illness or injury and original receipts and bills for any expenses you have paid.

Personal accident

Please send full details of the accident and injury.

Personal belongings, temporary loss, winter sports equipment and golf equipment

Please send full details of the belongings which have been lost, stolen or damaged. You should also send receipts to prove their values or bills for the cost of repairs. For loss or theft claims, you must also send a police report. If your belongings were lost, stolen or damaged while in the care of an airline, you must send a "Property Irregularity Report" as well as the flight tickets and luggage receipts the airline gave you when you checked in. For temporary loss claims, please send receipts for the replacement items you have bought and a "Property Irregularity Report".

Money and documents

Please send full details together with a police report and cash withdrawal slips or similar proof of the money you withdrew.

Loss of passport

Please send a police report and any bills or receipts for travel and accommodation expenses.

Personal liability

You must send us any writ, summons or other legal documents as soon as you receive them. You must also give us any information and help we need to deal with the case and your claim. You must not negotiate, pay, settle, admit or deny any claim without our written permission.

Missed departure

Please send confirmation of the delay from the carrier or tour operator. You must also send receipts or bills for your expenses. For car breakdown or accident claims, send the repairer's report or police accident report and details of how you got to the port or airport.

Legal expenses

Please provide full details as part of your claim.

Delay

When you claim you must ask the airline or transport company to confirm in writing:

- (a) the cause of the delay or cancellation;
 - (b) the period of the delay;
 - (c) the scheduled time of departure and arrival;
- and
- (d) the actual time of departure and arrival.

Mugging

Please send a police report and a certificate from the doctor confirming the injuries you received and the period you were in hospital receiving in-patient treatment.

Ski hire

Please send receipts for the cost of the snowboard or ski hire and full details of what was lost, damaged or stolen.

Ski pack (lessons, hire, lift pass)

Give the reason for cutting short the use of your ski pack and a medical certificate confirming that this was necessary.

Piste closure

Please ask the relevant authority to confirm in writing that the piste was closed. You must also send your receipts for transport to the other resort and the cost of the lift pass.

Avalanche closure

You must get written confirmation from the appropriate authority that getting to or from your resort was not possible for the period claimed, due to avalanche, landslide or landslip.

Green Fees

Please ask the relevant authority to confirm in writing that the golf course was closed or where your claim relates to your illness or injury, please send a medical certificate confirming your illness or injury.

3. Excesses

If we agree to a claim for medical expenses which has been reduced by your using a European Health Insurance Card (EHIC) form or private health insurance, you will not have to pay the excess. The maximum excess you and your family will pay in respect of any one event claimed for is £100.

4. You must do all that you can to keep your claims as low as possible and to prevent theft, loss and damage.
5. 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.
6. If you, or anyone acting for you, deliberately make a false claim or statement, the insurance will end and we will not pay any claims. We have the right to inform the police about any false claim.
7. We may take action in your name to get compensation or security for loss, damage or expenses covered by this insurance. You will not pay anything towards this action, but any amount or security handed over will belong to us.
8. If we have to pay any amounts under the law of another country and we would not usually have to pay these amounts under the policy, you must repay the amounts to us.
9. All the sums insured and limits set out in this policy include VAT.
10. All claims under the insurance will be governed by English law. Any legal disputes will be heard in an English court.

11. The premium for this insurance includes insurance premium tax where necessary.
12. If we pay a claim because your trip is cancelled, we will not pay a claim under any other Section of the policy for the same trip.
13. The parties do not intend any term of this agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999.
14. Unless agreed otherwise, the contractual terms and conditions and other information relating to this contract will be in the English language.

General Exclusions

You will not be covered for the following.

1. Any claims arising from routine treatment or care which could reasonably be expected to arise during your period of insurance.
2. You travelling contrary to the regulations of your transport provider.
3. Any other loss resulting directly or indirectly from the cause of your claim.
4. Any claim which you could make under any other insurance or any amount you can get back from someone or somewhere else. This does not apply to claims for Personal Accident or Hospital Benefit. You are obliged to inform us of any other insurance that may (or may not) cover the claim you are making.
5. Any claim caused directly or indirectly by the following.
 - (a) Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from a nuclear device or other nuclear equipment.
 - (b) Your property being held, taken, destroyed or damaged under the order of any government or other authority.
 - (c) Pressure waves caused by aircraft or other flying machines travelling at or above the speed of sound.
 - (d) War, invasion, hostilities (whether war be declared or not), civil unrest, revolution, rebellion, act of foreign enemy or any similar event. (This does not apply to Section 5 - Medical Emergency and Associated Expenses, while you are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance.)

Contract of Insurance

- (e) Acts of Terrorism (This does not apply to Section 5 – Medical Emergency and Associated Expenses, Section 6 – Hospital Benefit, Section 7 – Personal Accident, Section 8 – Personal Belongings and Section 9 – Personal Money and Documents, while you are away from the United Kingdom. You must follow any relevant suggestions or recommendations made by any government or other authority before or during the period of insurance).
- (f) The use, release or threat of any nuclear weapon or device or chemical or biological agent.

Signed for the insurers



Mark Cliff
Managing Director

Fortis Insurance Limited

Part H – Complaints Procedure

We do everything we can to make sure that our customers get a high standard of service. If you have any cause for complaint regarding emergency medical assistance or claims please contact:

The Customer Service Adviser
Fortis Insurance Limited
Fortis House, Tollgate
Eastleigh, Hampshire
SO53 3YA

If this matter has not been sorted out to your satisfaction, you can write to Mark Cliff, Managing Director at the same address.

If you feel you have any cause for complaint regarding the sales literature, the way in which your policy was sold to you, medical screening or regarding the information and advice about your policy, please contact:

Customer Services Post Office®
Travel Insurance
Freepost RLTY-KHYX-XLGR
Vaughan Way
Leicester
LE1 4SB

If you are not satisfied with the final decision following referral to the appropriate party above, you can write to the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall
London
E14 9SR
Telephone: 0845 080 1800

This complaints procedure will not affect your right to take legal proceedings.

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 this type of policy, from 1/1/10 the scheme covers at least 90% of any claim with no upper limit. Prior to 1/1/10, the first £2,000 of any claim is protected in full, and 90% of the rest of the claim above this amount will be met. For further information see www.fscs.org.uk or telephone **020 7892 7300**.

Part I – Claims Procedure

Please ring and ask for a claim form as soon as possible after an event which you may want to claim for.

The claims phone number is:

0845 602 5279

The phone line is open 24 hours a day, 365 days a year if you have to make a claim. (We may record or monitor calls for training purposes or to improve the quality of our service).

Fill in the claim form and return it with:

- the relevant proof we need (see page 26 General Conditions 2. Proof you must provide)
- your policy schedule and any policy endorsements you may have been given

All the certificates, accounts, receipts, information and evidence you send must be in the form we ask for.

Always send originals and not photocopies. You must pay any costs involved in providing these documents.

We will answer all correspondence within five working days of receiving it.

Part J – Other Information

Data Protection

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' means the Fortis Group which includes Fortis Insurance Limited and any holding companies, subsidiaries and other linked companies. Your personal information means any information we hold about you or anyone else in connection with any product or service we are providing to you.

By taking out this insurance policy, you confirm that we may use your personal information for the purposes explained below. You should show this notice to anyone else whose name you give to us in connection with your insurance policy as it will also apply to them.

How we use your personal information

We will use your personal information to manage your insurance policy, including handling underwriting and claims and issuing renewal documents and providing renewal information to your agent.

We also may use your personal information and information about your use of our products and services to carry out research and analysis.

We may have to share your personal information with other insurers, regulatory authorities or agents providing services on our behalf. We may also share it with Royal Mail Group, Parcel Force Worldwide and Post Office®, as well as anyone acting on their behalf, who may use that information to contact you and/or carry out research and analysis about their products and services, and to handle your needs in connection with your policy.

We will only release your personal information to others:

- if we need to do this to manage your policy with us;
- if you have given permission to receive promotional material;
- if we need to prevent fraud;
- when we are required or permitted to do this by law (for example, if we receive a legitimate request from the police or another authority); or
- if there are any other circumstances where you have given your permission.

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.

Sharing information to prevent fraud

We may share your personal information with operators of registers used by the insurance industry to check information that is given to us and prevent fraudulent claims. These include the Claims and Underwriting Exchange Register, run by Insurance Database Services Limited. We may pass information relating to your insurance policy and any incident (such as an accident or theft), to these registers.

Dealing with others on your behalf

To help you manage your insurance policy, subject to passing relevant 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.

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 your health, race, religion and any criminal convictions that you have. We will only use sensitive personal data about you to manage your policy and to provide the services described in your policy documents.

Monitoring and recording calls

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

Further information

You are entitled to receive a copy of the information we hold about you. Please contact our Data Protection Officer, giving your name, address and insurance policy number. We are entitled to charge you a small administrative fee for this.

Contract of Insurance

Post Office® Travel Advice Helpline

24 hour travel advice helpline **023 8068 4040**
(for medical assistance see page 4 for contact details).

This service is available to all Post Office® travel insurance policyholders. Please note that this service is not able to assist with general policy, claims or medical screening enquiries.

Travel Advice

A 24 hour helpline giving information on:

- Visa and passport requirements and procedures
- International direct dial codes
- Currency rules
- Driving requirements
- Duty free allowances
- Business hours
- Local banking facilities
- Business and social advice
- Health issues (AIDS risks, local epidemics, child issues)
- Airport facilities (shops, terminals, car rentals, etc.)
- Emergency telephone numbers
- Local times
- Climate
- Capital cities
- Clothing
- Languages spoken
- Transit, re-entry and exit permits
- Electricity voltages.

Message Forwarding

Forward up to three emergency messages from within the United Kingdom from policyholders abroad to family, friends or business associates.

Advice with lost luggage, tickets, passports or credit cards.

Provide advice and guidance to help you with the following:

- **Lost luggage** – help trace lost personal possessions if you provide a luggage tag number and a “Property Irregularity Report”.
- **Lost travel tickets / passports** – liaising with the relevant travel organisations and authorities to help replace lost or stolen travel documents.
- **Lost credit or charge cards** – provide notification of the loss of credit or charge cards abroad to the relevant organisations in the United Kingdom. You will need to give the Post Office® travel assistance helpline your credit or charge card details.