

Guide to your Admiral Travel Insurance cover



Please call us immediately if you need hospital treatment, you're likely to incur medical expenses over £500 or you need to cut short your trip.  **+44 (0)292 010 7777**

Welcome to Admiral

This policy guide provides all the details **you** need to know about **your** travel insurance with **EUI Limited**. **Your** policy is underwritten by an **Authorised Insurer** who has agreed to cover **you** subject to the terms, conditions, limitations and exclusions described in this policy guide.

Statement of Demands and Needs

Our products meet the demands and needs of those who wish to insure against specific events related to travelling away from **home**. **Our** three products are Admiral, Gold and Platinum, each having unique features and benefits and different levels of cover.

Reciprocal health agreements:

If **you** are travelling to a European Union country **you** are strongly advised to obtain a European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC) (by visiting www.gov.uk) as it entitles **you** to benefit from the reciprocal health agreement between EU countries. The **UK** also has agreements with some non-EEA countries and territories, such as Australia or New Zealand, but **you** may need to register or enrol to qualify for treatment.

Important Numbers

Customer Services	0333 234 9913
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Claims	0333 234 9914
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Legal Assistance	0333 234 9915
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Helplines

Medical Emergency (during your trip)	+44 (0)292 010 7777
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For any other medical issue please call	0333 234 9914
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Please call us immediately if you need hospital treatment, you're likely to incur medical expenses over £500 or you need to cut short your trip.  **+44 (0)292 010 7777**

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How to contact us

Before you travel:

If **you** have a **medical condition** **you** need to tell **us** about, **you** want to include any additional cover (see pages 62-75) or just discuss **your** policy call **us** on **0333 234 9913**.

Open Monday to Friday 9am - 6pm, Saturday 9am - 1pm (closed on Sunday and bank holidays)

To make a claim:

For information about making a claim, please visit: www.admiral.com/existing-customers/make-a-claim.php

Or call **0333 234 9914**

Open Monday to Friday 9am - 5pm (closed on weekends and bank holidays)

For legal assistance please call **0333 234 9915**.

In case of a serious emergency during your trip

Please call **our** 24 hour Emergency Assistance Helpline on **+44 (0)292 010 7777** before going into hospital or incurring medical expenses over £500, so **we** can help **you**.

Admiral Travel Insurance

You contract of insurance has been arranged for **you** by **EUI Limited**. **Your** contract of insurance has been arranged with the **Authorised Insurer**. **EUI Limited** is an insurance intermediary; it is not an insurer itself. **EUI Limited** is permitted to sell insurance on behalf of the **Authorised Insurer** and acts on **your** behalf in arranging **your** contract of insurance.

The **Authorised Insurer** has agreed to cover **you**, subject to the terms, conditions and exclusions in this document, against losses directly sustained in connection with **your trip**, that may occur during any **period of insurance**. This document together with **your** Travel Insurance Policy Schedule confirms the level of cover **you** have chosen and forms a contract of insurance between **you** and the **Authorised Insurer**.

The parties to this contract of insurance are **you** and the **Authorised Insurer**. Nothing in this contract shall create any rights to third parties under the Contracts (Rights of Third Parties) Act 1999, and no variation to this contract, nor any supplemental or ancillary agreement shall create such rights unless expressly so stated. This does not affect any right, or remedy of a third party which exists or is available apart from under the Contracts (Rights of Third Parties) Act 1999. However, to make things simpler, **you** will only have to contact **us (EUI Limited)** for anything related to **your** contract of insurance. **We** will arrange everything with the **Authorised Insurer** on **your** behalf.

In order that this document may be issued as evidence of **your** contract for insurance, the **Authorised Insurers** have entered into an agreement with **EUI Limited**, which allows an authorised Underwriter at **EUI Limited** to issue this document on their behalf.

Governing Law

Unless otherwise agreed with **you**, this insurance is governed by English Law and all communication will be conducted in English.

Definitions

Whenever the following words appear in this policy they will have the meaning shown:

Abroad	Any country outside the UK .
Arbitrator	A solicitor, barrister or other suitably qualified person that you and we agree on.
Authorised Insurer	This policy is underwritten by Admiral Insurance (Gibraltar) Limited, 1st Floor, 24 College Lane, PO Box 575, Gibraltar, GX11 1AA.
Appointed representative	The law firm, solicitor or a suitably qualified person appointed by us to represent you .
Bodily injury	Identifiable physical injury caused by sudden, unexpected, external and visible means including injury from unavoidable exposure to the elements.
Catastrophe	Fire, storm, lightning, avalanche, landslide, explosion, hurricane, earthquake, volcanic activity (including ash cloud), flood, tidal wave, tsunami, medical epidemic or pandemic.
Close business associate	Any person whose absence from business for one or more complete working day at the same time as your absence, prevents the effective continuation of that business.
Close relative	Your partner, parent, parent-in-law, step-parent or legal guardian, child, child-in-law, step-child or foster child, sibling, sibling-in-law, half-sibling or step-sibling, grandparent or grandchild.
Complications of pregnancy or childbirth	Only the following conditions: toxæmia, gestational diabetes, gestational hypertension, pre-eclampsia, ectopic pregnancy, molar pregnancy, post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, obstetric cholestasis, placenta praevia, stillbirth, miscarriage, emergency caesarean section, termination for medical reasons, premature birth more than 8 weeks (or 16 weeks if more than one baby) before the due delivery date.

Definitions (cont.)

Computer system	Any computer, hardware, software, communications system, electronic device, (including but not limited to, smart phone, laptop, tablet, wearable device) server, cloud, microcontroller, including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.
Cruise	A trip lasting more than 1 day where transport and accommodation are primarily on a sea going passenger ship.
Cyber act	An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any computer system .
Cyber incident	Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any computer system ; or any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any computer system .
Doctor	A registered practicing member of the medical profession who is not related to you or your travel companions .
EUI Limited	This policy is arranged and administered by EUI Limited (FCA Registration No 309378), Ty Admiral, David Street, Cardiff, CF10 2EH. EUI Limited is authorized and regulated by the Financial Conduct Authority.
Excursion	Pre-booked outings such as a theme park, exhibition, concert, theatre or sporting event.

Definitions (cont.)

Excess	The amount you must pay towards any claim. The excess applies to each insured person and each event that leads to a claim, for each and every section claimed on (apart from Travel Delay benefit, Delayed Baggage, Personal Accident, Hijack , Funeral Expenses abroad /Repatriation of remains, which have no excess).
Excess Waiver	Removal of the excess you would pay towards a claim under any section of the policy. An additional premium will be payable for this cover, and if added will be shown on your Policy Schedule. This can only be requested when you purchase or renew your policy. The excess waiver will only apply to claimable events which take place after the excess waiver was added to your policy.
Extra Conditions (endorsements)	An agreed change to the terms of the policy. See General Condition 17.
Gadget	Personal electronic items of value which belong to you such as cameras, camcorders, binoculars, telescopes, and accessories, audio equipment, audio visual and television equipment, computers, tablets, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones and accessories, smart watches, drones. These items must be bought new or if refurbished, bought directly from the manufacturer or reputable retailers.
Golf equipment	Golf clubs, golf bags, non-motorised trolleys, and golf shoes.
Hazardous activity	Any activity or sport that is not specifically covered by this policy.
Health Changes	If your health changes requiring you to seek medical assessment or treatment by a medical practitioner at a surgery, clinic or hospital. This includes changes to your prescribed medication, new medication, admission to hospital, being placed on a waiting list for tests, test results, investigations or treatment, being diagnosed with a new medical condition or awaiting a new diagnosis.

Definitions (cont.)

Home	The UK address where you live permanently.
Home area/UK	England, Scotland, Wales, Northern Ireland, or the Isle of Man depending on where your home is.
Hijack	The unlawful seizure or wrongful exercise of control of an aircraft, train or sea vessel that you are travelling in as a fare paying passenger.
Inpatient	Where you are admitted and remain in hospital for at least one night.
Legal costs	All properly incurred, reasonable and proportionate fees, expenses and disbursements charged by the appointed representative and agreed by us . The fees incurred by your opponent you are ordered to pay by a court and any other fees we agree in writing.
Loss of limb	A hand or foot permanently severed at, or above, the wrist or ankle; or the permanent loss of use of an entire hand or foot.
Loss of sight	Total and irrecoverable loss of sight in one or both eye(s), where the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (this means only being able to see at 3 feet or less what you should be able to see at 60 feet).
Manual work	Paid or unpaid manual work or physical labour of any kind.
Mechanical Breakdown	The malfunction or failure of moving or electronic parts or components in a motorised vehicle or aircraft. (This does not include technical issues such as computer software failure, see General Exclusion 5. Cyber incident .)
Medical adviser	A medical officer appointed by our emergency assistance service.
Medical condition	Any disease, illness or injury you or any insured person has.

Definitions (cont.)

Motor vehicle	Any self-propelled vehicle powered by engine or motor, constructed for use on or off road. Examples of this include a car, van, motorcycle, moped, segway, scooter, golf buggy or mobility scooter.
Period of insurance	The period when your travel insurance covers you – see Important Information on page 13.
Permanent resident	A person who has had their main home in the UK and has not spent more than six months abroad in the year before buying (or renewing) this policy.
Permanent total disablement	Disablement lasting more than 12 consecutive months, which a doctor considers is beyond reasonable hope of improvement and entirely prevents you from engaging in any business or occupation for the remainder of your life.
Personal belongings	Luggage, its contents, valuables and anything you wear or carry with you when travelling, which belongs to you . This includes golf equipment but excludes winter sports equipment .
Personal money	Any money that you hold for personal use on your trip . This includes cash (notes and coins in current use, foreign currency) and non-refundable prepaid cards.
Point of international departure	The airport, port or international station from which you leave the UK (the first part of your outward journey) or the final airport, port or international station to return to the UK at the end of your trip (the last part of your return journey).
Policy limits	A limit on the amount we will pay under each section of cover, which is per person, per trip . Some sections of cover may also include specific limits, for example, for any one item or limits for valuables in total. Your policy schedule includes a table of benefits to show the limits that apply.

Definitions (cont.)

Pre-existing Medical condition	Any disease, illness or injury that, you or any insured person (or any person your trip depends on) has or had, prior to arranging or renewing your policy, or when you book a trip (whichever is later) see Medical Declaration on page 15.
Reasonable and necessary costs	Costs that are incurred for approved, eligible medical services or supplies that do not exceed the average reimbursement the provider receives for all services rendered to its patients.
Reasonable prospects of success	We and the appointed representative agree there is a better than 50% chance that you will obtain a successful judgment and recover your losses or damages or obtain any other legal remedy we agree to, including an enforcement of judgment or making a successful defence, appeal or defence of an appeal.
Travel companion	A person or group of people booked to travel with you on the same trip .
Trip	A journey that begins and ends at your home during the period of insurance that is either within the UK where you have paid a fee to stay in pre-booked commercially-operated accommodation (more than 25 miles away from your home for two or more consecutive nights), or outside the UK .
Unattended	Not in your full view, where you are not in a position to prevent your property being taken without your consent - unless it is locked safely in your personal accommodation, or motor vehicle (excluding valuables or gadgets).

Definitions (cont.)

Valuables	Personal items of value which belong to you such as cameras, camcorders, binoculars, telescopes, and accessories, audio equipment, audio visual and television equipment, spectacle and glasses, drones, computers, tablets, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones and accessories, jewellery, watches, and items made of or containing gold, silver, precious metals, precious or semi-precious stones.
We, our, us	EUI Limited.
Winter sports equipment	Skis, snowboards, bindings, poles, boots, helmets and any other specialist winter sports clothing/equipment.
You, your, yourself, insured person	The policyholder and anyone else listed as insured in your policy schedule.

Important Information

IMPORTANT

Your travel insurance contract is made up of:

The policy conditions and terms shown in this document, **your** policy schedule and any **endorsements** made.

What you need to do

Please read this policy guide so **you** know exactly what **your** travel insurance covers and check **your** policy schedule as it shows the information **you** provided. Please note that where words are bolded in this document, there is a definition available in the Definitions section (see page 4).

If **you** think there is a mistake, or **you** need to make a change, **you** should tell **us** immediately. If **you** give **us** incorrect information or don't tell **us** about any changes, it could mean **your** policy is invalid and/or **your** claim is not paid in full or refused.

Eligibility

You have agreed to the following statement for all insured **persons** as a condition of your cover.

You are:

- a **permanent resident** of the **UK**
- registered with a Medical Practitioner in the **UK**
- travelling from and returning to the **UK** (unless **UK only trip**)
- unaware of any reason why the **trip** would be cancelled or cut short
- not purchasing the cover after the **trip** has commenced.

Medical conditions

Your travel insurance covers **you** for medical emergencies while **you** are **abroad**. Any change in **your** health can affect **your** cover, so **you** must tell **us** if **you** are diagnosed with a new **medical condition** or **your health changes** – see Medical Declaration on page 15.

Important Information (cont.)

Independent travel

This policy covers each insured adult, whether travelling on **your** own or together. Each insured child is only covered if they are travelling with a responsible adult.

Insured activities

Your travel insurance covers **you** for a wide range of sports and activities, but **hazardous activities** are not covered as standard. Please contact **us** on **0333 234 9913** if **you** intend to take part in an activity not listed in the Sports and leisure activities shown on page 59-61.

Region of cover

The region or country **you** have declared **you** will be travelling in, as shown on **your** policy schedule.

For annual multi **trips**, please refer to the destinations covered under each region below. **We** do not cover areas where the FCDO advises against travel.

UK – A **trip** where **you** have paid a fee to stay in pre-booked commercially-operated accommodation (more than 25 miles away from **your home** for two or more consecutive nights).

Europe – Albania, Andorra, Austria, Belarus, Belgium, Bosnia, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands, excluding Greenland), Egypt, Estonia, Finland (including Aland), France (including Corsica), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including Sardinia and Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway (including Svalbard), Poland, Portugal (including Azores and Madeira), Republic of Ireland, Romania, Russia (West of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (including the Balearic and Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, The United Kingdom (including Channel Islands and Isle of Man), Vatican City

Worldwide Excluding USA, Canada, Caribbean And Mexico – Covers all Countries excluding Anguilla, Antigua & Barbuda, Aruba, Bahamas, Barbados, British Virgin Islands, Canada, Caribbean, Cayman Islands, Cuba, Curacao, Dominica (Commonwealth of), Dominican Republic, Grenada, Guadeloupe, Jamaica, Martinique, Mexico, Montserrat, Netherlands Antilles, Puerto Rico, St Barts, St Kitts & Nevis, St Lucia, St Maarten, St Pierre & Miquelon, St Vincent, Trinidad & Tobago, Turks & Caicos Islands, United States Minor Outlying Islands, USA (including Hawaii), Virgin Islands.

Important Information (cont.)

Worldwide: Covers all Countries worldwide including USA, Canada, Caribbean and Mexico

Trip length

Single trip policy – a single return **trip** lasting for the period of cover **you** chose (as per the dates shown on **your** policy schedule), up to a maximum of 365 days.

Annual multi-trip policy – as many **trips** as **you** wish to take within 365 days (as per the dates shown on **your** policy schedule), providing each **trip** lasts no more than 31 days. For a winter sports **trip**, the maximum **trip** duration is 21 days per policy term. If a winter sports **trip** exceeds this, there is no cover under this policy for any additional days over the maximum **trip** length of 21 days.

Cover for extended **trips** beyond 31 days may be available on request, subject to age limits, other underwriting criteria and where approved, the payment of an additional premium.

If **you** have an annual policy, each **trip** **you** make will be treated as a separate contract of insurance, subject to all the limits, conditions and exclusions of this policy.

Age limits

The cover **we** can offer **you** will vary depending on **our** age limits, underwriting criteria, the cover **you** need and the details **you** provide.

Period of insurance

Cover begins when **you** leave **home** at the start of each **trip** and ends when **your trip** has finished (cancellation cover may begin earlier – see below).

We will cover **trips** booked during one **period of insurance** but not taking place until the next **period of insurance** if **your** annual multi-trip policy with **us** is still in force at the time of an incident resulting in a claim.

Extending the period of insurance

If **you** cannot finish **your trip** as planned, because of accidental injury, illness, death or quarantine, of **you** or any other **insured person**, or a delay to the public transport system that cannot be avoided, **we** will extend cover free of charge until **you** can reasonably finish **your trip**.

Important Information (cont.)

Cancellation cover

This policy covers **you** if **you** have to cancel **your trip** before it starts.

Single trip – cancellation cover starts from the time **you** book **your trip** or pay the insurance premium, whichever is later.

Annual multi-trip – cancellation cover starts from the time **you** book **your trip** or the first day of cover (as shown on **your** policy schedule), whichever is later. See Section 2 for further information.

Policy limits

Each section of cover **we** provide has a limit **we** will pay under that section, which is per person, per **trip**. Some sections may also include specific limits, for example, for any one item or limits for **valuables** in total. **Your** policy schedule includes a table of benefits to show the limits that apply.

Excess

Under most sections of the policy **you** have to pay the first part of any claim. This applies to each **insured person** claiming and to each incident and each section of the policy **you** claim under unless **you** have purchased **excess waiver**.

Medical Declaration

IMPORTANT

Please read this section carefully as it may affect **your** cover and ability to make a claim.

Pre-existing medical conditions

- Any **medical condition** in the past 2 years, for which **you** were prescribed medication, received treatment or had a consultation with a **doctor** or hospital specialist
- If **you**'ve ever been diagnosed with or treated for any heart or respiratory condition, any circulatory condition (problems with blood flow, including strokes, high blood pressure and cholesterol), any liver condition or any cancerous condition
- If **you** are currently on a waiting list for tests, investigations, awaiting results, diagnosis or treatment
- If **you** have been diagnosed with a terminal condition
- If **you** have ever been diagnosed with or treated for any psychological conditions such as stress, anxiety, depression or psychiatric conditions such as eating disorders, drug or alcohol abuse or mental instability

Pregnancy and childbirth

Pregnancy and childbirth are not considered to be an illness or injury. To be clear, **we** will only cover complications of pregnancy and childbirth (as described in **our** definitions on page 4). **We** will not provide any cover where the carrier denies **you** boarding.

Medical Declaration (cont.)

Medical conditions of other people your trip depends upon

We will not pay any claim related to a **pre-existing medical condition** of other people, whose health may affect **your** decision to travel or remain overseas such as a **close relative, travel companion, close business associate** or any person **you** have arranged to stay with, which they had at the start or renewal of **your** policy or when **you** booked a **trip** (whichever is later).

You can make a claim if **you** have to cancel or cut short **your trip** because of their death, serious illness or serious injury, providing it's not related directly or indirectly to any **pre-existing medical condition** (see Section 2). **You** will need to provide **us** with their medical certificate for the claim to proceed.

New medical conditions or changes to your health

After **you** have paid for a policy, **you** must tell **us** immediately if there is a change in **your** health, such as **you** are diagnosed with a new **medical condition** or **you** are placed on a waiting list for tests, investigations, awaiting results, diagnosis, or treatment, regardless of whether **you** have any **trips** booked or not.

What happens when you declare a new medical condition or change to your health

We may vary the terms of **your** cover, which can include **you** having to pay an additional premium if **we** agree to cover it.

If **you** do not want to pay the additional premium, the policy will be cancelled and a proportionate refund will be given to **you** (providing **you** have not made a claim or not about to).

We do not offer cover (and are unable to continue cover) where **you** are placed on a waiting list for tests, investigations, awaiting results, diagnosis, or treatment. Any exceptions to this must be approved by **our** underwriters.

If **we** are unable to continue covering **you**, the policy will be cancelled. A proportionate refund will be given (providing **you** have not made a claim or not about to). **You** can seek alternative insurance or **you** can make a cancellation claim for **trips** already booked (up to the amount paid so far) due to the withdrawal of cover.

If **you** need help finding alternative insurance, **you** can visit the Travel Insurance Directory at www.moneyhelper.org.uk/en/everyday-money/insurance/use-our-travel-insurance-directory or call **0800 138 7777**. Open Monday to Friday 8am-6pm, closed on weekends and bank holidays.

Medical Declaration (cont.)

If you don't tell us about a new medical condition or change to your health

We can refuse a claim which is in any way connected with a **pre-existing medical condition** or a new **medical condition** or **health changes** that we never agreed to cover.

Important medical exclusions to note

You're not covered for:

- any travel which is against a **doctor's** advice (or would have been if **you** had sought such advice)
- any travel for the purpose of receiving medical advice or treatment
- any claim if **you** failed to take necessary medication, such as inoculations or medicines prescribed to **you** by a **doctor**
- any claim related to a **pre-existing medical condition**, new **medical condition** or any **health changes** that **you** have not declared to **us** or **we** have not agreed to cover, or where **you** have not paid any additional premium requested to cover it
- any claim related to **you** waiting for tests, investigations, awaiting results, diagnosis, or treatment for any **medical condition** or symptoms that have not yet been diagnosed

Renewing a policy with a medical condition

If **you** are renewing an annual policy, **you** must tell **us** about any new **medical condition**, medication or **health changes** since **your** last declaration (see General Condition 4).

General Conditions

The following general conditions apply to the whole policy:

1. Policy terms and conditions

You must keep to the policy terms, conditions and any **endorsements**. If **you** don't it could mean **your** policy is invalid, **we** may refuse **your** claim or not pay it in full.

2. Your duty to us

You must provide **us** with information which is correct to the best of **your** knowledge. If **you** fail to provide correct information or inform **us** of any changes, it could affect **your** cover.

3. Changes that may affect your cover

You must tell us as soon as possible about any changes that could affect your cover. For example if you:

- are diagnosed with a new **medical condition** or **your health changes** – see Medical Declaration, page 15
- book a **trip** lasting more than 31 days on an annual multi-trip policy
- change **your** travel destinations beyond those allowed on **your** schedule
- change **your** travel dates outside the start and end dates of this policy
- plan a **hazardous activity** that **we** have not specifically agreed with **you**
- want to add or remove an **insured person**
- want to add additional cover, for example winter sports cover.

If **you** are not sure whether a change may affect **your** cover, please contact **us**. When **you** tell **us** about a change **we** may reassess **your** cover, **your** premium or both. If **you** don't tell **us** about a change or give **us** incorrect information **your** policy may be invalid, **we** may refuse **your** claim or not pay **your** claim in full.

4. New medical condition or change to your health

After **you** have paid for a policy, **you** must tell **us** immediately if there is a change in **your** health, such as **you** are diagnosed with a new **medical condition** or **you** are placed on a waiting list for tests, investigations, awaiting results, diagnosis, or treatment, regardless of whether **you** have any **trips** booked or not.

You must also read the Medical Declaration section of **your** policy on Page 15 as it contains important information regarding **medical conditions** and how it may affect **your** cover.

General Conditions (cont.)

5. Paying the premium

You will only be covered if **you** pay **your** premium. If **we** can't collect **your** premium on the date it is due, **we** will cancel **your** policy. Where additional premium is required in order to continue cover and **you** decline to make payment, **your** cover will be invalid from the date the premium becomes due and the policy will be cancelled after 7 days' notice.

6. Automatic renewal – annual multi-trip policies only

We will contact **you** by **your** chosen method of communication before **your** renewal to confirm **your** policy terms and the renewal premium.

Unless **you** have opted out, **we** will automatically renew **your** policy. If **we** have **your** permission, **we** will use the payment details **you** have provided.

If **you** do not want **your** policy to renew, or **you** want to opt out of automatic renewal **you** must contact **us** to let **us** know. **You** can opt in or out of automatic renewal free of charge by contacting **us** online or by phone at any point during the **period of insurance**. In this case, **your period of insurance** will come to an end and **your** policy will not be renewed unless **you** tell **us** otherwise.

It is not always possible to automatically renew the policy. In this case, **we** will write to **your** last known address before the **period of insurance** ends.

7. Instructions

For **your** benefit and to ensure an efficient administration process, it is **our** policy to deal with **your** spouse, partner or parent and any other person who is named on **your** policy. If **you** would like someone else to deal with **your** policy on **your** behalf on a regular basis please let **us** know.

If **you** need to make a claim, to ensure an efficient and speedy claims process **we** will take instruction from **you** or any other person, provided they are named on **your** policy. If **you** would like someone else to deal with **your** claim on **your** behalf please let **us** know.

8. Cancelling your policy

Single Trip

- If the policy does not meet **your** requirements, **you** may cancel within 14 days from the policy issue date. As long as **you** have not travelled and **you** have not made (or intend to make) a claim, **you** will receive a full refund. No refund will be due after 14 days, or once **you** make a claim or start **your trip**, whichever comes first.

General Conditions (cont.)

Annual multi-trip

- If the policy does not meet **your** requirements, **you** may cancel within 14 days from the cover start date or when **you** receive **your** policy documents, whichever is later. As long as **you** have not started a **trip** and **you** have not made (or intend to make) a claim, **you** will receive a full refund. No refund will be due after 14 days, or once **you** make a claim or start **your trip**, whichever comes first.

9. Cancellation by us

We have the right to cancel your policy at any time if there is a valid reason. We will give you 7 days' notice if we are unable to give you immediate notice of cancellation (such as informing you over the phone).

Reasons why we could cancel your policy include (but are not limited to) you:

- breaking any of the General Conditions of **your** cover
- ignoring or failing to comply with **our** General Exclusions
- failing to co-operate with **us** or send **us** information or documentation as required by the terms of **your** policy
- harassing or using abusive or threatening behaviour towards **our** staff
- a change in **your** circumstances which means **we** are no longer able to cover **you** (such as **health changes** or **you** no longer being a **permanent resident** of the **UK**).

If **we** cancel **your** policy, **we** will keep a proportion of the premium for the period the policy has been in force and return the rest of the premium to **you**.

10. Fraud

If **you** or anyone acting for **you** recklessly or deliberately misrepresents information at any time during the policy that would impact either the terms and conditions or **our** ability to offer cover itself, **your** policy and all other policies to which **you** are connected through **EUI Limited** will be cancelled or voided. **We** will seek to recover any costs **we** have incurred and will not return any premium.

General Conditions (cont.)

We will not pay a claim which is in any part fraudulent, false, exaggerated or if **you** or anyone acting for **you** makes a claim in a fraudulent or false way, or where **we** have been given a false statement, or any documents which are false or stolen. **Your** policy and all other policies to which **you** are connected through **EUI Limited** will be cancelled or voided. **We** will seek to recover any costs that have been incurred and will not return any premium.

11. Claims co-operation

You must tell **us** about any claim **you** intend to make as soon as possible after the incident. If **you** make a claim, **you** must pass on to **us** immediately every writ, summons and other document **you** receive in connection with it. **You** must give **us** all the information, original documents and help that **we** need to process **your** claim. This includes medical certificates, details of **your** household insurance and any other relevant insurance policy. **You** must provide this information at **your** own expense. **You** must not admit liability, offer, or promise to pay anyone without **our** written permission.

12. Preventing loss

You must take all reasonable care to prevent and minimise any loss, injury or liability, damage or accidents. Where costs are incurred, these must be reasonable and justifiable.

13. Evidence of claims for illness or injury

If **your** claim is for injury or illness, **we** may need **your** permission to contact **your doctor** to access **your** medical records. If **you** refuse permission **we** may not be able to deal with **your** claim.

14. Medical examinations

If **your** claim is for injury or illness, **we** may ask **you** to have a medical examination at **our** expense. **We** may also ask for, and pay for, a post-mortem examination if any **insured person** dies.

15. Recovering our costs - subrogation

We reserve the right to take legal action in **your** name, but if **we** need to recover any payment **we** have made under the policy **we** will do so at **our** expense.

General Conditions (cont.)

16. Other Insurances

If **you** have other insurance that covers the same loss, damage or liability, **we** will not pay more than **our** share of **your** claim, unless **your** claim is for personal accident (Section 6). If the other insurance is a household policy, any contribution **we** claim should not affect **your** No Claims Discount (NCD) on that policy.

17. Insurable Interest

For cover to apply, **you** must have an insurable interest in the item or risk **you** wish to insure. This means **you** stand to lose financially if for example, **your trip** is cancelled, a personal belonging is lost or person is harmed.

18. Extra Conditions (endorsements)

Depending on the risk **you** ask **us** to insure, **we** may decide to apply Extra Conditions (endorsements) to **your** policy, which change the normal terms or conditions of **your** policy, reduce or extend **your** cover and possibly change the **excess** **you** have to pay in the event of a claim. If **you** do not comply with these requirements then it may affect the amount **we** pay **you** if **you** need to make a claim, or in some cases, make **your** cover invalid. If **we** endorse **your** policy, **we** will tell **you** beforehand and the details will be shown on **your** policy schedule.

General Exclusions

The following general exclusions apply to all the sections of the policy. In the event of a conflict between a general exclusion and any other term in **your** policy terms and conditions, the general exclusion takes precedence.

We will not pay any claim which is in any way caused by or resulting from:

1. Pre-existing medical conditions

Your pre-existing medical conditions, unless **you** have already told **us** about it and **we** agreed in writing to cover it.

2. Ill health of others your trip depends upon

A pre-existing medical condition of a **close relative, travel companion, close business associate** or person **you** arranged to stay with, which they had at the start or renewal of **your** policy or when **you** booked a **trip** (whichever is later). This exclusion applies regardless of whether **you** were aware of the condition of not.

3. War and civil unrest

War, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution or similar event, except where **you** have not been actively involved in any of these activities.

4. Terrorism

Any act or threat of action by a person or group intended to influence a government or to frighten the public or any section of it (unless **you** are claiming under Section 1 for Emergency medical and repatriation or Section 2 Cancelling or cutting short **your trip** – where the Foreign, Commonwealth & Development Office advice has changed to at a minimum 'all but essential travel' since **you** purchased the policy or booked **your trip** whichever is later or Section 6 Personal accident). Acts of terrorism can include violence against a person, damage to property, putting life in danger, creating a health risk to the public, interfering with or seriously disrupting **computer systems** or transport services including a **cyber act**, or biological, chemical or nuclear force or contamination.

5. Cyber incident

Failure of any **computer system**, hardware or software or other electrical equipment to correctly operate, or recognise or process any date as the true calendar date, including any operating system, computer program or software prevented from working correctly as a result of a computer virus (unless **you** are claiming under Section 1 for Emergency medical and repatriation or Section 6 Personal accident).

General Exclusions (cont.)

6. Radioactive contamination

Radioactive contamination, whether arising directly or indirectly.

7. Travelling against Foreign, Commonwealth & Development Office advice

You travelling or intending to travel to a country or area, where the Foreign, Commonwealth & Development Office (FCDO) advised against 'all travel' or 'all but essential travel'. If **you** are not sure if there is a travel warning for **your** destination please check with the Foreign, Commonwealth & Development Office at www.gov.uk/foreign-travel-advice.

8. Deliberate, harmful or reckless acts

You acting in a deliberate, harmful or reckless manner, such as you:

- travelling in order to obtain medical, dental or any other form of treatment
- wilfully self-inflicting injury or illness, suicide or attempted suicide
- deliberately making **yourself** ill or injuring **yourself**
- contracting a sexually transmitted disease
- putting **yourself** in needless danger, including dangerous situations that reasonably could have been predicted (for example climbing across a balcony), unless **you** were trying to save someone's life
- failing to adopt and follow the appropriate and recommended safety precautions when undertaking a sports and leisure activity, winter sports activity or **hazardous activity**, such as the wearing of a safety helmet or a life jacket.

9. Alcohol, Drug or Solvent Abuse/Misuse

You:

- suffering any illness or injury due to alcohol consumption
- drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of **your** physical ability and/or judgement resulting in a claim
- suffering from alcohol dependence or resulting directly or indirectly from the symptoms of alcohol withdrawal
- being under the influence of drugs or solvents, unless prescribed to **you** and taken as instructed by a medical professional
- suffering from drug or solvent dependency or resulting directly or indirectly from the symptoms of drug or solvent withdrawal.

General Exclusions (cont.)

10. Armed forces duty

You duties as a member of the Armed Forces, unless **you** have to cancel or cut short **your trip** due to authorised leave being cancelled due to an unexpected emergency – see Section 2 for more information.

11. Indirect losses

Any losses not directly associated with the incident that caused the claim. Examples include loss of earnings or any payments **you** would normally have to make such as meal costs unless authorised by **us**.

12. Recoverable losses

Any losses or expenses that **you** can recover from elsewhere, or are more specifically insured by another insurance policy. Offers of rebooking a **trip** or credit vouchers and Airline Passenger Duty (APD) are considered a recoverable loss.

13. Anticipated events

An anticipated event or occurrence affecting **your trip**, which **you** knew would happen, or could reasonably have expected to happen, and **you** were aware of it when **your** insurance started or renewed, or the date when **you** booked **your trip** or purchased the policy, whichever is later.

14. Hazardous activities

You taking part in any **hazardous activity**, unless **we** have agreed to cover it and **you** have paid the appropriate additional premium.

15. Manual work

You undertaking any kind of **manual work** during **your trip** (see definitions).

16. Quad bikes and all-terrain vehicles

You using a quad bike or all-terrain vehicle as a rider, pillion rider or passenger.

17. Motor vehicles

You driving any **motor vehicle**, unless licensed to drive that vehicle type in **your home** country, and **you** are following the road laws in the country **you** are visiting. **You** not taking precautions for **your** safety as a driver or passenger of a **motor vehicle**, such as using a seatbelt or wearing a crash helmet and protective clothing. **You** riding or using

General Exclusions (cont.)

any motorcycle, moped or scooter which has an engine size greater than 125cc, segways or electric scooters unless **we** have agreed in writing to cover it and **you** have paid the appropriate premium.

18. Racing

You involvement in motor racing or vehicle racing of any kind, including speed trials, time trials, track days or similar events.

19. Aircraft

You travelling in an aircraft, except as a fare paying passenger in a fully licensed passenger aircraft.

20. Administrative costs

Any administration costs in providing any certificates, information or evidence needed to process **your** claim.

21. Timeshare fees

Any fees relating to timeshare properties, including their maintenance and management fees, except for exchange fees.

22. Search and rescue

Any costs charged to **you** by a government, regulated authority or private organisation in connection with search and rescue (not including the cost of medical evacuation, which is specifically covered under Section 1. Emergency medical and repatriation).

23. Cruises

Your trip or part of **your trip** being a **cruise**, unless **you** have included **our** additional **cruise** cover and paid the appropriate additional premium. If **you** have this cover it will be shown on **your** policy schedule.

24. Winter sports activities

Your winter sports **trip** unless **you** have included **our** additional Winter Sports cover and paid the appropriate additional premium. If **you** have this cover it will be shown on **your** policy schedule.

General Exclusions (cont.)

25. Professional activities and competitions

Any losses incurred as a result of **you** participating in any organised sport, competition or training, whether for leisure or professional purposes, or where **you** receive any financial reward or gain from it.

26. Seized items

Your personal belongings, personal money, documents, gadgets, winter sports equipment, golf equipment or any other items in **your** care being confiscated, detained or delayed by Customs or other officials.

27. Supplier failure

We will not pay any claim due to the actions or failure of any company providing or organising **your** transport or accommodation, to provide those services (whether caused by error, insolvency, bankruptcy, liquidation, omission, default or other reason).

28. Coronavirus

Coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARSCoV-2) or any future mutation or variation of SARS-CoV-2. This exclusion does not apply to reasons specifically listed in Section 3: Cover for specific Covid-19 related events.

29. Failure to obtain vaccines

Any losses incurred as a result of **you** failing to obtain any recommended vaccines, inoculations or medications.

30. Paying costs for others

Any costs where **you** have paid for anyone not named or insured on this policy. This applies even where, for example, **you** have paid for another person's travel or accommodation costs.

31. Uninsured events

We do not cover any losses that occur as a result of events that are not specified as covered within this policy.

32. Electrical outages

Planned or unplanned electrical outages that occur or are carried out in any place.

YOUR COVER

Section 1: Emergency medical and repatriation

IMPORTANT

This covers **you** for the reasonable and necessary cost of emergency medical treatment if **you** fall ill or are injured in an accident whilst on **your trip abroad**.

1. What is covered

We will pay up to the **policy limits** shown in **your** policy schedule for each **insured person** who is injured, becomes ill, is quarantined or dies while on a **trip**, including:

Medical costs abroad

Reasonable and necessary costs for emergency medical, surgical and hospital treatment including an ambulance to take **you** to hospital. This does not include procedures that can be carried out in **your home** country after repatriation, or for any medical expenses incurred in private facilities if medically suitable state facilities are available, as this is not a private medical insurance policy.

IMPORTANT

Reciprocal health agreements with other countries

You must try to get any necessary emergency medical treatment in a facility that accepts the reciprocal health agreement (Such as the EHIC, GHIC or Medicare in Australia) where possible. **Our** emergency assistance service will advise **you** on this.

If **you** are travelling to Australia or New Zealand and have to go to hospital, **you** must register for free treatment under the national Medicare or equivalent scheme. If **you** are admitted to hospital **you** must contact **our** emergency assistance service as soon as possible and get their authorisation for any treatment not available under Medicare or equivalent scheme.

Section 1: Emergency medical and repatriation (cont.)

Travel and accommodation expenses for UK trips and abroad

Further travel and accommodation expenses when approved in advance by our emergency assistance service:

- to get **you** to or from hospital as an **inpatient** or for outpatient treatment or appointments
- to return **you** to **your home area** on the advice of **our medical adviser**
- to get **you home** following emergency medical treatment if **you** cannot use **your** return ticket
- to cover additional costs for accommodation of a similar standard to the one booked for **your trip** if it is medically necessary for **you** to remain on **your trip** after the date **you** were due to return **home**
- to cover the cost of reasonable extended parking charges and kennel or cattery fees if **you** have to remain on **your trip** as a result of **your** illness or injury
- to cover the cost of hiring medical equipment where medically necessary while on **your trip**
- to cover unused pre booked **excursions** which **you** are unfit to participate in due to a valid medical claim
- to cover the cost of telephone calls made to or received from **our** emergency assistance service
- for one person from **your home area** to stay with **you** if medically necessary, including economy class travel costs and expenses for their travel.

Section 1: Emergency medical and repatriation (cont.)

Funeral expenses for UK trips and abroad

If **you** die outside **your home area** **we** will pay for the cost of a burial or cremation in the area where **you** are staying or the return of **your** body or ashes to **your home**. If **you** die during a **trip** within the United Kingdom, **we** will pay for the cost of returning **your** body to **your home**.

Claiming for emergency medical and travel expenses abroad

To claim for emergency expenses you must contact our emergency assistance service as soon as possible (within the first 24 hours) if:

- **you** need to go to hospital as an **inpatient**
- the **doctor** treating **you** says **you** need tests or other outpatient treatment, likely to cost more than £500
- **you** need to return to **your home area** because of a medical emergency
- **you** need to extend **your trip** because of a medical emergency.

You must provide receipts for all travel, accommodation, meals and phone calls for **you** and anyone staying with **you** during **your** illness.

If **you** are involved in an altercation with someone resulting in injury, **you** will need to obtain a police report as soon as **you** are able.

Our emergency assistance service may arrange to have **you** moved from one hospital to another and/or arrange for **your** repatriation to **your home area** if **our medical adviser** or the **doctor** treating **you** thinks it is safe.

Treating Doctor/Hospital

For travel to the United States of America **we** will only pay for reasonable and necessary emergency medical treatment, surgical, hospital, ambulance and nursing fees and charges. This means costs that are incurred for approved, eligible medical services or supplies up to 150% of the published medical rates for the same or similar treatment as payable by US Medicare. **We** reserve the right to limit payment to what **our medical officer** deems to be reasonable.

Section 1: Emergency medical and repatriation (cont.)

2. What is not covered

We will not pay any claim:

- for medical treatment related to a **pre-existing medical condition** that **you** have not declared to **us** or has not been accepted by **us** or, where it has been accepted but **you** have not paid the additional premium required
- if **you** travelled against medical advice (or would have been if **you** had sought such advice)
- if **you** specifically travelled to get medical advice or treatment
- if **you** were waiting for medical treatment before travel unless **we** know about it and agreed to cover it
- as a result of **you** not taking the necessary or prescribed medication, which **you** knew at the start of **your trip** **you** would need while **you** were away
- for prescribed medication if **you** have not taken sufficient to cover the duration of the **trip**
- for inoculations for tropical diseases
- for expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or taken the NHS recommended medication
- for the cost of medical expenses over £500, hospital treatment or being returned to **your home** that has not been approved by **our** emergency assistance service
- for private medical treatment in the Channel Islands, unless **you** cannot use the reciprocal healthcare arrangements
- for any private medical treatment where there are adequate state facilities within a reasonable distance
- for any hospital or medical expenses where **you** hold private medical insurance which will cover this treatment
- for treatment, tests or surgery, including preventative treatment and cosmetic or elective surgery, that is not essential in the opinion of **our medical adviser** or could reasonably have waited until **you** return to **your home**
- for expenses which **you** are not legally required to pay, or which would not have been applicable if no cover had existed

Section 1: Emergency medical and repatriation (cont.)

- for single or private room accommodation, unless **our medical adviser** says it is medically necessary
- for any further expenses if **you** choose not to move hospital or to return **home** after **our medical adviser** or the treating **doctor** says it is safe to do so
- for charges which are in **excess** of **reasonable and necessary costs**, or for unnecessary care or treatment
- for any charges caused directly or indirectly by an error of the medical provider
- related to pregnancy or childbirth, unless a qualified medical practitioner confirms it is was due to **complications of pregnancy or childbirth** (see definitions section)
- for treatment or services from a health spa, convalescent/nursing **home** or rehabilitation centre, unless **our medical adviser** agrees it is medically necessary
- for non-emergency dental treatment or for dental work involving precious metals or dental fittings
- for any non-essential phone calls, faxes or mobile data use unless agreed by **us**.

Excess

The **excess** for each **insured person** is as shown in **your** policy schedule. **You** will not have to pay an **excess** for medical costs **abroad** if **you** use a European Health Insurance Card (EHIC), Global Health Insurance Card (GHIC), Medicare or any other reciprocal healthcare arrangement.

See also:

[General Conditions](#)
[General Exclusions](#)

Section 2: Cancelling or cutting short your trip

IMPORTANT

This covers you:

- If **you** have to cancel a **trip** after **you** booked it but before **you** leave **home** - see page 11, Important Information
- If **you** have to cut short **your trip** in an emergency. If this happens, **you** must call **our** emergency assistance service immediately on +44 (0)292 010 7777 before **you** make any arrangements.

1. What is covered

We will pay up to the policy limits shown in your policy schedule for only your proportion of the irrecoverable costs which you have paid or must legally pay at the time you became aware of the need to cancel or cut short your trip, including:

- deposits or package holiday cancellation charges
- unused accommodation and travel costs
- car hire
- unused prebooked **excursions**, activities, theme parks, concerts, theatre, exhibitions and sporting events
- reasonable cancellation charges for kennel, cattery or professional pet sitter costs
- car parking fees.

If **you** have an annual policy and **you** book a **trip** that starts after **your** current policy ends, **you** will only be covered for cancellation up to the policy end date, unless **you** renew the policy on or before the expiry date.

Reasons for cancelling or cutting short your trip

We will provide this cover if you have to cancel or cut short your trip for any of the following reasons: (see the tables on page 41-42 to check if your circumstances are covered):

- **Death, illness, injury or complications of pregnancy or childbirth:**
The death, serious injury, serious illness or **complications of pregnancy or childbirth** of **you**, **your travel companion**, a **close relative**, a **close business associate** or anyone

Section 2: Cancelling or cutting short your trip (cont.)

outside **your home area** **you** planned to stay with. (Note: For Covid-19 related claims, refer to Section 3).

- **Court cases and quarantine:**

You, your travel companion or anyone outside **your home area** that **you** planned to stay with is quarantined or called for jury service or as a witness in a court and a court official has refused to postpone it. (Note: For Covid-19 related claims, refer to Section 3).

- **Unemployment:**

Before travel **you** are made redundant from **your** current place of employment where **you** have worked continuously for at least two years.

- **Armed forces and emergency services:**

As a member of the British Armed Forces or Emergency Services, **you** or **your travel companion** has authorised leave cancelled due to an unexpected emergency.

- **Home damage:**

You have to stay at **home** if it is seriously damaged by fire, storm or flood or is burgled in the seven days before **your trip** departure or during **your trip**.

- **Passport or visa:**

Your passport or visa is stolen in a burglary at **your home** in the seven days before **your trip** departure and **you** are unable to obtain a replacement in time.

- **FCDO Advice:**

You cannot travel to **your** intended destination due to the Foreign, Commonwealth & Development Office (FCDO) advice for **your** destination/location changing to as a minimum 'all but essential travel' after the purchase of **your** policy or after the booking of any individual **trip**, whichever is later. This also applies where such FCDO advice changes are announced after **you** have commenced **your trip**. (Changes in FCDO advice related to Covid-19 are excluded as per General Exclusion 28).

Making your claim

To claim for the cost of cancelling or cutting short your trip, you must provide these documents at your own expense:

- a cancellation invoice, **your** unused tickets and ticket receipts
- a medical certificate from **your** registered **doctor** or hospital **doctor** supporting the reason as to why **you** could not travel, if **you** have to cancel or cut short **your trip** due to death, injury, illness, quarantine or **complications of pregnancy or childbirth** or a medical certificate for third parties if claiming due to the illness, injury or death of a person that is not insured on **your** policy.

Section 2: Cancelling or cutting short your trip (cont.)

- any other documents that **we** reasonably request to support **your** claim.

Claims for unused accommodation will be calculated on the number of complete days of **your trip** lost as a result of **your** early return to **your home**, or **your** admission to hospital as an **inpatient**. The amount of any claim will be limited to the costs that would have applied at the time **you** first became aware of the need to cancel **your trip**.

2. What is not covered

We will not pay any claim:

- if **you** had reason to believe the **trip** might be cancelled, postponed or cut short when **you** booked it or when **you** purchased the policy or extended **your** cover (whichever is later)
- related to a **pre-existing medical condition** **you** have, unless already declared and **we** have agreed to cover it and **you** have paid the appropriate additional premium
- related to a **pre-existing medical condition** of other people whose health may affect **your** decision to travel or remain overseas, such as a **close relative**, **travel companion**, **close business associate** or person **you** have arranged to stay with, which they had at the start or renewal of **your** policy or when **you** booked a **trip** (whichever is later)
- authorized leave being cancelled due to a strike or any form of industrial action that had been announced or had begun at the start date or renewal date of this insurance, or when **you** booked **your trip**, whichever is later
- if **your** transport provider or their agents refused to transport **you** or **your travel companion** because they consider that person is not fit to travel
- for Airline Passenger Duty
- for cancellation of **your trip** due to unemployment if **you** were already unemployed, or aware that **you** might become unemployed, when **you** booked **your trip**
- for cancelling **your trip** due to unemployment because of **your** misconduct, resignation or voluntary redundancy
- because **you** do not have a valid passport, visa, documents or meet the entry requirements; for the country **you** plan to travel to or through for **your trip**. This includes where **your** passport has been lost or stolen from anywhere other than **your home** in the 7 days prior to **your trip** departure
- if **your** intended travel is against the advice of a **doctor**, or would have been if **you** had sought such advice

Section 2: Cancelling or cutting short your trip (cont.)

- if **you** are pregnant and have been advised by a **doctor** not to travel to prevent possible harm unless **you** were unable to amend **your** destination and can evidence this.
- if **you** need to cancel or curtail a **trip** due to complications of cosmetic or elective surgery i.e. surgery not deemed medically necessary.
- because **you** did not take necessary or prescribed medication with **you** which **you** knew at the start of **your trip** that **you** would need while **you** were away
- for inoculations for tropical diseases
- for costs as a result of **you** having to cut short **your trip** that were not authorised by **our** emergency assistance service before **you** returned **home**
- for additional travel costs as a result of having to cut short **your trip** if **you** had not purchased a return ticket to **your home** before starting **your trip**
- for **your** unused return travel tickets as a result of cutting short **your trip** if **we** have paid to get **you home** because of injury or illness
- resulting from **you** not wanting to travel or not enjoying **your trip**
- due to **your** requirement in a court of law where **you** or **your travel companion** are accused of an offence
- for reward points without monetary value, such as earned Air Miles or Avios points or costs paid with any form of cryptocurrency.
- due to the fear of epidemic, pandemic or infection (such as Covid-19, Dengue Fever or Zika virus) where FCDO advice has not changed
- for costs incurred where **you** are entitled to a refund by any other provider or existing protection such as **your** credit or debit card issuer. **You** must check what refund arrangements **your** airline, travel agent, tour operator or accommodation provider can offer before contacting **us** to make a claim. Please refer to General Exclusion 12.

Excess

The **excess** for each **insured person** is as shown on **your** policy schedule.

Please refer to the tables after Section 3 which illustrate the eligible reasons to claim for cancelling or cutting short **your trip**. Please read the section above for full details of what **we** will pay and what is not covered.

Section 3: Cover for specific Covid-19 related events

IMPORTANT

- This section of **your** policy explains the cover **we** provide for Covid-19
- Cover applies subject to a medically approved test as certified by a registered medical practitioner, a registered lateral flow test or if the LFT can't be registered, an acceptable letter from the NHS confirming the positive Covid-19 result and subject to **your** cover being active at the time of the event.

PLEASE NOTE: Where the Foreign, Commonwealth & Development Office (FCDO) have not advised against all, or all but essential travel, this section extends the **policy limits** under Section 1: Emergency Medical and Repatriation cover and Section 2: Cancelling or Cutting Short Your Trip to cover for specific Covid-19 related events as follows:

Section 1: Emergency Medical and Repatriation cover

1. What is covered

We will pay up to the policy limits shown in your policy schedule

- if **you** become ill, or die due to contracting Covid-19 on **your trip**
- for associated accommodation and/or travel costs (including meal costs incurred after **your** original return date) if **you** must self isolate or quarantine because **you** contract Covid-19 on **your trip**.

Section 2: Cancelling or Cutting short your trip

1. What is covered

We will pay up to the policy limits shown in your policy schedule for only your proportion of the irrecoverable costs which you have paid or must legally pay at the time you became aware of the need to cancel or cut short your trip for any of the following reasons:

- **you** are diagnosed with Covid-19 within the 14 days prior to **your trip** departure
- the hospitalisation or death of a **close relative** within the 14 days prior to **your trip** departure due to them contracting Covid-19

Section 3: Cover for specific Covid-19 related events (cont.)

- **you** are denied boarding on **your** pre-booked outbound travel due to symptoms of Covid-19 (and this is confirmed as the reason **you** were denied boarding)
- cutting short **your trip** due to **your** death or the death of a **close relative** as a result of Covid-19
- **you** are unable to continue with a pre-booked **excursion** following **your** self-isolation due to **you** contracting Covid-19. This includes unused **excursions** if confined to **your** cabin on a **cruise** or unused ski packs provided winter sports or **cruise** cover has been added to the policy.

Making your claim (applying to sub-sections 1 and 2)

The following conditions apply in addition to any other requirements for making a claim listed under Section 1 Emergency Medical and Repatriation and Section 2 Cancelling and Cutting short your trip.

To claim for costs related to Covid-19 you must provide these documents at your own expense:

- a cancellation invoice, **your** unused tickets and ticket receipts
- a copy of the positive result for Covid-19 that **you** received from a medically approved test as certified by a registered medical practitioner, a registered lateral flow test or if the lateral flow test can't be registered, an acceptable letter from the NHS confirming the positive Covid-19 result. Photographs of a lateral flow test are not acceptable evidence.
- where other **medical conditions** arise after a positive diagnosis for Covid-19, written confirmation that the need to cancel or cut short **your trip** was due to contracting Covid-19
- written confirmation from the scheduled public transport provider confirming the exact reason for which **you** were denied boarding, together with details of any alternative transport offered.
- any other documents that **we** reasonably request to support **your** claim.

Section 3: Cover for specific Covid-19 related events (cont.)

2. What is not covered (applying to sub-sections 1 and 2)

The following exclusions apply in addition to any exclusions listed in Section 1. Emergency Medical & Repatriation Expenses, Section 2. Cancellation and Cutting short your trip and anything mentioned in the General Exclusions of **your** policy:

We will not pay any claim:

- if **you** had reason to believe the **trip** might be cancelled, postponed or cut short as a result of Covid-19 when **you** booked it or when **you** purchased the policy or extended **your** cover (whichever is later) or in the case of Emergency Medical or Repatriation Expenses claims, started **your trip** (whichever was later).
- for cancelling, cutting short **your trip** or being unable to continue with a **trip** or pre-booked excursion because **you** are required to self isolate due to the potential exposure to Covid-19 except for reasons specified in Section 1 and 2 above
- due to travel restrictions or quarantine imposed by any government or public authority on a community, geographic location, or vessel because of Covid-19. This includes but is not limited to; local lockdowns, compulsory entry requirements, being denied entry, airspace closures and the requirement to quarantine on arrival in the **UK** or **abroad**
- if **you** would have been unable to travel even if **you** hadn't tested positive for Covid-19 e.g. travel restrictions for **your** destination were imposed before **you** received a positive diagnosis.
- If **you** travel against or attempt to travel in a manner that avoids travel restrictions imposed by **your** destination. For example, entering through a country where the entry restrictions for **UK** travellers are not enforced.
- for cancelling or cutting short **your trip** due to the Foreign, Commonwealth & Development Office (FCDO) changing their advice to 'all' or 'all but essential travel' for **your** destination and this advice is directly or indirectly related to Covid-19
- for any accommodation costs, charges and expenses caused by denied boarding where the travel provider has offered reasonable alternative travel arrangements
- for the cost of any medical tests
- for costs incurred where **your** travel provider continues to operate flights against FCDO travel advice, where the advice is directly or indirectly related to Covid-19

Section 3: Cover for specific Covid-19 related events (cont.)

- for costs under any other section of this policy where the claim is related to Covid-19, such as **trip** disruption or delay which occurs after **you** leave **home** and before **you** reach **your** destination
- for costs incurred because **you** are unable to stay in **your** pre-booked accommodation or vessel due to a local outbreak of Covid-19.

Excess

The **excess** for each **insured person** is as shown on **your** policy schedule.

The following tables illustrate the eligible reasons to claim for cancelling or cutting short **your trip**. Please read the section above for full details of what **we** will pay and what is not covered.

See also:

[General Conditions](#)

[General Exclusions](#)

Section 3: Cover for specific Covid-19 related events (cont.)

Cancelling your trip table

Permitted reasons to claim for cancelling your trip	You	Travel companion	Close relative	Close business associate	Person you planned to stay with abroad
Death, illness, injury, complications of pregnancy or childbirth (excluding Covid-19)	✓	✓	✓	✓	✓
Court case, quarantine (excluding Covid-19)	✓	✓	✗	✗	✓
Unemployment	✓	✗	✗	✗	✗
Armed forces, emergency services leave cancelled	✓	✓	✗	✗	✗
Home damaged	✓	✗	✗	✗	✗
Passport/Visa stolen (home burglary)	✓	✗	✗	✗	✗
FCDO Advice (excluding Covid-19)	✓	✗	✗	✗	✗
Diagnosis of Covid-19 within the 14 days prior to your trip departure	✓	✗	✗	✗	✗
Hospitalisation or death within the 14 days prior to your trip due to Covid-19	✓	✗	✓	✗	✗
Denied Boarding on your outbound travel due to symptoms of Covid-19	✓	✗	✗	✗	✗

Section 3: Cover for specific Covid-19 related events (cont.)

Cutting short your trip table

Permitted reasons to claim for cutting short your trip	You	Travel companion	Close relative	Close business associate	Person you planned to stay with abroad
Death, illness, injury, complications of pregnancy or childbirth (excluding Covid-19)	✓	✓	✓	✓	✓
Death as a result of Covid-19	✓	✗	✓	✗	✗
Court case, quarantine (excluding Covid-19)	✓	✓	✗	✗	✓
Unemployment	✗	✗	✗	✗	✗
Armed forces, emergency services leave cancelled	✓	✓	✗	✗	✗
Home damaged	✓	✗	✗	✗	✗
Passport/Visa stolen (home burglary)	✗	✗	✗	✗	✗
FCDO Advice (excluding Covid-19)	✓	✗	✗	✗	✗

See also:

General Conditions
General Exclusions

Section 4: Personal belongings

1. What is covered

- a. up to the **policy limits** shown in **your** policy schedule, if **your personal belongings** are lost, stolen or accidentally damaged during **your trip**. The most **we** will pay in respect of single items or for **valuables** is as shown in **your** policy schedule.
- b. up to the **policy limits** shown in **your** policy schedule if **your personal belongings** are missing for more than 12 hours following **your** arrival at **your** outbound destination. This is to assist **you** with the cost of replacing essential toiletries, medication and clothing or the temporary hire of replacement sports equipment.

Making your claim

- a. If **you're** claiming for lost, stolen or accidentally damaged **personal belongings**, **you** must:
 - report any loss or theft to the police or **your** transport operator within 24 hours of discovering it and get a written police report. All items being claimed for must be listed on the police report. (If **you** cannot provide a written police report within 24 hours or at all, **you** must provide a reasonable explanation as to why this was not done as well as other proof of the incident having occurred. If satisfactory evidence is not provided, the claim will be denied.)
 - get a Property Irregularity Report from **your** airline provider or a loss or damage report from any other transport operator if the loss or theft happened while the items were in their care. All items being claimed for must be listed on the Property Irregularity report.
 - provide receipts showing the price **you** paid for each item and where and when **you** bought it. If **you** cannot provide a receipt, **you** will need to provide other satisfactory proof of ownership.
 - provide any other documents or evidence of loss or damage, that **we** reasonably ask for to support **your** claim.
 - keep **your** tickets and luggage tags.

If **your** claim is successful, **we** will decide how to compensate **you**. This can include paying the cost of replacement, cost of repair or a cash payment. This is not a new for old policy and no payment will amount to more than the original purchase price. If the item is more than a year old **we** will reduce the **policy limits** to allow for wear and tear. If **we** have already paid **you** for a delay to the same **personal belongings**, **we** will take that amount from the value of **your** claim. Please go to <https://www.admiral.com/existing-customers/make-a-claim.php> for more information on how wear and tear deductions are applied.

Section 4: Personal belongings (cont.)

b. If **you** are claiming for delayed **personal belongings**, **you** must:

- get a Property Irregularity Report from **your** airline provider or a loss or damage report from any other transport operator if **your personal belongings** were delayed while the items were in their care
- keep the receipts for any essential replacement items **you** need to buy or hire
- keep **your** tickets and luggage tags

If **your** missing items are not found and **you** then claim for lost **personal belongings**, **we** will deduct any amounts **we** pay **you** for baggage delay from that later claim.

2. What is not covered

We will not pay any claim for:

- **unattended personal belongings** unless it is locked safely in **your** personal accommodation or in the secure area of a **motor vehicle** i.e. a locked glove compartment or rear boot.
- **valuables** which are not with **you**, unless kept inside a locked safety deposit box in **your** accommodation where one is available. If a safety deposit box is not available, there is no cover for **valuables** and electronic equipment not stored safely and hidden from plain view.
- **valuables** left in a **motor vehicle**
- **personal belongings** or **valuables** left in a hotel courtesy or storage room
- **valuables** left in checked-in luggage
- **valuables** left in a tent
- damage to **personal belongings** caused by wear and tear, loss of value, moths, vermin or any cleaning, repairing or restoring process
- damage caused to suitcases, holdalls or similar luggage, unless **you** cannot use the damaged item
- cracked, scratched or broken glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items
- house and car keys
- food, bottles, cartons and their contents, and any damage caused by them

Section 4: Personal belongings (cont.)

- contact and corneal lenses, and dental or medical fittings
- a replacement passport (please see section 6: Money and Documents)
- pedal cycles, **motor vehicles**, caravans, trailers or water craft
- musical instruments, antiques, pictures or furs
- **personal money**, bonds, negotiable instruments, securities or documents, (except as stated in section 6: Money and documents)
- sports equipment while in use
- anything shipped as freight
- replacing any part of a set of items that is not lost, stolen or damaged
- more than the proportionate value of an item lost or stolen which forms part of a pair or set
- any **personal belongings** delayed on **your** return journey
- property which is specifically insured by another policy
- expenses **you** can recover from other sources, for example **your** tour operator or transport provider.

Excess

The **excess** for each **insured person** is as shown on **your** policy schedule. **You** will not have to pay an **excess** if claiming for delayed **personal belongings** only.

See also:

[General Conditions](#)
[General Exclusions](#)

Section 5: Delayed or missed departure

IMPORTANT

- Cover also applies to **UK trips**.
- Connections: For international **trips**, **we** will only provide cover for claims related to domestic connecting flights or other public transport which take **you** to the **point of international departure** to leave or return to the **UK**.

1. What is covered

Missed departure (outbound or return journey)

We will pay up to the policy limits shown in your policy schedule to cover reasonable expenses for additional accommodation and onward travel costs to enable you to continue with your trip if you fail to arrive at your point of departure in time to board your pre-booked aircraft, ship or train as a result of:

- failure or delays to scheduled public transport in which **you** are travelling. (This excludes taxis)
- an accident or breakdown of the vehicle in which **you** were travelling
- an accident or breakdown happening ahead of **you** on a motorway or dual carriageway which causes an unexpected delay
- strike, industrial action or adverse weather conditions.

If **you** are a resident of Northern Ireland, cover under this section is extended to include international departures from ports or airports within the Republic of Ireland.

Delayed departure (outbound or return journey)

We will pay **you** up to the **policy limits** shown in **your** policy schedule for every complete 12 hours that **your trip** is delayed if **your** pre-booked aircraft, ship or train is delayed by more than 12 hours beyond the departure time shown on **your** travel itinerary because of strike, industrial action, adverse weather conditions or a **mechanical breakdown**. **We** will only pay if **you** have travelled to the airport and as long as **you** eventually go on the **trip**.

Section 5: Delayed or missed departure (cont.)

Abandoned departure (outbound journey only)

We will pay up to the policy limits shown in your policy schedule if you decide to abandon your trip because the departure of your pre-booked aircraft, ship or train is delayed by more than 24 hours (or cancelled with no alternative transport available within 24 hours of the scheduled departure), because of strike, industrial action, adverse weather conditions or a mechanical breakdown.

This covers only your proportion of the irrecoverable costs which you have paid or must legally pay for:

- unused deposits
- unused accommodation and travel
- unused pre-booked **excursions**, activities, theme parks, concerts, theatre, exhibitions and sporting events
- car hire
- kennel, cattery or professional pet sitter fees
- car parking fees.

You must seek compensation from the transport operator wherever possible first. If **your** operator or travel agent refuses to provide a refund, **you** must provide evidence from them showing why they would not repay **you**.

If **you** decide to travel to **your** intended destination by alternative means, **we** will pay for the reasonable cost of additional transport and accommodation to get **you** there, or the cost to abandon **your trip**, whichever is less.

Making your claim

To claim for a delayed, missed or **abandoned** departure under this section, you must provide:

- **your** booking invoice and travel itinerary showing **your** scheduled departure time, the actual departure time and reason for the delay from the transport provider
- any other documents that **we** reasonably ask for to support **your** claim
- receipts for any additional costs necessary.

If **you** are claiming because the vehicle **you** travelled in was involved in an accident or breakdown, **you** must get a report from the vehicle repairer or breakdown assistance provider.

Section 5: Delayed or missed departure (cont.)

We will not pay any claim:

- for both delayed international departure and abandoned international departure for the same **trip**
- for missed departure or delay to any connecting public transport (e.g. connecting flights, trains, coaches) outside the **UK**
- for missed departure or delay caused by a failure or delay to any connecting public transport outside the **UK** unless it was taking **you** to **your point of international departure**.
- for missed international departure where **you** did not leave enough time to arrive at **your** departure point or before the check-in time shown on **your** travel itinerary
- for missed departure or delays caused by operational issues such as staff shortages, security delays, or delays at check in
- for claims caused by technical issues such as **computer system** failure
- for missed international departure when **you** travelled in a vehicle **you** own which has not been serviced and maintained to the manufacturer's instructions
- due to a strike, any form of industrial action or possible delay that had been announced or had begun at the start date or renewal date of this insurance (shown on **your** schedule), or when **you** booked **your trip**, whichever is later
- for reward points without monetary value, such as earned Air Miles or cryptocurrency
- for additional meal costs incurred as a result of missed departure or travel delay.
- where **you** are refused boarding by **your** transport provider or refused entry to **your** destination because of incorrect or invalid documentation such as passport, visa or not meeting other entry requirements for the country **you** plan to travel to or through for **your trip**.

Excess

The **excess** for each **insured person** is as shown on **your** policy schedule.

See also:

General Conditions

General Exclusions

Section 5: Delayed or missed departure (cont.)

Delayed or missed departure cover table

The following table illustrates the eligible reasons to claim for delayed or missed departure. Please read the section above for the full details of what **we** will pay and what is not covered.

You are claiming for the following reasons	Missed departure	Delayed departure	Abandoned departure
Failure or delays to scheduled public transport in which you are travelling (excluding taxis)	✓	✗	✗
An accident or breakdown of the vehicle in which you were travelling	✓	✗	✗
An accident or breakdown happening ahead of you on a motorway or dual carriageway which causes an unexpected delay	✓	✗	✗
Strike	✓	✓	✓
Industrial action	✓	✓	✓
Adverse weather conditions	✓	✓	✓
Mechanical breakdown	✗	✓	✓
Operational issues such as staff shortages, security delays, delays at check in	✗	✗	✗
Technical issues such as computer system failures	✗	✗	✗
Incorrect or unacceptable travel documents	✗	✗	✗
Disruption caused by Covid-19 related reasons such as Covid-19 tests etc	✗	✗	✗

Section 6: Money and documents

1. What is covered

We will pay up to the policy limits shown in your policy schedule if your personal money, passport or travel documents are accidentally damaged, lost or stolen during your trip. This includes:

- reasonable travel and accommodation costs to obtain emergency travel documents whilst overseas
- the cost of replacing the travel documents
- the additional accommodation and travel costs incurred for **your** return to the **UK**

Making your claim

To claim for loss or theft of your personal money, passport or travel documents you must:

- report the loss or theft to the police within 24 hours of discovering it, and get a written report from them.

If **your personal money**, passports or travel documents are lost, stolen or damaged while in the care of a carrier, transport company, airline, authority, hotel or accommodation provider **you** must report details of the loss, theft or damage to them as soon as reasonably possible and get (at **your** own expense) written confirmation. Keep all travel tickets and tags to submit if requested to support **your** claim. If claiming for **your personal money** or foreign currency, **you** must show **us** proof of the withdrawal or exchange.

2. What is not covered

We will not pay any claim for:

- **unattended personal money** or travel documents
- **personal money** or travel documents not being carried by **you**, unless in **your** locked accommodation. If **your** room has a safe or safety deposit box it must be locked inside it
- **personal money** or travel documents left in a **motor vehicle**
- **personal money** or travel documents left in checked-in luggage
- **personal money** or travel documents left in a tent
- **personal money** left in a hotel courtesy store or storage room
- **personal money** or travel documents as a result of changes in exchange rates or mistakes

Section 6: Money and documents (cont.)

- for missed travel or accommodation arrangements as a result of **your** passport being lost or stolen
- more than the unused portion of **your** passport if it is lost or stolen
- **personal money** or travel document lost or stolen from a beach or pool side
- Cost of replacement for a driving license or other items not considered essential for **your trip**.
- additional meal costs incurred

Excess

The **excess** for each **insured person** is as shown on **your** policy schedule.

See also:

[General Conditions](#)

[General Exclusions](#)

Section 7: Personal accident

1. What is covered

We will pay up to the **policy limits** shown in **your** policy schedule if **you** suffer accidental **bodily injury** during the **trip**, which solely and directly causes **your** death, **loss of sight**, **loss of limb** or **permanent total disablement**.

Making your claim

We will only pay a claim arising from a single incident for any **insured person**. Payment for **permanent total disablement** will only be made after one year from the date **you** sustain **bodily injury**.

If **you** die without making a will, no claim payments will be made until executors are appointed. In all other circumstances, payments will be made to **you** or **your** legal representatives.

2. What is not covered

We will not pay any claim:

- for injury not caused solely by the accident while on **your trip**
- where **your** injury does not lead solely, directly and independently to **your** death, **loss of limb**, **loss of sight** or **permanent total disablement**
- for disablement caused by mental or psychological trauma not involving **bodily injury**
- for disease or any physical defect, infirmity or illness which existed before the start of **your trip**
- for death, **loss of sight**, **loss of limb** or **permanent total disablement** that occurs more than one year after the date of **your** injury
- for **permanent total disablement** if **you** were retired before **your trip** started
- resulting from sports and leisure activities, winter sports activities or **hazardous activities** except for those specified as including personal accident cover.

Excess

No **excess** is applied for this type of claim.

See also:

General Conditions
General Exclusions

Section 8: Personal liability

1. What is covered

We will pay up to the policy limits shown in your policy schedule if you become legally liable during your trip for an accident causing:

- death or injury to any person
- accidental loss or damage to property that is not owned by **you**.

This includes reasonable and necessary **legal costs** related to the accident.

Making your claim

To claim for personal liability, **you** must get **our** agreement in writing to any costs. **We** reserve the right to take over and defend or settle any liability claims in **your** name.

2. What is not covered

We will not pay any claim:

- resulting from **your** profession, business or employment, including voluntary work of any kind
- for the death or injury of **your** employees or members of **your** family
- for loss or damage to property, which is owned by or under the control of **you**, a member of **your** family, or **your** employees
- for land or buildings that **you** own or occupy (other than a temporary holiday accommodation)
- as a result of **your** deliberate actions or failure to act
- as a result of **you** owning or controlling any animal, other than domestic pets
- as a result of **you** owning or using any firearm, aircraft, **motor vehicle**, mechanically propelled or towed vehicle, drones, model aircraft or any vessel except for manually propelled water craft
- for any fines or charges made to punish the person who caused the accident
- resulting from sports and leisure activities, winter sports activities or **hazardous activities** except for those specified as including personal liability cover.

Excess

The **excess** for each **insured person** is as shown in **your** policy schedule.

See also:

General Conditions
General Exclusions

Section 9: Legal assistance

1. What is covered

Personal injury

We will pay up to the **policy limits** shown in **your** policy schedule for **legal costs** to help **you** claim damages or compensation for injury, illness or death, which happens during **your trip**.

We will only pay **legal costs** for claims relating to mental health if it resulted from an accident that also caused physical **bodily injury** to **you**.

Special Conditions for legal assistance claims

- **We** will only provide cover for Legal Assistance if **we** and the **appointed representative** agree that **your** claim has **reasonable prospects of success** for the duration of the claim.
- **We** will choose the **appointed representative** to handle **your** claim, including any barrister or expert witness if considered necessary.
- **You** must follow the advice of the **appointed representative** and provide any information and assistance required within a reasonable period of time.
- **You** must advise **us** of any offers of settlement made by the negligent third party and not accept any offers without **our** permission.
- **We** may include a claim for **our legal costs** and other related expenses from the third party.
- **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any **legal costs** incurred.
- **You** must give **us** any assistance **we** require from **you** and any amount of **legal costs** recovered shall belong to **us**.
- If **we** or the **appointed representative** consider the **legal costs** will be disproportionate to the value of the claim, **we** can refuse to pay any further **legal costs**.

Section 9: Legal assistance (cont.)

2. What is not covered

We will not pay any claim for:

- **legal costs** which are likely to be greater than the anticipated amount of compensation
- **legal costs** where in **our** opinion the estimated amount of compensation is likely to be less than £1,000 for each **insured person**
- **legal costs** incurred in pursuit of any claim against a travel agent, tour operator and/or carrier.
- action against **us** or another **insured person**, **close relative**, **travel companion** or anyone outside **your home area** that **you** planned to stay with
- **your** own unlawful action or any criminal proceedings against **you**
- **legal costs** for the period before **we** accept **your** claim
- **legal costs** to bring legal action in more than one country for the same event
- fines, penalties, compensation or damages which **you** are ordered to pay by a court
- the cost of any appeal
- for clinical negligence.

Excess

The **excess** for each **insured person** is as shown in **your** policy schedule.

See also:

[General Conditions](#)

[General Exclusions](#)

Section 10: Catastrophe



This section of cover only applies if included under your chosen policy as shown on your policy schedule

1. What is covered

We will pay up to the policy limits shown in your policy schedule if during your trip your accommodation or the immediate area is adversely affected by a catastrophe, which means:

- **You** are unable to reach **your** prebooked accommodation and incur reasonable costs for additional accommodation and travel
- **you** want to continue **your trip** but incur reasonable costs for additional accommodation and travel to a safer location near by
- **you** need to return **home** early but incur reasonable costs for additional accommodation and travel, provided **you** are unable to use **your** return travel tickets
- **you** have costs **you** paid or legally must pay if **you** are unable to use or are forced to move from **your** pre-booked and pre-paid accommodation
- **you** have lost money paid for **excursions** that **you** are unable to take
- **you** are delayed at **your** point of international departure by more than 12 hours beyond the departure time shown on **your** travel itinerary because of a **catastrophe**. **We** will only pay if **you** have travelled to the airport and as long as **you** eventually go on the **trip**.

Making your claim

To claim for costs after a catastrophe, you must:

- provide **us** with a cancellation invoice, **your** unused tickets and ticket receipts, as well as any other documents that **we** reasonably ask for to support **your** claim
- send **us** written confirmation of the **catastrophe** from the local or national authority where it happened if not publicly available.

Claims for unused accommodation will be based on the number of completed days of **your trip** lost by **your** early return **home**. **We** will only pay costs that would have applied at the time **you** first became aware of the need to cut short **your trip**.

Section 10: Catastrophe (cont.)

2. What is not covered

We will not pay any claim:

- when the local or national authorities have confirmed it is safe to travel or stay at **your** destination
- resulting from **you** not enjoying **your trip** or not wanting to travel

Excess

The **excess** for each **insured person** is as shown in **your** policy schedule.

See also:

[General Conditions](#)

[General Exclusions](#)

Section 11: Hijack



This section of cover only applies if included under your chosen policy as shown on your policy schedule

1. What is covered

Where covered **we** will pay **you** up to the **policy limits** shown in **your** policy schedule if **you** are prevented from reaching **your** destination on **your** original pre-booked outward or return journey, if the aircraft, train or sea vessel in which **you** are travelling, as a fare paying passenger, is **hijacked**.

We will also pay up to the **policy limits** shown in **your** policy schedule total to cover the cost of additional travel and accommodation to get **you home**, if **you** are unable to use **your** original pre-booked travel tickets for the return journey.

Making your claim

You must provide **us** with a written statement from an appropriate authority confirming the **hijack**, **your** involvement in it and how long it lasted.

2. What is not covered

We will not pay any claim:

- where **your** return journey departure point began in a country or area where the Foreign & Commonwealth Development Office advised against 'all travel' or 'all but essential travel', unless that advice was issued after **you** reached that destination
- for any other costs incurred, such as a ransom payment or other costs in relation to **your** release following the **hijack**
- resulting from **you** acting in a way which could cause a claim under this section.

Excess

No **excess** is payable for **hijack** claims.

See also:

General Conditions

General Exclusions

Sports and leisure activities



Included as standard

We will not cover any activity considered to be dangerous unless it is included in the following tables or specifically agreed with us. If the activity you wish to take part in is not listed below, please see the additional upgrade section '**Hazardous activities**' on page 63.

Please note: Some activities exclude cover under the Section 7 Personal accident and Section 8 Personal liability sections. See the table below to confirm if you have this cover or not. You would still be covered for emergency medical treatment under Section 1. Also, see General Exclusion - 8, Deliberate, harmful or reckless acts and General Exclusion - 25 Professional activities and competitions.

Activity	Personal Accident & Personal liability covered?	Activity	Personal Accident & Personal liability covered?
Abseiling	No	Cricket	Yes
Archery	Yes	Curling	Yes
Badminton	Yes	Cycling (excluding racing, BMX and mountain biking)	Yes
Banana boating	Yes	Dinghy sailing	No
Baseball	Yes	Fell walking	Yes
Basketball	Yes	Fencing	No
Beach games	Yes	Fishing	Yes
Body/boogie boarding	Yes	Football	Yes
Bowls	Yes	Go-karting	No
Bungee jumping (max 1 jump)	No	Golf	Yes
Camel riding/trekking	No	Gymnastics	Yes
Canoeing (up to grade 2 rivers)	Yes	Hiking (up to 4000m altitude)	Yes
Clay-pigeon shooting	No	Hockey	No

Cont...

Sports and leisure activities (cont.)

Activity	Personal Accident & Personal liability covered?	Activity	Personal Accident & Personal liability covered?
Horse Riding	Yes	Sail boarding	Yes
Hot air ballooning	Yes	Scuba diving - qualified (up to 30m)*	Yes
Ice skating	Yes	Scuba diving – unqualified (up to 18m)*	Yes
Jet boating	No	Sea kayaking	Yes
Jet skiing	No	Skate boarding	Yes
Jogging/running (excluding marathons)	Yes	Snorkelling	Yes
Kayaking (up to grade 2 rivers)	Yes	Softball	Yes
Kite surfing (over water)	No	Squash	Yes
Motorcycling (up to 125cc)	No	Surfing	Yes
Netball	Yes	Swimming	Yes
Orienteering	Yes	Table tennis	Yes
Paddle boarding	Yes	Tennis	Yes
Paintballing	Yes	Trekking (up to 4000m altitude)	Yes
Parasailing (over water)	Yes	Volleyball	Yes
Pony trekking (any equine 58 inches or less at the wither)	Yes	Wake boarding	Yes
Racquet ball	Yes	Water polo	Yes
Rambling	Yes	Water skiing	Yes
River tubing	Yes	White/Black water rafting (up to grade 4 rivers)	Yes
Rollerblading/Inline Skating	Yes	Windsurfing	Yes

Cont...

Sports and leisure activities (cont.)

Activity	Personal Accident & Personal liability covered?	Activity	Personal Accident & Personal liability covered?
Rounders	Yes	Yachting (inside territorial waters)**	Yes
Rowing	Yes	Yoga	Yes
Safari (Guided)	Yes	Zip lining	Yes
Sand boarding	Yes	Zorbing	Yes

*Scuba diving condition: cover will only be granted if **you** hold a British Sub Aqua Club (B.S.A.C) or equivalent certificate of proficiency for the dive or **you** will be directly supervised by a qualified instructor. **You** must also be using proper equipment and not contrary to B.S.A.C codes of good practice; not diving for hire or reward; not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any **medical condition** likely to impair **your** fitness to dive.

**Yachting inside territorial waters: Personal liability cover is excluded for motor propelled watercraft.

Additional cover

IMPORTANT

What extra cover can be added

The following sections of cover can be included to cover specific activities or risks related to **your trip**. If **your trip** will include Winter Sports activities or a **cruise**, **you** must add the relevant covers. Please contact **us** on **0333 234 9913** if **you** wish to add any additional cover.

Hazardous activities



Additional cover for a specific activity

The following section only applies if **you** have paid the appropriate premium to cover a specific **hazardous activity**, subject to **our** underwriting criteria. If applicable **your** policy schedule will show **you** have this cover.

You must follow all appropriate and recommended safety precautions for an activity, such as wearing a safety helmet or life jacket. **We** will not cover any sport or activity undertaken professionally.

Please note: all **hazardous activities** exclude cover under Section 7 Personal accident and Section 8 Personal liability. **You** would still be covered for emergency medical treatment under Section 1. See also General Exclusions - 8, Deliberate, harmful or reckless acts and General Exclusions - 25, Professional activities and competitions.

Activity	Personal Accident & Personal liability covered?	Activity	Personal Accident & Personal liability covered?
Assault course	No	Motorcycling over 125cc (Europe only)	No
Bungee jumping (max 3 jumps)	No	Kite surfing (over land)	No
Canoeing (rivers over grade 2)	No	Paragliding	No
Canyoning	No	Rugby	No
Canyon swinging	No	Sand yachting	No
Cascading	No	Scuba diving - qualified (over 30m, under 50m)*	No
Coasteering	No	Sea canoeing	No
Gorge walking	No	Segway riding	No
Hiking (up to 4500m altitude)	No	Sky diving (max 3 jumps)	No

[Cont...](#)

Hazardous activities (cont.)

Activity	Personal Accident & Personal liability covered?	Activity	Personal Accident & Personal liability covered?
Horse riding (any equine 59 inches or more at the wither)	No	White/black water rafting (rivers over grade 4)	No
Kayaking (rivers over grade 2)	No	Shark diving	No
Trekking (up to 4500m altitude)	No	Yachting (outside territorial waters)**	No

*Scuba diving condition: cover will only be granted if **you** hold a British Sub Aqua Club (B.S.A.C) or equivalent certificate of proficiency for the dive or **you** will be directly supervised by a qualified instructor. **You** must also be using proper equipment and not contrary to B.S.A.C codes of good practice; not diving for hire or reward; not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any **medical condition** likely to impair **your** fitness to dive.

**Yachting outside territorial waters: Personal liability cover is excluded for motor propelled watercraft.

Optional cover for a specific activity

If the activity **you** wish to cover is not listed, please contact **us** as **we** may still be able to arrange cover for **you**.

Section 12: Cruise cover



If included, this section of cover will be shown on your policy schedule

IMPORTANT

- This section only applies if **you** opted to include Cruise Cover on **your** policy and have paid the appropriate extra premium. **You** must include this additional cover if any part of **your trip** will include a **cruise**.
- Connections: For international **trips**, **we** will only provide cover for claims related to domestic connecting flights or other public transport which takes **you** to the **point of international departure** to leave or return to the **UK**.

1. What is covered

Missed port departure

We will pay you up to the policy limits shown in your policy schedule for the cost reasonable expenses for additional accommodation and onward travel costs to enable you to join your cruise ship journey at the next docking port if you fail to arrive at the departure point in time to board the ship you are booked to travel with on the initial international journey of the trip as a result of:

- failure or delays to scheduled public transport in which **you** are travelling. (This excludes taxis)
- an accident or breakdown of the vehicle **you** are travelling in
- an accident or breakdown happening ahead of **you** on a motorway or dual carriage way which causes an unexpected delay
- strike, industrial action or adverse weather conditions.

Cruise cabin confinement

We will pay up to the **policy limits** shown in **your** policy schedule, for each 24 hours that **you** are confined to **your** cabin for medical reasons by the ship's **medical officer** during **your trip**, providing **you** obtain their written confirmation.

Section 12: Cruise cover (cont.)

Unused excursions

We will pay up to the **policy limits** shown in **your** policy schedule for the cost of pre booked **excursions** which **you** were unable to take as a direct result of being confined to **your** cabin due to an accident or illness which is covered under Section 1: Emergency medical and repatriation, Section 3: Cover for specific Covid-19 related events or a valid claim under Section 2: Cancelling or cutting short **your trip**.

Cruise Itinerary change

We will pay up to the amount shown in **your** policy schedule, for missed ports in the event of a scheduled port visit being cancelled during **your trip** and not replaced, due to adverse weather, **mechanical breakdown** or timetable restriction. Written confirmation from the **cruise** operator will be required.

Cruise Interruption

We will pay up to the **policy limits** shown in **your** policy schedule for additional travel expenses reasonably incurred to re-join the **cruise**, following **your** temporary illness requiring hospital treatment on dry land. **You** must obtain a medical certificate to confirm **your** unforeseen illness or injury.

2. What is not covered

Missed port departure

We will not pay claims arising from:

- strike, industrial action or air traffic control delay existing or publicly declared at the start date or renewal date of this insurance (shown on **your** schedule) or when **you** booked **your trip**, whichever is later
- an accident or breakdown involving the vehicle in which **you** are travelling for which a professional repairer's report is not provided
- breakdown of any vehicle **you** are travelling in if the vehicle is owned by **you** and has not been serviced and maintained properly in accordance with manufacturer's instructions
- the withdrawal from service (temporary or otherwise) of an aircraft or sea vessel if recommended by the Civil Aviation Authority or a Port Authority or any such regulatory body in a country **you** are visiting

Section 12: Cruise cover (cont.)

- additional expenses where the scheduled public transport operator has offered reasonable alternative travel arrangements
- **your** planned arrival time at the port being less than 3 hours in advance of the sail departure time if **you** are travelling independently and not part of an integrated **cruise** package
- **you** acting in a way which could cause a claim under this section.

Cruise cabin confinement

We will not pay any claim for confinement to **your** cabin which has not been confirmed in writing by the ships **medical officer**.

Cruise Itinerary change

We will not pay claims:

- Caused by technical issues rather than **mechanical breakdown**.
- Where the port is replaced and/or **you** have had use of less than the full day.

Cruise interruption

We will not pay claims:

- where less than 25% of the **trip** duration remains
- arising directly or indirectly from a known **pre-existing medical condition** affecting **you**, unless **you** have declared all **pre-existing medical conditions** to **us** and **we** have written to **you** accepting them for insurance and **you** have paid the appropriate additional premium.

Excess

The **excess** for each **insured person** is as shown in **your** policy schedule.

See also:

General Conditions
General Exclusions

Section 13: Winter sports cover



If included, this section of cover will be shown on your policy schedule

IMPORTANT

This section only applies if **you** opted to include Winter Sports cover on **your** policy and have paid the appropriate extra premium.

You must include this additional cover if **you** intend to take part in any winter sports activity, or **you** will not be covered by this policy (see General Exclusion 24).

If **you** have a single **trip** policy, **you** are covered for the duration shown on **your** policy schedule. For annual multi-**trip** policies, **you** are covered for a maximum of 21 days per policy term.

1. What is covered

We will pay for the applicable losses or expenses as described in the section below if **you** are injured or become ill during a winter sports **trip**, if **your winter sports equipment** is lost, stolen or damaged, or if **your trip** is affected by severe weather. **We** will also pay for the cost of emergency medical treatment as described in Section 1: Emergency medical and repatriation.

You can find a list of the winter sports activities **we** cover in the winter Sports activities table on page 71.

Winter sports equipment

We will pay up to the **policy limits** shown in **your** policy schedule to repair or replace **winter sports equipment** **you** own or hire, that is lost, stolen or accidentally damaged during **your trip**. If **we** pay to replace **your** equipment, and the item is more than one year old the most **we** will pay is the current purchase price less a deduction for any wear and tear.

Winter Sports equipment hire

We will pay up to the **policy limits** shown in **your** policy schedule, for each day **you** have to hire replacement equipment, if yours is delayed more than 12 hours following **your** arrival at **your** destination or is lost, stolen or damaged during **your trip**.

Section 13: Winter sports cover (cont.)

Ski pack (hired ski equipment, ski school fees and lift passes)

We will pay up to the **policy limits** shown in **your** policy schedule if **you** are unable to ski because of an illness or injury deemed valid under Section 1 or Section 3 or for a valid claim under Section 2 of this policy, to cover the unused non-refundable cost of hired **winter sports equipment**, ski school fees and lift passes.

Piste closure

We will pay up to the **policy limits** shown in **your** policy schedule for each day the pistes and ski lifts in **your** resort are closed for more than 24 hours due to lack of snow or bad weather. This is to cover transporting **you** to another site, or compensate **you** if there are no other sites nearby.

Avalanche

We will pay up to the **policy limits** shown in **your** policy schedule for additional travel and accommodation expenses if **your** arrival at or departure from **your** pre-booked resort is delayed by avalanche for more than 12 hours.

Making your claim

To claim for winter sports cover, you must:

- provide medical certificates from a **doctor** if **you** are claiming because of injury or illness
- report any loss or theft to the police or **your** transport operator within 24 hours of discovering it and get a report from them confirming it
- get a Property Irregularity Report from **your** transport operator if the loss or theft happened while the items were in their care
- get a report from **your** transport or accommodation provider
- get a report from **your** tour operator or local representative confirming all the pistes were closed, if **you** are claiming for piste closure
- take reasonable steps to keep **your winter sports equipment** safe, and try to recover it if lost or stolen
- provide **us** with proof of ownership and value for items of **winter sports equipment** for which **you** are claiming
- provide any other documents or evidence of loss or damage, **we** reasonably ask for to support **your** claim.

Section 13: Winter sports cover (cont.)

2. What is not covered

We will not pay any claim for:

- winter sports off-piste activities away from recognised paths or outside of the resort boundaries
- Ski pack if **you** would not have a valid claim under Section 1, Section 2 or Section 3 of this policy
- **winter sports equipment** damaged as a result of wear and tear, denting, scratching, moths or vermin, or any cleaning repairing or restoring process
- **winter sports equipment** being lost, stolen or damaged as a result of being left **unattended** in a place where the public has access or **your** deliberate, willful or malicious act or carelessness or neglect
- **winter sports equipment** damaged while in use
- replacing any part of a set of items that is not lost, stolen or damaged
- more than the proportionate value of an item lost or stolen which forms part of a pair or set

Excess

The **excess** for each **insured person** is as shown on **your** policy schedule.

See also:

[General Conditions](#)

[General Exclusions](#)

Winter sports activities



Included with additional winter sports cover only

The following section only applies if **you** have paid the appropriate premium for winter sports cover. If applicable, **your** policy schedule will show **you** have this cover.

You must follow all appropriate and recommended safety precautions for an activity, such as wearing a safety helmet or life jacket. **We** will not cover any sport or activity undertaken professionally. See General Exclusions - 25, Professional activities and competitions and General Exclusions - 8, Deliberate, harmful or reckless acts.

Activity	Personal Accident & Personal liability covered?	Activity	Personal Accident & Personal liability covered?
Cross country skiing	Yes	Mono-skiing	Yes
Dry slope skiing	Yes	Reindeer sleigh ride	Yes
Dry slope snowboarding	Yes	Ski doos/Snowmobile	No
Glacier walking/ trekking	Yes	Skiing	Yes
Husky sledge driving	Yes	Sledging	Yes
Ice hockey	Yes	Snowboarding	Yes
Off-piste skiing*	Yes	Snow shoeing	Yes
Off-piste snowboarding*	Yes	Tobogganing	Yes

*cover for off-piste activities is restricted to recognised paths and within resort boundaries, accompanied by a qualified guide or instructor

Optional Cover

IMPORTANT

The following sections of cover are optional and can be included to cover specific activities or risks related to **your trip**.

If **you** have already included any of these optional sections, **your** policy schedule will show **you** have this cover.

Section 14: Gadget cover



If applicable, your policy schedule will show you have this cover

IMPORTANT

This section only applies if **you** opted to include **Gadget** cover on **your** policy and have paid the appropriate extra premium.

1. What is covered

We will pay up to the **policy limits** shown in **your** policy schedule if **your** personal **gadgets** owned by **you** are lost, stolen or accidentally damaged during **your trip**.

Each **gadget** must be purchased as new by **you**, or in the case of refurbished items, purchased directly from the manufacturer or reputable retailers.

If **your** mobile phone is lost or stolen and is used fraudulently, **we** will reimburse **you** up to the **policy limits** shown in **your** policy schedule for the calls, messages and data downloads made, up to 24 hours from the time it was discovered lost or stolen.

Making your claim

If you are claiming for lost, stolen or accidentally damaged **gadgets**, you must:

- report any loss or theft to the police or **your** transport operator within 24 hours of discovering it and get a written police report. All items being claimed for must be listed on the police report. (If **you** cannot provide a written police report within 24 hours or at all, **you** must provide a reasonable explanation as to why this was not done as well as other proof of the incident having occurred. If satisfactory evidence is not provided, the claim will be denied.)
- get a Property Irregularity Report from **your** transport operator if the loss or theft happened while the **gadgets** were in their care. All items being claimed for must be listed on the Property Irregularity report.
- contact **your** network provider within 24 hours of discovering **your** mobile phone is lost or stolen to bar it from further use. An itemised bill must be obtained to evidence any unauthorised use

Section 14: Gadget cover (cont.)

- provide receipts for those **gadgets**, showing the price paid for each **gadget**, date of purchase and where and when **you** bought it. If **you** cannot provide a receipt, **you** will need to provide other satisfactory proof of ownership.
- provide any other documents or evidence of loss or damage, that **we** reasonably ask for to support **your** claim.

If **your** claim is successful, **we** will decide how to compensate **you**. This can include paying the cost of replacement, cost of repair or a cash payment. This is not a new for old policy and no payment will amount to more than the original purchase price.

If the item is more than a year old **we** will reduce the amount to allow for wear and tear. Please go to <https://www.admiral.com/existing-customers/make-a-claim.php> for more information on how wear and tear deductions are applied.

2. What is not covered

We will not pay any claim for:

- **unattended gadgets**, unless kept inside a locked safety deposit box in **your** accommodation where one is available. If a safety deposit box is not available, there is no cover for **gadgets** not stored safely and hidden from plain view.
- **gadgets** left as checked in baggage
- **gadgets** left in a **motor vehicle**
- **gadgets** left in a tent
- **gadgets** left in a hotel courtesy or storage room
- theft unless reported within 24 hours of discovery to the appropriate local police authorities (and mobile network provider if applicable)
- any individual item under both Section 4: Personal Belongings and Section 14: Gadget cover
- damage due to the failure of any electrical or computer equipment, software, micro-controller, microchip, accessories or associated equipment
- reconnection costs or subscription fees of any kind
- replacing any personalised ring tones, graphics, downloaded material or software

Section 14: Gadget cover (cont.)

- expenses incurred as a result of not being able to use the **gadget**, or any loss other than its repair or replacement
- a **gadget** where the serial number has been tampered with in any way
- repair or other costs for:
 - loss caused by a manufacturer's defect or recall of the **gadget**
 - replacement or adjustment of control knobs, buttons, batteries or aerials
 - repairs carried out by anyone not authorised by **us**
 - wear and tear or gradual deterioration of performance
 - claims due to abuse, misuse or neglect.

Excess

The **excess** is as shown on **your** policy schedule.

See also:

[General Conditions](#)

[General Exclusions](#)

Privacy and Security Statement

Confidentiality and disclosure of your data

Please view our full privacy statement at <https://www.admiral.com/your-privacy-and-security> which will help you understand how we collect, use and protect your personal data.

If you have any questions about how your data may be used or would like a written copy of our privacy statement, please phone our customer service department, or write to us at Admiral Travel, Ty Admiral, David Street, Cardiff, CF10 2EH.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information.

The role and responsibilities of the policy administrator

All policies must have a policy administrator.

The policy administrator must be a policyholder within the current policy term and will be **our** primary point of contact in relation to the policy.

The policy administrator is responsible for:

- all payments relating to the policy, including the payment of the premium for the whole policy, the costs relating to any changes made to the policy by the policy administrator, **insured person** or an acceptable caller and any other costs incurred in the administration of this policy by Admiral
- ensuring they read and check their policy documentation throughout the current and subsequent periods of insurance, including renewal.

The policy administrator:

- will have access to all documentation, information and personal data relating to all **insured persons** on this policy
- can make any change to all parts of the policy
- can cancel the whole policy in line with General Condition 8.

The role and responsibilities of the policy administrator (cont.)

Roles and Permissions			
What you need to do	Make a change	Cancel policy	Payment Update
Policyholder	✓	✓	✓
Insured Person	✓	✗	✓
Third Party Payer*	✗	✗	✓
Acceptable caller (parent/guardian/spouse/partner of a policyholder)	✓	✗	✓
Executor/lawyer	✓	✓	✓
Secretary/PA**	✓	✗	✓

* The right to request that **we** stop using their card details or change to other card details in their name.

** A Secretary/PA will only be added on request of a policyholder.

Data Protection
All callers must pass data protection on the policyholder before being able to discuss the policy.

Comments and Complaints

How to make a complaint

Complaint Manager, Admiral, Ty Admiral, David Street, Cardiff, CF10 2AA

Tel: **0330 333 5888**

Email: customerassurance@admiral.com

Web: <https://secure.admiral.com/eforms/customer-assurance>

What we will do

We will do everything we can to answer your complaint quickly. If we cannot agree on a solution or if after 8 weeks we have not answered your complaint you can contact the Financial Ombudsman Service (FOS). Their details are as follows:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

www.financial-ombudsman.org.uk

Tel: **0800 0 234 567**

Or: **0300 123 9123**

Email: complaint.info@financial-ombudsman.org.uk

Being referred to the FOS will not affect your legal rights.

If your complaint is about Section 9 Legal Assistance

You can refer complaints about Legal Assistance claims to arbitration instead (where an independent person, known as an **arbitrator**, makes a decision to settle the dispute). If you and we cannot agree then we will ask the Chartered Institute of Arbitrators to decide. The **arbitrator's** decision will be final and whoever does not win will have to pay all costs and expenses.

