



# *Preferred Choice*



## *Annual Travel Policy*



# Contents

## General information

Page number

<i>Complaints Procedure</i> . . . . .	2
<i>Helplines</i> . . . . .	4
<i>About your policy</i> . . . . .	5
<i>The insurance contract</i> . . . . .	6
<i>How to make a claim</i> . . . . .	7

## Details of your cover

<i>Cancelling your journey or cutting it short</i> . . . . .	8
<i>Missing your departure</i> . . . . .	10
<i>Travel delays</i> . . . . .	11
<i>Delayed personal baggage</i> . . . . .	12
<i>Personal accident</i> . . . . .	13
<i>Emergency medical and travel expenses and hospital benefit</i> . . . . .	15
<i>Losing your passport</i> . . . . .	17
<i>Legal expenses</i> . . . . .	18
<i>Hijack</i> . . . . .	22
<i>Winter sports</i> . . . . .	23

## Policy information

<i>Claim conditions</i> . . . . .	24
<i>Policy conditions</i> . . . . .	25
<i>Policy exclusions</i> . . . . .	27
<i>Words with special meanings</i> . . . . .	28
<i>Complaints procedure</i> . . . . .	33

# Complaints Procedure

## *Our commitment to customer service*

At Royal & SunAlliance, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations.

If you believe that we have not delivered the service you expected or you are concerned about any aspect of the service we have provided, then please let us know, preferably through your usual sales and service contact point.

If you are unsure how to contact your sales and service point please contact our Customer Relations Team. Details of which follow.

We promise to:

- Fully investigate your complaint
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes
- Use the information from your complaint to proactively improve our service in the future.

We aim to resolve your concerns within 24 hours. Experience tells us that most difficulties can be sorted within this time.

In the unlikely event that your concerns have not been resolved within this time, we will issue a letter acknowledging your complaint, letting you know the reasons why and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion.

If you continue to be unhappy with our proposed course of action, you can progress your complaint with our Customer Relations Team who will conduct a separate investigation and full review, that will be concluded by us issuing a final response letter.

## *How to contact us*

Customer Relations can be contacted by:

Telephone: 0800 107 6160

Write: Customer Relations Office  
Royal & SunAlliance  
Bowling Mill  
Dean Clough Industrial Park  
Halifax  
HX3 5WA

Fax: 01422 325146

Email: [halifax.customerrelationsoffice@uk.royalsun.com](mailto:halifax.customerrelationsoffice@uk.royalsun.com)

### ***If you are still not happy***

If you are still not satisfied after the review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, Royal & SunAlliance are regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you can refer your complaint to them.

They can be contacted at:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

Telephone: 0845 080 1800

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

### ***Thank you for your feedback***

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.

# Helplines

## *Helpline services we arrange for you*

As a Royal & SunAlliance customer, if **you** suffer an emergency abroad, **you** have access to **our** helplines and emergency service 24 hours a day, 365 days a year.

Whenever **you** need help, all **you** need to do is phone the appropriate number.

Quote **your** policy number and tell **us** about **your** problem.

**We** will do the rest.

These services are free, and **you** can use them while **you** have insurance with **us**.

## *Advice before you travel*

Before **you** leave, FirstAssist Insurance Services Ltd can provide travel information relating to:

- customs regulations;
- currency limits and rules;
- banking procedures and hours;
- health, vaccination requirements, epidemics, AIDS risks and the availability of certain medicines; and
- visa requirements and procedures.

Contact FirstAssist Insurance Services Ltd on 020 8763 3008

## *Emergency medical help*

Contact FirstAssist Insurance Services Ltd on 020 8763 3008. **Your** call will be answered by an experienced assistance co-ordinator who will help **you** with **your** problem.

## *Delayed personal baggage*

**You** can contact FirstAssist Insurance Services Ltd on 020 8763 3008. They will help trace and return **your personal baggage** which gets lost during a flight. **You** must get a property irregularity report from **your** airline which has been filled in at the relevant airport as soon as **you** are aware of the loss. Please make sure, for **your** own protection, that **you** keep a copy of the property irregularity report which **you** must send **us** if **you** make a claim under **your contents** policy if **your personal baggage** is not found later.

## About your policy

### *Your policy is made up of the following:*

The **schedule** which shows which sections of the policy wording apply to **you**, the sums insured and the premium **you** will pay. It will show any special terms which apply to **your** policy.

This policy wording includes a **summary of limits** which shows any special limits which apply to the cover.

**You** should read the **schedule** and policy wording together.

**Your** policy tells **you** exactly what is and what is not covered, how **we** settle claims and other important information.

**We** have listed words with special meanings on pages 28 to 32.

They are printed in bold type whenever they appear in the policy.

**We** have set out 'What is covered' to the left of each page and 'What is not covered' to the right.

There are also some general exclusions which apply to **your** policy and **we** have listed these on page 27.

## *The insurance contract*

This policy is a legal contract between **you** and **us**. The contract is based on the information **you** gave **us** when **you** applied for the insurance.

**We** will provide cover for the sections of the policy shown on the **schedule** for the **insurance period**. **You** must pay the premium for the **insurance period** and keep to all the conditions which are set out on pages 25 and 26.

If **you** do not meet **your** part of the contract, **we** may turn down a claim or increase the premium, or **you** may find that **you** are not covered.

We can both choose the law which will apply to this contract. This contract is governed by Scottish Law if **you** live in Scotland and English Law if **you** live elsewhere in the **United Kingdom** unless it says differently anywhere else in the policy.

For your protection, telephone calls will be recorded and may be monitored  
Royal & Sun Alliance Insurance plc have produced this policy.

Royal & Sun Alliance Insurance plc (No. 93792).  
Registered in England and Wales at St. Mark's Court,  
Chart Way, Horsham, West Sussex, RH12 1XL.

Authorised and regulated by the Financial Services Authority.

# *How to make a claim*

## *Follow the steps below:*

- 1** Check **your schedule** and policy wording to see whether the loss or damage is covered.
- 2** Read the 'Claim conditions' and follow any instructions given.
- 3** Contact **us** at the address and phone number on **your schedule** or contact **your** insurance adviser and quote **your** policy number for advice on policy cover and how to go ahead with **your** claim.

## *What we will do*

- 1** **We** may be able to settle the claim on the information **you** have given or **we** may ask **you** to fill in a claim form.
- 2** **We** may need to contact **you** for more information.
- 3** **We** may need to send a member of **our** staff or a loss adjuster to find out more about **your** claim. A loss adjuster specialises in dealing with insurance claims. He or she will report to **us**. **We** will pay any fee involved.

**Our** claims staff take pride in their service and will do all they can to help **you**.

## cancelling your journey or cutting it short section

### What is covered

We will provide the following cover for any **journey** or **UK holiday**:

- The money **you** lose for the deposit and any advance payments, including pre-paid ski hire, ski tuition and ski lift passes if **you** have chosen winter sports cover.
- Other transport and accommodation charges which **you** have paid or **you** will have to pay under contract. (We will only pay a percentage of these charges if **you** have cut **your journey** or **UK holiday** short.)
- The extra cost of travel and accommodation **you** have to pay to return to the **United Kingdom** or to allow **you** to continue **your journey** or **UK holiday**. (We will only pay these costs if **your journey** or **UK holiday** is cut short or **your** plans change.)

### What is not covered

We will not pay if **you** cancel the **journey** after the ship or aircraft is delayed if:

- **you** do not check in on time, (unless **you** could not check in because of strike, industrial action or bad weather); or
- the ship or aircraft is ordered by a port authority or the civil aviation authority or any similar organisation to stop the **journey**.

The **excess** shown in **your schedule**. This applies to each **policyholder**.

Any claim if **you** are travelling or going to travel:

- against the advice of a **medical practitioner**;
- after being told by a **medical practitioner** that **you** have a terminal illness; or
- to get medical treatment abroad.

Any claim arising from any circumstances **you** knew about when **we** accepted this insurance and **you** expected would mean **you** would have to cancel or cut short the **journey** or **UK holiday**.

Compensation if the piste is closed and if there is an avalanche.

Any amounts **you** can get from elsewhere.

The most **we** will pay for any claim for cancelling **your journey** or cutting it short is the limit shown on **your summary of limits**.

## What is covered

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We will pay these amounts if **you** have to cancel **your journey** or **your UK holiday** or cut it short because of the following:

- a **Accidental injury** to, or illness or death of:
  - **you**;
  - a relative;
  - a close friend or business colleague; or
  - any person who **you** are going to travel or stay with during the **journey** or **UK holiday**.
- b If **you** or anyone who **you** are going to travel or stay with on the **journey** or **UK holiday** are placed in quarantine, summoned for jury service, called as a witness in a court of law or **hijacked**.
- c If **you** are made redundant within the terms of the Employment Protection Act.
- d If **your** home is damaged in an accident and **you** cannot live in it.
- e If the police ask **you** to stay at home after a theft at **your** home or place of business.
- f If the ship or aircraft which **you** are going to travel on is delayed by at least 24 hours because of a strike, industrial action, bad weather or mechanical breakdown.

## What is not covered

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Any claim arising from the following:

*Industrial action or strikes which happened, or which were expected on or before the date **you** booked the **journey**.*

***You** being made redundant or told **you** are going to be made redundant on or before the date **you** booked the **journey** or **UK holiday**.*

Any **accidental injury**, illness or death caused by **you**:

- taking drugs unless they are prescribed by a doctor, but not to treat drug addiction;
- taking part in any of the **activities we do not cover** (see page 28);
- committing or attempting to commit suicide;
- being pregnant unless the pregnancy involves a complication **you** did not know about which arises more than three months before the expected date of birth (and **you** have to cancel **your journey** or **UK holiday** or cut it short);
- being on a waiting list for treatment in a hospital; or
- having a chronic illness for which **you** had to be referred to a consultant or hospital in the 12 months before **you** booked the **journey** or a **UK holiday**
- Any claim **you** make for losing **your** deposits and any advance payments under a timeshare or similar agreement..

## Missing your departure section

### What is covered

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We will pay up to the limit shown on **your summary of limits** for extra transport and accommodation charges to allow **you** to reach **your** destination if **you** arrive at the port or airport too late because:

- the public transport services **you** are travelling in are affected by a strike, industrial action, bad weather or they break down; or
- the car **you** are travelling in is damaged in an accident or breaks down.

### What is not covered

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*Any claim **you** make if the strike or industrial action happened or was expected to happen before **your departure date**.*

*Any accidental damage or breakdown of the car **you** are travelling in if the car is:*

- *over 15 years old;*
- *not in good mechanical or roadworthy condition;*
- *being used for motor racing, rallies, tests, or for practising any of these activities;*
- *carrying more people than it was designed to carry, or more people than there are seats in the vehicle;*
- *carrying more than eight people; or*
- *damaged by frost or worn tyres.*

*The cost of repairing any vehicle.*

## *Travel delays section*

### **What is covered**

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If the ship or aircraft on which **you** are booked to travel is delayed to or from the **United Kingdom** because of a strike, industrial action, bad weather or mechanical breakdown, **we** will pay **you** the amounts shown on **your summary of limits**.

### **What is not covered**

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**We** will not pay anything in the following circumstances.

- **You** do not check in on time (unless **you** could not check in because of a strike, industrial action or bad weather).
- The delay is caused by a strike or industrial action which happened or **you** expected to happen before the date **we** accepted this insurance.
- The delay is caused by the ship or aircraft being ordered by a port authority or the civil aviation authority or any similar organisation to stop the **journey**.
- **You** decide to cancel the **journey** and **we** pay a claim under the 'Cancelling **your journey** or cutting it short' section.

# Delayed personal baggage section

## What is covered

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### Delayed personal baggage

If **your personal baggage** is temporarily lost for more than 24 hours on **your** outward **journey**, **we** will pay **you** up to the limit shown on **your summary of limits** towards the cost of buying replacement clothing, toiletries and similar items. If the baggage is lost permanently, **we** will take any amount **we** pay for these emergency items from the total amount **we** pay under **your** contents policy.

## What is not covered

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**We** will not pay for the following.

- *The **excess** shown in **your schedule**.*
- *Money, credit cards, bonds, **securities** of any kind or contact lenses.*
- *Any property **you** have insured separately.*
- *Any claim caused by a government, public or police authority confiscating or holding **your personal baggage**.*
- *Motorised vehicles, caravans, trailers, aircraft, hovercraft, jetskis or boats or parts or accessories for any of them (other than entertainment equipment **you** can take with **you** when **you** leave **your** vehicle).*
- *Pedal cycles.*
- *Household goods and domestic equipment.*
- *Property used for any trade or business purposes.*
- *China, glass and pottery.*
- *Winter **sports equipment**.*

# Personal accident section

## What is covered

If during the **journey you** are accidentally injured and within two years **you** become disabled or **you** die because of the injury, **we** will pay **you** or **your** dependants the benefit. If **you** die or become disabled as the result of being exposed to severe weather, **we** will include it under **accidental injury**.

### Benefits

#### Death

- 1 If **you** die, **we** will pay up to the limit shown on **your summary of limits**.

#### Disability

- 2 If **you** lose one limb or one eye, **we** will pay up to the limit shown on **your summary of limits**.
- 3 If **you** lose two or more limbs or both eyes or one eye and one limb, **we** will pay up to the limit shown on **your summary of limits**.

## What is not covered

**We will not pay for *accidental injury*, death or a disability caused by *you*:**

- *being pregnant if the injury happened within three months of the expected date of birth;*
- *taking drugs unless they are prescribed by a doctor and not to treat a drug addiction;*
- *taking part in any of the **activities we do not cover** (see page 28);*
- *committing or attempting to commit suicide; or*
- *being under the influence of alcohol.*

**Accidental injury**, death or a disability if **you** are travelling:

- *against the advice of a **medical practitioner**;*
- *after being told by a **medical practitioner** that **you** have a terminal illness; or*
- *to get medical treatment abroad.*

**Accidental injury** caused by something which happens gradually other than exposure to the weather.

**Accidental injury** resulting from sickness or disease or any natural condition or **degenerative disease**.

### Sports and pastimes

**We will not pay any benefit if *you* cannot take part in any sport or pastime because of *your* disability.**

## **What is covered**

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## ***What is not covered***

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### **Paying claims**

**We** will only pay one of the benefits mentioned above for each **policyholder** if it relates to the same accident. If an accident happens, and **you** need to claim under benefits 1 to 3, **we** will not provide any cover for further accidents to that **policyholder**.

### **Being disabled**

**We** will only pay out under benefit 2 or 3 if **you** can prove that **your** loss of limbs or eyes is permanent.

### **If you go missing**

If **you** go missing and after a certain time **we** think **you** have died because of an **accidental injury**, **we** will pay the death benefit to **your** dependants. **We** must have a signed undertaking that if **you** are found alive, **we** will receive a refund of the death benefit.

### **People under 18**

If a **policyholder** is under 18, **we** will only pay the limit shown on **your summary of limits** for benefit 1.

## Emergency medical and travel expenses and hospital benefit section

### What is covered

#### Emergency medical and travel expenses

If during the **journey you** become ill, **accidentally injured** or **you die**, **we** will pay for **emergency medical expenses** and **emergency travel expenses**. **We** will pay up to the limit shown in **your summary of limits** for each **policyholder**.

#### Hospital benefit

If during the **journey you** go into **hospital** for more than 24 hours, **we** will pay **you** up to the limits shown in **your summary of limits** while **you** are in **hospital**.

### What is not covered

Any medical expenses **you** have to pay for the following.

- Expenses **you** have to pay in the **United Kingdom** or country where **you** normally live;
- Any expenses which arise more than one year after **you** need treating;
- The cost of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the illness or injury;
- Any cosmetic surgery or treatment which, in the opinion of the doctor and **our** medical advisors, can be delayed until **you** return to the **United Kingdom**;
- If **you** are on a waiting list for treatment;
- Any dental treatment which could wait until **you** return to the **United Kingdom**; or
- Expenses which are not thought necessary by a **medical practitioner**.

Any claim which is the result of:

- a chronic illness which **you** have been referred to a consultant for during the 12 months before this insurance started (unless **we** have accepted the condition);
- **you** being pregnant or giving birth unless **you** need emergency treatment more than 3 months before the expected date of birth;
- **you** taking drugs unless they are prescribed by a doctor but not to treat drug addiction;

## What is covered

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## What is not covered

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- **you** taking part in any of the **activities we do not cover** (see page 28);
- **you** committing or attempting to commit suicide;
- **you** being under the influence of alcohol; or
- a mental disease or disorder.

Any claim if **you** are travelling or going to travel:

- against the advice of a **medical practitioner**;
- after being told by a **medical practitioner** that you have a terminal illness; or
- to get medical treatment abroad.

The **excess** shown in the **schedule** for **emergency medical expenses** and **emergency travel expenses**.

### In an emergency

**You** can get immediate help by contacting FirstAssist Insurance Services Limited.

Phone: 020 8763 3008

Fax: 020 8763 3035

**You** will need to give FirstAssist Insurance Services Limited a phone or fax number where **you** can be contacted so that they can help **you** as quickly as possible.

**You** must let FirstAssist Insurance Services Limited decide what to do next. Please do not try to solve **your** own problem.

## *Losing your passport section*

### **What is covered**

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If, during the **journey**, **you** lose **your** passport and **you** have to pay extra travel and accommodation costs abroad to allow **you** to get a replacement, **we** will pay up to the limit shown in **your summary of limits** for each **policyholder**.

### **What is not covered**

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**We** will not pay for the following:

- *If **you** do not report the loss to the embassy of **your** home country within 24 hours of discovery.*
- *If **you** lose **your** passport from any vehicle.*
- *Any other expenses **you** may have to pay because **you** have lost **your** passport (consequential loss).*

## *Legal expenses section*

*Words with special meanings are printed in bold throughout the policy. You will find these words on pages 28 to 32. However, the words that are set out below have meanings that only apply to this section of the policy.*

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### **Territorial Limits**

*Great Britain & Northern Ireland, and all countries in the European Union, Isle of Man, the Channel Islands, Andorra, the Czech Republic, Egypt, Gibraltar, Iceland, Israel, Hungary, Liechtenstein, Monaco, Morocco, Norway, San Marino, Slovakia, Switzerland, Tunisia, Turkey, Vatican City and Islands in the Mediterranean.*

### **We, us, our**

*FirstAssist Insurance Services Limited, which handles claims under this section of the policy on behalf of the insurer, Royal & Sun Alliance Insurance plc.*

*If **you** need to claim under this section, **you** should immediately contact:*

*FirstAssist Insurance Services Limited  
Marshall's Court  
Marshall's Road  
Sutton, Surrey  
SM1 4DU.*

*Phone: 020 8652 1313*

*Fax: 020 8661 7604*

## What is covered

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Royal & Sun Alliance Insurance plc will insure **you** for the following.

**Legal expenses** up to the limit shown on **your summary of limits** to claim compensation or damages if **you** are injured or **you** die as a direct result of an accident that happens during the **journey** within the **territorial limits**.

## What is not covered

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*Royal & Sun Alliance Insurance plc will not cover any claim:*

- for **legal expenses** which **we** have not agreed to beforehand in writing;
- reported to **us** more than 90 days after the incident;
- where **we** think there is not a reasonable chance of **you** winning the case or achieving a reasonable outcome;
- where a reasonable estimate of **your** total **legal expenses** is greater than the compensation that **you** are claiming;
- where **you** are injured or die as a result of taking part in **activities we do not cover**;
- arising from **your** business or professional activities;
- for damages or fines **you** have to pay;
- in connection with a **UK holiday**;
- made by **you** against **us** or the insurer; or
- for any costs relating to a claim or **counterclaim** made against **you**.

**You** should also read the exclusions shown on page 27 of the policy.

## *How we settle claims under this section*

Pages 25 and 26 set out the policy conditions and page 24 sets out the claims conditions that **you** will need to meet as **your** part of this contract. **You** must also keep to the conditions on this page and the following pages.

1. If anything happens which might lead to a **legal expenses** claim, **you** must tell **us** immediately by filling in a claim form and giving **us** a full and truthful account of the details of **your** claim. **You** must give **us** any information **we** may ask for. Until **you** have told **us** about the claim and **we** have given **our** written agreement, **we** will not be responsible for any **legal expenses**.

**We** will give **you our** agreement if:

- **we** think **you** have a reasonable chance of winning **your** case and achieving a reasonable outcome; and
- **we** think it is reasonable to pay **your legal expenses**.

If **we** do not accept **your** claim, **we** will tell **you** why.

2. **You** must take all reasonable measures to try to prevent or avoid being involved in **legal proceedings** and keep the costs as low as possible.
3. If there is a dispute between **you** and **us** or the insurer about this section of the policy, it can be taken to an independent arbitrator. The arbitrator will be a solicitor or barrister whom **you** and **we** agree to. If **we** cannot agree with **you** on an arbitrator, the President of the Law Society (or similar organisation) will choose an arbitrator.

The side that loses the arbitration will pay the costs of the arbitration. If the decision is not totally in the favour of one side, the arbitrator will decide who pays the costs. **You** will not be able to claim any costs awarded against **you** from the policy.

4. If **you** want to appeal against a court's decision **you** must give **us your** reasons and get **our** agreement. **You** must give **us** written notice by recorded delivery at least ten working days from the final date for lodging **your** appeal.
5. When an incident happens outside the **EU**, **we** will appoint and control the legal **representative**.
6. If **your representative** wants to consult a barrister or expert witness, **we** will agree if **we** think it is reasonable. **You** must give **us** the name of the barrister or expert witness and the reasons why **you** need one.

7. **We** may take over and continue in **your** name all legal action in any of the following circumstances:
  - the dispute is for an amount which is under £1,000 or if the dispute could be dealt with by the small claims court;
  - **you** take legal action against someone without **our** agreement, or in a different way from that advised by **your representative**;
  - **you** do not give proper instructions to **your representative** or barrister in time; or
  - **you** cause a delay and **your representative** thinks it will harm **your** case.

In these circumstances, **we** may carry out **our** investigation and try to settle **your** dispute. **You** must agree to a settlement which is reasonable.

8. **You** must tell **us** if an offer is made to settle the dispute. **You** must not negotiate or agree to settle the dispute without having **our** agreement beforehand. If **you** do not accept a reasonable offer to settle the dispute, **we** may not continue to support **your claim**.
9. **You** must give **your representative** all the information and help he or she may need, including a truthful account of the facts of **your** case and any paperwork to do with **your** case.
10. **We** must be able to contact **your representative**. **You** and **your representative** must co-operate with **us** and tell **us** about developments to do with **your** case. **We** must be able to have access to **your representative's** files if **we** ask for this.
11. **You** must send **us** all bills for the **representative's legal expenses** as soon as **you** receive them. **You** must confirm to **us** that any charges **you** have to pay for the **representative's** handling of the dispute are acceptable and that **we** may pay the bill for **you**.

If **we** ask, **you** must tell **your representative** to get the court to tax **your legal expenses**, or get the Law Society to certify them according to the Solicitors Act 1974 or the Solicitors Remuneration Order 1972.
12. **You** and **your representative** must take every step to recover **legal expenses**. **You** must pay any recovered **legal expenses** to **your representative** who must then refund any **legal expenses** which **we** have paid or which **we** are due to pay.
13. If, during the claim, **we** think that there is no longer a reasonable chance of **you** winning the case and achieving a reasonable outcome, **we** may not continue to support **your legal proceedings**.

If **we** do not carry on with **your** claim, **we** will tell **you** why.

## *Hijack section*

### **What is covered**

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If the aircraft or other vehicle which **you** are travelling in during the **journey** is **hijacked** and **you** are held for at least 24 hours, **we** will pay **you** the limit shown on **your summary of limits**.

### ***What is not covered***

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## Winter sports section

### What is covered

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If **you** are going on a winter sports holiday, **we** will change **your** travel cover as follows when **you** choose the winter sports option.

Cover for the **money you** lose for the deposit and any advance payments for pre-paid ski hire, ski tuition and ski lift passes is covered under the 'Cancelling **your journey** or cutting it short' section.

#### Ski pack

If **you** fall ill or are injured during the **journey**, **we** will pay **you** the costs of the part of the ski pack, including ski lessons, ski hire and ski lift passes, which **you** are not able to use.

**We** will pay up to the limit shown in **your summary of limits**.

### What is not covered

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*Compensation if the piste is closed.*

*Compensation if there is an avalanche.*

*Claims caused directly or indirectly by **you** taking part in any of the **activities we do not cover** (see page 28).*

## *Claim conditions*

These are the conditions **you** will need to keep to as **your** part of contract.

If anything happens which might lead to a claim, what **you** must do depends on what has happened. **You** can wait until **you** return home before **you** send us **your** claim, but **you** must tell **us** about any claim within two months of the event. For **medical expenses** claims, **you** should read the section for the service of FirstAssist Insurance Services Limited on page 16 'in an emergency'.

### *Travel delays*

If **you** want to claim for cancellation after **you** have been delayed for 24 hours or more or if **you** want to claim for the delay, **you** must produce the following evidence from the transport company or their agents.

- Evidence that **you** checked in on time.
- Evidence that the delay lasted for the time **you** have claimed.
- And evidence of the reason for delay.

### *Rights and responsibilities*

**You** must not settle, reject or negotiate any claim without **our** written permission.

**We** have the right, at **our** expense and in **your** name, to:

- take over the defence or settlement of any claim;
- start legal action in **your** name to get compensation from anyone else; or
- start legal action in **your** name to get back from anyone else payments that have already been made.

**You** must give **us**, and pay for, all the information **we** reasonably ask for about any claim. **You** must also help **us** to take legal action against anyone or help **us** defend any legal action if **we** ask **you** to. **You** must also agree to have any medical examination (which **we** will pay for) if **we** ask **you** to.

### *Other insurance*

If **you** claim under this policy for something which is also covered by another insurance policy, **we** will only pay **our** share of any claim. **You** must give **us** full details of the other insurance policy.

## *Policy conditions*

These are the other conditions **you** must keep to as **your** part of the contract.

### *Taking care*

**Your family** must take all reasonable steps to prevent loss or damage to everything which is covered by this insurance. **Your family** must make every effort to recover any property, which has been lost.

### *Changes in your circumstances*

When **you** arranged **your** insurance, **you** told **us** certain material facts. **You** must tell **us** or **your** insurance adviser straight away about any of the following changes.

- If there is a reason why the holiday may be cancelled or cut short.
- If any **policyholder** is no longer in good health or free from mental or physical illness.
- If **you** or any member of **your family**, or directors (if **you** are in a limited company) are convicted of any offence other than driving offences.

If **you** do not tell **us** about any changes in these facts, **you** may not be covered in the event of a claim or **your** cover may be affected.

### *Transferring your interest in the policy*

**You** cannot transfer **your** interest in the policy to anyone else unless **you** get **our** written permission.

### *Cancelling the policy*

**You** may cancel this policy by giving **us** 14 days' written notice. If **you** cancel the policy, **we** will refund part of **your** premium for the rest of the current **insurance period**. **We** will only do this if **you** have not claimed during the **insurance period**.

If **you** cancel the policy within the first 30 days, as long as **you** have not made a claim, **we** will refund all the premium **you** paid.

**We** may cancel this policy by giving **you** 14 days' notice at **your** last known address. If **we** cancel the policy, **we** will refund the premium **you** paid for the rest of the **insurance period**. **We** will only do this if **you** have not claimed during the **insurance period**.

### *cancelling the monthly premium instalment agreement*

**Your** policy has a normal **insurance period** of 12 months so **your** legal contract with **us** is for this period. **We** may have agreed to **you** paying **your** premium in monthly instalments.

If **you** miss a monthly premium, **we** will send **you** a notice asking **you** to pay the premium **you** have missed. If **you** do not pay the premiums **you** have missed by the date given in the notice, **we** will cancel all the cover under **your** policy.

If **you** want to cancel the credit agreement but not **your** policy, **you** must write to **us** at the address given on **your** schedule. **We** will then send **you** a reply telling **you** how much **you** will have to pay for the rest of the **insurance period**. If this amount is not paid by the date given in **our** reply to **you**, then **we** will cancel all cover under **your** policy.

If **you** want to cancel the monthly premium instalment agreement, **you** should also tell **your** bank, building society or Girobank to cancel **your** direct debit arrangement.

### *Fraud*

If any claim is fraudulent or if **your family** or anyone acting for **your family** is dishonest in claiming any benefit under **your** policy, **you** will lose all benefits under **your** policy.

Also read the conditions in the section 'Claim conditions'.

## *Policy exclusions*

These are the exclusions which apply to all the sections of **your** policy.

### *Radioactive contamination*

Any claim or expense of any kind caused directly or indirectly by:

- ionising radiation or radioactive contamination from any nuclear fuel or waste which results from burning nuclear fuel;

or

- the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.

### *War risks*

Any loss or damage caused by any sort of war, invasion or revolution.

### *Sonic bangs*

Any loss or damage by pressure waves caused by aircraft or other flying objects moving at or above the speed of sound.

### *Existing and deliberate damage*

Any loss or damage which happens before this cover starts or which arises from an event before cover starts, or any loss or damage caused deliberately by **your family**.

### *HIV and AIDS*

Any loss, injury, illness, death, cancellation, cutting short the **journey** or **UK holiday**, change of plan, delay, expense or liability directly or indirectly caused by HIV or any HIV-related illness including AIDS.

### *Age limits*

When any **policyholder** reaches 75 during an **insurance period**.

### *Date change and computer viruses*

This insurance does not cover direct or indirect liability, loss or damage caused:

- to **equipment** by its failing correctly to recognise data representing a date in such a way that it does not work properly or at all; and
- by **computer viruses**.

This exclusion does not apply to claims brought under the **Legal expenses** section of the policy.

# Words with special meanings

Any word defined below will have the same meaning wherever it is shown in **your** policy in bold print.

## Word

## Meaning

### Accidental injury

Physical harm, this does not include sickness or disease or any naturally-occurring condition or the result of anything that happens gradually.

### Activities we do not cover

- Scuba diving.
- Flying (unless **you** are a fare-paying passenger).
- Organised team sports which are pre-booked or paid for or arranged by a person with relevant qualifications or arranged by a person in a relevant club or association.
- Jet skiing or jet biking.
- Off-shore sailing.
- Any professional sports.
- Bungee jumping, high diving or ballooning.
- White water rafting or canoeing.
- Hang gliding, parachuting or parascending.
- Hunting on horseback.
- Manual work of any kind **you** do during the **journey** or on a **UK holiday**.
- Business of any kind **you** do during the **journey**, except clerical work only.
- Motor competitions.
- Motorcycling as a rider or passenger on any motorcycle with an engine of 50cc or more.
- Mountaineering, cliff or rock climbing, potholing, or caving.
- Racing other than on foot.
- Winter sports (other than curling or skating), unless **you** have chosen the winter sports section, in which case the activities **we** do not cover is amended to ski racing, ski jumping, heli-skiing, off-piste skiing, using bobsleighs, toboggans and skeletons and ice hockey.

## Word

## Meaning

Computer viruses	<i>Any program or software which prevents any operating system, computer program or software working properly or working at all.</i>
Counterclaim	<i>A claim brought against <b>you</b> as a result of a claim <b>you</b> have made.</i>
Degenerative disease	<i>Any sickness or disease causing <b>your</b> physical or mental health to gradually get worse.</i>
Departure date	<i>The date when <b>you</b> plan to start the <b>journey</b>.</i>
Emergency medical expenses	<i>The cost of medical treatment given or prescribed by a <b>medical practitioner</b> and all hospital, nursing-home and ambulance charges. (<b>We</b> will only include treatment for teeth and eyes if the injury is caused by an accident or <b>you</b> need emergency treatment.)</i>
Emergency travel expenses	<i>The extra cost of travel, accommodation and rescue (including sending <b>you</b> back home). <b>We</b> will take off any amount <b>you</b> can get back from elsewhere.  <i>This cover applies to any <b>policyholder</b> or relative or friend who has to travel or stay with <b>you</b>. If <b>you</b> die <b>we</b> will pay the cost of the funeral expenses abroad or the cost of transporting <b>your</b> body or ashes and <b>your personal baggage</b> back to the <b>United Kingdom</b>.</i></i>
Endorsement	<i>A change <b>we</b> or <b>our</b> agent make in writing in the policy.</i>
Equipment	<i>Computers and anything else insured by the policy which has a microchip in it. Microchips include integrated circuits and microcontrollers. Computers include hardware, software, data, electronic data processing equipment and other computing and electronic equipment linked to a computer.</i>
EU	<i>The <b>United Kingdom</b> and any country which is a member of the European Union.</i>

## Word

## Meaning

Excess	<i>The first part of any claim which <b>you</b> must pay.</i>
Hijack	<i>When an aircraft or other vehicle which <b>you</b> are travelling in is taken over illegally.</i>
Hospital	<i>Any institution outside the <b>United Kingdom</b> which meets the following criteria.</i> <ul style="list-style-type: none"><li>– <i>It has full-time facilities for overnight patients.</i></li><li>– <i>It has facilities for surgery, medical diagnosis and treating injured and sick people.</i></li><li>– <i>It is run by <b>medical practitioners</b>.</i></li><li>– <i>It provides 24 hour nursing supervised by State Registered Nurses.</i></li><li>– <i>It is not a mental institution, a nursing or convalescent home, a hospice or place for the terminally ill, a residential care home (as defined under the Registered Homes Act, 1984 Part 1 Section 1) or a place for drug addicts or alcoholics.</i></li></ul>
Insurance period	<i>This is either:</i> <ul style="list-style-type: none"><li>– <i>from the date <b>you</b> start the policy until the day before <b>you</b> renew it; or</i></li><li>– <i>12 months from the date <b>you</b> renew the policy.</i></li></ul>
Journey	<i>Any journey <b>you</b> take which lasts no more than 45 days. For winter sports holidays, <b>you</b> will only be covered for 17 days in any <b>insurance period</b>. The <b>journey</b> must begin during the <b>insurance period</b> and involve travel outside the <b>United Kingdom</b>. The <b>journey</b> must also be within the <b>zone</b> shown on <b>your schedule</b>. <b>You</b> will be covered (other than under Cancelling <b>your journey</b> or cutting it short section) from when <b>you</b> leave <b>your</b> home or place of business until <b>you</b> arrive back at home or <b>your</b> place of business at the end of the <b>journey</b>.</i>

*(continued)*

## Word

## Meaning

Journey (continued)

There is special cover under 'Cancelling **your journey** or cutting it short section' which is in force from the date **you** book the **journey**. If the **zone** on **your schedule** is worldwide, for travel outside the **EU** within the rest of the world (but not in the **United Kingdom**), **you** will only be covered for 90 days in any **insurance period** (or 17 days for any winter sports holidays).

Legal expenses

**Your representative's** legal fees, expenses and other costs which **we** have agreed or the costs of any other people involved in the **legal proceedings** if **you** have to pay those costs. This includes costs following an out-of-court settlement to which **we** have agreed.

Legal proceedings

Legal action to protect **your** rights in a dispute.

Medical practitioner

A legally-qualified **medical practitioner** other than **you** or a member of **your** immediate family.

Partner

A person who **you** live with and have had a continuous relationship with.

Permanently losing an eye

Permanent loss of all sight in one eye.

Permanently losing a limb

For a leg this means part being cut off at or above the ankle, or permanent and total loss of the use of a complete foot or leg. For an arm this means four fingers being cut off, or permanent and total loss of the use of a complete hand or arm.

Personal baggage

Clothing, personal belongings and **sports equipment**, suitcases, trunks and other bags **you** take on the **journey**.

Representative

The solicitor or other suitably-qualified person appointed to act for **you**.

Return date

The date when **you** plan to arrive home at the end of the **journey**.

Schedule

New policy, **endorsement**, renewal or review notice.

## Word

## Meaning

### Sports equipment

Any items **you** use to take part in a sporting activity including specialised sports clothing.

**Sports equipment** does not include:

- motorised vehicles, caravans, trailers, aircraft, hovercraft, jetskis or boats, or parts or accessories for any of them;
- pedal cycles; or

### Summary of limits

A list of the policy limits which apply to the policy.

### Territorial limits

Anywhere in the world.

### UK holiday

A holiday away from **your** home which lasts more than 3 days and up to 45 days within the **United Kingdom**. The **UK holiday** must be pre-booked and begin during the **insurance period**. **You** are covered under the 'Cancelling **your journey** or cutting it short section' only. Cover is in force from the date **you** book this **UK holiday**.

### United Kingdom (UK)

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

### We, us, our

Royal and Sun Alliance Insurance plc.

### You, your, policyholder

Any person travelling on the **journey** whose name appears in the list of **policyholders** in the **schedule** under the travel section. (**You** must also be under 70 when **you** start the policy or under 75 when **you** renew it.) Or anyone **we** are told about and a premium has been paid for. This includes any child under 2 on the **departure date** travelling with **you** as long as **you** are 18 or over on the **departure date**.

### Your family

**You, your** husband, wife, **partner**, children (including adopted and foster children), parents and relatives, who all normally live with **you**.

### Zone

**EU** only or worldwide.

# Complaints procedure

*We aim to give our customers a high standard of service at all times.*

*If you are unhappy with our service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you or the manager of Royal & Sun Alliance Insurance plc at the address shown on your schedule. They will tell you what they will do to resolve your concerns and how long it will take.*

*In the unlikely event that you remain dissatisfied and wish to make a complaint, please contact:*

Customer Relations Manager  
Royal & SunAlliance  
Bowling Mill  
Dean Clough Industrial Park  
Halifax, HX3 5WA

*If you have a complaint under the legal expenses section of the policy, please contact:*

The Customer Services Department  
Legal Expenses Division  
FirstAssist Insurance Services Ltd  
Marshall's Court  
Marshall's Road  
Sutton  
Surrey SM1 4DU

*If the Customer Relations Office cannot resolve the matter to your satisfaction, you will be provided with the Company's final response so that you can, if you wish, refer the matter to the Financial Ombudsman Service. Their address is:*

The Financial Ombudsman Service  
Insurance Division  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR







# *Helplines*

Available 24 hours a day, 365 days a year

For advice before you travel, emergency medical help or help tracing delayed or lost baggage, call FirstAssist Insurance Services Limited on

**020 8763 3008**

See pages 4 and 5 for more information.

Royal & Sun Alliance Insurance plc (No. 93792).  
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Chart Way, Horsham, West Sussex, RH12 1XL 0

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