

ETIHAD TRAVEL INSURANCE POLICY DOCUMENTATION

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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

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

* 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 Prudential Regulation Authority and regulated by the Financial Conduct Authority and 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 etihaduk@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 **your** flight is 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 two 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 etihaduk@aig.com before taking part to make sure that cover is provided.

Amateur athletics, angling, archery, badminton, banana boating, basketball, boardsailing, 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, roller blading (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 etihaduk@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 etihaduk@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



Attn: Shoreham Claims
Stevens Point, WI 54481
United States

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: ukcustomerrelations@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, stepbrother, 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, skiing, ski/snow biking, ski/snow blading, ski randonee, ski touring, ski-dooing,

sledging/sleighbing, 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;
 - 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**.
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.

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**.

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)

- Cancellation invoice or letter confirming whether any refund is due
- A medical certificate which **we** will supply for the appropriate **doctor** to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for **you** to remain in the **United Kingdom**
- Summons for jury service and **your** request to postpone **your** service having been rejected

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

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, 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:

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 not 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

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 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).

Permanent 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** trade, profession or business.
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