ETIHAD TRAVEL INSURANCE POLICY DOCUMENTATION

INDEX

Introduction and table of benefits page 2
Page 2  Introduction
Page 2  Table of benefits

Policy wording pages 3 to 17
Page 3  General information about this insurance
Page 4  Important things you need to know before you travel
Page 5  Cancellations and refunds
Page 5  Age limits
Page 5  Cover options available
Page 6  Geographical areas
Page 6  Medical and other emergencies
Page 6  How to make a claim
Page 7  How to make a complaint
Page 7  General definitions
Page 8  General conditions
Page 8  General exclusions
Page 9  Section A – Cancelling your trip
Page 10 Section B1 – Emergency medical and other expenses outside of the United Kingdom
Page 11 Section B2 – Expenses within the United Kingdom
Page 12 Section B3 – Hospital benefit
Page 12 Section B4 – Mugging benefit
Page 12  Section C – Cutting your trip short
Page 13  Section D1 – Missed departure
Page 13  Section D2 – Missed connection
Page 13  Section E1 – Travel delay
Page 13  Section E2 – Abandoning your trip
Page 14  Section F1 – Personal belongings and baggage
Page 14  Section F2 – Delayed baggage
Page 14  Section F3 – Personal money
Page 14  Section F4 – Passport and travel documents
Page 15  Section G – Personal accident
Page 16  Section H – Personal liability
Page 16  Section I – Legal expenses
Page 16  Section J – Hijack

Other services page 17
Page 17  Summary of important contact details
INTRODUCTION

Welcome to Travel Insurance

Please note: Other than headings and subheadings, terms shown in bold in this policy have the meanings given to them in the General definitions section on pages 12 and 13.

This policy document is only valid when issued in conjunction with a certificate of insurance and provided the required insurance premium has been paid.

The following cover is provided for each insured person. It is important that you refer to the individual sections of cover for full details of what you are entitled to should you need to make a claim. The sum insured and the excess applicable to any claim made will depend upon the level of insurance you have purchased. Your certificate of insurance will also show whether you have purchased any additional sections of cover as outlined in the following tables.

If you would like to receive a copy of this documentation in paper format for no charge (including braille or large print), please contact us by email at hardcopyrequests@aig.com, or by telephone on 0330 300 0150, or write to AIG Travel Customer Service Department, PO Box 2157, Shoreham by Sea, West Sussex BN43 5DH. Please make sure to state your policy number, the main policyholder and the address you would like us to send the copy.

Table of benefits

<table>
<thead>
<tr>
<th>Section</th>
<th>Benefits</th>
<th>Sum insured up to:</th>
<th>Excess*</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Cancelling your trip</td>
<td>£6,000</td>
<td>£40</td>
</tr>
<tr>
<td>B1</td>
<td>Emergency medical expenses outside of the United Kingdom</td>
<td>£5,000,000</td>
<td>£65</td>
</tr>
<tr>
<td></td>
<td>Emergency dental treatment outside of the United Kingdom</td>
<td>£300</td>
<td>nil</td>
</tr>
<tr>
<td>B2</td>
<td>Expenses within the United Kingdom</td>
<td>£10,000</td>
<td>£65</td>
</tr>
<tr>
<td>B3</td>
<td>Hospital benefit</td>
<td>£30 for every 24 hours up to max £2,700</td>
<td>nil</td>
</tr>
<tr>
<td>B4</td>
<td>Mugging benefit</td>
<td>£500</td>
<td>nil</td>
</tr>
<tr>
<td>C</td>
<td>Cutting your trip short</td>
<td>£6,000</td>
<td>£40</td>
</tr>
<tr>
<td>D1</td>
<td>Missed departure</td>
<td>£500</td>
<td>£40</td>
</tr>
<tr>
<td>D2</td>
<td>Missed connection</td>
<td>£500</td>
<td>£40</td>
</tr>
<tr>
<td>E1</td>
<td>Travel delay</td>
<td>£20 after each 12 hours delay up to £300</td>
<td>nil</td>
</tr>
<tr>
<td>E2</td>
<td>Abandoning your trip</td>
<td>£6,000</td>
<td>£40</td>
</tr>
<tr>
<td>F1</td>
<td>Personal belongings and baggage</td>
<td>£6,000</td>
<td>£40</td>
</tr>
<tr>
<td></td>
<td>Including: Single article limit/pair or set of items limit</td>
<td>£500</td>
<td>nil</td>
</tr>
<tr>
<td></td>
<td>Including: Valuables and electronic/other equipment limit</td>
<td>£300</td>
<td>nil</td>
</tr>
<tr>
<td></td>
<td>Including: Property in a motor vehicle limit</td>
<td>£100</td>
<td>nil</td>
</tr>
<tr>
<td>F2</td>
<td>Delayed baggage</td>
<td>£190 for a 6 hour delay up to £190</td>
<td>nil</td>
</tr>
<tr>
<td>F3</td>
<td>Personal money</td>
<td>£300</td>
<td>£40</td>
</tr>
<tr>
<td></td>
<td>Including: Cash limit</td>
<td>£200</td>
<td>nil</td>
</tr>
<tr>
<td></td>
<td>Including: Cash limit (aged under 18)</td>
<td>£150</td>
<td>nil</td>
</tr>
<tr>
<td>F4</td>
<td>Passport and travel documents</td>
<td>£300</td>
<td>£40</td>
</tr>
<tr>
<td>G</td>
<td>Personal accident:</td>
<td>£30,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Loss of limb</td>
<td>£30,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Loss of sight</td>
<td>£30,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Permanent total disablement</td>
<td>£30,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td>Death benefit (aged 18 to 64)</td>
<td>£2,000</td>
<td>nil</td>
</tr>
<tr>
<td></td>
<td>Death benefit (aged under 18 or over 64)</td>
<td>£2,000</td>
<td>nil</td>
</tr>
<tr>
<td>H</td>
<td>Personal liability</td>
<td>£2,000,000</td>
<td>£250</td>
</tr>
<tr>
<td>I</td>
<td>Legal expenses</td>
<td>£10,000</td>
<td>nil</td>
</tr>
<tr>
<td>J</td>
<td>Hijack</td>
<td>£350 per 24 hours up to maximum £10,000</td>
<td>nil</td>
</tr>
</tbody>
</table>

* Excess

If you need to make a claim under the sections listed in the table above, we will deduct the amount shown in respect of the policy excess from the sum we pay you for any valid claim. The excess will apply to each and every person claiming and to each incident and to each section of the policy under which a claim is made.
POLICY WORDING

GENERAL INFORMATION ABOUT THIS INSURANCE

Insurance provider

This insurance is provided by Etihad AIRWAYS P.J.S.C. Etihad AIRWAYS P.J.S.C address: New Airport Road, Khalifa City A, PO Box 35566, Abu Dhabi, UAE.

The insurance is underwritten by American International Group UK Limited. Etihad is an appointed representative of American International Group UK Limited.

American International Group UK Limited is authorised by the Financial Conduct Authority and regulated by the Prudential Regulation Authority (FRN 781109). This can be checked by visiting the FS Register (https://register.fca.org.uk/).

American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

AIG Travel Europe Limited provides policy administration on behalf of American International Group UK Limited. AIG Travel Europe Limited is registered in England: company number 03960626. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

AIG Travel EMEA Limited provides claims handling and medical assistance services on behalf of American International Group UK Limited. AIG Travel EMEA Limited is registered in England: company number 1728011. Registered address: Unit 21, Cecil Pashley Way, Shoreham Airport, Shoreham-by-Sea, West Sussex, BN43 5FF.

AIG Travel is a trading name of AIG Travel EMEA Limited and AIG Travel Europe Limited.

Neither Etihad nor AIG provide any advice or personal recommendation about this insurance product.

Your travel insurance

This policy wording along with your certificate of insurance and any appropriate endorsements forms the basis of your contract of insurance with us. Together, these documents explain and detail what you are covered for and what you are not covered for.

Please read this policy wording to make sure that the cover meets your needs and please check the details outlined within your certificate of insurance and any applicable endorsements to make sure that the information shown is correct.

Law and jurisdiction

This policy will be governed by English law and the policyholder, insured persons and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless the relevant insured person resides in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by the policyholder and us before the commencement date.

The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.

Financial Services Compensation Scheme (FSCS)

American International Group UK Limited is covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk and on 0207 741 4100, or 0800 678 1100.

How we use personal information

We are committed to protecting the privacy of customers, claimants and other business contacts.

“Personal Information” identifies and relates to you or other individuals (e.g. your partner or other members of your family). If you provide Personal Information about another individual, you must (unless we agree otherwise) inform the individual about the content of this notice and our Privacy Policy and obtain their permission (where possible) for sharing of their Personal Information with us.

The types of Personal Information we may collect and why – Depending on our relationship with you, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions (collected with your consent where required by applicable law) as well as other Personal Information provided by you or that we obtain in connection with our relationship with you. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of our business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws and regulations outside your country of residence)
- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis

To opt-out of any marketing communications that we may send you, contact us by e-mail at: AIGDirect.Queries@aig.com or by writing to: Customer Support Team, The AIG Building, 2-8 Altyre Road, Croydon, Surrey, CR9 2LG. If you opt-out we may still send you other important service and administration communications relating to the services.

Sharing of Personal Information - For the above purposes Personal Information may be shared with our group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including government authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. We are required to register all third party claims for compensation relating to bodily injury to workers’ compensation boards. We may search these registers to prevent, detect and investigate fraud or to validate your claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of our company or transfer of business assets.
International transfer - Due to the global nature of our business, Personal Information may be transferred to parties located in other countries (including the United States, China, Mexico Malaysia, Philippines, Bermuda and other countries which may have a data protection regime which is different to that in your country of residence). When making these transfers, we will take steps to ensure that your Personal Information is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in our Privacy Policy (see below).

Security of Personal Information – Appropriate technical and physical security measures are used to keep your Personal Information safe and secure. When we provide Personal Information to a third party (including our service providers) or engage a third party to collect Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures.

Your rights – You have a number of rights under data protection law in connection with our use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend our use of data. These rights may also include a right to transfer your data to another organisation, a right to object to our use of your Personal Information, a right to request that certain automated decisions we make have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about your rights and how you may exercise them is set out in full in our Privacy Policy (see below). If you have any questions about the cover provided under this policy or you would like more information, please contact the AIG Travel Customer Services Department by phoning 0333 300 0150 or by e-mailing ethaduk@aig.com.

IMPORTANT THINGS YOU NEED TO KNOW BEFORE YOU TRAVEL

Health conditions
This policy contains conditions relating to your health. In particular, claims will not be covered where at the time of purchasing this insurance any insured person has suffered from or received any form of medical advice or treatment or medication for any of the following conditions:

- any heart or circulatory condition; or
- any respiratory condition; or
- any cancerous condition.

In addition, claims will not be covered where at the time of purchasing this insurance you or any insured person has suffered from any of the following:

- you have a medical condition for which you are taking prescribed medication; or
- you have been referred to or seen by a medical specialist or needed inpatient treatment within the last 12 months.

Failure to declare a medical condition will result in claims relating to the undisclosed condition not being covered. Please refer to General exclusion number 1 on page 13 for further information.

Health of your relatives, travelling companions insured elsewhere and business associates
This policy will not provide cover for claims under Section A (Cancelling your trip) or Section C (Cutting your trip short) arising from any medical condition you knew about at the time of purchasing this insurance and that affects a relative, business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with if during the three months before you purchased this policy, they:

- have been diagnosed with a new medical condition for which they need to take prescribed medication;
- have been referred to or seen by a medical specialist or needed inpatient treatment;
- are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms; or
- have been given a terminal prognosis.

Changes to your health after purchasing your policy
If after the policyholder has paid the insurance premium you are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or for any other medical condition you receive inpatient medical treatment or are placed on a waiting list for investigation or medical treatment, you do not have a duty to disclose details of your change in circumstances to us before your trip.

Provided you were not aware of the medical condition and you were not aware you would need to receive medical treatment or undergo investigations at the date the policyholder paid the insurance premium, cover will continue under the existing terms of the policy. However, if you are no longer able to travel on your forthcoming trip due to your change in circumstances, you would be entitled to make a claim under Section A (Cancelling your trip) for your costs which cannot be recovered from elsewhere.

Failure to declare a medical condition will result in claims relating to the undisclosed condition not being covered. Please refer to General exclusion number 1 on page 13 for further information.

Health agreements
If you are travelling to a country in the European Union, you should take a European Health Insurance Card (EHIC) with you. Application forms to obtain an EHIC are available from your local post office or you can download an application form from the following website: www.ehic.org.uk. This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If you are travelling to Australia or New Zealand and you need medical treatment, you should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: www.hic.gov.au.

If you present your EHIC to the treating doctor or hospital if you need medical treatment within the European Union or you enrol with Medicare when travelling to Australia or New Zealand, this will save you paying the policy excess under Section B1 (Emergency medical and other expenses outside of the United Kingdom) if your medical costs are reduced as a result of using your EHIC or Medicare being involved.

Residency
This policy offers coverage only to individuals ordinarily resident in the United Kingdom and is not available to non-residents of the United Kingdom.

You and all other insured persons on this policy must have your main home in the United Kingdom and have a United Kingdom National Insurance number (if aged 16 years of age or over) and be registered with a doctor in the United Kingdom at the time you buy this policy.
Residents of the **Channel Islands** and the Isle of Man must have their main **home** in the **Channel Islands** or Isle of Man respectively and be registered with a local **doctor**.

**Travel delays - EC Regulations**

This policy is not designed to cover costs which are met under the EC Regulation No. 261/2004. Under this Regulation if **you** have a confirmed reservation on a flight, and that flight is delayed by between 2 and 4 hours (length of time depends on the length of your flight) the airline should offer **you** meals, refreshments and hotel accommodation. If the delay is more than 5 hours, the airline should offer to refund **your** ticket. The Regulations should apply to all flights, whether budget, chartered or scheduled, originating in the EU, or flying into the EU using an EU carrier. If **you** are delayed or cancelled, **you** must in the first instance approach your airline and clarify with them what costs they will pay under the Regulation. If **you** would like to know more about your rights under this Regulation, additional useful information can be found on the Civil Aviation Authority website (www.caa.co.uk).

**Sports and activities**

**You** may not be covered when **you** take part in certain sports or activities. For certain activities, cover under Section G (Personal accident) and Section H (Personal liability) will not apply. If **you** intend to take part in a sport or activity during **your** trip, please note that cover is available for the activities listed in the following tables provided:

- You follow the safety guidelines for the activity concerned and where applicable you use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If **you** have any questions or if **you** wish to take part in an activity not shown in the following tables, please contact AIG Travel on 0333 300 0150 or e-mail ethaduk@aig.com before taking part to make sure that cover is provided.

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardbailing, bowling, bridge walking (supervised by a fully trained guide), bungee jumps (three jumps), cave tubing or river tubing, cricket, curling, cycling, fell walking, gymnastics, handball, husky sledge driving, jogging (not including marathons), mountain biking (not including downhill racing and extreme terrain), netball, orienteering, parasailing, parascending (over water), rambling, ringos, rollerblading (inline skating and skateboarding), running (not including marathons), safari trekking in a vehicle or on foot (only as part of an officially organised tour and not including the personal use of firearms), sand boarding, scuba diving (qualified, maximum depth 30 metres) under 14 days, sleigh rides (as part of an officially arranged excursion), snorkelling, squash, surfing, swimming, swimming with dolphins (as part of an officially arranged excursion), table tennis, tennis, ten pin bowling, trekking (under 2,000 metres altitude), triathlons, volleyball, wake boarding, water polo, waterskiing and white or black water rafting (grades 1 to 4).

Cover is provided for the activities listed in the following table, however, no cover is available under Section G (Personal accident) and Section H (Personal liability).

Baseball, camel or elephant riding (supervised by a fully trained guide), canoeing, canopy walking or tree top walking, conservation or charity work (educational and environmental – working with hand tools only), cycle touring, dragon boat racing, dune and wadi bashing, football, go karting, golf, hiking (over 2,000 metres but under 6,000 metres altitude), hockey, horse riding (not polo, hunting, jumping), hot-air ballooning (officially organised pleasure rides only), jet boating, jet skiing, kayaking, kite surfing (over water), mud bugging, paintballing (wearing eye protection), passenger (in private or small aircraft or helicopter), rowing, trekking (over 2,000 metres but under 6,000 metres altitude), windsurfing and yachting (not racing or crewing) inside territorial waters and zip lining.

**CANCELLATIONS AND REFUNDS**

**Your right to cancel the policy**  If this cover is not suitable for **you** and **you** want to cancel **your** policy, the **policyholder** must contact AIG Travel by phoning 0333 300 0150, emailing ethaduk@aig.com or writing to AIG Travel Customer Service Department, PO Box 2157, Shoreham by Sea, West Sussex BN43 5DH within 14 days of buying **your** policy or the date **you** receive **your** policy documents. In line with the conditions below the premium the **policyholder** has paid will be refunded within 30 days of the date you contact the AIG Travel Customer Services Department to ask to cancel the policy. **We** will not refund the **policyholder**’s premium if **you** have travelled or made a claim before **you** asked to cancel the policy within the 14-day period. After the 14 days has expired, the **policyholder** must contact AIG Travel by phoning 0333 300 0150, emailing ethaduk@aig.com or writing to AIG Travel Customer Service Department, PO Box 2157, Shoreham by Sea, West Sussex BN43 5DH. In line with the terms outlined below we will refund a proportion of the premium the **policyholder** has paid within 30 days of the date you contact the AIG Travel Customer Services Department to ask to cancel the policy. If **you** have not travelled or made a claim before **you** asked to cancel the policy, the **policyholder** will be entitled to a full refund of the premium paid.

**Our right to cancel the policy**

**We** have the right to cancel this policy by giving at least 30 days notice in writing to the **policyholder** at their last known address where **we** have serious grounds for doing so, including the **policyholder** not paying the premium or any failure by **you** to comply with the conditions on page 12 of this policy and in respect of a fraudulent dishonest, illegal or criminal act or attempt of by **you**. A proportionate refund of the premium paid may be made to the **policyholder** from the date we cancel the policy.

**AGE LIMITS**

The person buying this insurance must be 18 years of age or over at the date of buying this policy.

All **insured persons** must be 75 years of age or under at the date of buying this policy.

**COVER OPTIONS AVAILABLE**

**Types of cover and durations**

**Single Trip**

This gives **you** cover to travel on one **trip** for up to 90 days.

**Please note:** It does not matter how long **you** buy a policy for. It ends on the date **you** return to the **United Kingdom** or the expiry date of **your** policy as shown on your **certificate of insurance**, whichever is the earlier.

**Policy options**

**Individual**

One person who is 18 years of age or over.
Couple
An individual and his or her partner provided they live together. A partner would include a civil partner.

Family
An individual and his or her partner provided they live together and up to nine of their dependant children (which can include fostered or adopted children) who are 17 years of age or under at the date of buying this policy and are either in full-time education or living with them.

Single parent family
An individual and up to nine of his or her dependant children (which can include fostered or adopted children) who are 17 years of age or under at the date of buying this policy and are either in full time education or living with them.

Group travel
A group of individuals who may not all be related and are named on one certificate of insurance under a policy. All members of the group must travel together.

GEOGRAPHICAL AREAS
One of the following areas will be shown on your certificate of insurance. This describes the area of the world which this policy provides cover for you to travel to.

Europe
The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, the Canary Islands, Madeira, Turkey, the Azores and Iceland, but not including Egypt, Israel, Morocco and Tunisia.

Worldwide excluding USA, Canada and the Caribbean

Worldwide including USA, Canada and the Caribbean

Please note: This policy will not cover any claims, loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region. No cover is provided for claims arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where you have travelled to a specific country or to an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

Period of cover
Cover under Section A (Cancelling your trip) starts at the time you book the trip or pay the insurance premium, whichever is later. Cover under Section A (Cancelling your trip) ends as soon as you start your trip.

Cover under all other sections starts when you leave your home address in the United Kingdom (but not earlier than 24 hours before the booked departure time) or from the first day of the period of cover as shown on your certificate of insurance, whichever is the later.

Cover ends when you return to your home address in the United Kingdom (but not later than 24 hours after your return to the United Kingdom) or at the end of the period of cover as shown on your certificate of insurance, whichever is earlier.

Cover cannot start after you have left the United Kingdom. Each trip must begin and end in the United Kingdom.

No cover is provided for one way travel.

Trip extensions if you decide you wish to extend your trip whilst overseas
If, once you have left the United Kingdom and before the end of the period of cover, you decide you want to extend your policy, please contact the AIG Travel Customer Services Department on 0333 300 0150, or by e-mailing etihaduk@aig.com. Extensions can usually only be considered if there has been no change in your health (or that of a relative or business associate) and no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred. However, should there have been a change in health or you are aware that a claim has been made or will need to be made under the original policy then we may still be able to consider the extension provided full details are disclosed to the AIG Travel Customer Services Department for consideration.

Trip extensions if you are unable to return home from your trip as planned
If, due to unexpected circumstances beyond your control, for example, due to illness or injury or unavoidable delays affecting your return flight or public transport, your trip cannot be completed within the period of cover outlined in your certificate of insurance, cover will be extended for you at no extra cost for up to 30 days. This also applies to one person travelling with you who is authorised to stay with you by AIG Travel if the extension is due to medical reasons. All requests for more than 30 days must be authorised by AIG Travel, by phoning 0333 300 0150 or email etihaduk@aig.com.

MEDICAL AND OTHER EMERGENCIES
The Medical Emergency Assistance Company, AIG Travel, will provide immediate help if you are ill, injured or die outside the United Kingdom. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

Phone: +44 (0) 1273 747 602
Fax: +44 (0) 1273 376 935
E-mail: uk.assistance@aig.com

Please have the following information available when you (or someone on your behalf) contact the Medical Emergency Assistance Company so that your case can be dealt with swiftly and efficiently:

- Your name and address;
- Your contact phone number abroad;
- Your policy number shown on your certificate of insurance; and
- The name, address and contact phone number of your GP.

Please note: This is not a private medical insurance. If you go into hospital abroad and you are likely to be kept as an inpatient for more than 24 hours or if your outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for you as soon as reasonably possible. If they do not, we may not provide cover or we may reduce the amount we pay for your inpatient or outpatient treatment.

If you have to return to the United Kingdom under Section C (Cutting your trip short) or Section B1 (Emergency medical and other expenses outside of the United Kingdom) the Medical Emergency Assistance Company must authorise this. If they do not, we may not provide cover or we may reduce the amount we pay for your return to the United Kingdom.

Special note to US medical providers:
Please contact AIG Travel by phoning: +1 877 897 1933
All claims and billing correspondence should be sent to:
AIG Travel,
PO Box 0852

AIG Travel,
PO Box 0852

Special note to US medical providers:
Please contact AIG Travel by phoning: +1 877 897 1933
All claims and billing correspondence should be sent to:
AIG Travel,
PO Box 0852
HOW TO MAKE A CLAIM

You must register a claim under all sections by contacting the following company:

AIG Travel Claims Department
PO Box 45, Feltham, TW13 9EH
Phone: 0330 123 3126
Fax: 01273 376 935
E-mail: uk.claims@aig.com

Please note:

All claims must be notified as soon as it is reasonably practical after the event which causes you to submit a claim.

Late notification of a claim may affect our acceptance of a claim or result in the amount we pay being reduced.

The AIG Travel Claims Department are open Monday to Friday between 9am and 5pm. A claim form will be sent to you as soon as you tell them about your claim.

We will ask the claimant to complete a claim form and to provide at their own expense all reasonable and necessary evidence required by us to support a claim. If the information supplied is insufficient, we will identify the further information which is required. If we do not receive the information we need, we may reject the claim.

For further details about claims, please refer to General conditions on page 12.

To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information in line with the conditions of the Data Protection Act.

HOW TO MAKE A COMPLAINT

We believe you deserve a courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below, providing the Policy/Claim Number and the name of the Policyholder/Insured Person to help us deal with your comments quickly.

Customer Relations
Etihad Travel Insurance
P.O. Box 2157
Shoreham By Sea
BN43 9DH
Phone (claims): 0330 123 3126
Phone (non-claims): 0333 300 0150
E-mail: uk.customerrelations@aig.com

We will acknowledge the complaint within 5 business days of receiving it, keep you informed of progress and do our best to resolve matters to your satisfaction within 8 weeks. If we are unable to do this you may be entitled to refer the complaint to the Financial Ombudsman Service who will review your case. We will provide full details of how to do this when we provide our final response letter addressing the issues raised.

Please note: The Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it previously.

The Financial Ombudsman Service address is:

Financial Ombudsman Service,
Exchange Tower, London, E14 9SR
Phone: 0800 023 4567 (free for people phoning from a “fixed line”, i.e. a landline at home) or 0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission’s Online Dispute Resolution platform, which can be found at the following address: http://ec.europa.eu/consumers/odr/

Following this complaint procedure does not affect your right to take legal action.

GENERAL DEFINITIONS

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages 19 for further definitions.

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

Business associate
Any employee whose level of responsibility in the business is such that if both you and they were absent from the business for a period of five full working days or more this would have a detrimental impact on the running of the business.

Certificate of insurance
The document showing details of the cover and which should be read with this policy.

Channel Islands
Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

AIG Inc.
A company incorporated in the United States, together with its worldwide subsidiary companies, which together make up the AIG Inc. International Group of Companies.

Child/Children
A person who is 17 years of age or under.

Doctor
A registered medical practitioner who is not you or related to you, who is currently registered with the General Medical Council in the United Kingdom or foreign equivalent to practice medicine.

Flood
A general and temporary covering of water of two or more acres of normally dry land.

Home
An insured person’s usual place of residence within the United Kingdom.

Insured person
The person or persons shown on the certificate of insurance.

Manual labour
Work involving physical labour (which does not include office and clerical work, bar and restaurant work, music performance and singing, or fruit picking which does not involve machinery).

Natural catastrophe
Volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado or wildfire.

**Pair or set of items**

Items of personal property which are substantially the same, complementary or designed to be used together.

Parent
A person with parental responsibility including a legal guardian acting in that capacity.

Partner
A person who is either an insured person's husband or wife, civil partner, fiancé or fiancée, boyfriend or girlfriend and who permanently lives at the same address as the insured person.

**Period of cover**

As defined on the certificate of insurance.

Policyholder
The person who has paid for this policy and is shown on the certificate of insurance.

Public transport
A bus, coach, ferry, sea-vessel or train operating according to a published timetable.

Relative
Your or your partner's parent, brother, sister, child, grandparent, grandchild, step-parent, step-brother, stepsister or next of kin.

Trip
Your holiday or journey starting from the time that you leave your home in the United Kingdom or from the start date shown on your certificate of insurance, whichever is the later, until arrival back at your home address in the United Kingdom.

Unattended
When you do not have full view of your property or where you are not in a position to prevent the unauthorised taking of your property, unless it is left in a locked room or a locked safety deposit facility. Property left in a motor vehicle is considered to be unattended unless the motor vehicle is locked and the property is out of view in an enclosed storage compartment, boot or luggage space.

United Kingdom
The British Isles and the Channel Islands.

Valuables and electronic/other equipment
Photographic, audio, video, electronic, electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment (but not mobile or smart phones or tablet computers), binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing Gold, Silver or precious metals.

War
Military action, either between nations or resulting from civil war or revolution.

Winter sports
Bigfoot skiing, cat skiing or boarding, cross country skiing, curling, glacier skiing, glacier walking (up to 4,000 metres), heli-skiing, ice climbing, ice curling, ice diving, ice hockey, ice skating, kite skiing, kite snowboarding, langlauf, mono skiing, off piste skiing or snowboarding, sking, ski/snow biking, ski/snow blading, ski randonee, ski touring, ski-dooing, sledging/sleighing, snowboarding, snow mobiling, speed skating and tobogganing.

We, us, our
American International Group UK Limited.

You, your, yourself
An insured person.

**GENERAL CONDITIONS**

The following conditions apply to all sections of this insurance:

1. You must tell us if you know about anything which may affect our decision to accept your insurance (for example, if you are planning to take part in a dangerous activity while you are on holiday).

2. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance (for example if you receive hospital treatment in a European Union country you should produce your European Health Insurance Card (EHIC), if you have one).

3. You must give the AIG Travel Claims Department all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.

4. You must help us get back any money that we have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving us all the details we need and by filling in any forms.

5. Any fraud, deliberate mis-statement or hiding of information in connection with the application for this policy or when making a claim will make this policy invalid for the insured person who has committed the fraud, deliberate mis-statement or hid information. In this event, any benefit due to the insured person who has committed the fraud, deliberate mis-statement or hiding of information under this policy will be forfeited and any benefit that has previously been paid to them must be repaid to us in full. We will also under such circumstances not refund any premium paid on behalf of the insured person who has committed the fraud, deliberate mis-statement or hiding of information.

6. The insured person must give us permission to obtain any medical reports or records needed from any doctor who has treated the insured person; otherwise we may not pay any claim.

7. We may ask the insured person to attend one or more medical examinations. If we do, we will pay the cost of the examination(s) and for any medical reports and records and the insured person's reasonable travelling expenses to attend (and any person required to travel with them), if these expenses are agreed by us in advance. If the insured person fails to attend without reasonable cause, we may reject the claim.

8. If an insured person dies, we have the right to ask for a post mortem examination at our expense.

9. You must pay us back any amounts that we have paid to you which are not covered by the insurance. This could include any overpayments and payments which you are not entitled to, for example, if your claim for lost luggage has been paid but your suitcase is subsequently returned to you by the airline.
10. After a claim has been settled, any damaged items which you have sent into the AIG Travel Claims Department will become our property.
11. This policy may not be assigned or transferred unless agreed by us in writing.
12. We will not pay any interest on any amount payable under this policy.
13. We will deal with claims under Section G (Personal accident) in respect of accidental death as follows:
   a. If an insured person is 18 years of age or over any sums payable will be made to the executor or legal representative of the deceased insured person’s estate.
   b. If an insured person is 17 years of age or under any sums payable will be made to a parent of the deceased insured person.
14. We may also contact third parties who have or who were to provide services to the insured person (for example, an airline, travel company or hotel) to verify the information provided.
15. Only the policyholder, an insured person (or their parent if they are 17 years of age or under or their executor or legal representative in the event of the death of an insured person) or us may enforce the terms of this policy.
16. All claims must be notified as soon as is reasonably practical after the event which causes the claim. Failure to do so may result in our rejection of the claim if it is made so long after the event that we are unable to investigate it fully, or may result in you not receiving the full amount claimed for if the amount claimed is increased as a result of the delay.

**GENERAL EXCLUSIONS**

General exclusions apply to all sections of this policy. In addition to these General exclusions, please also refer to ‘What you are not covered for’ under each policy section as this sets out further exclusions which apply to certain sections.

**We** will not cover the following:
1. Any claim arising as a result of the following:
   a. If at any time before purchasing this insurance any insured persons on this policy have suffered from or received any form of medical advice or treatment or medication for any of the following conditions:
      i. any heart or circulatory condition; or
      ii. any respiratory condition; or
      iii. any cancerous condition.
   b. If before purchasing this insurance you or anyone insured on this policy have suffered from any of the following:
      i. you have a medical condition for which you are taking prescribed medication; or
      ii. you have been referred to or seen by a medical specialist or needed inpatient treatment within the last 12 months.

   Please refer to the Health conditions section on page 8 of this policy wording for further details.
   c. You are travelling with the purpose of receiving medical treatment abroad.
   d. within the 3 months before purchasing this insurance, you, a relative, business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with;
      i. have been diagnosed with a new medical condition for which they need to take prescribed medication; or
      ii. have been referred to or seen by a medical specialist or needed inpatient treatment; or
      iii. are receiving or waiting for medical investigation or treatment for any undiagnosed condition or set of symptoms; or
      iv. have been given a terminal prognosis.
2. Any claim relating to an incident which you were aware of at the time you purchased this insurance and which could reasonably be expected to lead to a claim.
3. Any claim relating to any diagnosed psychological or psychiatric disorder, anxiety or depression which you or any person whose condition may give rise to a claim, have suffered from, required medication or treatment for in the two years before you bought this insurance.
4. Any claim, loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea or the Crimea region.
5. We shall not be deemed to provide cover and we 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, our parent company or ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.
6. Any claim arising out of war, civil war, invasion, revolution or any similar event.
7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip or purchased this insurance, whichever is the later).
8. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
9. Any claim if you already have a more specific insurance covering this (for example, if an item you are claiming for under Section F1 (Personal belongings and baggage) is a specified item on your household contents insurance policy).
10. Any claim arising as a result of your use of a two-wheeled motor vehicle unless:
    a. as a passenger you wear a crash helmet and it is reasonable for you to believe that the driver holds a licence to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs); or
    b. as a driver you wear a crash helmet and you hold a licence which permits you to drive the two-wheeled motor vehicle under the laws of the country in which the accident occurs (if such a licence is required under the laws of the country in which the accident occurs).
11. Any indirect losses, costs, charges or expenses (meaning losses, costs, charges or expenses which are not listed under the headings ‘What you are covered for’ in Sections A to T, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen).

12. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.

13. Any claim arising as a direct result of a situation highlighted by the Foreign and Commonwealth Office where you have travelled to a specific country or to an area where, prior to your trip commencing, the Foreign and Commonwealth Office have advised against all (but essential) travel.

14. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.

15. Motor racing, rallying or vehicle racing of any kind.

16. Any claim involving you taking part in manual labour during your trip.

17. Any claim involving you taking part in any sport or activity unless this is listed on pages 8 and 9.

18. Any claim arising from:
   a. your suicide or attempted suicide; or
   b. you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).

19. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or you being affected by any sexually transmitted disease or condition.

20. Any costs which you would have had to or would have chosen to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).

21. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need in relation to your trip.

22. Any claim arising from you acting in a way which goes against the advice of a doctor.

SECTION OF COVER

SECTION A – CANCELLING YOUR TRIP

What you are covered for under Section A

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for and which you cannot get back; and
- the cost of visas which you have paid for and which you cannot get back.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like and these are non-transferable then settlement of your claim will be based upon the lowest available published rate, e.g. if you have used frequent flyer points to purchase an airfare we will base our settlement on the lowest available published flight fare for the flight originally booked.

We will provide this cover if the cancellation of your trip is necessary and unavoidable as a result of the following:

1. You dying, becoming seriously ill or being injured.

2. The death, serious illness or injury of a relative, business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when you purchased this insurance. Please see General exclusion number 1d for further details.

3. You being made redundant, as long as you had been working at your current place of employment for a minimum continuous period of two years, and that at the time of booking the trip or the date you purchased this insurance cover, whichever is earlier, you had no reason to believe that you would be made redundant. This cover would not apply if you are self-employed or accept voluntary redundancy.

4. You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).

5. If the police or relevant authority need you to stay in the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.

6. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.

7. If after the time you booked your trip or purchased your policy, whichever is later, the Foreign and Commonwealth Office advises against all (but essential) travel to your intended destination.

8. If you become pregnant after the date you purchased this insurance cover and you will be more than 26 weeks pregnant at the start of or during your trip. Or, if you become pregnant after the date you purchased this insurance cover and your doctor advises that you are not fit to travel due to complications in your pregnancy.

What you are not covered for under Section A

1. The excess as shown in the table of benefits. The excess will apply for each trip that you have booked and for each insured person.

2. Cancelling your trip because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim.

3. You not wanting to travel.

4. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.

5. You being unable to travel due to your failure to obtain the passport or visa you need for the trip.

6. Airport taxes and credit or debit card fees included in the cost of your holiday.

7. Costs that have not been incurred by or on behalf of an insured person.

8. Any costs you would have still had to pay even if you had not been due to travel such as time share management fees or holiday club membership fees.

Please also refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

Claims evidence required for Section A may include:

- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
SECTION B1 – EMERGENCY MEDICAL AND OTHER EXPENSES OUTSIDE OF THE UNITED KINGDOM

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf as soon as reasonably possible (please see the Medical and other emergencies section on page 10 for further details).

What you are covered for under Section B1

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.

2. The cost of your return to the United Kingdom earlier than planned if approved by the Medical Emergency Assistance Company and this is deemed to be a medical necessity.

3. If you cannot return to the United Kingdom as you originally planned and the Medical Emergency Assistance Company agrees your extended stay is medically necessary, we will pay for:
   - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow you to return to the United Kingdom; and
   - Extra accommodation (room only) for someone to stay with you and travel home with you (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) if this is necessary due to medical advice; or
   - Reasonable expenses for one relative or friend to travel from the United Kingdom (economy class) to stay with you (room only) and travel home with you (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) if this is necessary due to medical advice.

4. Up to £5,000 for the cost of returning your body or ashes to the United Kingdom or up to £2,000 for the cost of the funeral and burial expenses in the country in which you die if this is outside the United Kingdom.

5. Residents of the Channel Islands only. Emergency medical, surgical and hospital treatment costs or expenses levied by an NHS run medical facility whilst travelling within the United Kingdom (excluding travel within the Channel Islands) which are not covered by any provision of emergency medical treatment agreements between the Channel Islands and United Kingdom’s national health services.

6. Emergency dental treatment as long as, in the opinion of the dental practitioner, it is for the immediate relief of pain only (please see the table of benefits for details of the sum you are entitled to claim).

Please note: In the event of your injury or illness we reserve the right to relocate you from one hospital to another and/or arrange for your repatriation to the United Kingdom at any time during the trip. We will do this if in the opinion of the doctor in attendance or the Medical Emergency Assistance Company you can be moved safely and/or travel safely to the United Kingdom to continue treatment.

If the claim relates to your return travel to the United Kingdom and you do not hold a return ticket, we will deduct from your claim an amount equal to your original carrier’s published one way airfare (based on the same class of travel as that paid by you for your outward trip) for the route used for your return.

What you are not covered for under Section B1

1. The excess as shown in the table of benefits for each insured person and for each incident. The excess will be reduced to nil if your medical expenses have been reduced by you using the European Health Insurance Card, Medicare or equivalent schemes (please refer to the Health conditions referred to under “Important things you need to know before you travel” section on page 8 for further details).

2. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about at the time of purchasing this insurance and/or at the time of commencing travel and which could reasonably be expected to lead to a claim.

3. Any costs relating to pregnancy or childbirth, if you are more than 26 weeks pregnant at the start of or during your trip.

4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until you return to the United Kingdom. The decision of the Medical Emergency Assistance Company is final.

5. The extra cost of a single or private hospital room unless this is medically necessary.

6. Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing you. This does not include medical evacuation costs by the most appropriate transport).

7. Any costs for the following:
   - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
   - taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); or
   - food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).

8. Any costs you have to pay when you have refused to come back to the United Kingdom and the Medical Emergency Assistance Company considered you were fit to return home.

9. Any treatment or medication of any kind that you receive after you return to the United Kingdom.

10. Costs that have not been incurred by or on behalf of an insured person.

11. Treatment in a private hospital or private clinic unless authorised and agreed by us.
12. Treatment in a private hospital or private clinics where suitable state facilities are available.

13. Damage to dentures.

Please also refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

**SECTION B2 – EXPENSES WITHIN THE UNITED KINGDOM**

For details of the Emergency medical and other expenses cover provided to residents of the Channel Islands, please See section B1.

What you are covered for under Section B2

We will pay up to the amount shown in the table of benefits for the necessary and reasonable costs as a result of you becoming ill, being injured or dying during your trip. This includes:

1. The cost of your return home earlier than planned if this is medically necessary and the treating hospital doctor approves this.

2. If you cannot return home as you originally planned and the treating doctor approves this, we will pay for:
   - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by you on your outward trip) to allow you to return home; and
   - Extra accommodation (room only) for someone to stay with you and travel home with you if this is necessary due to medical advice; or
   - Reasonable expenses for one relative or friend to travel from their home in the United Kingdom to stay with you (room only) and travel home with you if this is necessary due to medical advice.

3. Up to £1,000 for the cost of returning your body or ashes to your home town if you die during your trip.

Please note: If your trip is within the Channel Islands cover is also provided for emergency medical, surgical and hospital treatment but only if you do not reside in the Channel Islands.

What you are not covered for under Section B2

1. The excess as shown in the table of benefits for each insured person and for each incident.

2. Any claim arising from a medical condition or an illness related to a medical condition which you knew about at the time of purchasing this insurance and/or at the time of commencing travel and which could reasonably be expected to lead to a claim.

3. Any claim relating to pregnancy or childbirth, if you are more than 26 weeks pregnant at the start of or during your trip.

Please also refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

**SECTION B3 – HOSPITAL BENEFIT**

What you are covered for under Section B3

We will pay up to the amount shown in the table of benefits if, as a result of an accident or illness that is covered under Section B1 (emergency medical and other expenses outside of the United Kingdom) of this insurance, you go into hospital as an inpatient. We will pay a benefit for each complete 24-hour period that you are kept as an inpatient.

Please note: This benefit is only payable for the time that you are kept as an inpatient abroad and ceases if you go into hospital upon your return to the United Kingdom. This amount is meant to help you pay any extra expenses such as taxi fares and phone calls.

Please also refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

**SECTION B4 – MUGGING BENEFIT**

What you are covered for under Section B4

We will pay the amount shown in the table of benefits if you are injured as a result of a mugging and you go into hospital overseas as an inpatient for more than 24 hours. A mugging is a violent, unprovoked attack by someone not insured on this policy which results in physical bodily harm, as shown in the police report.

Please note: You must report the incident to the local police within 24 hours of the attack and get a written police report. Payment under this section is in addition to the benefit payable under Section B3 (Hospital benefit).

Please also refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

**Claims evidence required for Sections B1 to B4 may include**

- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- An official letter from the treating doctor in the resort to confirm the additional expenses were medically necessary (for claims under Section B2 and B3)
- Proof of your hospital admission and discharge dates and times (for claims under Section B3)
- A police report to confirm the incident made within 24 hours of the attack (for claims under Section B4 only)

Please note: We may require other evidence to support your claim dependent upon the circumstances, in which case we will contact you.

**SECTION C – CUTTING YOUR TRIP SHORT**

Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company as soon as reasonably possible (please see the Medical and other emergencies section on page 10 for further details).

What you are covered for under Section C

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for either before you left the United Kingdom or those paid for locally upon arrival at your holiday destination and which you cannot get back; and
- reasonable additional travel costs to return back to the United Kingdom (or costs to return home if your trip is within the United Kingdom) if it is necessary and unavoidable for you to cut short your trip.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like and these are non-transferable then settlement of your claim will be based upon the lowest available published rate, e.g. if you have used frequent flyer points to purchase an airfare we will base our settlement on the lowest available published flight fare for the flight originally booked.

We will provide this cover if the cutting short of your trip is necessary and unavoidable as a result of the following:

12
1. **You** dying, becoming seriously ill or being injured.

2. The death, serious illness or injury of a **relative**, **business associate**, a person who **you** have booked to travel with or a **relative** or friend who **you** are staying with during your trip. If the police or relevant authority need **you** to return to your **home** in the **United Kingdom** after a fire, storm, **flood**, burglary or vandalism to your **home** or place of business.

3. If **you** are a member of the armed forces, police, fire, nursing or ambulance services which results in **you** having to return to your **home** in the **United Kingdom** due to an unforeseen emergency or if **you** are posted overseas unexpectedly.

We will calculate claims for cutting short your trip from the day you return to the **United Kingdom** or the day you go into hospital overseas as an inpatient. Your claim will be based on the number of complete days you have not used.

### What you are not covered for under Section C

1. The excess as shown in the table of benefits for each insured person and for each incident.

2. Cutting short your trip because of a medical condition or an illness related to a medical condition which **you** knew about at the time of purchasing this insurance and / or at the time of commencing travel and which could reasonably be expected to lead to a claim.

3. Any claims where the Medical Emergency Assistance Company has not been contacted to authorise your early return back to the **United Kingdom**.

4. Any additional expenses incurred should **you** decide to travel to any destination other than the **United Kingdom** in the event of cutting short your trip. If you have to cut short your trip and you do not return to the **United Kingdom** we will only be liable for the equivalent costs which **you** would have incurred had you returned to the **United Kingdom**.

5. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.

6. The cost of your intended return travel to the **United Kingdom** if we have paid additional travel costs for you to cut short your trip.

Please also refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

### Claims evidence required for Section C may include

- Proof of travel cost (confirmation invoice and/or flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming the need for your return to the **United Kingdom**, emergency posting overseas

Please note: We may require other evidence to support your claim dependent upon the circumstances, in which case we will contact you.

### SECTION D1 – MISSED DEPARTURE

#### What you are covered for under Section D1

We will pay up to the amount shown in the table of benefits for the necessary **extra** costs of travel and accommodation you incur to reach your booked holiday destination if you cannot reach the final international departure point on the outward or return journey from or to the **United Kingdom** because:

- public transport services fail due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown; or the vehicle in which you are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include your vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

#### SECTION D2 – MISSED CONNECTION

What you are covered for under Section D2

We will pay up to the amount shown in the table of benefits for the necessary extra costs of travel and accommodation you incur to enable you to continue with your pre-booked journey in accordance with your itinerary should you miss a flight connection due to:

- The airline with whom you are booked to travel being unable to deliver you in sufficient time to your connecting airport to meet your connecting flight due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

What you are covered for under Sections D1 and D2

1. Any claims arising due to a **natural catastrophe** or volcanic ash carried by the wind.

2. Any claims where you have not allowed enough time to reach your initial departure point or check in, at or before the recommended time.

3. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

4. Any claims relating to your own vehicle suffering a mechanical breakdown if you are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

Please also refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

### Claims evidence required for Sections D1 and D2 may include

- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming the reason for your late arrival and the length of the delay

Please note: We may require other evidence to support your claim dependent upon the circumstances, in which case we will contact you.

### SECTION E1 – TRAVEL DELAY

#### Please note:

You are entitled to claim under Section E1 or E2 but not both sections.

What you are covered for under Section E1

We will pay up to the amount shown in the table of benefits if your final international departure from or to the **United Kingdom** by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.

We will pay a benefit for each complete 12 hour period that you are delayed, as long as you eventually go on the holiday.

### SECTION E2 – ABANDONING YOUR TRIP

#### Please note:

You are entitled to claim under Section E1 or E2 but not both sections.

What you are covered for under Section E2

- The death, serious illness or injury of a **relative** or **friend** who **you** are staying with during your trip. If the police or relevant authority need **you** to return to your **home** in the **United Kingdom** after a fire, storm, **flood**, burglary or vandalism to your **home** or place of business.

- Any claims relating to **your** own vehicle suffering a mechanical breakdown or breakdown if **you** are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

- The airline with whom **you** are booked to travel being unable to deliver **you** in sufficient time to **your** connecting airport to meet **your** connecting flight due to poor weather conditions (but not including weather conditions defined as **natural catastrophe**), a strike, industrial action or mechanical breakdown.
We will pay up to the amount shown in the table of benefits for the following costs which you have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas

if it is necessary for you to cancel your trip if your final international departure from the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions (but not including weather conditions defined as natural catastrophe), a strike, industrial action or mechanical breakdown.

Please note: If payment has been made using frequent flyer points, airmiles, loyalty card points or the like and these are non-transferable then settlement of your claim will be based upon the lowest available published rate, e.g. if you have used frequent flyer points to purchase an airfare we will base our settlement on the lowest available published flight fare for the flight originally booked.

What you are not covered for under Sections E1 and E2

1. The excess as shown in the table of benefits for each insured person and for each incident (this only applies if you are claiming under Section E2).
2. Any claims arising due to a natural catastrophe or volcanic ash carried by the wind.
3. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time. (However, if you are unable to check in, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from checking in. Please contact the AIG Travel Claims Department to discuss your circumstances and to obtain a claim form so your claim can be considered.)
4. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

Please also refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

Claims evidence required for Sections E1 and E2 may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that your pre-paid expenses cannot be refunded (for claims under Section E2 only)

Please note: We may require other evidence to support your claim dependent upon the circumstances, in which case we will contact you.

SECTION F1 – PERSONAL BELONGINGS AND BAGGAGE

What you are covered for under Section F1

We will pay for items which are usually carried or worn by travellers for their individual use during a trip. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by you which are lost, stolen or damaged during your trip.

Please note:
- Payment will be based on the value of the property at the time it was lost, stolen or damaged. A deduction will be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount we will pay for any one item, pair or set of items is shown in the table of benefits. Please refer to the definition of ‘pair or set of items’ on page 11.
- The maximum amount we will pay for valuables and electronic/other equipment in total is shown in the table of benefits. Please refer to the definition of ‘valuables and electronic/other equipment’ on page 12.
- The maximum we will pay for property which is lost or stolen from a motor vehicle is £100 for each insured person if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there was evidence of forced and violent entry to the vehicle.

SECTION F2 – DELAYED BAGGAGE

What you are covered for under Section F2

We will pay up to the amount shown in the table of benefits for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 6 hours.

Please note: You must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep all receipts for the essential items you buy.

If your baggage is permanently lost we will deduct any payment we make for delayed baggage from the payment we make for your overall claim for baggage.

SECTION F3 – PERSONAL MONEY

What you are covered for under Section F3

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if you can provide evidence you owned them and provide evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Traveller’s cheques (if these cannot be refunded by the provider).

Please note: The maximum amount we will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (please note a lower limit applies to children).

SECTION F4 – PASSPORT AND TRAVEL DOCUMENTS

What you are covered for under Section F4

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to you if they are lost, stolen or damaged during your trip:

- Passport;
- Travel tickets; and
- Visas.

Please note: The cost of replacing your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to the United Kingdom (this would include travel costs to the Consulate as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date - depending upon how many years there were left to run on the original passport, an unused proportionate refund would be made of its original value.

What you are not covered for under Sections F1, F2, F3 and F4
1. The excess as shown in the table of benefits for each insured person and for each incident (this does not apply if you are claiming under Section F2).

2. Property you leave unattended in a public place.

3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents which you do not report to the police within 24 hours of discovering it and which you do not get a written police report for.

4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required from the airline. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.

5. Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report for.

6. Any loss, theft or damage to valuables and electronic/other equipment which you do not carry in your hand luggage while you are travelling on public transport or on an aircraft.

7. Money, passports and travel documents which you do not carry with you unless they are being held in a locked safety deposit facility.

8. Claims arising due to an unauthorised person fraudulently using your credit or debit cards.

9. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

10. Breakage of fragile objects or breakage of sports equipment while being used.

11. Damage due to scratching or denting unless the item has become unusable as a result of this.

12. Loss due to variations in exchange rates.

13. If your property is delayed or detained by Customs, the police or other officials.

14. Loss of jewellery (other than wedding rings) while swimming or taking part in sports and activities.

15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.

16. Loss, theft or damage to mobile phones (including smart phones and tablet computers), contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

17. Any claim for loss, theft or damage to or in delay in receipt of winter sports equipment or golf equipment. Please also refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

Important information:

- You must act in a reasonable way to look after your property as if uninsured and not leave it unattended or unsecured in a public place;

- You must carry valuables and electronic/other equipment and money with you when you are travelling. When you are not travelling, keep your money, passport, valuables and electronic/other equipment with you at all times or leave them in a locked safety deposit box;

- You must report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident; and

- You must provide the AIG Travel Claims Department with all the documents they need to deal with your claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable.

**Claims evidence required for Sections F1 to F4 may include**

- Loss or theft of property or money - police report
- Loss, theft or damage by an airline - property irregularity report, flight tickets and baggage check tags
- Delay by an airline - written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport - police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

Please note: If you are unable to provide any of the reports referred to above, you may still be eligible to make a claim dependent upon the circumstances which have prevented you from obtaining the necessary documentation. Please contact the AIG Travel Claims Department to discuss why you have been unable to obtain the relevant reports and to obtain a claim form so your claim can be considered.

**SECTION G – PERSONAL ACCIDENT**

Definitions relating to this section

**Accident**

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

**Loss of limb**

Permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb - a limb means an arm, hand, leg or foot.

**Loss of sight**

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

**Permanen total disablement**

The inability of an insured person to continue in any occupation for which they are fitted by way of training, education or employment which in all probability will continue for the rest of their life as determined by a Medical Consultant.

**What you are covered for under Section G**

- We will pay up to the amount shown in the table of benefits to you (or to your executors or administrators if you die) if you are involved in an accident during your trip which solely and independently of any other cause results in one or more of the following within 12 months of the date of the accident:
• Loss of limb;
• Loss of sight;
• Permanent total disablement; or
• Accidental death.

Please note: We will only pay for one personal accident benefit for each insured person during the period of cover shown on your certificate of insurance.

If you are 17 years of age or under or if you are 65 years of age or over, a reduced benefit will apply in the event of death, as set out in the table of benefits on page 2.

Please refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

Claims advice for Section G

Please phone the AIG Travel Claims Department on 0330 123 3126 to ask for advice as soon as you need to make a claim

SECTION H – PERSONAL LIABILITY

What you are covered for under Section H

We will pay up to the total amount shown in the table of benefits if, during an insured trip, you are legally liable for accidentally:

• injuring someone; or
• damaging or losing someone else’s property.

What you are not covered for under Section H

1. The excess as shown in the table of benefits for each insured person and for each incident.
2. Any liability arising from an injury or loss or damage to property:
   a. owned by you, a member of your family or household or a person you employ; or
   b. in the care, custody or control of you or of your family or household or a person you employ (other than temporary holiday accommodation occupied but not owned by you).
3. Any liability for death, disease, illness, injury, loss or damage:
   a. to members of your family or household, or a person you employ;
   b. arising in connection with your trade, profession or business;
   c. arising in connection with a contract you have entered into;
   d. arising due to you acting as the leader of a group taking part in an activity;
   e. arising due to you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than domestic cats or dogs), firearms or weapons; or
   f. as a result of winter sports.

Please also refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

Important information:

• You must give the AIG Travel Claims Department notice of any cause for a legal claim against you as soon as you know about it, and send them any documents relating to a claim;
• You must help the AIG Travel Claims Department and give them all the information they need to allow them to take action on your behalf;

• You must not negotiate, pay, settle, admit or deny any claim unless you get the AIG Travel Claims Department’s permission in writing; and
• We will have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in your name your defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else.

Claims advice for Section H

• Do not admit liability, offer or promise compensation
• Give details of your name, address and travel insurance
• Take photographs and videos, and get details of witnesses if you can
• Tell the AIG Travel Claims Department as soon as reasonably possible about any claim that is likely to be made against you and send them all the documents that you receive

SECTION I – LEGAL EXPENSES

What you are covered for under Section I

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

What you are not covered for under Section I

1. Any legal costs and expenses which we have not agreed to accept beforehand in writing.
2. Any claim where we or our legal representative believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against us, AIG Travel, our agents or representatives, or against any tour operator, travel agent, accommodation provider, carrier or any person who you have travelled with or arranged to travel with.
4. Any fines, penalties or damages you have to pay.
5. The costs of making any claim for bodily injury, loss or damage caused by or in connection with your land or in any buildings.
6. Any claims arising out of you possessing, using or living on any land or in any buildings.
7. Any claims arising out of you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
8. Any claim reported more than 180 days after the incident took place.
9. Any claims arising from you becoming injured or dying as a result of winter sports.

Please also refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

Important information:

• We will have complete control over any legal representatives appointed and any proceedings;
• You must follow our advice or that of our agents in handling any claim; and
• You must use reasonable efforts to get back all of our expenses where possible. You must pay us any expenses you do get back.
Claims advice for Section I
Please phone the AIG Travel Claims Department on 0330 123 3126 to ask for advice as soon as you are contemplating legal action.

SECTION J – HIJACK

What you are covered for under Section J
We will pay the amount shown in the table of benefits if the aircraft or sea vessel in which you are travelling is hijacked for more than 24 hours.

Please note: You must get written confirmation from the appropriate transport company stating how long the hijack lasted. Please refer to the General exclusions shown on pages 13 and 14 of this policy wording for details of what is not covered.

Claims evidence required for Section J may include

- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

Please note: We may require other evidence to support your claim dependent upon the circumstances, in which case we will contact you.

SUMMARY OF IMPORTANT CONTACT DETAILS

HELP LINE PRIOR TO TRAVEL
Phone: 0333 300 0150
E-mail: etihaduk@aig.com
Phone lines are open Monday to Friday between 9am and 5.30pm

MEDICAL ASSISTANCE – AIG Travel
Phone: +44 (0) 1273 747 602
Fax: +44 (0) 1273 376 935
E-mail: uk.assistance@aig.com
Phone lines are open 24 hours a day, 7 days a week

CLAIMS – AIG Travel Claims Department
Phone: 0330 123 3126
Fax: 01273 376 935
E-mail: uk.claims@aig.com
Address: PO Box 45, Feltham TW13 9EH
Phone lines are open Monday to Friday between 9am and 5pm