



YOUR POLICY BOOK
**SAGA HOLIDAYS
AND SAGA CRUISE
TRAVEL INSURANCE**

SAGA
Experience is everything



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WELCOME TO SAGA HOLIDAYS AND SAGA CRUISE TRAVEL INSURANCE

We are pleased to welcome you as a Saga Holidays and Saga Cruise Travel Insurance policyholder. As with all services from Saga, we have designed this policy with the specific needs of our customers in mind, and are sure you will be satisfied with the cover provided. If you have any questions about your policy, please let us know.

The words shown in bold print throughout this Policy Book are defined on [pages 5 and 6](#).

Please read this Policy Book carefully to ensure the cover fully meets your needs. We would advise you to keep your Policy Book and related documents in a safe place when you travel.

TRAVEL CHECKLIST

Ensure **you** have advised **us** of any pre-existing medical conditions of anyone travelling on this **policy** or if there have been any changes to conditions **you** have already declared since purchasing this **policy**.

If **you** are travelling to countries within the European Union (EU) or to Switzerland **you** are strongly advised to obtain a Global Health Insurance Card (GHIC). **You** can apply for a GHIC either online at www.gov.uk/global-health-insurance-card or by telephoning 0300 330 1350. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU or in Switzerland.

If **you** require medical treatment in Australia, **you** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge.

In the event of liability being accepted for a medical expense which has been reduced by the use of a GHIC, Medicare in Australia or private health insurance, Saga will not apply the deduction of a policy excess under Section 1 – Medical and associated expenses.

Delayed flight assistance

If **your** flight is delayed for more than 2 hours, **you** will be given complimentary access to a LoungeKey airport lounge as part of **your** Saga Holidays and Saga Cruise Travel Insurance.

To benefit from this free service **you** will need to:

- have a valid **policy**,
- register **your** flight(s) online at www.saga.co.uk/registermyflight at least 24 hours before **your** scheduled departure time (if **you** have multiple flights, **you** will need to register each flight separately),
- have a valid email address and a mobile device that is able to receive an SMS text message and a PDF email attachment.

Once **you** have registered **your** flight online **you** will be contacted with details on how to access the lounge if **your** flight is delayed by 2 hours or more.

Full terms and conditions, FAQs and details on how to register **your** flight can be found at www.saga.co.uk/registermyflight

SUMMARY OF COVER – LIMITS AND EXCESSES

Maximum amount payable per insured person					
Benefit		Overseas holidays (and river cruises)	Ocean cruise holidays	UK holidays (where additional premium has been paid)	Excess per claim
1.	(a) Medical expenses (b) Hospital benefit	£5,000,000 £20 per day (£500 maximum)	£5,000,000 £20 per day (£500 maximum)	£10,000 £10 per day (£200 maximum)	£70 Nil
2.	Curtailment	£7,500	£10,000 for European cruises £50,000 for worldwide cruises	£3,000	£70
3.	Personal accident	£15,000	£15,000	£2,000	Nil
4.	Criminal injuries benefit	£100,000	£100,000	No cover available	Nil
5.	(a) Baggage i) Single article limit ii) Overall valuables limit (b) Temporarily lost baggage over 12 hours	£1,500 £250 £350 £100	£2,500 £300 £350 £150	£750 £200 £300 £50	£70 Nil
6.	Money and documents Cash limit	£500 £200	£500 £200	£500 £200	£70
7.	Loss of passport expenses	£200	£200	£200	Nil
8.	Personal liability	£1,000,000	£1,000,000	£1,000,000	Nil
9.	Missed departure	£500 Europe £1,000 worldwide	£500 Europe £1,000 worldwide	No cover available	Nil
10.	Travel delay (a) Deposit/Cancellation charges (b) Compensation	£7,500 (£100 for Isles of Scilly) £150	£7,500 (£100 for Isles of Scilly) £150	No cover available	£70 Nil
11.	Legal expenses – legal costs for personal injury or death compensation	£50,000	£50,000	No cover available	Nil

If **you** feel that **you** need increased baggage cover please check **your** home contents insurance policy first as most people can have their possessions insured under this policy while they are away.

SIGNIFICANT EXCLUSIONS AND LIMITATIONS OF THIS POLICY

- **We** will not be liable for claims if at the date of departure, **you** **close relative**; a **business associate**; or any person with whom **you** had arranged temporarily to reside during **your holiday**; had a medical condition for which he or she:
 - was receiving treatment at hospital (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - was waiting for a hospital consultation, investigations or treatment (other than where they go to hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand)
 - had been given a terminal prognosis, or been told that their condition was likely to get worse in the next 12 months.
- **You** must tell **us** if, after booking, there is any change in **your** medical conditions, **you** develop a new medical condition or **you** are suffering symptoms for an undiagnosed condition.
- Any specific exclusion or limitation shown under the section 'Travel insurance and medical advice' of the Saga Holidays and Saga Cruise booking conditions or the 'General exclusions that apply to the whole **policy**' and 'General conditions that apply to the whole **policy**' sections of this **Policy Book**.
- Any claims where **you** were not fit to undertake **your holiday** when booking **your holiday** or purchasing this **policy** whichever is the later.
- Please note that the insurance is available for overseas **holidays** where the included cruise, flights or ferry elements of the **holiday** are taken. This insurance will also cover any independent arrangements **you** have made for travel abroad. This cover will be detailed in **your** booking confirmation and an additional premium will have been charged.
- Apart from the 'Emergency medical and associated expenses' section, this policy does not cover any claim arising directly, or indirectly, from any coronavirus disease, including but not limited to; Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) and COVID-19, or any related or mutated form of the virus. This includes the fear or threat of catching coronavirus, and the advice, or action, of any government not to travel or preventing travel.

IMPORTANT INFORMATION FOR CUSTOMERS

This is **your policy**. It contains full details of the insurance contract between **you** and Astrenska Insurance Limited and is the basis on which all claims will be settled. **You** are recommended to read it carefully before **you** travel, as failing to disclose the information requested may render **your** insurance invalid. **We** suggest **you** keep it with **you** during **your holiday**. **We** must draw **your** attention to a number of features within the contract. Benefits under this policy are underwritten by Astrenska Insurance Limited and administered on its behalf by Collinson Insurance Services Limited. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulated Authority (Firm reference No. 202846). Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority (Firm reference No. 311883). These details can be checked on the Financial Service Register at: www.fca.org.uk

1. Conditions and exclusions

There are conditions and exclusions, which apply to individual sections of this **policy**, and general conditions and exclusions, which apply to the whole **policy**.

2. Fraudulent claims

The making of fraudulent claims is a criminal offence. See 'Fraud prevention and financial crime' on [page 12](#) for more details.

3. Health conditions

At the time of buying **your** policy, or paying the balance due for **your holiday** (whichever is later), each **insured person** must guarantee the following:

1. **You** have told **us** if **you** have received advice, medication or treatment for any diagnosed illness, injury or disease in the last 12 months.

2. **You** have told **us** if **you** are currently suffering from any heart and/or cancer condition, or have done so in the last five years.
3. **You** have told **us** if **you** are under investigation or awaiting test results for any diagnosed or undiagnosed medical condition.
4. **You** have told **us** if **you** have been diagnosed with a terminal illness/prognosis, or are travelling against **your UK doctor's** advice or for the purpose of obtaining treatment.
5. **You** have told **us** if **you** are on a waiting list for, or are aware of the need for, any in-patient or out-patient treatment for any diagnosed or undiagnosed medical condition.
6. **You** have told **us** if **you** are not taking medication or following a treatment plan prescribed to **you** by **your doctor**.
7. **You** have told **us** of any medical conditions for which **you** take any medication – including tablets, injections and patches (excluding medication for flu/colds, nicotine patches and contraceptives).

There is no cover for claims arising due to a pre-existing medical condition of any person not named on the Booking Invoice/Holiday Confirmation, whose health may affect **your** decision to travel or cut short **your holiday**, for example a non-travelling **close relative**. If **you** have any queries please contact **us** on **our** after-sales number, which is located on **your** confirmation invoice. Please refer to bullet point 1 to left of page 'Significant exclusions and limitations of this policy' for the full terms of the exclusion.

Changes in health after booking

If there is any change in **your** medical conditions, **you** develop a new medical condition or **you** are suffering symptoms for an undiagnosed condition, please call **us** to see if **we** can continue to offer **our** optional insurance.

If **you** do not contact **us** this may affect any future claim under Section 1 – Medical and associated expenses and/or Section 2 – Curtailment, and may result in **us** declining **your** claim.

4. Curtailment

If **you** or any travelling companion(s) have/has to cut short **your/their holiday** and return **home** to the **UK** due to one of the reasons contained in this **policy**, **you/they** are entitled to be reimbursed for a proportion of the cost of the **holiday you/they** have lost. Reimbursement will be calculated either from the time **you/they** return **home** to the **UK** or from the time of admission to hospital (full details of how this will be assessed are shown in Section 2 – Curtailment).

5. Handling your money

When collecting or returning premiums, Saga Holidays and Saga Cruises act as the agents of the **insurer**. This means that **your** money is protected, as any premium **you** pay **us** is treated by the **insurer** as having been paid directly to them. When **you** take out a **policy** with **us**, **we** may retain a percentage of the premium to cover **our** operating costs and profit. The balance is paid to the **insurer**. **We** may also receive an additional bonus from the authorised insurers which is dependent on the underwriting profits they make on the policies arranged and administered.

6. Property claims

Claims will be dealt with on the basis of 'indemnity' and not 'new for old'. Indemnity means the value of an article taking into account its age and condition, or the cost of repair, whichever is lesser. If any article is found to be beyond economic repair, a claim will be dealt with as if the article had been lost (see Section 5 – Baggage).

7. Policy limits

Most sections of the **policy** have limits payable under that section. Some sections also include inner limits, e.g. for any one item, or **valuables** in total.

8. Excesses

An excess of £70 will apply to each claim as follows:

- Section 1 – Medical and associated expenses
- Section 2 – Curtailment
- Section 5 – Baggage
- Section 6 – Money and documents
- Section 10 – Travel delay (other than compensation for each 12 hour period where no excess applies)

9. Reasonable care

You and any travelling companion(s) are required to take all reasonable care to protect **yourself**/themselves and **your**/their property and to act as if **you**/they are not insured.

10. Complaints

This **policy** includes complaints procedures, which are shown on [page 12](#). The procedures tell **you** which steps **you** can take if **you** wish to make a complaint.

11. Leisure and winter sports activities

The following list of leisure activities shows which are and which are NOT covered by **your policy** if **you** do them during **your** trip.

Activities that are covered

Aerobics; Badminton; Baseball; Basketball; Beach cricket, football and volleyball; Boogie boarding; Bowls; Cricket; Croquet; Curling; Cycling (no racing); Dog sledding (passenger only); Fell walking; Fishing; Golf; Helicopter rides (passenger only); Hiking/Trekking/Walking (under 4,000m); Ice skating; Jogging; Marathon running; Mountain biking on recognised routes; Orienteering under 4,000m; Paddle boarding; Rambling; Rounders; Sail boarding (within territorial waters)*; Sailing (within territorial waters)*; Snorkelling; Softball; Squash; Surfing; Swimming; Table tennis; Tennis; Ten pin bowling; Tug of war; Volleyball; Walking; Water polo; Whale watching (organised tour); Windsurfing (within territorial waters)*.

Motorcycling

Your policy provides cover for motorcycling as a rider or passenger on a machine 125cc or under so long as **you** wear a crash helmet and, as a rider, **you** hold a full **UK** motorcycle licence or a valid CBT certificate (DL196).

No cover exists for motorcycling as a rider or passenger on a machine over 125cc.

No personal liability cover exists under this policy for motorcycling.

Activities that are covered if professionally organised and supervised plus you wear appropriate safety equipment and take safety precautions

Abseiling; Archery; Banana boating; Black water rafting*; Bungee jumping; Camel/Elephant riding*; Canoeing/Kayaking (no white water); Clay pigeon shooting*; Fencing; Flotilla sailing (with professional leader); Go karting*; Gymnastics; Hiking/Trekking/Walking (above 4,000m and under 6,000m); Horse riding (no jumping)*; Hot air ballooning; Indoor rock climbing (with belays); Jet biking*; Jet skiing*; Paintballing; Parascending over water*; Pony trekking*; River tubing (no white water); Rollerblading or skating; Safari (game watching); Scuba-diving down to 30m (cannot dive alone and **you**/one of the group must have a PADI or equivalent qualification)*; Segway riding (organised tours only)*; Shooting (not Big Game)*; Sleigh riding (as a passenger)*; Swimming with dolphins; Trampolining; Water skiing (no jumping)*; White water rafting; Zip lining/Zip wiring; Zorbing.

Activities that are NOT covered

Base jumping; Big Game hunting; BMX stunt riding; Bouldering; Boxing; Canyoning; Caving/Pot Holing; Coasteering; Cycle racing; Dune/sand buggying; Flying (except as a fare paying passenger); Free/High diving; Gliding; Hang gliding; Horse jumping/hunting; Judo/Karate/Martial Arts; Kite surfing; Lacrosse; Microlighting; Motorcycling as a passenger or rider on a machine over 125cc; Mountaineering; Parachuting; Paragliding; Parascending (over land); Polo; Quad biking/ATV; Rock climbing; Sailing (outside territorial waters); Scuba-diving (below 30m); Shark diving; Street hockey; Track days using motorised vehicles; Water ski jumping; Weightlifting; Wrestling.

*No Personal Liability cover

*No Personal Accident or Personal Liability cover

If any activity has been organised by Saga on behalf of any insured person, or arranged independently by any insured person with an operator who has been recommended and approved by Saga to provide that activity, cover will be provided under this **policy**. If **you**/they require cover for any hazardous holiday activity not arranged as above, **you**/they may need to take out a specialist policy. Please let **us** know.

12. English law

UK law allows the parties to choose the law applicable to the **policy**. This **policy** will be subject to English law and conducted in the English language unless otherwise stated.

13. Residency

This **policy** only covers the person(s) named on the Booking Invoice/ Holiday Confirmation.

14. UK resident

All travellers to be covered must have their main **home** in the **UK** and be registered with a **UK** General Practitioner.

15. Private medical treatment

Private medical treatment is not covered under this **policy** unless specifically authorised by **us**.

16. Period of insurance

Other than mentioned below, the cover commences at the time **you** leave **home** in the **UK** to commence **your holiday**, and shall end on return **home** on completion of **your holiday** or return to a hospital, nursing home or medical institution in **your** home country, whichever is the earlier.

Under Section 6 – Money and documents, cover commences from time of collection or 72 hours prior to the commencement of the **holiday**, whichever is later.

17. Extension of the period of insurance

Any request to extend the period of insurance must be submitted to and accepted by **us**. If the extension is due to unforeseen circumstances, including medical grounds, which prevent **you** from returning **home** as planned, cover will be extended until **you** are able to return up to a maximum of 30 days or such additional period that **we** may authorise if necessary at no additional cost.

18. Hijacking

In the event of hijacking, the geographical limits of the **policy** will be waived and an automatic extension of the period of the **holiday** provided, up to maximum of 12 months, without extra charge. Any exclusion of war or kindred risks would not invalidate any claim which would otherwise be payable under any section of this **policy** consequent upon hijacking.

DEFINITIONS

The words or phrases below have the following meanings wherever they appear in this **Policy** Book.

Bodily injury	A bodily injury which is the direct result of an accidental, external, violent and visible cause, including accidental injury as a direct result of being exposed to the elements. This does not include an injury caused by sickness, disease or any naturally occurring condition or process.
Business associate	Someone who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.
Close relative	Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandchild, grandparent, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, common law partner (defined as living together at the same address and including same sex relationships) or fiancé/fiancée.
Cyber terrorism	The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure.
Data Protection Legislation	The General Data Protection Regulation ((EU) 2016/679) and any national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK .

Disembarkation point	The location where you are due to leave your transportation outside the United Kingdom or returning from abroad. For example the airport, railway station or port, where you connect or travel through immigration.
Doctor	A registered practising member of the medical profession who is not related to you or anyone you are travelling with.
Event date	The point in time a natural catastrophe or terrorism event occurred as reported in the media or announced by a government, as determined by us .
Holiday	The period between when you leave home in the UK to commence your trip and when you return home on completion of your trip or you are repatriated by us to a hospital, nursing home or medical institution in your home country, whichever is the earlier.
Home	The address where you live permanently in the UK .
Policy	The contract of insurance between you and us .
Scheduled public transport	Any regular form of transport which takes fare paying passengers and runs to a timetable: train, coach, bus, aircraft and sea vessel.
UK	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
Unattended	Where you are not in full view of or in a position to prevent unauthorised taking of your property unless it is in a locked room, safe, in a boot of a locked vehicle or in the luggage space at the back of a locked estate car or locked hatchback under a top cover and out of view.
Valuables	Jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, photographic, audio, video, computer, television and telecommunications equipment (including CDs, DVDs, tapes, films, cassettes, cartridges, headphones, electronic readers, laptops, tablets, smartphones and mobile phones), computer games and associated equipment, telescopes, binoculars and satellite navigation equipment.
We/Us/Our/Insurer	Astrenska Insurance Limited
You/Your/Yourself/Insured person	The person(s) named on the Booking Invoice/ Confirmation issued by Saga whose main home is in the UK and they are registered with a doctor within the UK .

SECTION 1 – MEDICAL AND ASSOCIATED EXPENSES

Up to £5,000,000 (£10,000 UK holidays)
Medical expenses excess – £70
Hospital benefit excess – Nil

This section provides insurance for medical and associated costs not covered by any reciprocal health agreement between the Channel Islands, Isle of Man and the United Kingdom (England, Scotland, Wales and Northern Ireland). This is not private medical insurance.

- We** will reimburse **you** in respect of:
 - the following emergency expenses necessarily incurred as a result of **you** becoming ill or sustaining personal injury during **your holiday**:
 - usual, customary and necessary expenses incurred outside **your** normal country of residence within the **UK** within 12 months of the date of the incident in respect of medical, surgical and hospital charges, emergency

dental treatment (for the immediate relief of pain only), ambulance, nursing home and nursing attendance charges;

- additional cost of return to **home** in the **UK**;
- additional accommodation expenses;
- additional travel and accommodation expenses of one person, being a relative or friend, who is required on medical advice to travel from **home** in the **UK** to remain with or escort **you** if **you** are severely incapacitated;
- additional cost of funeral expenses incurred abroad up to a maximum of £3,000, or additional cost of conveyance of **your** body or ashes to the place of **your** former residence in the **UK**.

b) additional travel expenses necessarily incurred in returning early to **home** in the **UK** as a result of sudden illness, injury or death of **your close relative** or **business associate** commencing and occurring during **your holiday**.

- Hospital Benefit – **We** will pay **you** £20 for each day or part day (maximum of £500) for overseas and ocean cruise **holidays** or £10 for each day or part day (maximum of £200) for **UK holidays** while **you** are a hospital in-patient during **your holiday**.

Note: This payment is available to pay incidental expenses, including but not limited to taxi fares, telephone calls etc, incurred while **you** are in hospital.

Conditions and exclusions

- It is a condition of this **policy** that the Medical Assistance Company must be notified as soon as possible of any illness or injury which necessitates admittance to hospital abroad as an in-patient, or out-patient if costs are likely to exceed £500, or before any arrangements are made for repatriation. (See emergency medical assistance instructions on [page 13](#) of this **Policy Book**.)
Repatriation expenses will involve the use of identical class of travel to that used on the outward journey unless otherwise authorised by **us** or the Medical Assistance Company.
- We** will not be liable for:
 - any expenses or fees for in-patient treatment or repatriation which have not been notified to (where this is possible) and authorised by **us** or the Medical Assistance Company;
 - the cost of treatment, including elective treatment or exploratory tests, which is not directly related to the illness or injury which necessitated **your** admittance to hospital;
 - any form of treatment or cosmetic surgery which in the opinion of the doctor in attendance and **our** medical advisers is not essential or can reasonably be delayed until **you** return to the **UK**;
 - medication or treatment which at the time of departure is known to be required or to be continued outside the **UK**;
 - any additional costs arising from single or private room accommodation;
 - any treatment or costs incurred after **you** have returned to the **UK**;
 - any claim where **you** do not comply with the treatment agreed by the treating doctor and the Medical Assistance Company;
 - any costs of telephone calls, other than:
 - calls to the Medical Assistance Company notifying and dealing with the problem for which **you** are able to provide receipts or other evidence to show the cost of the calls and the numbers **you** telephoned; and
 - any costs incurred by **you** when **you** receive calls on **your** mobile from the Medical Assistance Company for which **you** are able to provide receipts or other evidence to show the cost of the calls;
 - the cost of taxi fares, other than those for **your** travel to or from hospital relating to **your** admission, discharge or attendance for out-patient treatment or appointments or for collection of medication prescribed for **you** by the hospital. However, any costs incurred by **you** to visit another person or by another person visiting **you** in hospital are not covered;
 - claims as a result of **you** not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
- We** will not be liable for claims when, at the date of departure **you** or anyone travelling with **you** whose condition gives rise to a claim:

- a) have received advice, medication or treatment for any chronic or recurring illness, injury or disease in the last 12 months, unless the condition was disclosed to and accepted by **us**;
 - b) were on a waiting list for in-patient or out-patient treatment or were aware of the need for in-patient or out-patient treatment for any diagnosed or undiagnosed condition, unless disclosed to and accepted by **us**;
 - c) are currently suffering from any heart, cancer or respiratory condition, or have done so in the last five years, unless disclosed to and accepted by **us**;
 - d) were under investigation or awaiting results for any diagnosed or undiagnosed condition, unless disclosed to and accepted by **us**;
 - e) has been given a terminal prognosis by a medical practitioner;
 - f) is suffering from any previously diagnosed psychiatric disorder or depression, unless the condition was disclosed to and accepted by **us**;
 - g) is travelling for the purpose of obtaining or receiving any elective surgery, procedure or hospital treatment;
 - h) is not taking the recommended treatment or prescribed medication for a medical condition as directed by a medical practitioner;
 - i) is travelling against the advice of a medical practitioner or where **you** would have been advised against travel if **you** had sought their advice before the beginning of **your** trip.
4. If **you** are injured or become ill during **your holiday**, our Medical Assistance Company may:
- a) move **you** from one hospital to another; and/or
 - b) arrange for **you** to return **home** at any time.
- They will do this if they and the treating doctor think that it is safe for **you** to be moved or returned to the **UK**. If **you** choose not to, our liability will end on the date it was deemed safe for **you** to be moved or returned to the **UK**.
5. **We** will not be liable for claims arising directly or indirectly from:
- a) winter sports, mountaineering, pot-holing, riding or driving in any kind of race, underwater activities, any other hazardous activity or any wilful exposure to risk (other than in an attempt to save a human life);
- Note: This **policy** may not cover **you** taking part in a leisure or winter sports activity not listed (or listed as NOT covered) on [page 5](#);
- b) manual work in connection with any profession, business or trade;
 - c) **you** motorcycling:
 - i. as a rider or passenger on a machine over 125cc; or
 - ii. as a rider or passenger on a machine 125cc or under unless **you** wear a crash helmet and, as a rider, **you** hold a full UK motorcycle licence or a valid CBT certificate (DL196);
 - d) any circumstances arising after the date of the booking but prior to the date of issue of this **policy**.
 - e) **your** pregnancy or childbirth that has exceeded 28 weeks (24 weeks for a multiple pregnancy).
6. **We** will not pay the first £70 of each claim. In the event of a medical claim having been reduced by the use of a valid GHIC the excess under the 'Medical and associated expenses' section will be reduced to nil.

SECTION 2 – CURTAILMENT

Up to £3,000 for UK holidays, up to £7,500 for overseas holidays and river cruises, up to £10,000 for European ocean cruises, up to £50,000 for worldwide ocean cruises.

Excess – £70

We will reimburse **you** in respect of loss of travel and accommodation expenses (including excursions) paid or contracted to be paid consequent on **your holiday** being necessarily and unavoidable curtailed by:

- a) abandonment of **your holiday** by return to **home** in the **UK**; or
- b) admission to hospital as an in-patient for more than 48 hours due to any causes listed below, commencing and occurring during **your holiday**, provided such expenses are not

recoverable from any other source.

1. Accidental injury, illness or death of:
 - a) **you** or any person with whom **you** had arranged to travel;
 - b) **your close relative** or **business associate**;
 - c) any person with whom **you** had arranged temporarily to reside during **your holiday**.
2. Accidental damage to **your home** rendering it uninhabitable or the police requesting **your** presence following theft at **your home** during **your holiday**.

Note: Curtailment means returning **home** prior to the scheduled return date or being admitted to hospital as an in-patient for at least 48 hours. A proportionate refund will be made of the pre-paid charges. The refund for accommodation will be based on each complete day of the **holiday** **you** have lost. A proportionate refund of travel expenses will be paid only if **you** cannot use **your** return ticket, and **you** are not claiming travel expenses under another section of this **policy**.

Conditions and exclusions

1. The Medical Assistance Company must be notified as soon as possible of any illness or injury. See [page 13](#) of this **Policy Book** for medical assistance instructions.
Repatriation expenses will involve the use of identical class of travel to that used on the outward journey unless authorised by **us** or the Medical Assistance Company.
2. **We** will not be liable for any expenses or fees for in-patient treatment or repatriation which have not been notified to (where this is possible) and authorised by **us** or the Medical Assistance Company.
3. Conditions and exclusions 2 and 5 of Section 1 – Medical and associated expenses also apply to this section.
4. The first £70 of each claim is excluded.
5. **We** will not be liable for claims when, at the date of departure **you** or anyone travelling with **you**, whose condition gives rise to a claim:
 - a) have received advice, medication or treatment for any chronic or recurring illness, injury or disease in the last 12 months, unless the condition was disclosed to and accepted by **us**;
 - b) were on a waiting list for in-patient or out-patient treatment or were aware of the need for in-patient or out-patient treatment for any diagnosed or undiagnosed condition, unless disclosed to and accepted by **us**;
 - c) are currently suffering from any heart, cancer or respiratory condition, or have done so in the last five years, unless disclosed to and accepted by **us**;
 - d) were under investigation or awaiting results for any diagnosed or undiagnosed condition, unless disclosed to and accepted by **us**;
 - e) has been given a terminal prognosis by a medical practitioner;
 - f) is suffering from any previously diagnosed psychiatric disorder or depression;
 - g) is travelling for the purpose of obtaining or receiving any elective surgery, procedure or hospital treatment;
 - h) is not taking the recommended treatment or prescribed medication for a medical condition as directed by a medical practitioner;
 - i) is travelling against the advice of a medical practitioner or where **you** would have been advised against travel if **you** had sought their advice before the beginning of **your** trip;
 - j) is on a hospital waiting list where the claim relates to **you** accepting an appointment that causes **you** to curtail **your** trip.
6. **We** will not be liable for claims arising directly or indirectly from:
 - a) **your** pregnancy or childbirth that has exceeded 28 weeks (24 weeks for a multiple pregnancy).
7. **We** will not be liable for claims arising due to a pre-existing medical condition of:
 - a) **your close relative**;
 - b) a **business associate**; or
 - c) any person with whom **you** had arranged temporarily to reside during **your holiday**.

Please refer to bullet point 1 on [page 4](#) 'Significant exclusions and limitations of this policy' for the full terms of the exclusion.

8. Any claim following a natural catastrophe or terrorism event that has not occurred within 20km of **your** booked accommodation or **your holiday** start date is not within 14 days of the **event date**.

Claims arising due to a government legislating to prevent or limit travel, such as, but not limited to, prohibiting all travel or restricting travel for specified reasons, closing borders, revoking visas, or imposing lockdowns of a geographical location. This exclusion does not apply in the following circumstances:

When the only government restriction in place regarding travel is an advisory issued by the Foreign Commonwealth & Development Office against all travel or all but essential travel.

SECTION 3 – PERSONAL ACCIDENT

£15,000 (£2,000 UK holidays)

Excess – Nil

We will pay the amount shown in the Schedule of benefits below if during **your holiday you** sustain accidental **bodily injury**, which independently of any other cause results in death or disablement within 12 months of the accident.

Schedule of benefits

- | | |
|---|------------------------------|
| a) Death | £15,000 (£2,000 UK holidays) |
| b) Total and irrecoverable loss of all sight in one or both eyes or total loss by physical separation of either one or both arms and/or both feet | £15,000 (£2,000 UK holidays) |
| c) Permanent total disablement entirely preventing you from following any occupation | £15,000 (£2,000 UK holidays) |
| d) Disappearance | £15,000 (£2,000 UK holidays) |

Cover includes

Disappearance – If after a period of time has elapsed (180 days) **we**, having examined all evidence available, have no reason to suppose other than that an accident has occurred, **your** disappearance shall be considered as constituting a claim for death under this **policy**. If at any point after such a claim has been paid **you** are found to be living, then that payment shall be refunded.

Conditions and exclusions

- Condition and exclusion 6 of Section 1 – Medical and associated expenses also applies to this section except that no claim shall be payable arising from motorcycling either as a driver or passenger.
- In the event of a claim, a medical adviser or advisers appointed by **us** shall be allowed to examine **you** as often as **we** consider necessary.
- We** will not be liable for any claim arising from medical or surgical treatment unless rendered necessary by accidental **bodily injury** covered under this section.
- We** will not be liable for any claim arising from sickness, disease, nervous shock or a naturally occurring condition or degenerative process.

SECTION 4 – CRIMINAL INJURIES COMPENSATION

Up to £100,000 (Not available for UK holidays)

Excess – Nil

We will pay compensation in the event that **you** sustain **bodily injury** while **you** are on **holiday** outside the **UK**, which is directly attributable to a crime of violence. Compensation will be paid in accordance with the United Kingdom Criminal Injuries Compensation Authority Scheme levels of compensation applicable at the time of the incident up to a maximum of £100,000.

Conditions and exclusions

- We** will not be liable for any claim arising (from):
 - offences committed by anyone with whom **you** are travelling or a person who normally resides in the same household as **you**;

- incidents arising in the **UK** or on a British registered ship or aircraft;
 - incidents arising from any sporting activity;
 - injuries caused by an animal;
 - injuries involving motor vehicles;
 - directly or indirectly from acts of terrorism.
- You** must notify the police without delay and give full assistance to help bring the offender to justice.
 - You** must not have acted in such a way as to have attracted the crime against **you**.
 - In the event of a claim, a medical adviser or advisers appointed by **us** shall be allowed to examine **you** as often as **we** consider necessary.

SECTION 5 – BAGGAGE

Up to £1,500 (£750 UK holidays) or up to £2,500 for ocean cruises

Excess – £70

Temporarily lost baggage excess – Nil

We will pay up to £750 for **UK holidays**, £1,500 for overseas **holidays**, or £2,500 for ocean cruises in respect of accidental loss or theft of or damage to luggage, clothing and personal effects. This includes:

- a limit of £200 for travel within the **UK**, £250 for **holidays** overseas or £300 for ocean cruises, for any one article, pair or set of articles;
- a **valuables** limit of £350 (£300 **UK holidays**) – see **valuables** definition on [page 6](#).

We will reimburse **you** in respect of the above replacement of necessities in the event of baggage being temporarily lost in transit on the outward journey for longer than 12 hours – up to a maximum of £50 for **UK holidays**, £100 for overseas **holidays** and £150 for ocean cruises.

Note: The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation, or **we** may at **our** discretion, replace, reinstate or repair the lost or damaged baggage.

Conditions and exclusions

- We** will not be liable for:
 - loss or theft in respect of which a police report has not been obtained as soon as possible;
 - breakage of or damage to fragile articles and any other loss or damage caused by the breakage;
 - loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, deterioration or mechanical derangement of any kind;
 - loss or theft of, or damage to, contact or corneal lenses, unset precious stones, securities, deeds or documents or property held for business purposes;
 - loss or theft of **valuables** in the custody or control of an airline or other transport carrier;
 - loss or theft of baggage left unattended in a motor vehicle overnight (between 9pm and 9am);
 - loss due to confiscation or detention by customs or other authority.
- In the event of a claim in respect of a pair or set of articles, **we** will only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.
- You** must observe ordinary and proper care in the supervision of **your** property and in all cases of loss, theft or damage, act as if uninsured.

Note: **You** must at all times ensure that **you** do not leave:

- valuables** unattended;
 - valuables** in the custody or control of an airline or other transport carrier.
- If articles are lost, stolen or damaged in transit, a claim should be made to the carrier as soon as possible and a report obtained. In the case of an airline a Property Irregularity Report will always be required. Where it is not possible to report the loss to the airline immediately, confirmation of the loss, theft or damage must be made to them in writing within seven days of the occurrence.

5. The first £70 of each claim is excluded other than in respect of temporary loss.
6. Reimbursement for temporary loss of baggage is subject to:
 - a) a Property Irregularity Report being obtained from and authorised by the carrier or handling agent;
 - b) the amount payable being deducted from the final claim settlement if the baggage proves to be permanently lost;
 - c) the amount payable not being recoverable from any other source;
 - d) receipts being produced for all purchases.

SECTION 6 – MONEY AND DOCUMENTS

Up to £500 (Cash limit: £200)

Excess – £70

We will cover **you** in respect of accidental loss or theft of bank and currency notes, coins, travellers cheques, travel tickets, meal vouchers, green cards, petrol coupons and passports all held for private purposes.

There is a limit of £200 per adult in respect of loss of banknotes, currency notes and coins.

Note: **We** will cover **you** from the time of collection of the money and documents required in connection with **your holiday** or 72 hours prior to the commencement of **your holiday**, whichever is later.

Conditions and exclusions

1. **We** will not be liable for:
 - a) loss or theft in respect of which a police report has not been obtained as soon as possible;
 - b) depreciation in value or shortages due to error or omission;
 - c) the first £70 of each claim.
2. **You** must observe ordinary and proper care in the supervision of **your** money and **valuables** and in all cases of loss or theft, act as if uninsured.

Note: **You** must at all times ensure that **you** do not leave:

- a) money and documents unattended;
- b) money and documents in the custody or control of an airline or other transport carrier.

SECTION 7 – LOSS OF PASSPORT EXPENSES

Up to £200

Excess – Nil

We will reimburse **you** for the cost of additional travel and accommodation expenses necessarily incurred during **your holiday** in obtaining a replacement passport as a direct result of the loss of **your** passport while abroad.

Conditions and exclusions

1. **We** will not be liable for loss or theft in respect of which a police report has not been obtained as soon as possible.
2. **You** must observe ordinary and proper care of **your** passport and act as if **you** did not have insurance.

SECTION 8 – PERSONAL LIABILITY

Up to £1,000,000

Excess – Nil

We will cover **you** against any legal liability for **bodily injury** to persons other than employees or members of **your** family and/or damage to property (excluding that owned by or in the custody or control of **your** family) arising from an accident occurring during **your holiday** inclusive of legal costs.

Conditions and exclusions

1. **We** will not cover **you** in respect of liability arising (from):
 - a) the ownership, use or possession of any mechanically propelled vehicle or any waterborne craft or aircraft;
 - b) the practice of a profession or occupation;
 - c) the supply of goods or services;
 - d) employers' liability;
 - e) contractual liability;
 - f) any wilful or malicious act on **your** behalf;

g) directly or indirectly from acts of terrorism.

2. In the event of a claim under this section **you** shall send to **us** as soon as possible any notification, writ, summons or other legal process, and shall give all necessary information and assistance to enable **us** to negotiate the claim or to institute proceedings. **You** must not negotiate, pay, settle, admit or repudiate any claim without **our** written consent.

SECTION 9 – MISSED DEPARTURE

Up to £500 Europe, up to £1,000 worldwide

(Not available for UK holidays)

Excess – Nil

We will reimburse **you** in respect of additional accommodation and travelling expenses (of a similar standard to that originally booked) necessarily incurred to enable **you** to reach the booked destination in the event that **you** arrive at the **UK** international departure point too late to commence the booked **holiday**:

- a) as a result of the failure of **scheduled public transport** services; or
- b) due to an accident or mechanical failure involving the motor vehicle in which **you** are travelling.

We will cover additional travelling expenses in returning to **your home** address in the **UK** and additional accommodation expenses beyond the number of days booked should **your** scheduled return journey be missed due to an unforeseen act of terrorism.

Conditions and exclusions

1. **You** must make all reasonable steps including leaving sufficient time to arrive at the **UK** international departure point on time. (This cover does not apply outside the **UK**.) In the event of a strike, **we** will only be liable if the announcement and outbreak of such a strike occurs after the commencement of **your holiday**.
2. A repairer's report will be required in the event of a claim in respect of a motor vehicle breakdown.
3. Any claim following a natural catastrophe or terrorism event that has not occurred within 2 miles of **your disembarkation point** or within 5 miles of **your** pre-booked accommodation.

SECTION 10 – TRAVEL DELAY

Up to £7,500 or up to £100 for travel within the Isles of Scilly (Not available for UK holidays)

Deposit/cancellation charges excess – £70

Compensation excess – Nil

We will pay **you** one of the following benefits in the event of delay or cancellation of any aircraft or other form of transport on which **you** are booked as a passenger, due to circumstances beyond **your** control (and, if appropriate, beyond the control of the Holiday Organiser/Tour Operator).

The benefit provided under 1. below is intended to provide compensation if **you** are delayed at **your** point of departure and is only applicable if **you** have travelled there and checked in. If **you** have not travelled to **your** departure point **you** will not be covered even if **you** have checked in online.

1. Compensation of £25 (£20 for travel within the Isles of Scilly) for the first completed 12 hours that arrival at final destination (on either the outward or return journey) is delayed, and £15 for each further 12 hours of such delay up to £150 (£100 for travel within the Isles of Scilly) overall.
Delay will be calculated on the period from the scheduled time of arrival at destination to the actual time of arrival;

or

2. The full deposit or cancellation charges up to £7,500 if after 12 hours delayed departure of the outward journey from the **UK**, **you** choose to cancel **your holiday**.
Delay will be calculated on the period from the scheduled time of departure to the actual time of departure.

We will cover additional travelling expenses in returning to **your home** address in the **UK** and additional accommodation expenses beyond the number of days booked should **your** scheduled return journey be delayed due to unforeseen acts of terrorism.

Conditions and exclusions

- We** will not be liable for any claim arising (from):
 - delay of transportation which is not normally the subject of advanced booking;
 - insurance taken out within four weeks of departure date if, at the time of issue of this **policy**, it is public knowledge that the **holiday**/journey could be delayed;
 - directly or indirectly from acts of terrorism in countries to which the Foreign and Commonwealth Office has advised against travelling.
- All claims must be supported by written confirmation from the airline/company responsible for the form of transport confirming:
 - the cause of delay/cancellation;
 - the period of delay;
 - the scheduled time of arrival/departure;
 - the actual time of arrival/departure.
- We** will not be liable for any amount(s) recoverable from any other source.
- The first £70 of each claim is excluded under Section 10 – Travel delay, point 2.
- Any claim following a natural catastrophe or terrorism event that has not occurred within 2 miles of **your disembarkation point** or within 5 miles of **your** pre-booked accommodation.

SECTION 11 – LEGAL EXPENSES

Not available for UK holidays

What is covered

We will pay the legal expenses incurred by **you** or **your** representative, where **we** consider that **you** are likely to obtain a reasonable settlement, up to the amount shown in **your Policy** Schedule, in the pursuit of compensation and/or damages against a third party arising from or out of **your** personal injury, illness or death during the trip.

The most we will pay

The most **we** will pay for any claim in total under this **policy** per **insured person** (and in total for all **insured persons** in connection with any one event giving rise to a claim) for legal costs and expenses directly incurred in pursuit of these proceedings is £50,000 (including VAT).

Legal expenses

The conditions and exclusions that apply to this section are shown below. The General exclusions on [pages 10 to 11](#) and the General conditions on [page 11](#) apply to the whole **policy** and should be read in conjunction with this section.

What is not covered

We will not pay for:

- Costs or expenses incurred without prior authorisation by **us**.
- Any claim reported more than 90 days after the start of the event giving rise to such a claim.
- Any claim where, in **our** opinion, there is insufficient prospect of success in obtaining a reasonable settlement. This will be where **we** consider there is less than a 51% chance of succeeding with **your** claim and in **our** opinion the estimated amount of compensation payment is less than £1,000 per person after all amounts advanced or paid by **us** are repaid.
- Damages or fines **you** have to pay.
- Claims arising from a trip solely within the United Kingdom.
- Any claim arising from **your** business or professional activities.
- The pursuit of a claim against **us**, **our** agent or an insurer underwriting any section of this **policy**, or a travel agent, tour operator or carrier.
- Any legal expenses which are dependent upon the successful outcome of the case.
- Any actions between **insured persons**, or actions pursued in order to obtain a satisfaction of a judgment or legally binding decision.
- Anything mentioned in the General exclusions.

Special conditions

Please read these conditions carefully. They are an important part of the **policy**.

- Notification
You must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days of the incident.
- Selection of lawyers
We shall have complete control over the legal proceedings up until such time as the costs reach £50,000, although **you** do not have to accept the lawyer nominated by **us** and are free to choose **your** own lawyer.

Lawyers must be qualified to practise in the courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this section is resident.

If **you** are unable to agree with **us** on a suitable lawyer, **we** will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, **we** may appoint a lawyer to protect **your** interests.
- Proceedings
We can opt to conduct legal proceedings instituted in the United States of America or Canada under the contingency fee system operating in North America.

We will not begin legal proceedings in more than one country in respect of the same occurrence.
- Settlement
If an award of compensation is made and payment is received by **you**, or by a lawyer instructed on **your** behalf, then all sums advanced or paid by **us** shall be repaid out of the settlement or compensation received.

How to make a claim

If **you** wish to submit a claim, first check the **Policy** Schedule and **policy** to make sure that the incident is covered. If **you** are in any doubt and would like further advice, please contact **our** legal helpline.

If **you** want to make a claim under **your** legal expenses cover, **you** will need to contact **our** legal advisers who may ask **you** to complete a questionnaire so they can review the information provided.

To contact **our** legal advisers please call **us** on 0800 092 2502 from the **UK** or (+44) 1444 442376 from abroad, or write to **us** at:

Quality Department
Collinson Insurance Services Limited
Sussex House
Perrymount Road
Haywards Heath
West Sussex RH16 1DN.

GENERAL EXCLUSIONS THAT APPLY TO THE WHOLE POLICY

This **policy** does not cover the following:

- Apart from the 'Emergency medical and associated expenses' section, any claim arising directly, or indirectly, from any coronavirus disease, including but not limited to; Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) and COVID-19, or any related or mutated form of the virus. This includes the fear or threat of catching coronavirus, and the advice, or action, of any government not to travel or preventing travel.
- Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event:
 - war;
 - invasion;
 - act or acts of a foreign enemy;
 - hostilities or warlike operation or operations (whether war has been declared or not);
 - civil war;
 - revolution, rebellion or insurrection (that is, people rising up and changing the government by force or attempting to do so);
 - civil commotion which is of such severity or magnitude that it can be likened to an uprising;
 - military power (even if properly authorised by the duly

- elected government);
 - i) usurped power (that is, power taken by force, not necessarily amounting to a change of government, by any person or group (including the armed forces) not being the duly elected government);
 - j) any action taken to prevent, control or suppress, or which in any way relates to, any of the above.
 - k) **Cyber terrorism**
3. Claims directly or indirectly caused by:
 - a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel;
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
 - c) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
 4. Death, injury, illness or disability resulting from suicide or attempted suicide, or exposure to danger, which can reasonably be predicted (unless **you** are trying to save human life).
 5. Any claim arising from the bankruptcy or liquidation of any travel agency, tour operator, transportation company or accommodation supplier.
 6. Any claim arising from being under the influence or effect of alcohol or drugs (other than drugs taken under medical supervision and not for treating drug addiction or solvent abuse).
 7. Any claim arising, directly or indirectly, from circumstances known to **you**, including strike or industrial action existing or declared publicly, prior to the date this insurance is purchased by **you** or at the time of booking any **holiday** (whichever is later).
 8. Any claim where there is another insurance policy covering the same risk in place.
 9. Any indirect loss that is not described in this **policy**.
 10. Any costs recoverable elsewhere.
 11. Any claim as a result of **your** own unlawful action or any criminal proceedings against **you**.
 12. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
 13. Any claim arising as a result of you travelling to a country to which the Foreign, Commonwealth & Development Office (FCDO) has advised against all but essential travel and the claim is related to the reason for the advice, subject to there being no other government restrictions in place prohibiting travel. (See general exclusion 21)
 14. Any claim where false or inaccurate information is provided and fraud is identified.
 15. Any claims where **you** were not fit to undertake **your holiday** when booking **your holiday** or purchasing this **policy** whichever is the later.
 16. Any claim as a result of **your** failure to obtain any recommended vaccines, inoculations or medications prior to **your** trip.
 17. Needless self-exposure to peril except in an endeavour to save human life.
 18. Any costs incurred by, or on behalf of, any person who is not insured under this **policy**.
 19. Any loss or damage directly or indirectly caused by the provision of, or any delay in providing, the medical (or medical related) services to which the cover under this **policy** relates, whether provided by **us** or by anybody else (whether or not recommended by **us** and/or acting on **our** behalf) unless negligence on **our** part can be demonstrated.
 20. **We** shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **UK** and or sanctions of the United States of America (provided that this does not violate current EU and/or **UK** law).
 21. Any claims during **your** trip if **you** travel against restrictions put in place by a government to prevent or restrict travel. Examples

of government action are, but not limited to, prohibiting all travel or restricting travel to specified reasons, closing borders, revoking visas, or imposing lockdowns of a geographical location or FCDO advice being "do not travel".

GENERAL CONDITIONS THAT APPLY TO THE WHOLE POLICY

1. At the time of purchasing this insurance **you** will have been asked questions to enable us to assess your risk. Failure to answer accurately and honestly could lead to **your** policy being invalid and all claims will be forfeited.

These may include but are not limited to questions about your state of health or that of an immediate relative or any planned sports or activities. If the answers given change after the policy was purchased you must notify us of this change.
2. **You** must use all due diligence and make every effort to diminish any claim and at all times act as if uninsured.
3. **You** must reimburse **us** within one month of the end of **your holiday** any expenses not covered by this **policy** which are incurred by **us** on **your** behalf.
4. **We** are entitled to take over and carry out in **your** name the defence or settlement of any legal action. **We** may also take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment **we** have made under this **policy** to anyone else.
5. **You** may cancel this **policy** at any time prior to **your** departure date by contacting **us**, and **you** will be entitled to a discount on **your holiday**. **We** (or any agent **we** appoint and who acts with **our** specific authority) may cancel this **policy** by giving **you** seven days' notice to **your** last known address.

This **policy** may be cancelled if:

 - **you** fail to provide further information **we** have requested in support of an adjustment **you** wish to make to **your policy**;
 - **your** insurance requirements change such that they no longer meet **our** acceptance criteria;
 - **your** medical conditions change and **we** cannot continue cover;
 - **we** are unable to continue cover under the terms as set out within the 'Health Conditions';
 - **we** discover **you** have used fraud to obtain multiple policies underwritten by **us** and/or to make a claim under a policy that **we** underwrite.
6. **We** will only cover persons named on **your** Booking Invoice/ Holiday Confirmation if their main **home** is in the **UK** and they are registered with a **UK** General Practitioner.
7. If **you**, or anyone acting for **you**, make a claim under this **policy** knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or statement to support the claim, **we** will not pay the claim and all cover under the **policy** will end.
8. **You** must pay the appropriate premium for the full number of days that comprise **your** planned **holiday**. If **you** travel for more than the number of days for which **you** have paid, **you** will not be covered after the last day for which **you** have paid.
9. No cover will come into force, or continue in force, unless each **insured person** (who must make a Medical Health Declaration in respect of the period for which insurance is required) has declared ALL pre-existing medical conditions to the Medical Screening Service and these have been formally accepted by **us** in writing.

OUR PROMISE OF SERVICE

Saga Holidays and Saga Cruise Travel Insurance complaints process

Our customer service commitment to you

Saga aims to provide **you** with high levels of service at all times.

However, there may be times when **you** feel that **our** service has fallen below the standard **you** expect. If this is the case, and **you** want to complain, **we** will do **our** best to try to resolve the situation.

Whether **you** are phoning or writing, please remember to quote **your** name, address and policy number as it will help **us** deal with **your** enquiry or complaint quickly.

If **you** have a complaint about a claim, please write to:

Quality Department
Collinson Insurance Services Limited
Sussex House
Perrymount Road
Haywards Heath
West Sussex RH16 1DN
Telephone: **0800 092 2502**
Email: complaints@collinsoninsurance.com

If **you** have a complaint about **your** Saga Holidays and/or Saga Cruise Travel Insurance policy, please call **01303 771160**.

Customer Relations Department
Saga Services Limited
PO Box 253
Seaham, DO
SR7 1BN
Email: services.customer-relations@saga.co.uk

If **you** are not satisfied with the final response **you** receive, **you** can ask the Financial Ombudsman Service to review **your** case. The Financial Ombudsman Service resolves disputes in an independent and fair way and can be contacted at:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR
Telephone: **0300 123 9123** or **0800 023 4567**
Email: complaint.info@financial-ombudsman.org.uk
Visit: www.financial-ombudsman.org.uk/

Important note

The Financial Ombudsman Service will only consider **your** complaint if **you** have already given **us** the opportunity to resolve the matter. However, if **we** have not provided a final response within eight weeks **you** can refer **your** complaint straight to the Financial Ombudsman Service. If **you** follow this complaints procedure, it does not affect **your** legal rights.

Financial Services Compensation Scheme

The **insurers** are covered by the Financial Services Compensation Scheme (FSCS). This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under their policies. Further information can be obtained from the Financial Services Compensation Scheme (www.fscs.org.uk) or by contacting the FSCS at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by calling 0800 678 1100 or 020 7741 4100.

Data Protection Legislation

Please note that any information provided to **us** will be processed by **us** and **our** agents in compliance with **Data Protection Legislation** for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

Use of your information

The information **you** have given to Saga Services Limited (Saga) and/or the **insurer(s)** will be held and used to manage **your** insurance policy, which includes both underwriting and claim handling. For this purpose, Saga and/or the **insurer(s)** may disclose it to other

interested third parties, such as other insurers, agents who provide services on their behalf and to regulatory authorities for this and the monitoring and/or enforcing of compliance with any regulatory rules/codes. It may also be used for offering renewals, research and crime prevention purposes. Any calls made to Saga may be monitored and recorded to improve the service and help prevent and detect fraud. Saga and/or the **insurer(s)** may check information provided or received and may also undertake additional fraud searches.

Saga and/or the **insurer(s)** will hold **your** personal data securely and in accordance with **Data Protection Legislation***. From time to time Saga and/or the **insurer(s)** may use service providers and organisations outside the European Economic Area (EEA) where they do not afford the same level of data security as the UK. We will, however, use every reasonable effort to ensure sufficient protections are in place to safeguard **your** personal information.

All information **you** provide must be accurate and, if **you** have supplied another person's personal data who may be insured under the policy, **you** have done so confirming that **you** have the specific consent of that other person to disclose that data.

Saga and/or the **insurer(s)** will use **your** information and sometimes that of other people named on **your** policy, either collected at the outset or obtained from other third party sources, for the following purposes:

- To assess financial and insurance risks, **your** insurance application, the terms on which cover may be offered, including **your** premium at quote and renewal, and the payment methods offered;
- To prevent and detect crime including fraud, money laundering and financial sanctions;
- To develop our products, pricing, systems, services and relationships with **you**;
- To comply with our legal and regulatory obligations.

These sources include credit reference bureaus, the electoral roll and public data provided to us by credit reference bureaus and other third parties. The credit reference bureaus will keep a record of the search; this may be reflected in **your** credit score.

Saga and/or the **insurer(s)** may share this information with third parties in order to carry out insurance-related activities on **our** behalf, including management of **your** claim, credit hire and legal advice.

If **you** contact **us** electronically **we** may store **your** Internet Protocol (IP) address or **your** telephone number supplied by **your** Service Provider. This may be used to identify repeat website visits, fraudulent behaviour or mystery shoppers using Saga websites.

Saga uses the data they collect from **you**, including special categories of personal data, to contact **you** and personalise their communication. Saga and/or the **insurer(s)** also use it for administrative purposes to provide the service **you** requested and for preparing quotations. If Saga has obtained **your** permission to do so, they will also contact **you** by post, telephone, email or other means to tell **you** about offers, products and services that may be of interest to **you**. At any time **you** can opt out of receiving such information, revise the products **you** would like to hear about or change the method they use to communicate with **you**. **You** can update these preferences by visiting MySaga or calling 0800 904 7489. For further information about how the Saga Group uses **your** personal information, please see their Privacy Policy at www.saga.co.uk/privacy-policy or contact the Saga Group Data Protection Officer by email: data.protection@saga.co.uk or post: Saga Services Limited, 3 Pancras Square, London N1C 4AG.

* The General Data Protection Regulation ((EU) 2016/679) and any national implementing laws, regulations and secondary legislation, as amended or updated from time to time, in the UK.

Fraud prevention and financial crime

To help Saga prevent fraud, money laundering and other financial crime, the information **you** provide may be submitted to fraud prevention agencies and other organisations whose records may be searched.

As part of the **insurer's** fraud prevention process it will complete a number of enquiries to check the details **you** provide against relevant fraud prevention databases. 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 **insurer** and other organisations may also access and use this information to prevent fraud and financial crime, for example, when:

- checking details on applications for credit and credit-related or other facilities;
- managing credit and credit-related accounts or facilities and recovering debt;
- checking details on proposals and claims for all types of insurance;
- checking details of job applicants and employees.

The **insurer** and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies in the United Kingdom.

If **you** would like to receive details of the fraud prevention agencies used, please contact the Application Counter Fraud Manager, Saga Services Limited, PO Box 253, Seaham DO, SR7 1BN.

How we use the information about you

As a data controller, **we** (Astrenska Insurance Limited) collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from Saga on a regular basis while **your** policy is still live. This will include **your** name, address, health information, risk details and other information which is necessary for **us** to:

- meet **our** contractual obligations to **you**;
- issue **you** this insurance policy;
- deal with any claims or requests for assistance that **you** may have;
- service **your** policy (including claims and policy administration, payments and other transactions); and
- detect, investigate and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.

Some of the personal information that **you** provide may be sensitive information. This includes details about **your** health or medical records. Where **we** need **your** consent to collect and process **your** sensitive information, this will be obtained from **you** at the relevant time. Please note that, in these cases, **we** may not be able to sell **you** an insurance policy or deal with a claim if **you** do not agree to **us** processing relevant sensitive information.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, contractors, investigators and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

We will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g. the Financial Conduct Authority) or other authorities.

Processing your data

Your data will generally be processed on the basis that it is:

- necessary for the performance of the contract that **you** have with **us**;
- in the public or **your** vital interest; or
- for **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting www.cifas.org.uk/fpn and www.insurancefraudbureau.org/privacy-policy

How we store and protect your information

All personal information collected by **us** is stored on secure servers, which are either in the United Kingdom or European Union.

We will need to keep and process **your** personal information during the period of insurance and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

We also have security measures in place in **our** offices to protect the information that **you** have given **us**.

How you can access your information and correct anything that is wrong

You have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information please contact **us** by email or letter as shown below:

Email: Data.Protection@collinsongroup.com

Post: Sussex House
Perrymount Road
Haywards Heath
West Sussex
RH16 1DN

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service, or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

We want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>

HOW TO OBTAIN NON-MEDICAL ASSISTANCE

Lost or stolen passport

For advice on how to replace lost or stolen passports, please call us on **0800 092 2263** from the UK or **(+44) 1444 442375** from abroad any time of the day or night.

Cancellation and all other claims

Please call us on **0800 092 2502** from the UK or **(+44) 1444 442376** from abroad.

Email: saga.claims@collinsoninsurance.com

NEED MEDICAL HELP ABROAD? CALL US FIRST (+44) 1444 442375

For emergencies

If you are taken by ambulance to a hospital following an emergency call, you or a travelling companion should call us as soon as possible once you have been admitted to hospital.

For non-emergencies

If you need a GP, or need to go to A&E or a clinic, **call us first**, before you try to locate help, so we can guide you to the safest and most appropriate source of treatment.

If you are unfortunate enough to need medical help whilst abroad please **call us first** on **(+44) 1444 442375**.

Our highly experienced multi-lingual team are available 24 hours a day to advise you or your travelling companion what steps to take. Their aim will always be to establish the best treatment available to you in the country you are visiting.

Our first steps will always be to...

- confirm that you are in a place of safety;
- establish the best local treatment available to you;
- consider your health and best interests; and
- make sure that the necessary medical fees are guaranteed.

Important note: it may affect your claim if you, your travelling companion or a doctor/nurse does not contact us on the number above. We do not cover any costs over £500 where prior agreement regarding treatment has not been obtained from the Medical Assistance Company.

We understand how important it is to have someone who...

- you can contact at any time of the day or night;
- you can trust and who has the medical expertise to guide you to the right course of treatment;

- has an in-depth understanding of how and when to transfer sick and injured patients back home;
- will speak to you in a language you can understand.

Our team is focussed on trying to take some of the worry out of what can be an incredibly stressful situation, so we will keep your key contacts updated on your progress for you and if need be, we will fly a doctor or nurse out, with specialist repatriation equipment, to accompany you home.

We actively monitor the capabilities of medical facilities throughout the world and use this knowledge to determine whether you need to be transferred to a different facility. Once we are satisfied that you are getting the appropriate treatment, we will agree a treatment plan with your treating doctor and you. If you cannot be discharged in time to continue your holiday as planned, we will make arrangements to bring you home at the appropriate time.

NOTES

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HELPLINES

MEDICAL ASSISTANCE CLAIMS

For medical help

from the UK **0800 092 2263**

from abroad **+44 1444 442375**

24 hours a day, 7 days a week.

LOST OR STOLEN PASSPORT

For help and advice

from the UK **0800 092 2263**

from abroad **+44 1444 442375**

24 hours a day, 7 days a week.

ALL OTHER CLAIMS

from the UK **0800 092 2502**

from abroad **+44 1444 442376**

Lines are open 9am–5pm Monday to Friday.

Please have your policy number to hand when calling

This Policy Book is also available in large print, audio and Braille. If you require any of these formats please contact us on **0800 300 600**.

If you have a hearing or speech impairment, you can also contact us by emailing dda@saga.co.uk

