

# DIVE INTO THE DETAIL

Private Worldwide Family Multi-Trip  
Travel Insurance Policy Wording

MONEY 

# What's inside

## Insurance Policy Wording

1. Worldwide Family Multi-Trip Travel Insurance

3

# 1. Worldwide Family Multi-Trip Travel Insurance

**MONEY** 

Fairer Finance has awarded its Clear & Simple Mark to the Virgin Money Private Current Account travel insurance policy wording



## Contents

Welcome	5
Useful contact details	6
Summary of cover limits	7
What you need to know before you go	10
How to make a claim	14
What this policy covers	15
Section A: If you have to cancel your trip	16
Section B: If you get sick or injured during your trip	18
Section C: If you have to cut your trip short	20
Section D: If you miss your departure, or it's delayed	21
Section E: If your vehicle breaks down	22
Section F: If your belongings or luggage are lost, stolen or damaged	22
Section G: If your luggage is delayed	24
Section H: If your money, passports or travel documents are lost or damaged	24
Section I: Injuries or disability after an accident	25
Section J: Your legal responsibility to others	26
Section K: If you need to take legal action	27
Section L: If your transport is hijacked	28
Section M: If there's a disaster which leaves your accommodation unfit to live in	28
Section N: If your pet needs care	29
Section O: If your trip is affected by a natural disaster	29
Section P: Winter sports cover	31
Section Q: Golf cover	33
Section R: Wedding cover	34
Section S: Business cover	36
What this policy doesn't cover	37
Cancelling this policy	39
How to make a complaint	40
How we use your personal information	41
Activities that are covered	42

## Welcome

Hello and welcome to your travel insurance policy wording.

This travel insurance is for Virgin Money Private Current Account, Flexible Repay Private Account or Rapid Repay Private Account holders. It covers trips within the United Kingdom (UK) and outside the UK, including cruises.

If you stop being eligible for this insurance at any time, you won't be able to get a discount on the monthly fee for your account.

This document tells you what your policy covers you for, as well as what isn't covered. Please read through this document carefully. It should answer any questions you have about your insurance. If you're still unsure about anything, or if something doesn't look right, please call **0330 123 3106** or email **[virginmoneytravel@aig.com](mailto:virginmoneytravel@aig.com)**.

It's really important that you follow the terms and conditions of your policy wording – we won't be able to pay claims if you don't.

Virgin Money is a trading name of Clydesdale Bank PLC. This insurance is arranged by Clydesdale bank and administered and underwritten by American International Group UK Limited (AIG UK). Unless we've said otherwise, when we use 'we', 'us' or 'our' we mean AIG UK.

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 Financial Services Register (**<https://register.fca.org.uk>**)

American International Group UK Limited is registered in England (company number 10737370) and has its registered address at The AIG Building, 58 Fenchurch Street, London EC3M 4AB. We're also a member of the Association of British Insurers. AIG Travel EMEA Limited (AIG Travel) handles claims, customer services and concierge services on behalf of AIG UK.

This is an agreement between us and you. Nobody else has any rights under this agreement.

When we say 'you' or 'your' in this document, we mean anyone insured by this policy. This will be the account holder, their husband, wife or partner, and up to four dependent children under 18. This includes fostered and adopted children. Please note, all adults insured under this policy must live at the same address. All children must either be in full-time education or live at the same address.

This insurance only covers residents of the UK, the Isle of Man and the Channel Islands.

You must have lived in the UK, Isle of Man or Channel Islands for six out of the last 12 months before the account holder opened their account. You need to stay in the UK, Isle of Man or Channel Islands for six out of every 12 months to stay covered. We count each 12-month period from the date the account holder opened the account.

All terms and conditions are provided in English, and we'll only ever communicate with you in English. Please contact us if you need any documents in a different format.

## Useful contact details

Department	Contact details	Opening times	Contact if...
Customer Services	<b>Phone 0330 123 3106</b> <b>Email</b> <b>virginmoneytravel@aig.com</b>	8:00am to 8:00pm Monday to Friday; 9:00am to 5:00pm on Saturdays and Bank Holidays	You need to check your cover, upgrade your policy, or have any questions
Medical Emergency helpline	<b>Phone</b> <b>+44 (0) 1273 740 972</b> <b>Email</b> <b>uk.assistance@aig.com</b>	24 hours a day, 7 days a week	You're injured or fall ill abroad
Claims	<b>Visit vmclaims.aig.com</b> <b>Phone 0330 123 3106</b> <b>Email</b> <b>virginmoneytravelclaims@aig.com</b>	9:00am to 5:00pm, Monday to Friday (not including Bank Holidays)	You need to make a claim, or to make a complaint about a claim
Complaints (not including complaints about claims – see Claims)	<b>Phone 0330 123 3106</b> <b>Email</b> <b>virginmoneytravel@aig.com</b>	8:00am to 8:00pm Monday to Friday; 9:00am to 5:00pm on Saturdays and Bank Holidays	You want to complain about anything apart from a claim
Pre-Existing Medical Conditions	<b>Phone 01273 740 975</b>	8:00am to 8:00pm Monday to Friday; 9:00am to 5:00pm on Saturdays and Bank Holidays	Please see page 11 to check whether you need to call this number
Talking nurses	<b>Phone</b> <b>0800 975 0463</b> from the UK, or <b>+44 (0)20 8481 7789</b> from outside the UK	24 hours a day, 7 days a week	You need medical advice or information on foreign hospitals or medication
Virtual Medical Care	<b>Visit</b> <b>www.virtualmedicalcare.co.uk</b> Download the Virtual Medical Care app <b>Phone +44 (0)20 3499 0658</b>	24 hours a day, 7 days a week	You need to contact a GP for medical advice, a diagnosis or a second opinion
Concierge services	<b>Phone +44(0) 1273 747 613</b> <b>Email</b> <b>uk.assistance@aig.com</b>		You want AIG Travel to arrange a service for you. Please see page 15 to check the services they offer

## Summary of cover limits

Section	Cover	The most we'll pay per insured person	
		Outside the UK	Within the UK (including the Isle of Man and Channel Islands)
A	If you have to cancel your trip	£7,500	£2,000
B	If you get sick or injured during your trip	£15,000,000	£10,000
C	If you have to cut your trip short	£7,500	£2,500
D	If you miss your departure	£1,500	N/A
	If your departure is delayed	We'll pay £50 after the first 12-hour delay, and then £25 for every extra 12-hour period. We'll pay up to £500.	We'll pay £50 after the first 12-hour delay, and then £25 for every extra 12-hour period. We'll pay up to £500.
E	If your vehicle breaks down	N/A	£100
F	If your belongings or luggage are lost, stolen or damaged	£2,500	£500
G	If your luggage is delayed	We'll pay up to £150 for every 24 hours, up to a limit of £300.	We'll pay up to £150 for every 24 hours, up to a limit of £300.
H	If your money is lost or stolen	For cash, we'll pay up to £500. For anything else, we'll pay up to £750.	For cash, we'll pay up to £500. For anything else, we'll pay up to £750.
	If your passport or travel documents are lost or damaged	£250	£250
I	If an accident results in:		
	- Losing your limb	£75,000	N/A
	- Loss of sight	£75,000	
	- Permanent total disablement	£75,000	
	- Death (aged 18-64)	£35,000	
- Death (under 18 or over 64)	£3,500		

J	Your legal responsibility to others	£3,000,000	N/A
K	If you need to take legal action following death, illness or injury	£60,000	N/A
L	If your transport is hijacked	We'll pay £75 for every 24 hours, up to £1,000.	N/A
M	If there's a disaster which leaves your accommodation unfit to live in	£1,500	N/A
N	If your pet needs care	We'll pay £75 for every 24 hours, up to £750.	N/A
O	If your trip is affected by a natural disaster	We'll pay up to £7,500 if a natural disaster happens unexpectedly. We'll only pay up to £1,875 if a natural disaster happens within the seven days before starting your trip, and you go anyway.	We'll pay up to £7,500 if a natural disaster happens unexpectedly. We'll only pay up to £1,875 if a natural disaster happens within the seven days before starting your trip, and you go anyway.
P	Winter sports cover - If equipment is lost, stolen or damaged - If you need to hire equipment - If you lose your ski pass - If the piste is closed - If there's an avalanche	£1,500 We'll pay up to £75 for every 24 hours, up to a limit of £750 £500 We'll pay up to £50 for every 24 hours, up to a limit of £500 £750	£1,500 We'll pay up to £75 for every 24 hours, up to a limit of £750 £500 We'll pay up to £50 for every 24 hours, up to a limit of £500 £750



Q	<p>Golf cover</p> <ul style="list-style-type: none"> <li>- If equipment is lost, stolen or damaged</li> <li>- If you need to hire equipment</li> <li>- If you can't play golf</li> </ul>	<p>£1,500</p> <p>We'll pay up to £20 for every 24 hours, up to a limit of £500</p> <p>We'll pay up to £75 for every 24 hours up to a limit of £300</p>	<p>£1,500</p> <p>We'll pay up to £20 for every 24 hours, up to a limit of £500</p> <p>We'll pay up to £75 for every 24 hours up to a limit of £300</p>
R	<p>Wedding cover</p> <p>If the following things are lost, damaged or stolen:</p> <ul style="list-style-type: none"> <li>- Your wedding clothes</li> <li>- Your wedding gifts</li> <li>- Your wedding rings</li> </ul>	<p>£2,000</p> <p>£1,500</p> <p>£1,000</p>	<p>£2,000</p> <p>£1,500</p> <p>£1,000</p>
S	<p>Business cover</p> <ul style="list-style-type: none"> <li>- If equipment is lost, stolen or damaged</li> <li>- If you need to hire equipment</li> <li>- If your money is lost</li> <li>- If you can't make it to your meeting</li> </ul>	<p>£1,000.</p> <p>We'll pay up to £50 for every 24 hours, up to a limit of £500.</p> <p>For cash we'll pay up to £300. For anything else, we'll pay up to £500.</p> <p>£3,000.</p>	<p>£1,000.</p> <p>We'll pay up to £50 for every 24 hours, up to a limit of £500.</p> <p>For cash we'll pay up to £300. For anything else, we'll pay up to £500.</p> <p>£3,000.</p>

## What you need to know before you go

This policy meets the needs of those who want to insure themselves and their family while travelling on holiday. Please make sure it has all the cover you need.

### Medical Emergency helpline

AIG Travel provides a 24-hour emergency service 365 days a year. They'll provide help if you're ill, injured or die abroad.

You can contact them:

#### By phone

**+44 (0) 1273 740 972**

#### By email

**uk.assistance@aig.com**

If you're likely to stay at a hospital for more than 24 hours abroad, someone must contact the emergency helpline right away. They'll also need to call if your treatment is likely to cost more than £500. We may not be able to cover you if you don't, or we may have to reduce the amount we pay.

If possible, please have the following information to hand when you or anyone else contacts the emergency helpline.

- Your name and address.
- Your contact number abroad.
- Your Virgin Money policy number (which is the same as your bank account sort code and account number).
- Your GP's name, address and contact number.

## How long your trips can last

Your trips are covered for up to 31 days, and you can travel as many times as you like. If you'd like your trip to be covered for longer, please contact **0330 123 3106**, or email **virginmoneytravel@aig.com**.

We can upgrade your policy so trips can be covered for up to 45 days, or 62 days. Bear in mind that extending your trip limit will cost you extra.

If your trip lasts longer than the cover limit you've paid for, your cover will end on the next day. For example, if you've paid to have trips that last for 45 days, and you decide to stay longer, we'll stop covering you on the 46th day.

Cover is also included for winter sports for up to 17 days in total each year.

## When cover for your trip starts and ends

Under Section A (Cancelling your trip), your cover starts on the date you book your trip or the date the account holder opened the account, whichever comes later.

Cover under all other sections start when you leave your home address, or 24 hours before your trip starts, whichever is later. Your cover ends when you arrive back to your home address, or 24 hours after you return to your home country if travelling abroad, whichever is earlier. Each trip must start and end in the UK, Isle of Man or Channel Islands. There's no cover for one-way journeys.

We'll keep covering you if you had to stay longer on your trip for reasons outside of your control. For example, there are no flights to your home, or the country you're in closes its borders.

For any adults insured under the policy, their cover will end on their 75th birthday. For children insured under the policy, their cover will end on their 18th birthday. If anyone insured is travelling on their birthday, their cover will continue until they return to their home address or to their home country if travelling abroad. This is as long as their trip isn't longer than 31 days (or 45 or 62 days if the account holder has paid extra for an upgrade).

## Pre-existing medical conditions

A medical condition is 'pre-existing' if you had it when the account holder opened the bank account or your trip was booked.

Depending on the condition, we may be able to cover it at no extra charge. In some cases, we won't be able to cover you, or you may have to pay extra to get it covered.

If you answer 'yes' to any of the questions below, please call **01273 740975** before your trip. If you don't – and you try to make a claim for any of these conditions – you won't be covered.

In the last 12 months have you:

- a. Been referred to see a specialist, or been added to a waiting list to see one?
- b. Been referred to or visited a hospital for any tests or treatments? This includes if you're on the waiting list to visit a hospital.
- c. Seen a medical practitioner more than once for the same condition?
- d. Been prescribed two or more medications?
- e. Changed any medication you've been taking?

Have you received medical advice, treatment or medication for any of the conditions below?

- a. Heart or circulatory conditions. For example, heart failure, angina and valve disease.
- b. Cerebrovascular conditions, such as strokes or any type of aneurysms. This doesn't include having high or low blood pressure or cholesterol.

- c. Any respiratory conditions related to smoking. Respiratory conditions affect your breathing, such as emphysema or COPD.
- d. Any birth defects or genetic conditions that have resulted in a physical disability.
- e. Cancer.
- f. Organ transplants.

## If you have more than one pre-existing medical condition

If you have more than one pre-existing medical condition, it might affect how we cover you. We can't cover some of your conditions and not others – it'll either be all of them or none of them. You need to call **01273 740975** if you're diagnosed with a new condition.

## If your health changes

You must call **01273 740975** straight away if your answers to any of the questions change to 'yes', or if your health changes in any other way. This includes if anything changes between you booking the trip and travelling. If you don't, it might mean we won't pay a claim related to that illness. If we can't cover you, we might be able to accept claims under Section A: If you have to cancel your trip.

### **Undiagnosed and terminal conditions**

We don't pay claims for anything related to treatment or advice for undiagnosed conditions or symptoms. We also don't pay claims to do with terminal illnesses that are diagnosed before going on a trip, or when the account holder's account was opened.

### **If we can't cover you**

If we can't cover you, you may be able to get cover elsewhere. If you'd like more information, you can visit [www.moneyhelper.org.uk/travel-insurance-directory](http://www.moneyhelper.org.uk/travel-insurance-directory). Alternatively, you can call **0800 138 7777**.

### **Getting medical advice**

If you have any concerns about your health, it's important that you can get support when you need it. We offer two helplines that can give you medical advice before or during your trip:

### **Talking Nurses**

This is a service that can give you medical advice from qualified nurses. You can also get support from doctors if you need to. They can give you general guidance on your health or give you more specific information about the place you're travelling to. For example, the name of your medication in that country, and any information on foreign hospitals and clinics you may need. They won't be able to diagnose any conditions or prescribe you any medications.

You can call Talking Nurses on **0800 975 0463** from the UK, or on **+44 (0)20 8481 7789** from outside the UK. Lines are open 24 hours a day, 7 days a week.

### **Virtual Medical Care**

This service is provided by Teladoc. It allows you to contact a GP from anywhere in the world if you'd like to discuss health concerns or get a diagnosis. You can also use this service to get a second opinion on a diagnosis you've been given. They can take a look at your case and suggest any treatments they think would help.

If you contact Virtual Medical Care, you'll need to have your bank account sort code to hand. This will be used as your reference/policy number. You can contact or use their service in the following ways:

#### **Visit the website**

**[www.virtualmedicalcare.co.uk](http://www.virtualmedicalcare.co.uk)**

Login and click on the 'Request a service' button.

#### **By phone**

**+44 (0)20 3499 0658**

Lines are open 24 hours a day, 7 days a week.

#### **Download the app**

The Virtual Medical Care App allows you to book appointments and video consultations.

### **Giving us the facts**

It's important you give us complete and accurate information at all times. If you notice any information isn't right, or if your circumstances change, you should tell us straight away.

If you don't tell us the truth, or if you mislead us or exaggerate a claim, we may cancel your policy or treat it like it never existed. If we do this, we won't refund any premiums we've been paid, and we might ask you to give back any money we've paid you.

### **Travelling if you're under 18**

Children under 18 can travel without the account holder, as long as they travel with a relative, guardian or other person who is legally responsible for them. For example, a teacher or a nanny. This doesn't include travelling with a group of friends or a partner, even if they're over 18.

### **Following travel advice**

We won't pay claims resulting from you travelling to a country where the Foreign, Commonwealth and Development Office has advised against 'all' or 'all but essential' travel. Please check their website (<https://www.gov.uk/foreign-travel-advice>) for more information.

### **Countries we don't cover**

We won't cover claims for trips from, to or through any of these countries. This includes booking a trip to one of these countries, even if you don't go.

- ✘ Cuba.
- ✘ Iran.
- ✘ Syria.
- ✘ North Korea.
- ✘ Crimea region.

### **Trips in the UK, Isle of Man or Channel Islands**

Please note we'll only cover trips within the UK, Isle of Man or Channel Islands if you stay in accommodation you've pre-booked for at least two nights.

### **If a natural disaster happens before your trip**

If a natural disaster happens within the seven days before your trip, but you decide to go anyway, we'll still cover you if you need to make a claim. We just won't pay the full amount – we'll only pay 25% of the cover we normally offer. Please see 'Section O – If your trip is affected by a natural disaster' on pages 29 & 30 to see what we'll cover and how much we'll pay.

### **If we need to make changes to this policy**

If we need to make any changes to the terms of the policy, we'll let the account holder know. Any changes we make will only apply to trips booked after we've told the account holder about them. This will usually be the date they receive our letter or email, but sometimes it might be a date after that. We'll let the account holder know when we contact them about the changes.

## How to make a claim

**AIG Travel handles all claims. When we say 'we', 'us', or 'our' in this section, we mean AIG Travel.**

If something happens and you need to make a claim, you should tell us as soon as you can. If you don't – and we can't get the information we need – we might need to reduce the amount we pay you or decline the claim altogether.

### Medical emergencies

We understand that having a medical emergency abroad is stressful. That's why we've made it as easy as possible for you to make a claim in the following ways:

#### By phone

**+44 (0) 1273 740 972**

Lines are open 24 hours a day, 7 days a week.

#### By email

**uk.assistance@aig.com**

To help keep this process quick and easy, please be ready to give:

- Your name and address
- Your contact number abroad
- Your Virgin Money policy number (which is the same as your bank account sort code and account number)
- Your GP's name, address and contact number

## Other claims

For all other claims:

#### Online

**vmclaims.aig.com**

#### By phone

**0330 123 3106**

Lines are open between 9:00am and 5:00pm Monday to Friday (not including Bank Holidays).

#### By email

**virginmoneytravelclaims@aig.com**

#### By post

AIG Travel Claims 2-8 Altyre Road Croydon CR9 2LG.

### Information we need to handle your claim

You must give us any information we ask for – and pay any related costs – so we can handle your claim. For example, if you were forced to cancel your trip, we'll ask you for proof that you were unable to travel, such as a medical certificate. We may also ask you to have a medical examination if we think it's necessary, or a post-mortem if you die.

We might also ask you to send us any damaged or broken belongings or sports equipment before we pay a claim. You'll get these back if we can't pay your claim.

**Please note, we don't cover anything that's insured under any other policy. This means that if you have a more specific insurance that would pay a claim, you won't be covered under this policy.**

## What this policy covers

### Concierge services

**Concierge services are provided by AIG Travel. When we say 'we', 'us', or 'our' in this section, we mean AIG Travel. You can call us at +44(0) 1273 747 613.**

#### What's covered

Services we offer	What we can do for you
Useful travel information	We can make sure you have all the passport and visa information you need, as well as details of the weather and currency in the area you're travelling to
Entertainment	Help you to buy tickets, and find some general sightseeing information
Gifts	Help you to send chocolates, champagne and flowers as gifts
Hotels and restaurants	Suggest hotels and help you to make restaurant reservations
Local services and messages	Make appointments with local services such as dentists or hair salons, or pass on urgent messages
Travel	Rent cars and reserve travel tickets

You can use our concierge services for anything in the table on the left, before or during your trip. We'll help you arrange it, but you'll need to make the payment yourself. We'll always check with you before booking anything.

Please note we're only providing the service you ask us to. This means we're not responsible for anything related to the item or service itself. For example, if you're not happy with the item or service, or if it's too expensive.

#### What's not covered

We can't carry out services if:

- ✗ What you've asked for is impossible or unrealistic.
- ✗ It's illegal, or the source is illegal.
- ✗ It invades someone else's privacy.
- ✗ It's unethical or immoral.
- ✗ You plan to resell anything we arrange for you.

## Section A: If you have to cancel your trip

**If you can't make an event because your vehicle breaks down or is in an accident, you might be able to claim under Section E as well.**

### What's covered

We'll pay up to £7,500 to cover travel, accommodation, activities and visas if you have to cancel your trip abroad for one of the reasons below.

We'll pay up to £2,000 if the trip was somewhere within the UK, Isle of Man or Channel Islands. This includes tickets for concerts, cinemas, theatres, theme.

We'll only cover you under this section if you can't get your money back elsewhere.

If you pay for all or part of your trip using a loyalty points programme, you may not be able to get your points back when you cancel. If this happens, we'll pay you in cash, and base your claim on the lowest price that's advertised.

You can check our activities list on pages 42 & 43 to see what activities we cover.

Here's a list of reasons we'll accept for cancelling your trip:

✓ If you or a relative die or become seriously ill or injured. By 'relative', we mean a spouse, partner (who you are living together with), parent, sibling, child, grandparent, grandchild, step-parent, stepchild, step-sibling, aunt, uncle, niece, nephew, fiancé(e), or your next of kin. This only applies if you had no reason to think it might happen when the account holder opened the account or the trip was booked, whichever is later.

- ✓ The person you planned to travel with or stay with abroad die or become seriously ill or injured. This only applies if you had no reason to think it might happen when the account holder opened the account or the trip was booked, whichever is later.
- ✓ You've been made redundant at a company unexpectedly, and you've worked there for at least two years. This doesn't apply if you're self-employed or if you've accepted voluntary redundancy.
- ✓ You or the person you planned to travel with has been called for jury service, or has been asked to go to court as a witness. This doesn't include expert witnesses. We'll only do this if you couldn't postpone.
- ✓ If your home is damaged by fire, storm or flood, or is burgled or vandalised, and you're told not to leave the country by the police or other authorities. We'll cover you if this happens within seven days before you plan to leave.
- ✓ If you're part of the police, fire, nursing or ambulance services, and you have to stay because of an emergency. We'll also cover you if you're a member of the armed forces, and you've been posted overseas unexpectedly.
- ✓ If, after you've booked your trip, the Foreign, Commonwealth and Development Office (FCDO) advises against 'all' or 'all but essential travel' to your planned destination. We won't cover you if the FCDO's advice is based on an epidemic or pandemic.
- ✓ If you'd be more than 26 weeks pregnant at the start of or during your trip. This only applies if you became pregnant after the account holder opened their account, or after the trip was booked. You can also cancel if a registered doctor who's unrelated to you has advised you not to travel because of complications with your pregnancy.



### **For trips in the UK, Isle of Man and Channel Islands only:**

- ✓ We'll cover the cost of prepaid event tickets if your vehicle is involved in an accident or breaks down on the way there and is left unusable. This includes tickets for concerts, cinemas, theatres, theme parks, and tourist attractions. We'll only pay the amount you spent on the ticket, even if the ticket's value goes up after you've cancelled. We'll do this as long as the accident happened on the day of the event or within seven days before.
- ✓ You must have proof that a recognised breakdown organisation or VAT registered garage made your repairs.

### **What's not covered**

We won't pay claims for any of the following:

- ✗ If you knew about something that was likely to lead to a claim when the account holder opened the account, or when you booked the trip. For example, if a relative is seriously ill.
- ✗ If you change your mind and no longer want to go on your trip for any reason other than those listed under 'What's covered'. If you have a pre-existing medical condition, and we haven't confirmed in writing that we'll cover you. Please see 'Pre-existing medical conditions' on page 11 for more information.

- ✗ Extra costs that result from you not telling the travel company as soon as you know you have to cancel your trip.
- ✗ If you don't have a valid passport or visa.
- ✗ Any airport taxes and administration fees you paid for your flight.
- ✗ Cancellation costs if you still go to an event you were late for, as a result of your travel being delayed.
- ✗ Maintenance or timeshare costs for any property you own and were planning to stay in during your trip.

## Section B: If you get sick or injured during your trip

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

**Our emergency medical assistance helpline is provided by AIG Travel. All claims under this section must be approved by them.**

**You can call +44 (0)12 7374 0972 or email [uk.assistance@aig.com](mailto:uk.assistance@aig.com). They provide a 24-hour emergency service 365 days a year. You must call this number immediately if you're likely to stay at a hospital for more than 24 hours during your trip. You must also do this if your treatment is likely to cost more than £500. We may not be able to cover you if you don't, or we may have to reduce the amount we pay.**

## Section B1: If you get sick or injured outside the UK, Isle of Man or Channel Islands

### What's covered

We'll pay up to £15,000,000 for emergency medical treatment if you get sick or injured during your trip – including ambulance services. This also covers the cost of bringing you home early, as long as it's medically necessary. If you've been advised to stay at your destination for treatment, we'll cover any extra room or travel costs that you'll need. We'll pay for you to travel in economy class, unless you've been told you need to travel in a higher class.

If a doctor says it's medically necessary, we'll pay for someone to travel from within the UK, Isle of Man or Channel Islands to stay with you. By 'doctor', we mean someone who is registered as a medical professional, and is unrelated to you. We'll only do this if you're travelling alone, or if the person you're travelling with has to go home. We'll cover room and travel costs for one person, including their travel back home. Please be

aware, once we've paid for one person to be with you, we won't pay for anyone else.

We understand that being kept overnight abroad at a hospital leads to extra non-medical costs such as food and toiletries. That's why we'll pay £40 for every 24-hours you stay. We'll pay up to £2,000 in total, which is up to 50 days.

Please note that if you stay overnight at a hospital, you'll need receipts for anything you want to claim for.

We'll pay up to £250 for emergency dental treatment, as long as it's for immediate pain relief.

If you didn't buy a return ticket, but your claim relates to you returning home, we'll take off the cost of your single ticket from your claim. We'll base this amount on the price of an economy class ticket listed by the airline you flew with.

If you die during your trip, we'll either pay up to £5,000 to bring your body or ashes home, or up to £2,000 for your burial or cremation abroad.

### For trips in Australia or New Zealand

You must register with Medicare or a similar public healthcare system.

## What's not covered

We won't pay claims for any of the following:

- ✘ Any pre-existing medical conditions we haven't agreed in writing to cover. Please see Pre-existing medical conditions on page 11 for more information.
- ✘ Any costs relating to pregnancy or giving birth. This only applies if you're more than 26 weeks pregnant at the start of or during your trip.
- ✘ The cost of a single or private hospital room, unless it's medically necessary.
- ✘ Costs relating to finding and rescuing someone. This doesn't include transporting an injured person to a hospital.
- ✘ Cost of phone calls. This doesn't include the first call to the medical helpline.
- ✘ Costs for taxis, unless you used a taxi instead of an ambulance to take you to and from a hospital.
- ✘ Costs for food and drinks, unless they're included in your hospital bill as a result of staying overnight.
- ✘ Medical costs you have to pay because you chose to stay abroad against medical advice.
- ✘ Any medical costs you have to pay after you return home.
- ✘ If you choose to go to a private treatment when a public treatment is available. We'll only cover private care if we've agreed to do so.
- ✘ Any damage to dentures.

## Section B2: If you get sick or injured within the UK, Isle of Man or Channel Islands

### What's covered

We'll pay up to £10,000 if you get sick or injured during your trip. This includes the cost of bringing you home if a doctor tells you it's medically necessary. By 'doctor', we mean someone who is registered as a medical professional and is unrelated to you.

If a doctor tells you it's medically necessary to stay at your destination for treatment, we'll cover any extra room or travel costs that you'll need.

If a doctor says it's medically necessary, we'll pay for someone to travel from within the UK to stay with you. We'll cover room and travel costs, including their travel back home.

If you die during your trip, we'll pay up to £1,000 to bring your body or ashes home.

### If you live in the Isle of Man or Channel Islands

The Isle of Man and the Channel Islands have a medical agreement with the UK, which means you may get medical treatment for free. If you can't get free treatment, we'll pay up to £10,000, as long as you were treated by the NHS. This doesn't apply if you're travelling within the same area. For example, if you live on one Channel Island, and travel to another.

### What's not covered

- ✘ We won't pay claims for any pre-existing medical conditions we haven't agreed in writing to cover. Please see 'Pre-existing medical conditions' on page 11 for more information.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section C: If you have to cut your trip short

**If you need to return home earlier than planned, you must get this approved by the medical emergency line before you book anything. We won't be able to cover you if you don't.**

**You can call +44 (0)127374 0972 or email [uk.assistance@aig.com](mailto:uk.assistance@aig.com). They provide a 24-hour emergency service 365 days a year.**

### What's covered

We'll pay up to £7,500 to cover travel, accommodation, activities and visas if you have to cut short your trip abroad for one of the reasons below.

We'll pay up to £2,500 if the trip was somewhere within the UK, Isle of Man or Channel Islands.

We'll only cover you under this section if you can't get your money back elsewhere.

If you pay for all or part of your trip using a loyalty points programme, you may not be able to get your points back when you cancel. If this happens, we'll pay you in cash, and base your claim on the lowest price that's advertised.

You can check our activities list on pages 42 & 43 to see what activities we cover. We'll only cover full days' worth of travel, accommodation and activities. For example, if you've planned a seven-day trip, and you go to hospital on day one, we'll only cover you for the remaining six days.

Please note that you'll need receipts for anything you want to claim for. Here's a list of reasons we'll accept for cutting your trip short:

- ✓ If you or a relative die or become seriously ill or injured. By 'relative', we mean a spouse, partner (who you are living together with), parent, sibling, child, grandparent, grandchild, step-parent, stepchild, step-sibling, aunt, uncle, niece, nephew, fiancé(e), or your next of kin. This only applies if you had no reason to think it might happen at the time the account holder opened the account or booked the trip, whichever is earlier.

- ✓ The person you planned to travel with or stay with abroad die or become seriously ill or injured. This only applies if you had no reason to think it might happen at the time the account holder opened the account or booked the trip, whichever is earlier.
- ✓ If your home is damaged by fire, storm or flood, or is burgled or vandalised, and the police or other authorities tell you to come back.
- ✓ If you're part of the police, fire, nursing or ambulance services, and you have to return because of an emergency. We'll also cover you if you're a member of the armed forces, and you've been posted overseas unexpectedly.

### For trips in the UK, Isle of Man and Channel Islands only:

- ✓ We'll also cover the cost of prepaid event tickets. This includes tickets for concerts, cinemas, theatres, theme parks, and tourist attractions. We'll only pay the amount you spent on the ticket, even if the ticket's value goes up after you've cancelled.

### What's not covered

We won't pay claims for any of the following:

- ✗ If you change your mind and want to return home from your trip for any reason.
- ✗ Any pre-existing medical conditions we haven't agreed in writing to cover. Please see 'Pre-existing medical conditions' on page 11 for more information.
- ✗ Any extra costs as a result of cutting your trip short, but not returning to the UK, Isle of Man or Channel Islands.
- ✗ If you don't have a valid passport or visa to continue your trip.
- ✗ The cost of your planned return journey back home.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section D: If you miss your departure, or it's delayed

This section only applies to trips outside the UK.

### What's covered

#### Missed departure or flight connection

We'll pay up to £1,500 for extra accommodation and travel to reach your destination if you miss your departure or flight connection. We'll do this as long as you missed it because of bad weather, or because your public transport breaks down or is involved in an accident. We'll also do this if you miss your departure or flight connection as a result of industrial action, such as a strike.

We'll also pay claims if your vehicle is involved in an accident or breaks down and you miss your departure or flight connection as a result. A breakdown doesn't include your vehicle running out of fuel, electricity, oil or water, or if you get a flat tyre or a flat battery.

If you miss your departure or flight connection because you're stuck in traffic, we'll cover you as long as it delays your journey by more than an hour. Please note that you'll need receipts for any extra accommodation or travel you pay for. If you were travelling by public transport, you must get a written report from the transport company confirming the reason for the delay.

#### Travel delay or flight cancellations

We'll pay claims if your travel is delayed for over 12 hours if there's industrial action, bad weather or if the public transport you were travelling on breaks down.

We'll pay £50 per person for the first 12 hours you're

delayed, and then £25 for each 12-hour delay. We'll pay up to £500 in total – as long as you still go on your trip.

If you're delayed by more than 24 hours on the outward leg of the journey, you can choose to cancel your trip. If you do, we'll pay up to £7,500 to cover any costs you can't get back. This includes the costs of travel, accommodation, activities, visas, or any prepaid event tickets.

You can check our activities list on pages 42 & 43 to see what activities we cover.

Please be aware that we'll only cover you for flight delays or cancellations if you can't get your money back (or any other compensation) from the airline. Flights that are delayed by more than five hours should be refunded. Please check with your airline first to see how much they'll pay you. If you want to find out more about your rights, you can visit the Civil Aviation Authority website at [www.caa.co.uk/passengers/resolving-travel-problems/delays-and-cancellations](http://www.caa.co.uk/passengers/resolving-travel-problems/delays-and-cancellations).

### What's not covered

We won't pay claims for any of the following:

- ✘ If you don't leave yourself enough time to get to your flight connection.
- ✘ If you don't leave yourself enough time to check in before the outward leg or your journey.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section E: If your vehicle breaks down

This section only applies to trips within the UK.

You can also claim under Section A if you can't reach an event because your vehicle is involved in an accident or breaks down.

### What's covered

We'll pay £100 if you can't reach an event you booked because the vehicle you're travelling in is involved in an accident or has a mechanical breakdown. You must get a receipt from a recognised breakdown company or a VAT registered garage.

An event is any of the following:

- ✓ An official sporting occasion.
- ✓ An exhibition, an educational or cultural tour, or a military display.
- ✓ A trip to the cinema, theatre, theme park or a music concert.

### What's not covered

We won't pay claims for any of the following:

- ✗ If your vehicle runs out of fuel, electricity, oil or water, or if you get a flat tyre or a flat battery.
- ✗ We won't pay claims if you didn't give yourself enough time to reach the event on time or before.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section F: If your belongings or luggage are lost, stolen or damaged

### Valuables & Electronics

We define valuables and electronics as:

- Antiques
- Anything made of fur or silk
- Audio equipment
- Binoculars
- Electrical equipment
- Electronic items (except phones and tablets)
- Jewellery
- Photographic equipment
- Precious metals or stones, or anything that contains it
- Video equipment
- Watches

### What's covered

We'll pay up to £2,500 if any of your belongings or luggage gets lost, stolen or is damaged during your trip. This includes items that you usually wear or carry. If this happens during a trip in the UK, Isle of Man or Channel Islands, the most we'll pay is £500.

We'll only pay for items that belong to you. We won't make any payments for items that are borrowed or rented.

You must carry your valuables with you in hand luggage when you travel, and never leave them unattended. When you arrive, you must keep them in a locked safe or out of sight in a locked room.

### How much we'll pay

What we'll pay is based on value of the item at the time it was lost, stolen or damaged. We'll also take into account the condition the item was in at the time.

The most we'll pay for one single item, or a pair or set of items designed to be used together, is £500. If your trip was in the UK, Isle of Man or Channel Islands, the most we'll pay is £100.

The most we'll pay for your valuables and electronics is £600. If your trip was in the UK, Isle of Man or Channel Islands, the most we'll pay is £300.

The most we'll pay for items stolen from a motor vehicle is £100 for each person insured under the policy. We'll only do this if the items were kept in a locked boot, a locked and covered luggage compartment, or a locked glove compartment. There must also be proof that someone used force to break into the vehicle.

### **What's not covered**

We won't pay claims for any of the following:

- ✘ If you leave anything unattended in a public place or in a vehicle, unless the vehicle is locked and your belongings or luggage are out of sight.
- ✘ If anything fragile breaks, such as glassware or china.
- ✘ Any sports equipment that breaks whilst you're using it, unless your claim is for damage to winter sports or golf equipment.
- ✘ Damage caused by something leaking in your luggage, such as powder or liquid.
- ✘ Scratches and dents, unless they make the item unusable.
- ✘ If you lose jewellery whilst swimming.

There are some items we don't cover at all. We've listed them below:

- ✘ Anything that's likely to go bad or decay quickly, such as food or flowers.
- ✘ Artificial limbs.
- ✘ Bikes and their accessories, for example saddle bags or bike lights.
- ✘ Contact lenses.
- ✘ Dentures.
- ✘ Glasses, including sunglasses.
- ✘ Hearing aids.
- ✘ Motor vehicles and their accessories, for example tyres or roof boxes.
- ✘ Paintings.
- ✘ Phones.
- ✘ Tablets.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section G: If your luggage is delayed

### What's covered

We'll pay up to £150 for every 24-hour period your luggage is delayed on your outward journey on an international trip. We'll only cover essential items you buy while waiting for your luggage to arrive. The most we'll pay is £300 in total.

Please note, you must get a written report from the airline or transport company that confirms how long your luggage was delayed. You must also keep receipts for the essential items you buy.

If your luggage is lost permanently, we'll take away any payment we make for delayed luggage from your overall claim for lost belongings and luggage under Section F.

### What's not covered

We won't pay claims for any of the following:

- ✘ If your property is delayed or held by Customs, the police, or other officials.
- ✘ Business equipment. This includes computer equipment, your work phone, or anything else you need for your business.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section H: If your money, passports or travel documents are lost or damaged

### What's covered

We'll pay up to £750 if your traveller's cheques or prepaid cards are lost or stolen during your trip – as long as you can't get a refund. The most we'll pay for cash carried by one person is £500. If a child under 18 is carrying the cash, we'll only pay up to £50.

When we say 'lost' money, this doesn't include any money you lose when you exchange currencies.

If your passport or other travel documents are lost, stolen or damaged during your trip, we'll pay up to £250 to replace them. This includes costs of you travelling to the local Embassy by public transport, as well as your replacement passport. Other travel documents we'll cover include travel tickets, admission tickets, and visas.

If your passport is lost or stolen, we'll pay for the amount of time that was left on your original passport. For example, if your passport is valid for ten years, but is five years old when it's lost or stolen, we'll pay half the amount you paid.

You must look after your money and passport at all times. Keep them with you, out of sight in a safe, or locked away in the place you're staying.

If your money is lost or stolen, you must provide reasonable evidence of the loss or theft. For example, a report from the police or letter from a hotel or tour operator. If it's lost, stolen or damaged by a transport company, you must request a written report from them. We may not be able to cover you if you don't.

Please note that you'll need receipts, banks statements or cash withdrawal slips for any claim you make. This is so we can confirm the money belonged to you. If you can't prove this, we won't be able to cover you.

We'll also need receipts for any extra costs of getting a replacement passport or travel documents abroad.



### What's not covered

We won't pay claims for any of the following:

- ✘ If you leave your money or passports unattended at any time, unless they're in a safe or locked away in the place you're staying.
- ✘ If someone uses your card to commit fraud. This doesn't apply if your card is lost or stolen.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

### Section I: If you're injured or disabled after an accident

**This section only applies to trips outside the UK.**

#### What's covered

When we say 'accident', we mean something that's sudden and unexpected and happens external to the body. When we say external to the body, we mean a sudden event outside of your body which applies a force to it and causes an injury. It doesn't include anything that's caused by, or is a symptom of, any illness or disease or wear and tear.

We'll pay £75,000 if you lose an arm, leg, foot, or hand in an accident. This includes if you lose four fingers on one hand.

We'll pay the same amount if an accident causes you to completely lose sight in one or both your eyes. To claim for this, your sight must be permanently damaged so that your remaining vision is less than 3/60 on the Snellen Scale. This means you see at 3 feet what most people can see at 60 feet.

We'll also pay £75,000 if you become permanently disabled. The disability must happen within 12 months of the accident. When we say, 'permanently disabled', we mean your injuries are permanent and stop you from being able to do any paid work for the rest of your life.

We'll also cover you if you die within 12 months of an accident. We'll pay up to £35,000 if you're 18 to 64 years old. For any other age, the most we'll pay is £3,500.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section J: Your legal responsibility to others

**This section only applies to trips outside the UK.**

### What's covered

If you're involved in an accident on your trip, you might be held legally responsible to pay damages. This is known as your legal liability. We'll cover you for money you have to pay because someone is injured in an accident, or if you damage or lose their property. We'll pay up to £3,000,000.

You must let AIG Travel know straight away if an accident happens, or if someone makes a legal claim against you. You must also give them any other information they ask for and let them handle the claim.

Don't admit or deny liability for any accident or negotiate or agree to pay for anything unless you have permission from AIG Travel in writing. If you're sent any legal documents, send them to AIG Travel straight away.

When an accident happens, you should give your name, address and details of your travel insurance to the other person involved. If you can, take pictures and videos, and get any details from anyone who saw what happened. This will help AIG Travel to handle your claim.

### What's not covered

We won't pay claims relating to any of the following:

- ✗ Damage to your own property.
- ✗ Anything to do with your job or business. This includes if someone who works for you dies, is injured or becomes ill. It also includes if you lose or damage their property.
- ✗ Injury to anyone in your family, or anyone that lives with you. For example, if a family member dies, is injured or becomes ill. This also includes if you lose or damage their property.

- ✗ Any legal liability you have as a result of a contract you signed.
- ✗ Any legal liability you have as the leader of a group taking part in an activity. For example, if you're leading a group on a trek and one of them gets injured and makes a claim against you.
- ✗ Damage to any land or buildings that you live in or own, including timeshare properties. This doesn't include if you accidentally damage somewhere you're living in temporarily on your trip – as long as you don't own it.
- ✗ You owning or using any guns, weapons, aircraft, watercraft, or any vehicle run by petrol, oil, steam or electricity.
- ✗ Injury or damage caused by animals other than horses, domestic cats, and dogs.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section K: If you need to take legal action following death, illness or injury

**This section only applies to trips outside the UK.**

### What's covered

We'll pay up to £60,000 for legal costs if you're injured or killed during your trip, and you want to make a claim for compensation against someone else.

We'll appoint a lawyer or other expert to represent you. You must follow any advice given to you.

You must also do your best to help us get back any costs we've paid on your behalf.

### What's not covered

We won't pay claims for any of the following:

- ✘ If you make a claim more than 180 days after the incident.
- ✘ Any costs we haven't agreed to in writing.
- ✘ If we or your legal expert think you're more likely to lose your case, or that your case will cost more than the outcome.
- ✘ Any costs as a result of you making a claim against us or anyone who represents us. This includes Virgin Money.
- ✘ If you make a claim against your tour operator, accommodation provider, airline or anyone you've travelled or arranged to travel with.

- ✘ Any fines, penalties or damages a court says you have to pay.
- ✘ Injury, loss or damage caused by your business or any contracts you've signed. This also applies to land or buildings you live in, use or own.
- ✘ Costs that result from you using a watercraft, aircraft, or any vehicle run by petrol, oil, steam, or electricity.
- ✘ If you die or get injured from using a gun or weapon.
- ✘ Any costs relating to animals you own or look after.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section L: If your transport is hijacked

**This section only applies to trips outside the UK.**

### What's covered

We'll pay £75 for every 24-hour period your aircraft, boat or ship is hijacked, up to £1,000. We'll only do this if the hijack lasts for more than 24 hours.

You must get written confirmation from your transport company that shows how long the hijack lasted. You'll also need to give us your tickets or confirmation receipt. We might also ask for other proof to support your claim.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section M: If there's a disaster which leaves your accommodation unfit to live in

**This section only applies to trips outside the UK, Isle of Man or Channel Islands.**

### What's covered

We'll pay up to £1,500 for alternative accommodation if you can't stay in the accommodation you've booked. This must be as a result of fire, flood, earthquake, storm, lightning, explosion, hurricane, or major outbreak of infectious disease. The alternative accommodation must be of a similar standard to the one you originally booked.

We'll only cover you if you can't get your money back elsewhere.

You'll need to provide evidence such as a letter from your accommodation or tour representative that confirms the cause and how long it lasted. We also need your proof of travel such as a confirmation receipt or flight tickets. You must also keep all receipts for the extra costs you pay.

### What's not covered

- ✗ We won't pay claims if you're travelling against the advice of a local or national authority.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section N: If your pet needs care

This section only applies to trips outside the UK, Isle of Man or Channel Islands.

### What's covered

We'll pay up to £75 for every extra 24-hour period your pet has to spend in a kennel or cattery. We'll do this if your return home is delayed because you need to be hospitalised for medical treatment covered by this policy.

We'll also pay this amount if you're delayed because of poor weather, industrial action (such as a strike), or mechanical breakdown. We'll cover return journeys by air, sea, coach or train.

In both cases, the delay must be for more than 24 hours, and the most we'll pay is £750 – which is up to 10 days.

Please note that you must keep all the receipts for extra costs you pay for kennels or catteries. You must also get a written report from the transport company confirming the reason for the delay.

### What's not covered

We won't pay claims for any of the following:

- ✘ Any kennel or cattery fees you have to pay as a result of being in quarantine.
- ✘ If you haven't checked in for your return journey at or before the recommended time.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section O: If your trip is affected by a natural disaster

By 'natural disaster', we mean a volcanic eruption, flood, tsunami, earthquake, landslide, hurricane, tornado, or wildfire.

**In this section, we count travel delay as being more than 24 hours.**

**We may reduce the amount we pay if you go on a trip that's likely to lead to a claim in this section. If a natural disaster happened within the seven days before you left for your trip, we'll only pay 25% of the amounts in this section if you make a claim. This doesn't include cancelling your trip.**

### What's covered

Please note that you must keep all receipts for any extra costs you pay. We'll only cover you if you can't get your money back elsewhere, for example from your airline.

### Cancelling your trip

We'll pay up to £7,500 to cover travel, accommodation and activities if you're forced to cancel your trip because of a natural disaster. We'll do this for amounts you've already paid or have agreed to pay under a contract.

You can check our activities list on pages 42 & 43 to see what activities we cover.

You can also claim for cancelling your trip if travel to your destination is delayed. We'll do this as long as you still couldn't travel after 24 hours. We'll also pay for your visas.

### **Your journey from home is delayed**

We'll pay up to £100 if, after checking in, the outward leg of your journey is delayed by a natural disaster. This is to cover extra costs you have to pay as a result of being stranded in the first 24 hours. We'll pay for any emergency items you need and extra costs of travel, accommodation, and food and drink you have to buy.

If you couldn't check in, we may still be able to cover you depending on your situation. Contact AIG Travel to talk through your options.

We'll pay up to £200 if the outward leg of your journey is delayed, and you still decide to go on your trip. This is to cover extra transport costs to reach your planned destination.

### **Your international connection or journey home is delayed**

We'll pay claims if your international connection or journey home is delayed by a natural disaster. We'll pay £150 for every 24 hours that you're stranded to cover travel, accommodation, food and drink, and any emergency items.

We'll cover you for up to five days – so the most we'll pay is £750.

We'll cover the cost of getting to the original departure point from your accommodation, as well as the cost of going to a different departure point. If you choose to stay in the country, we'll cover travel to different accommodation.

### **Getting you home**

We may be able to make alternative travel arrangements for you if your return journey is delayed by a natural disaster. If we do, we'll pay up to £2,000. We'll only do this if the carrier you booked with can't get you home within 72 hours of the date you expected to arrive home.

We may also make travel arrangements if your journey home stops at multiple locations, and the onward journey is delayed. We'll either bring you straight home or rearrange your onward journey.

Make sure you check with AIG Travel before paying for your own travel rearrangements.

### **Extra car parking and pet care costs**

You might have to pay extra car parking and pet care costs if you arrive home later than expected. If so, we'll pay up to £50 for every extra 24 hours of parking you're charged for if your journey home was delayed by a natural disaster. For kennel or cattery fees, we'll also pay up to £50 for every extra 24 hours. We'll cover you for up to five days, up to a limit of £250.

Please be aware we'll only cover you for flight delays or cancellations if you can't get your money back (or any other compensation) from the airline. Flights that are delayed by more than five hours should be refunded. Please check with your airline to see how much they'll pay you. If you want to find out more about your rights, you can visit the Civil Aviation Authority website at [www.caa.co.uk/passengers/resolving-travel-problems/delays-and-cancellations](http://www.caa.co.uk/passengers/resolving-travel-problems/delays-and-cancellations).

### **What's not covered**

- ✘ We won't pay claims for costs that could be avoided. For example, accommodation costs if you live near to your departure point and could have easily travelled home.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section P: Winter sports cover

In this section, we'll cover you for up to 17 days a year in total.

### What's covered

Winter sports:

- ✓ Big foot skiing.
- ✓ Blading.
- ✓ Cat skiing.
- ✓ Cross-country skiing.
- ✓ Glacier walking.
- ✓ Langlauf.
- ✓ Mono skiing.
- ✓ Off-piste skiing and snowboarding (except in areas the resort say are 'unsafe').
- ✓ Ski boarding.
- ✓ Skiing and snowboarding.
- ✓ Tobogganing.
- ✓ Trekking up to 6,000 metres in length.

If a winter sport you'd like to do isn't on this list, please call **0330 123 3106**, or email **virginmoneytravel@aig.com**. We may be able to cover you.

### If your equipment is lost or damaged

We'll pay up to £1,500 for winter sports equipment you own which is lost, stolen or damaged during your trip. When we say, 'winter sports equipment', we mean skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings. The most we'll pay for a single item or set is £750.

If the equipment is hired, the most we'll pay is £750.

You must keep receipts for any equipment you've bought or hired. We may not be able to cover you if you don't.

If your equipment is damaged, you must provide evidence that it's damaged beyond repair. We'll accept a letter or note from a ski repair shop as proof. For any items that are lost or stolen, you must provide reasonable evidence of the loss or theft. For example, a report from the police or letter from a hotel or tour operator. If it's lost, stolen or damaged by a transport company, you must request a written report from them. We may not be able to cover you if you don't.

If we agree to pay your claim, we'll make the payments based on the amounts in the table below.

Age of the equipment	What we'll pay
Up to 1 years old	90% of the amount you paid
Up to 2 years old	70% of the amount you paid
Up to 3 years old	50% of the amount you paid
Up to 4 years old	30% of the amount you paid
Up to 5 years old	20% of the amount you paid
Over 5 years old	0% of the amount you paid

### If you need to hire equipment

We'll pay up to £75 for every 24-hour period you have to hire winter sports equipment if yours is lost, stolen or damaged during your trip. We'll also pay this amount if your equipment is delayed in reaching you. The most we'll pay is £750 – that's up to 10 days.

You must keep receipts for any equipment you hire – we can't pay claims if you don't.

### **If you lose your ski pass**

We'll pay up to £500 if your lift pass is lost or stolen. We'll work out how much to pay you based on how many days there were left when the pass was lost or stolen.

### **If you're injured or sick**

We'll also cover you if you didn't use the whole of a ski pack you'd already paid for because you got sick or injured. Your ski pack includes ski school lessons, your lift pass and any equipment you hired. We'll pay up to £85 for every 24-hour period you couldn't ski, up to a limit of £510. The amount we pay will be based on the number of complete days you didn't use.

If you were ill or injured, you must get an official letter from a registered doctor that confirms this and tells us how many days you couldn't ski. The doctor must also be unrelated to you.

Please note that you must keep any receipts for the ski pack you paid for.

### **If the piste is closed**

**This section only applies between 1 December and 15 April if you're travelling in the Northern hemisphere. If you're travelling in the Southern hemisphere, it only applies between 1 May and 30 September.**

We'll make a payment if the piste in your booked holiday resort is closed because of too much snow, not enough snow or high winds. This also covers avalanche warnings.

We'll pay for transport to the nearest resort up to £50 for each day. If there's no other resort available, we'll pay £50 for each complete 24-hour period you're not able to ski. We'll pay a maximum of £500.

You must get written confirmation from the resort management that explains the reason the piste was closed and for how long. You'll also need to give us your proof of travel and the receipts for your costs for travelling to the nearest open resort.

### **If there's an avalanche**

We'll make a payment if an avalanche delays you leaving or arriving at your booked ski resort. We'll only do this if the delay lasts for more than 12 hours. We'll pay up to £750 to cover your travel and accommodation costs caused by the avalanche.

You must get official written confirmation that explains the reason for the delay and how long it lasted. You'll also need to give us your proof of travel and the receipts for the extra travel and accommodation.

### **What's not covered**

- × We won't pay claims if you leave anything unattended in a public place or vehicle, unless the vehicle is locked, and your equipment is out of sight. This doesn't include skis, poles or snowboards left in a ski rack between 8:00am and 6:00pm – we'll cover those.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**



## Section Q: Golf cover

### What's covered

#### If your equipment is lost, stolen or damaged

We'll pay up to £1,500 if your golf equipment is lost, stolen or damaged during your trip, as long as it belongs to you. When we say 'golf equipment', we mean golf clubs, golf bags, golf shoes and golf trolleys that don't have a motor.

We'll pay up to £250 for each single item or set. If only one item is lost, stolen or damaged, we'll only cover that item. For example, if one club is lost or stolen, we won't replace the whole set of clubs.

If your golf items are lost or stolen, you must provide reasonable evidence of the loss or theft. For example, a report from the police or letter from a hotel or tour operator. If it's lost, stolen or damaged by a transport company, you must request a written report from them. We may not be able to cover you if you don't.

You must keep receipts for any equipment you paid for – we can't pay claims if you don't.

#### If you need to hire equipment

If you're travelling abroad, and your equipment is delayed in getting to you, or gets lost, stolen, or damaged during your trip, we'll cover the cost of hiring equipment. We'll pay up to £20 for every 24 hours you hire equipment. The most we'll pay is £500 in total.

You must keep receipts for any equipment you hire – we can't pay claims if you don't.

#### If you can't play golf

We'll cover the cost of golf equipment you've hired, along with green fees or golf lessons you've paid for but can't use. We'll do this if you can't play golf because you're ill or injured, or the documents you need are lost or stolen. We'll pay up to £75 for every 24 hours you can't play, up to a limit of £300 – as long as you can't get your money back.

If you're ill or injured, you must get an official letter from the registered doctor that examined you that confirms this. They must also confirm the number of days you couldn't play golf. Please note that the doctor must be someone unrelated to you.

If your documents are lost or stolen, you must provide reasonable evidence of the loss or theft. For example, a report from the police or letter from a hotel or tour operator.

You must also keep all receipts you have for golf equipment hire, green fees and golf lessons.

### What's not covered

- × We won't pay claims if you leave anything unattended in a public place or vehicle, unless the vehicle is locked, and your equipment is out of sight.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section R: Wedding cover

**This section only applies if you're the bride or groom.**

### Valuables & Electronics

We define valuables and electronics as:

- Antiques
- Anything made of fur or silk
- Audio equipment
- Binoculars
- Electrical equipment
- Electronic items (except phones and tablets)
- Jewellery
- Photographic equipment
- Precious metals or stones, or anything that contains it
- Video equipment
- Watches

### What's covered

You must keep receipts for wedding clothes, accessories, gifts or wedding rings you paid for. We don't cover borrowed or hired items. If you can't prove you own them, we can't cover you.

For any items that are lost or stolen, you must provide reasonable evidence of the loss or theft. For example, a report from the police or letter from a hotel or tour operator. If it's lost, stolen or damaged by a transport company, you must request a written report from them. We may not be able to cover you if you don't.

### Wedding clothes and accessories

We'll pay up to £2,000 for wedding clothes and accessories that are lost, stolen or damaged during your trip. The amount we pay will be based on the value of the item at the time it was lost, stolen or damaged. We'll also take into account how old the item was – the older it is, the less we'll pay.

### Wedding gifts

We'll pay up to £1,500 for wedding gifts that are lost, stolen or damaged during your trip. The most we'll pay for each item or set is £250.

We'll pay up to £1,500 for cash gifts, but we won't cover any amounts you might lose through currency changes if you exchange your money into a different currency.

### Wedding rings

We'll pay up to £1,000 for wedding rings that are lost, stolen or damaged during your trip. If only one ring is lost, damaged or stolen, the most we'll pay is £500.

## What's not covered

We won't pay claims for any of the following:

- ✘ If you leave anything unattended in a public place or in a vehicle, unless the vehicle is locked, and your things are out of sight.
- ✘ Any valuable items you don't carry in your hand luggage while travelling.
- ✘ If anything fragile breaks, such as glassware or china.
- ✘ Any sports equipment that breaks whilst you're using it.
- ✘ Scratches and dents on items, unless they stop them from working properly.
- ✘ Any items that are legally held or delayed by the police or other officials.
- ✘ If you lose jewellery whilst swimming. We don't mean wedding rings – just any other jewellery.
- ✘ Damage caused by something leaking in your luggage, such as powder or liquid.
- ✘ Mechanical or electrical breakdown of items.
- ✘ Any money you lose when you exchange currencies.

## There are some items we don't cover at all. We've listed them below:

- ✘ Anything that's likely to go bad or decay quickly, such as food or flowers.
- ✘ Artificial limbs.
- ✘ Bikes and their accessories, for example saddle bags or bike lights.
- ✘ Contact lenses.
- ✘ Dentures.
- ✘ Glasses, including sunglasses.
- ✘ Hearing aids.
- ✘ Motor vehicles and their accessories, for example tyres or roof boxes.
- ✘ Paintings.
- ✘ Phones.
- ✘ Tablets.

**Remember to also check 'What this policy doesn't cover' on pages 37 & 38.**

## Section S: Business cover

### What's covered

#### If your equipment is lost or damaged

We'll pay up to £1,000 if your business equipment is lost, stolen or damaged – as long as it belongs to you or your employer. When we say, 'business equipment', we mean computer equipment, your work phone, or anything else you need for your business.

We'll also pay up to £1,000 if you're forced to buy business equipment because your own was delayed or lost on the outward leg of your journey. We'll do this as long as the equipment was delayed or lost for more than 12 hours.

For single or sets of items, we'll pay up to £500. We'll also pay up to £500 for business samples.

You must keep all receipts for any equipment you had to buy. You must also bring any damaged equipment home.

We'll pay up to £200 to cover emergency courier costs that you pay or agree to pay to replace your lost, stolen or damaged business equipment.

If your equipment is lost or stolen, you must provide reasonable evidence of the loss or theft. For example, a report from the police or letter from a hotel or tour operator. If it's lost, stolen or damaged by a transport company, you must request a written report from them. We may not be able to cover you if you don't.

#### If you need to hire equipment

If you're travelling abroad, and your equipment is delayed in getting to you, or gets lost, stolen, or damaged during your trip, we'll cover costs of hiring equipment. We'll pay £50 for every 24 hours you've hired equipment, up to a limit of £500.

You must keep receipts for any equipment you hire – we can't pay claims if you don't.

#### If your money is lost

We'll cover you if your cash, traveller's cheques or prepaid cards are lost or stolen during your trip. We'll pay up to £500, with a limit of £300 for cash.

You must look after your money at all times. We'll only cover you if you were carrying the money with you, or if it was locked away in a safe or the place you're staying.

You must provide receipts or other proof the money is yours where possible.

#### If you can't make it to your meeting

We'll pay up to £3,000 if you can't go to a planned business meeting during your trip because you were in an accident or were too sick. This is to cover travel and accommodation costs for a colleague to go instead, as long as they're travelling from the UK, Isle of Man or Channel Islands. The accident or illness must be something that we would cover under Section B1, 'If you get sick or injured outside the UK, Isle of Man or Channel Islands'.

You must get an official letter from the registered doctor that examined you that confirms your sickness or injury. Please note that the doctor must be someone unrelated to you.

You must also keep receipts for any accommodation and travel costs your colleague had to pay to go to your meeting instead of you.

#### What's not covered

We won't pay claims for any of the following:

- ✘ If you leave anything unattended in a public place or in a vehicle, unless the vehicle is locked, and your business equipment is out of sight.
- ✘ Any photographic, audio, video, electrical and computer equipment you don't carry in your hand luggage while you're travelling.

**Remember to check 'What this policy doesn't cover' on the next page.**

## What this policy doesn't cover

**Remember to also check 'What's not covered' in Sections A-S.**

There are some things we can't cover under any part of this policy. We've listed these below:

### Travelling against medical advice

We won't pay any claims if you're travelling against the advice of a doctor. This includes travelling to get medical treatment abroad.

### Pandemic/Epidemic

We won't pay claims related to you self-isolating or being in quarantine. We also won't pay claims if you book a trip or travel against government advice when the World Health Organisation considers there to be a pandemic or epidemic. This includes Coronavirus (Covid-19), or any variations of Covid-19.

### Illnesses and diseases we don't cover

There are some pre-existing medical conditions we won't cover. Unfortunately, if we can't cover you for one condition, we won't be able to cover you for any others. Please see the 'Pre-existing medical conditions' section on page 11 for more information.

We don't cover claims related to mental illnesses, including post-traumatic stress disorder, anxiety or any disease of the nervous system. This only applies if you've received any advice or treatment in the two years before the account holder opened their account, or the trip was booked.

We won't cover you for any claims related to a sexually transmitted disease you've been diagnosed with.

We won't pay any claims as a result of you becoming ill because you didn't get the travel vaccinations or inoculations you needed. This doesn't include Coronavirus (Covid-19) vaccinations.

### Crime

We won't cover you if doing so would mean we're breaking any laws or regulations.

We won't pay any claims that result from you breaking the law or taking part in a criminal activity. For example, using illegal drugs or driving without a licence.

### Harming yourself

We won't cover any self-inflicted injuries. This includes if you injure yourself while trying to take your own life. We also won't cover claims caused by you putting yourself deliberately in danger, unless you're trying to save someone's life.

### Drugs & alcohol

We won't pay claims that result from you being under the influence of drugs or alcohol, even if it was the indirect cause of an accident. This doesn't include prescriptions made by a doctor.

### Wars, riots and terrorism

We won't pay claims for anything that results from war, riots or terrorism.

### Following travel advice

We won't pay claims resulting from you travelling to a country where the Foreign, Commonwealth and Development Office has advised against 'all' or 'all but essential' travel. Please check their website (<https://www.gov.uk/foreign-travel-advice>) for more information.

### Countries we don't cover

We won't cover claims for trips from, to or through any of these countries. This includes booking a trip to one of these countries, even if you don't go.

- ✘ Cuba.
- ✘ Iran.
- ✘ Syria.
- ✘ North Korea.
- ✘ Crimea region.

### **Motorbikes and racing**

We won't pay claims that result from you riding a motor bike or scooter (including one with three wheels) without a licence or a crash helmet. If you're the passenger, we won't ask that you check the licence of the driver, as long as it's reasonable to believe they'd have one. For example, if the driver is an official tour guide.

We also won't pay claims that result from you taking part in vehicle racing of any kind.

### **Non-commercial aircraft**

We won't pay claims that result from you flying in any aircraft that doesn't have a commercial licence for carrying passengers.

### **Manual labour**

We won't pay claims that result from you doing any kind of manual labour. Please note this doesn't include fruit picking by hand.

### **Other things we don't cover**

We won't pay claims for anything that results from industrial action (such as a strike) if you knew about it before you booked your trip.

We won't cover any claims that result from the tour operator, airline or other travel company going bust. This includes if they can't provide a service to you or choose not to.

We won't provide any cover or benefits, or pay any claims, if doing so would breach any sanctions, laws or regulations that apply to us or our parent companies. Sanctions, laws and regulations can prevent us from doing business with or involving certain countries, groups, companies and people.

We won't cover claims caused by radiation or contamination from any nuclear explosions or fallout.

We won't cover you if you damage something or hurt someone on purpose. This includes knowing something you do might result in damage or injury and doing it anyway. For example, if you ride a bike without a helmet, and get injured as a result.

## **Cancelling this policy**

### **When the account holder can cancel this policy**

The account holder can cancel this policy within 30 days of opening their account. They must tell anyone covered by the policy that it has been cancelled. The policy will also be cancelled if the account holder closes their Virgin Money bank account.

If you would like to close your Virgin Money bank account, please contact your Private Development Manager.

To cancel the travel insurance or any upgrades, the account holder can contact us in the following ways:

#### **By phone**

**0330 123 3106**

Lines are open between 9:00am and 5:00pm Monday to Friday (not including Bank Holidays).

#### **By email**

**virginmoneytravel@aig.com**

#### **By post**

(Virgin Money Private Travel Insurance)

First Floor

Telecom House

125-135 Preston Road

Brighton

BN1 6AF

### **When we might cancel this policy**

We can cancel this policy if you don't follow the terms and conditions in this document, or if we have another good reason to do so. If we do this, we'll give the account holder at least 30 days' notice in writing. We'll also give them a refund based on how long they've had the policy. We won't do this if we've already paid a claim.

Your policy will also be cancelled if Virgin Money closes the bank account.

## How to make a complaint

We hope you're happy with your cover and our service, but if you're unhappy with something we'd like to try to put things right.

If your complaint is about a claim, you can contact us in the following ways:

### By phone

**0330 123 3106 (press 1)**

Lines are open between 9:00am and 5:00pm Monday to Friday (not including Bank Holidays)

### By email

**virginmoneytravelclaims@aig.com**

### By post

AIG Travel  
(Virgin Money Private Travel Insurance)  
First Floor  
Telecom House  
125-135 Preston Road  
Brighton  
BN1 6AF

If your complaint is about something else, you can contact us in the following ways:

### By phone

**0330 123 3106 (press 2)**

Lines are open between 8:00am and 8:00pm Monday to Friday, and between 9:00am and 5:00pm on Saturdays and Bank Holidays).

### By email

**virginmoneytravel@aig.com**

### By post

The Customer Services Manager  
AIG Travel  
(Virgin Money Private Travel Insurance)  
First Floor  
Telecom House  
125-135 Preston Road  
Brighton  
BN1 6AF

### If you're not happy with our response

If you're not happy with how your complaint was handled – or 8 weeks have passed since you raised it – you may be able to contact the Financial Ombudsman Service. Please be aware the Financial Ombudsman Service may not be able to consider the complaint if you haven't given us the chance to resolve it first.

The Financial Ombudsman Service is an independent complaints service that's free to use. You can find out more about them and how to complain at **[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**.

You can also contact them in the following ways:

### By phone

**0800 023 4567**

### By email

**complaint.info@financial-ombudsman.org.uk**

### By post

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Following this complaints procedure doesn't affect your right to take legal action.

The law of whichever part of the UK, the Isle of Man or the Channel Islands you live in will apply to this policy.



## How we use your personal information

In order to provide our products and services and to run our business, we will collect, use and disclose your Personal Information.

We do this for various purposes including to make decisions about whether to provide insurance, assistance or other services, to respond to your requests and to process claims. We may also use your Personal Information to detect, prevent and investigate crime (including fraud and money laundering).

We may share your Personal Information with our affiliates, service providers and other third parties for these purposes. Your Personal Information may be transferred outside the UK, to countries that have data protection regimes which are different to those in the UK. This includes countries which have not been found to provide adequate protection for Personal Information.

You have certain rights in relation to your Personal Information. More details about AIG's use of Personal Information and your rights as a data subject can be found at: <http://www.aig.co.uk/privacy-policy>.

Or you may request a copy using the following contact details:

Data Protection Officer  
American International Group UK Limited  
The AIG Building  
58 Fenchurch Street  
London EC3M 4AB

Or by email at: [dataprotectionofficer.uk@aig.com](mailto:dataprotectionofficer.uk@aig.com)

## Activities that are covered

This is a list of amateur sports and activities covered by this policy.

You must follow all local laws and regulations while taking part in any of these activities – and use any recommended safety equipment.

We won't pay claims if you're taking part in a competition, sporting tour, league or taking part as a professional.

If an activity isn't on the list, please call **0330 123 3106** or email **virginmoneytravel@aig.com** to check whether it's covered.

Activity	Conditions
Athletics	
Angling	
Archery	
Badminton	
Banana boating	
Basketball	
Boardsailing	
Bowling	
Bridge walking	Must be supervised by a fully trained guide
Bungee jumps	We'll cover up to three jumps
Cave/river tubing	
Cricket	
Curling	
Cycling	
Fell walking	
Gymnastics	
Handball	
Husky sledge driving	
Ice skating	

Jogging	We don't cover marathons
Mountain biking (cross-country and trail riding only)	We don't cover downhill racing
Netball	
Orienteering	
Parasailing	
Parascending	Must be over water
Rambling	
Ringos	
Roller blading	We'll also cover inline skating and skateboarding
Running	We don't cover marathons
Safari trekking	As long as it's part of an officially organised tour and you don't use any guns
Sand boarding	
Scuba diving	You must be a qualified scuba diver. The dive must be under 14 days, and no deeper than 30 metres
Sleigh riding	Must be an officially arranged activity
Snorkelling	
Squash	
Surfing	
Swimming	
Swimming with dolphins	Must be an officially arranged activity
Tennis & table tennis	
Ten pin bowling	
Trekking	Altitude must be under 2,000 metres
Triathlons	1.5km swim, 40km bike and 10km run

Volleyball	
Wake boarding	
Water polo	
Waterskiing	
White or black water rafting	We'll only cover grades 1 to 4

We also cover the following activities, but you won't be covered under sections I ('If you're injured or disabled after an accident') and J ('Your legal responsibility to others').

Activity	Conditions
Baseball	
Camel/elephant riding	Must be supervised by a fully trained guide
Canoeing	
Canopy or tree top walking	
Conservation or charity work	Only educational or environmental work. We'll only cover claims as a result of working with hand tools
Cycle touring	
Dragon boat racing	
Dune and wadi bashing	
Football	
Go karting	
Golf	
Hiking and trekking	Must be over 2,000 metres but below 6,000 metres altitude
Hockey	
Horse riding	We don't cover horse polo, hunting or jumping
Hot-air ballooning	Must be an officially arranged activity
Jet boating	

Jet skiing	
Kayaking	
Kite surfing	Must be over water
Mud buggying	
Paintballing	As long as you're wearing eye protection
Flying in an aircraft	We'll cover any aircraft as long as it's privately owned and licensed to carry passengers
Rowing	
Windsurfing and yachting	We don't cover racing or crewing. We won't cover you if you travel further than 12 nautical miles – this would be leaving any country's territorial waters
Zip lining	

## The Financial Services Compensation Scheme (FSCS)

We're covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event we go out of business, the FSCS may be able to pay your claim.

You can find out more about the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) and by calling **0800 678 1100** or **+44 (0)20 7741 4100**.

Clydesdale Bank PLC (which also trades as Virgin Money) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 121783). Clydesdale Bank PLC is registered in Scotland (company number SC001111) and has its registered address at 30 St Vincent Place, Glasgow, G1 2HL.

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 Financial Services Register (<https://register.fca.org.uk>)

American International Group UK Limited is registered in England (company number 10737370) and has its registered address at The AIG Building, 58 Fenchurch Street, London EC3M 4AB. We're also a member of the Association of British Insurers.

Copyright © American International Group UK Limited 2023. All Rights Reserved.

VM33947V5 (02/23)