

Euro Breakdown

INSURANCE DOCUMENTS



Privilege.[®]

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At Privilege we use paper from sustainable forests. That's also why if you renew your policy we won't send you a whole new policy booklet. Instead, we'll send you a document showing any changes we've made to the policy. So please keep this booklet safe. And if you ever need an up-to-date copy, just get in touch.



Sustainable Forests

Your benefits at a glance:

You're covered for accidents and breakdowns in every country in Europe – and more. We'll make sure you get home, and cover any extra costs you incur on the way. Full details on the following pages. Any questions? Call **0345 246 8541**

Welcome to Privilege European Breakdown cover which is provided by Green Flag and underwritten by U K Insurance Limited. At Privilege we know the last thing you want when you're driving abroad is for your car to break down.

But now you're covered, all you have to do is give us a call and help will be on its way. This booklet contains everything you need to know about your cover.

Each section is numbered to make it easy to find the information you need. To find out what's included in your policy, have a look at 'your benefits' which you'll find on page 5. Our 'handy tips' section gives you general advice on driving which you might find useful. A step by step guide explains what to do if your car breaks down. You'll find all the phone numbers you need to get in touch with us on the back cover.

To make sure you have all the details of your policy in one place, we've included all the Terms and Conditions as well as a summary of your cover. We recommend you take a moment looking through the summary to see exactly what's included.



A summary of your cover

The cover that you have purchased will run for the period shown on your European Breakdown Cover Schedule.

Please ensure that the duration of cover is correct and that the policy covers the countries you are visiting. Please read this section carefully, which provides a summary of cover. It does not show all of the benefits, exclusions or limits. Please read your Terms and Conditions (which start on page 11) and policy schedule to ensure that the level of cover selected meets your needs.

If you have any questions about your cover that aren't answered in this booklet please feel free to give us a call on **0345 246 8540**.

This section highlights the key details of your policy, including:

- An overview of what your policy covers including some benefits and exclusions
(please refer to your Terms and Conditions for full details)
- How to make a complaint
- What to do if you break down
- Details of our regulator.
- What to do if you want to cancel your policy.

Please take a careful look through the summary.

If you'd like more information on your policy, please turn to 'Your policy in detail,' which you'll find on page 11.

Privilege.[®]

Your benefits

If you break down, don't worry. We've got a network of breakdown technicians across Europe, standing by to come and repair or recover your car.

- When you call you'll get straight through to an English-speaking operator, who will sort everything out for you
- Our lines are open 24 hours a day, 365 days a year – so you know we're always ready to come to the rescue. Call **141 349 0516**
- We can provide cover by the day – so you only pay for what you need
- If you'd rather, you can take out a flexible annual policy covering you for any number of journeys, which you can dip into throughout the year.

There may be times when we receive unusually high volumes of calls from customers needing our help – for example, if it snows or it is extremely cold.

During these periods there could be a delay in reaching you, so in order to ensure that customers who are in a vulnerable situation reach a safe place quickly we will look at where you are, who you are with, what your situation is and prioritise accordingly.

Your benefits

- If you breakdown in the UK before getting to Europe and we can't repair your car, we'll arrange a hire car for you – so you can carry on with your holiday
- If you miss your ferry or Channel Tunnel crossing because of a breakdown, we'll cover any extra costs of re-booking your travel
- If local European police arrange a recovery agent, remember to keep any receipts – we'll foot the bill
- If you're on a camping holiday and your tent is damaged or stolen, we'll meet the cost.

If you have any legal problems while you're abroad just call our legal advice line on 0370 607 1177.

Exclusions

Cover will not apply in respect of:

- Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations.
- Previous inadequate repairs to the vehicle on cover. A full list of exclusions can be found on pages 49-50 of this policy booklet.

What's covered

We offer two levels of cover while you're travelling abroad. You can see exactly what each level covers over the next two pages. If you'd like to change your level of cover, give us a call on **0345 246 8541**.

1. Vehicle cover

This is our standard level of cover. If your car breaks down or if you have an accident we'll arrange emergency assistance. If your car can't be repaired, we'll get a replacement out to you and make sure you and your car get home to the UK. If the driver is ill or injured we'll get the stranded passengers home too.

We may choose to repair your vehicle abroad at your cost.

Vehicle cover – sections 1-12 (pages 19-31)

- Pre-departure protection..... Up to £800
- Roadside assistance and recovery Up to £250
- Replacement vehicle Up to £850
- Repatriation of your vehicleMarket value
- Emergency repairs following theft..... Up to £175
- Driver's illness..... Repatriation costs paid
- Delivery of replacement partsNo limit
- Loss of tent..... Up to £150 per incident
- Legal advice and expensesUp to £10,000 per incident
- Alternative route Up to £1,500 per party

2. Vehicle and travel cover

This gives you everything included in Vehicle cover, as well as comprehensive travel insurance for you and any passengers travelling with you. Medical cover's included too, and we'll meet any costs you end up paying because of cancellations, delays or lost baggage.

What's covered

Travel cover – sections 13-23 (pages 33-46)

- Emergency medical expenses..... Up to £5,000,000 per person
- Personal possessions..... Up to £1,500 per person
- Personal moneyUp to £500 (£250 cash) per person
- Cancellation..... Up to £5,000 per person
- Curtailment Up to £5,000 per person
- Travel delayUp to £200 per person
- Personal liability Up to £2,000,000 per party
- Personal accident..... Up to £25,000 per person
- Loss of passport..... Up to £250 per person

If travel cover is selected

- Any excesses or limits of cover that apply are shown on your schedule
- You must warrant that you do not have a pre-existing medical condition and notify us of any changes in health or medical status.

Winter sports cover (optional extra)

- Equipment.....Up to £500 per person
- Essential replacement itemsUp to £300 per person
- Loss of pass and feesUp to £250 per person
- Piste closure.....Up to £200 per person
- Delayed resort departureUp to £200 per person

For a full list of exclusions please refer to your Terms and Conditions starting on page 11.

Useful information

Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt to Privilege Insurance, Atlantic Quay, 55 Robertson Street, Glasgow. We will return any premium paid in full provided no claims have been made on the policy during that time.

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number **0345 246 8541**. If your complaint relates to a claim, contact your claims handler whose details will be shown in your claims documentation.

- Claims complaints to the Regional Customer Service Manager at the address shown in your documentation.
- All other complaints should be addressed to the Head of Sales and Customer Services at the address shown on your schedule.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). You can download their complaint form and find more info at **financial-ombudsman.org.uk**

You can also telephone them on **0300 123 9 123** or **0800 023 4567**.

You can write to the Ombudsman, too. Their address is:
The Financial Ombudsman Service
Exchange Tower
London E14 9SR.

European Online Dispute Resolution Platform

If you, an individual, purchased your policy online mainly for your own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. You can enter any complaint, other than for trade, about your policy onto the ODR. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if you prefer to contact them directly. For more information about ODR please visit **<http://ec.europa.eu/odr>**.

Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at **www.fscs.org.uk**. U K Insurance Limited is a member of this scheme.

Calling the UK

What to do if you need help

- Just give us a call on **141 349 0516**
- If you have difficulty hearing, please text 'RESCUE' followed by your message to 61009. Texts may be chargeable. Please check with your network provider.
- If you have an accident, fill in your European Accident Statement.
- If a car window or your windscreen breaks, call us on **141 349 0516**. You'll have to pay the initial bill, but if you have comprehensive cover, you can reclaim the cost from us (less any excess).

To call Privilege, or anyone else, from abroad, you need to use the international dialling code, then the UK area code (excluding the 0), then the number. Like this:

Calling Privilege from France, you'd dial:

International Code: **00 44**

UK Area Code: **141**

Number: **349 0516**

Be prepared

Before you travel abroad, you'll need to make sure you've got everything ready:

- Take a warning triangle, light deflectors, GB sticker and spare bulbs, which you can buy from your car dealership or from specialist motoring stores. It's also a good idea to take a spare set of car keys, a fire extinguisher, international driving permit and first aid kit. And don't forget your driving licence.
- Pick up an EHIC form from the Post Office, complete and send off to receive your card before you travel. You'll then be covered for quite a few different medical expenses abroad.
- Make sure to service your car so it's ready for a long trip.

Handy tips

If you're driving in Europe, you know you can call on us. But we hope you won't ever face the inconvenience of a breakdown. That's why we've included some advice over the next two pages that could help you avoid any car trouble.

Driving in Europe

Always remember to drive on the right – especially when you're coming back to your car, for example at service stations

- Be careful when you overtake – leave more space between you and the car you're overtaking so you can see further ahead
- Keep to the speed limit – you could have your licence confiscated
- If you speed or commit a traffic offence you may face an on-the-spot fine

Use seat belts front and back

- Don't drink and drive.

Driving in snow

- Keep in a high gear to avoid wheel spin

Move off in second gear if it's very slippery

- If you're approaching a bend, slow down much earlier than you normally would
- Keep concentrating! Any sudden braking could lead to a skid

If your wheels lock when you're braking, take the foot off the brakes then quickly brake again

- Leave three times the normal distance between your car and the car ahead

Make sure you're prepared – take a spade, hot flask, fully charged mobile phone, a blanket, torch and warm clothing.

Your policy in detail

Welcome to Privilege European Breakdown cover which is provided by Green Flag and underwritten by U K Insurance Limited. This booklet sets out the Terms and Conditions of your Privilege European Breakdown cover and it is important that you read it carefully. This booklet is evidence of the contract between you and U K Insurance Limited based on the information given to us.

In return for receiving and accepting the Premium, we will provide cover in the terms of this booklet for the sections shown in your Privilege European Breakdown Schedule, as applying in respect of an incident occurring during the Period of Cover.

Under European law, we can agree which law applies to this contract and how we communicate with you. English law will apply and we will continue to supply information and communicate with you in English unless we've agreed otherwise.

You must take care to provide us with accurate information which is correct to the best of your knowledge. Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy or claims being rejected or not fully paid.

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Important information

Optional cover

When you have paid the appropriate premium the following applies:

Vehicle Cover:	Sections 1 to 12 inclusive
Travel Cover:	Sections 13 to 22 inclusive
Winter Sports Cover:	Section 23

Start and end dates of cover

The cancellation cover under section 17 starts the day that the cover is taken out, provided that both the departure date and the return date fall within the Period of Cover.

Cover under section 1 starts a maximum of 7 days before you commence the trip and ends when you leave home.

Cover under all other sections starts when you leave your home to begin the trip and ends when you return home, provided that both the departure date and the return date fall within the Period of Cover.

Extension of the period of cover

If your return journey is extended beyond the final day of the Period of Cover for reasons beyond your control, the cover will remain in force without additional premium under the following circumstances:

For up to 7 days in the event of delay to any vehicle or vessel in which you are travelling as a ticket holding passenger;

For up to 30 days if the delay is due to your bodily injury or illness, in which event we will also continue to pay for medical treatment under the Emergency Medical and Travel Expenses Abroad section 16 (if applicable) for the period which is certified as being medically necessary.

Excesses and Limits of cover

Excesses

You may be required to pay an excess in the event of a claim under certain sections. These are shown on your Schedule.

The excess will be deducted from each and every incident that results in a claim.

Limits of cover

Any limits of cover applicable to each section are shown on your schedule. They apply for each person or to all persons travelling together in the vehicle or overall per incident giving rise to a claim, as detailed in each section. Where no limit is shown we will pay all necessary costs detailed in the relevant section.

Medical warranty

Your policy operates on the basis that you warrant that, at the time of taking out this cover and starting your trip, you do not have a pre-existing medical condition as defined in these Terms and Conditions. Please note: any claim arising out of a pre-existing medical condition will not be covered.

Change in health

Prior to the trip, any change in health or medical status of a person must be declared and accepted in writing by us before cover will continue.

Meanings of words

Wherever the following words and phrases appear in this booklet and the Privilege European Breakdown Schedule they will always have these meanings:

Abroad – outside the **United Kingdom** within the **Geographical Limits** shown below.

Certificate of motor insurance – this document provides evidence that **you** have taken out the insurance **you** must have by law. It identifies who can drive **your vehicle** and the purposes for which **your vehicle** can be used.

Costs – legal costs reasonably and proportionately incurred by **your solicitor** on the standard basis or in accordance with any fixed recoverable costs scheme if applicable. **We** will also pay costs which **you** are ordered to pay by a court and any other costs **we** agree to in writing.

Country of departure – Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Emergency – an unexpected and unforeseen event that makes it necessary for **you** to receive treatment from a doctor or to be hospitalised.

Emergency treatment – medical treatment or surgery for an **emergency** that is required for the immediate relief of an acute symptom that, upon the advice of **our medical advisor** cannot be delayed until **your** return to the **UK**.

Geographical limits – the countries of the zone for which **you** have paid the premium.

Zone 1: France, Germany, Belgium, Luxembourg and the Netherlands.

Zone 2: Andorra, Austria, Balearics, Bulgaria, Canary Isles, Corsica, Czech Republic, Denmark, Estonia, Finland, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania,

Malta, Monaco, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

Zone 3: The Republic of Ireland and the Channel Islands.

Zone 4: zones 1, 2 and 3 inclusive.

Hazardous activity/activities – any activity or pursuit that is not specified in the Terms and Conditions.

Home – **your** permanent place of residence in the **UK**.

Immediate family – **your** partner, parent, parent-in-law, son, son-in-law, daughter, daughter-in-law, brother, brother-in-law, sister, sister-in-law, step-parent, step-child, legal guardian, grandparent, grandchild or fiancé(e).

Incident – when the **vehicle** cannot be driven as a result of breakdown, accident, theft or attempted theft, malicious damage, fire or attempted fire, flat tyre, lack of fuel, flat battery, or lost or broken **vehicle** keys, occurring during the **period of cover**.

Medical advisor – **our** senior medical officer.

Privilege European Breakdown Cover terms and conditions – this booklet and the Privilege European Breakdown Cover Schedule, which together form the contract between **you** and **us**.

Period of cover – the period stated on the Privilege European Breakdown Cover Schedule.

Personal money – bank and currency notes, cash, cheques, postal and money orders, coupons or vouchers which have a current monetary value and travel tickets, all held for **your** private purpose.

Personal possessions – each of **your** suitcases, trunks and containers of a similar nature and their contents and articles designed to be worn or carried by **you**, including **your valuables** but excluding **winter sports equipment**, unless **you** have paid the additional premium for winter sports cover and section 23 is shown in **your** schedule.

Policyholder – the first person named on the Privilege European breakdown cover Schedule.

Pre-existing medical condition

- An ongoing medical condition or any medical complication directly attributable to that condition that has been investigated by a registered medical practitioner or;
- A medical condition for which there has been prescribed medication or treatment by a registered medical practitioner during the 30 days immediately preceding the date of application for this cover.

Resident of the United Kingdom – a person who has their main **home** in the **UK** including the Channel Islands.

Secure area – the locked boot of a **vehicle** including the locked luggage compartment of a hatchback or estate **vehicle** fitted with a lid, fixed tray or engaged roller blind closing off the luggage area behind the rear seats, the fixed storage units of a motorised or towed caravan or a locked luggage box locked to a roof rack which is itself locked to the **vehicle** roof.

Solicitor – any suitably qualified person acting for **you** to pursue a claim under this section.

Strike or industrial action – any form of industrial action taken by workers, carried out with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Trip – a holiday or journey **abroad** for pleasure during the **Period of Cover** that begins in the **United Kingdom** and ends on **your** return **home**.

United Kingdom (UK) – Great Britain, Northern Ireland and the Isle of Man, but excluding the Channel Islands.

Valuables – items composed of precious metals or precious stones, jewellery, watches, furs, photographic apparatus, binoculars, telescopes, audio, video and computer equipment, CD's, music cassettes, televisions and mobile telephones.

Vehicle – any **vehicle we** have agreed to cover and which is shown on the Privilege European breakdown cover Schedule provided it:

- Is either, a car, motorised caravan, light van, estate car, motorcycle over 250cc or 4x4 off-road **vehicle**, privately registered in the **United Kingdom** and less than 16 years of age.
- Carries no more than the number of persons recommended by the manufacturer (and for whom seats are provided) with a maximum of 8 persons, including the driver.
- Does not exceed (including any load carried) the following gross vehicle weight and dimensions: 3,500kg in weight, 7m in length, 3m in height and 2.3m in width.

- Is serviced as recommended by the manufacturer and it meets any legal requirements and driving laws that apply - for example, it may need to be taxed and have a valid MOT certificate. **We** can check these details when **you** ask **us** for help.
- Is a caravan or trailer of standard make that meets The Motor Vehicles (Construction and Use) Regulations 1978, is fitted with a standard 50mm tow ball, falls within the size and weight restrictions above and is being towed by the insured **vehicle** at the time of the **incident**. The weight of the caravan or trailer when loaded must not be more than the kerb weight of the **vehicle** towing it.

We, us or our – U K Insurance Limited and/or its agents.

Winter sports equipment – skis and bindings, boots and poles, snowboards and ice skates and essential clothing owned or hired by **you**.

You or your – for the purpose of sections 1-12, the **Policyholder**, any authorised driver and authorised passengers (but not a hitch-hiker) in the **vehicle** at the time of the **incident**.

You, your or insured person – for the purpose of sections 13-23, the **Policyholder** and/or any other person named on **your** Schedule.

Section 1

Vehicle cover

This part only applies if sections 1 to 12 are shown on the Privilege European Breakdown Schedule and the appropriate premium has been paid.

Cover prior to departure

What is covered

Following an **incident** occurring during the 7 days immediately preceding the arranged date of departure, **we** will pay up to a maximum of £800 towards:

- The hire of a replacement car, where available, for the purpose of carrying out the original **trip**, in the event that the **vehicle**, if stolen, is not recovered before the arranged date of departure or the **vehicle** cannot be repaired within 24 hours following the booked time of departure for the **trip**.

- The additional cost of re-booking any sea crossing or rail journey via the Channel Tunnel missed as a result of the **incident** giving rise to a claim (or, where the original route is unavailable, the nearest suitable alternative sea crossing or rail journey via the Channel Tunnel), in the event that the **vehicle** is repaired within 24 hours of the original time of the planned departure for the **trip**.

Please remember

Hire cars are provided subject to **you** meeting the conditions of the hirer. Any claims involving the hire of a replacement car must have our prior approval. **We** cannot guarantee to provide a car with a tow bar or roof rack.

You must contact us as soon as **you** know **your vehicle** may be unavailable for the planned **trip**.

Your claim must be supported by a letter from a garage confirming:

- The regular maintenance and servicing of **your vehicle**.
- Precise details of the breakdown or damage.
- The breakdown, when occurring, was sudden and unforeseen.
- That repairs cannot be effected before the date planned for **you** to begin **your trip**.

Vehicle cover

What is not covered

Any claim resulting from an **incident** if **you** have purchased this cover less than 7 days before **your** planned date of departure.

Any claim when actual or imminent breakdown of **your vehicle** is discovered or diagnosed in the course of a service carried out less than 7 days prior to **your** planned date of departure.

The cost of any Personal Accident insurance or other benefit not specifically covered under this section.

Loss of use of a car hired to **you**.

The cost of fuel and oil used in any replacement car.

Section 2

Roadside assistance

What is covered

Following an **incident**, **we** will:

- Arrange for roadside assistance and towing to the nearest suitable repairer.
- Pay for these services up to a maximum of £250.

Please remember

A garage or specialist undertaking repair work (other than at the roadside) will be acting as **your** agent for such repair work.

What is not covered

Charges for any labour not incurred at the roadside.

The cost of replacement parts or other materials.

Section 3

Replacement parts

What is covered

In the event of necessary replacement parts not being available locally during the **trip**, on receipt of your instructions, **we** will:

- Undertake to obtain them elsewhere.
- Pay all freight charges involved in dispatching them to the location of the **vehicle**.

Please remember

Although **we** will endeavour to provide the replacement parts required, **we** can give no guarantee they will be available, especially in the case of older **vehicles** where parts may be impossible to locate.

When **you** are invoiced for a surcharge subject to the return of the old unit or part, **you** must return the defective part at **your** own expense to the supplier.

If **you** place a firm order for replacement parts and these are not subsequently required, or **you** do not await their arrival, **you** will be responsible for the cost of such parts, including all forwarding charges arising from their return.

What is not covered

The actual cost of the parts and any Customs Duty. This must be paid to **us** by **you**, by a debit to a credit or charge card or by a prior deposit of funds in the **country of departure**.

Section 4

Break in

What is covered

In the event of a theft (or attempted theft) of the **vehicle** and/or the contents contained in the **vehicle** during the **trip**, **we** will pay up to a maximum of £175 for immediate emergency repairs and/or replacement parts, which are necessary to place the **vehicle** in a secure condition to continue the **trip**.

Please remember

You must obtain a Police report within 24 hours of the **incident** giving rise to the claim.

What is not covered

Damage to paintwork or other cosmetic items.

Costs incurred following **your** return **home**.

Section 5

Vehicle out of use

What is covered

If an **incident** occurs during a **trip** and repairs cannot be effected within 24 hours, **we** will arrange and pay for one of the following:

- The additional cost of transporting **you**, with **your** luggage, to **your** destination by alternative transport, or
- The immediate hire of a replacement car, where available, whilst the **vehicle** remains unserviceable, up to a maximum of £850, or
- Overnight accommodation including breakfast (excluding alcohol) in a local hotel for **you** and any **insured person** whilst awaiting completion of repairs, up to £45 per person per day with a maximum limit of £500 in total, provided that such cost is additional to or in excess of any planned accommodation costs payable by **you**, had loss of use of the **vehicle** not occurred.

Section 6

Vehicle out of use

Please remember

Hire cars are provided subject to **you** meeting the conditions of the hirer. Any claims involving the hire of a replacement car must have **our** prior approval. **We** cannot guarantee to provide a car with a tow bar or roof rack.

Hire cars provided within the **Geographical Limits** must stay in the country where they were hired. If **you** have to pay for the services locally, **you** will be reimbursed provided **you** obtained approval from **us** before incurring the expenditure.

What is not covered

The cost of fuel and oil used in any replacement car.

The cost of any Personal Accident insurance or other benefit not specifically covered under this section.

Costs arising as the result of an **incident** occurring during a **trip** but incurred outside the period of that **trip**.

Camping trips

What is covered

If the tent **you** are carrying with **you** and using in the course of the **trip** as **your** principal overnight accommodation, is rendered unserviceable through theft or accidental damage **we** will arrange and pay for:

- If practicable, the hiring of a suitable tent, where available, for the remainder of the period of the **trip**.
- Emergency bed and breakfast only expenses (excluding alcohol) over and above those planned for **you** and any **insured person**, up to £45 per person per day with a maximum limit of £500.

What is not covered

Any expenses incurred as a result of adverse weather conditions which do not actually damage the tent so as to render it unserviceable.

Loss of use of any tent **you** are not carrying on the **trip** with **you** or which belongs to a tour operator or holiday company.

Any damage caused by a dog or dogs accompanying **you** on the **trip**.

Section 7

Alternative driver

What is covered

In the event of **you** being declared medically unfit to drive the **vehicle** in the course of a **trip** or having to return **home** early because of what **we** agree is a serious or urgent reason and there is no other passenger qualified and competent to drive, **we** will pay all necessary additional costs incurred to return the **vehicle** to the **home** address in the **country of departure**.

Please remember

We may elect to provide a qualified driver to drive back the **vehicle** and passengers.

Section 8

Vehicle repatriation

What is covered

Following an **incident** occurring during a **trip**, **we** will pay:

- The cost of transporting **you**, with **your** luggage, to your **home** address in the **country of departure** if the **vehicle** cannot be and could not have been repaired (or, if stolen, has not been recovered in a roadworthy condition) by the intended time of **your** return **home**. The means of transport to be used shall be at our discretion.
- The cost of transporting the **vehicle** to **your home** address in the **country of departure** if repairs cannot be carried out **abroad** (or, if stolen, has not been recovered in a roadworthy condition), by the intended time of **your** return **home**.

Vehicle repatriation

We will pay for necessary garage storage costs and costs of transportation and delivery, including any additional shipping costs. Or, if **you** agree it with **us** in advance, **we**'ll pay up to £600 for one person to come out to **your** car by public transport, to drive it back to the **UK** once it's been repaired **abroad**.

Once **you** have been repatriated by **us** and, if **we** are transporting **your vehicle** to the **country of departure**:

- **We** will reimburse you for up to 7 days necessary alternative travel costs **you** incur while **you** await delivery of the **vehicle**.
- **We** will pay the cost of such travel up to a maximum of £75 for **you** and any other **insured person** in total. This benefit will cease after 7 days or when **we** deliver the **vehicle** to **your home** address or to the repairer designated by **you** (whichever is the sooner).

You must keep all receipts and invoices for the travel **you** have incurred and send these to **us** with **our** claim form.

Please remember

The maximum **we** will pay to repatriate the **vehicle** will be its current market value in the **country of departure**.

Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in the **country of departure** and when **you** confirm to **us** that these repairs will be put in hand.

Any unused travel tickets must be used for repatriation of the **vehicle**.

What is not covered

Loss or theft of, or damage to, unaccompanied baggage (other than a manufacturer's tool kit) left in the **vehicle** if **you** and/or the **vehicle** are being transported by **us**.

Any additional costs incurred to repatriate **your** pet(s).

Section 9

Legal protection

Telephone advice

We will provide telephone advice, guidance and assistance on any legal problem which arises in connection with the **trip** or in connection with the **policyholder's home**. This service operates from the commencement of a **trip** until 7 days after completion of the **trip**. Legal Helpline number **0370 607 1177** (available 24hrs a day).

What is covered

Legal defence

Providing **you** notify **us** within 28 days of receiving a summons, **we** will pay up to £1,000 in respect of costs incurred in defending **you** in a court outside the **country of departure** against an alleged motoring offence involving the **vehicle** during **your trip**.

Death or bodily injury

Following any road traffic accident involving **your vehicle** which is not **your** fault, **we** will pay the costs up to a maximum of £10,000 for any one incident, to negotiate **your** legal rights in pursuing a civil action for compensation and to help **you** in appealing or defending an appeal following **your** sustaining bodily injury or death during **your trip**.

Travel expenses

Additional travel expenses in the event that **you** are obliged by a court **abroad** to attend in connection with an **incident** giving rise to a claim under this section up to a maximum of £250 per person.

Cover provided by this section only applies if:

- At the time of the **incident**, the **vehicle** is being driven or used for a purpose allowed and by a person identified in **your certificate of motor insurance**;
- The date of the **incident** leading to the claim is within the **period of cover** and the **incident** happens within the **geographical limits**;
- Any legal proceedings will be carried out within the **geographical limits** by a court or other organisation which **we** agree to; and
- It is more likely than not that **you** will be successful with **your** claim.

Specific Exceptions

Legal defence

- Alleged speeding offences where no other offence is involved.

Legal protection

- Alleged offences where there are no reasonable prospects of affecting the outcome of the prosecution.

General Exceptions

You are not covered for any of the following:

- 1 Costs **you** have paid or will have to pay before **we** agree to them.
- 2 Any claim arising out of an agreement or contract between **you** and anyone else.
- 3 Any disputes with **us** about this section of the policy other than shown in Condition 5 (page 28).
- 4 Any costs if **you** a stop or settle a claim, or withdraw instructions from the **solicitor** for whatever reason, without **our** permission.
- 5 Costs related to a claim for an **incident** whilst **you** are driving under the influence of alcohol or drugs.
- 6 **You** must be honest and truthful in **your** dealings with **us** at all times.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a false claim, **we** have the right to cancel **your** policy, refuse claims and retain any premium paid.

We may recover from **you** any costs we have incurred, including the costs of investigating the claim.

We will not pay a claim which is in any way fraudulent, false or exaggerated. **We** will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred.

In addition, **we** have the right to cancel any other products **you** hold with **us** and share details of this behaviour with other organisations to prevent further fraud. **We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

- 7 If **we** must make a payment because the laws of any country require **us** to do so, **we** may recover from **you**, or the person who is liable any payment that is not covered by this policy.

Conditions

If **you** do not keep to these conditions, **we** may cancel this section, refuse any claim and withdraw from any current claim.

1 You must do the following:

- Tell **us** about **your** claim as soon as possible;

Legal protection

- Let **us** have full details of **your** claim and any other information that **we** or the **solicitor** ask for (**you** will pay any costs involved in providing this information);
- Fully co-operate with the **solicitor** and **us**, and not do anything which might damage **your** claim. If **we** ask, **you** must tell the **solicitor** to give **us** any documents, information or advice that they have or know about;
- Tell **us** about any developments affecting **your** claim;
- Tell **us** if the **solicitor** refuses to continue to act for **you** or if **you** withdraw **your** instructions;
- Tell **us** if anyone makes a payment into court or offers to settle **your** claim;
- Try to get back any costs that **we** have to make, and pay them to **us**; and
- Get **our** agreement to negotiate or settle a claim.

2 Appointing a solicitor

- If **we** accept **your** claim, **we** or a **solicitor** appointed by **us** will try to negotiate a settlement without having to go to the courts.
- If it is necessary to take **your** claim to the courts or if there is a conflict of interests, **you** have the right to choose the **solicitor** to act for **you**. Otherwise, **we** will appoint a **solicitor** for **you**.

- The **solicitor** will be appointed by **you** or by **us** to act for **you** according to our standard terms of appointment. (**You** can ask **us** for a copy.)
- Before the **solicitor** starts work on **your** case, **we** must agree to the charges.
- **You** must not enter into any agreement relating to charges with the **solicitor** without getting our permission first.
- If a **solicitor** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, **your** cover will end immediately unless **we** agree to appoint another **solicitor**.

3 You must tell your solicitor to do the following:

- Get **our** written permission before instructing a barrister or an expert witness; and
- Tell **us** immediately if it is no longer more likely than not that **you** will be successful with **your** claim.

4 We can do the following:

- Contact the **solicitor** at any time, and he or she must co-operate fully with **us** at all times;

Section 10

Legal protection

- Decide to settle your claim by paying the amount in dispute;
- Refuse to pay further costs if **you** do not accept a reasonable offer to settle your claim; and
- Refuse to pay further costs if it is no longer more likely than not that **you** will be successful with **your** claim.

5 Disputes

You have the right to refer any disagreement between **you** and **us** to arbitration. The arbitrator will be a **solicitor**, barrister or other suitably qualified person **you** and **we** agree on. If **we** cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the United Kingdom whose law governs this section of the policy. **We** and **you** must keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

You may also refer any disagreement between **you** and **us** to the Financial Ombudsman Service. This service is free of charge. (See page 8 for details of our complaints procedure).

Customs regulations

What is covered

If, following an **incident** occurring outside the **country of departure** during a **trip**:

- The **vehicle** is beyond economic repair, **we** may arrange for its disposal under Customs supervision in the country where it is situated. In this case **we** will deal with the necessary Customs formalities.
- The **vehicle** is not taken permanently out of the foreign country within the limited time allowed after import, or **you** inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then **we** will pay **your** liability for any duty claimed from **you**.

What is not covered

The cost of any other import duties imposed by Customs.

Section 11

Missed motorail connection

What is covered

If **you** fail to connect with a pre-booked Motorail service on the outward journey as a result of:

- **You** arriving at the departure point in the **country of departure** too late to commence the booked **trip** due to an accident or breakdown involving the **vehicle** in the course of the **trip**; or
- Cancellation or curtailment of scheduled public transport due to adverse weather conditions, **strike or industrial action** or mechanical breakdown or derangement.

We will arrange and pay for:

- Storage of the **vehicle** in a secure parking area, if available, near to the Motorail depot for the period of the **trip**.
- A standard second-class return rail ticket to enable **you** to continue the **trip** to/from the intended Motorail destination station.
- Hire of a replacement car, where available, up to a maximum of £450.

Please remember

You must have taken every reasonable step to complete the journey to the departure point and to the Motorail depot on time.

What is not covered

Strike or industrial action which is public knowledge at the time **you** purchased the cover.

Withdrawal from service (whether temporary or otherwise) of a sea vessel or train on the orders or recommendation of the recognised regulatory authority in any country.

Claims arising in connection with the inward (return) journey.

Section 12

Alternative route

What is covered

If **you** arrive at the port or international rail terminal too late to commence the outward journey of **your** booked **trip**, as a result of:

- An **incident** involving the **vehicle** in which **you** are travelling; or
- Cancellation or curtailment of scheduled public transport due to adverse weather conditions, **strike or industrial action** or mechanical breakdown or derangement.

We will:

- Provide assistance by liaising with the carrier and/or tour operator to advise of **your** late arrival.
- Make arrangements as necessary for overnight hotel accommodation and alternative international travel.
- Pay for reasonable additional travelling and accommodation expenses necessarily incurred to reach the booked destination by the most direct alternative route, up to a maximum under this section of £250 per **insured person**, with an overall limit under this section of £1,500 in total under this policy.

Please remember

You must have taken every reasonable step to commence and complete the journey to the departure point and check in for the sea crossing or train journey on time.

You must obtain written confirmation from the carrier stating the period and reason for delay.

What is not covered

Strike or industrial action which is public knowledge at the time **you** purchased the cover.

Withdrawal from service (whether temporary or otherwise) of a sea vessel or train on the orders or recommendation of the recognised regulatory authority in any country.

Additional costs where the scheduled public transport operator has offered reasonable alternative travel arrangements.

Claims for additional mechanical wear and tear or depreciation of the **vehicle** or for mileage charges other than additional fuel and oil.

Claims under this section in addition to claims under section 21 when payment has been made.

European Motorways

Please note that in several parts of Europe, if you break down on a motorway or other major public road, police will answer the phone. They will arrange for a local recovery company to send a recovery truck to you without contacting us. Very few of these local recovery agents have any link with United Kingdom motoring organisations and you may well have to pay for this assistance on the spot. If you keep a receipt, **we** will refund the cost of the assistance, including towing charges and time the mechanic has spent working on the vehicle at the roadside. **We** will not pay for any spare parts used or labour charges at a garage. Once you have been taken from a motorway or major public road to a place of safety such as a local garage or motorway service station, please contact us if you need any other advice or services, such as car hire.

Travel Cover

This part only applies if sections 13 to 22 are shown on the Privilege European Breakdown Schedule and the appropriate premium has been paid.

Insured pursuits

You are automatically covered to try the following non-contact sports arranged by **your** hotel, holiday organiser or a recognised provider of the service:

Aerobics, Archery, Badminton, Basketball, Beach Games, Bowls, Cricket, Cycling (excluding BMX and Mountain), Fell Walking/Rambling/Trekking, Fishing, Horse Riding (excluding jumping), Ice Skating (rink only), Parascending (towed by boat), Rafting/Canoeing/Kayaking (including white water up to grade 3), Rollerskating, Skateboarding, Snooker/Billiards/Pool, Snorkelling*, Squash, Surfing*, Swimming*(or in a pool), Table Tennis, Tennis, Volleyball, Water-skiing*, Windsurfing*, Yachting/Boating/Sailing/Rowing*.

*Only on inland or coastal waters within a 12 mile limit.

Section 13

Please remember

The activities must be conducted in a safe and professional manner and, where appropriate, supervised by a qualified person or arranged through a recognised provider of the service.

You must not act in an irresponsible manner or expose yourself to needless danger.

We will not pay for an event that is the result of **your**:

Participation in any insured pursuit in any professional capacity.

Participation in any insured pursuit against local warning or advice.

Personal possessions

What is covered

We will pay **you** up to £1,500 in respect of **your personal possessions** if they are partially damaged, lost, stolen or destroyed while on **your trip**, subject to the following:

- Single article limit for **personal possessions** of £250.
- Total **valuables** limit of £250.

Please remember

The purpose of this section is to cover **your** baggage against loss, theft, breakage or damage whilst **you** are away from **home**. It is subject to limits which may be inadequate for expensive items such as jewellery and photographic or video equipment. These items can usually be covered separately under the All Risks or personal possessions extension of **your** home insurance.

You must:

- Retain **your** tickets and luggage tags and give notice to the Police within 24 hours of any loss or theft or to carriers when the loss or damage has occurred in transit. **You** must obtain either a Police report form or a carriers' property irregularity report form within 7 days.

Personal possessions

- Comply with the carriers' conditions of carriage.
- Not abandon any property to us.

For each item of your **personal possessions** that is lost or damaged during **your** journey, **we** will, at **our** option;

- pay the cost of replacing the item or part of a set as new, or replace the item or part of a set as new, or
- pay the cost of repairing the item or part of a set, or make a cash payment, but not pay the cost of replacing any companion pieces that form part of a set.

A deduction will be made for any wear and tear or betterment in any claim settlement for:

- Clothing (including sports clothing).
- Any item or part which is not replaced or repaired.

What is not covered

Loss, theft, breakage or damage to:

- **Valuables** carried in suitcases or in other items of luggage unless, at all times, they are attended by **you**.
- **Valuables**, unless at all times they are either attended by **you** or left in **your** locked personal accommodation or in a locked safety deposit box, where available.

- **Personal possessions** left unattended unless in **your** locked personal accommodation or in the **secure area** of a **vehicle**, provided also that there is evidence of force and violence having been used to gain entry to the accommodation or **vehicle**.
- Films, tapes, cassettes, cartridges or discs other than for their value as unused material unless purchased pre-recorded when **we** will pay up to the maker's latest list price.
- Perishable goods, bottles or cartons and their contents or any damage caused by such items.
- Property more specifically insured elsewhere. Contact or corneal lenses, dentures or hearing aids.
- **Personal possessions** due to wear and tear, depreciation, deterioration or damage by moth, vermin or by any process of cleaning, repairing or restoring.
- Sports equipment while in use.
- Household goods and anything shipped as freight.
- Cracking, scratching or breakage of glass (other than lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile articles.

Section 14

Emergency replacement of personal possessions

What is covered

We will pay **your** reasonable costs up to £100 for the purchase of essential replacement items if **your** checked-in **personal possessions** are temporarily lost by the carrier en-route to **your** destination and not restored to **you** within 12 hours.

Please remember

Any amount paid by **us** will be deducted from the final claim settlement should the items be permanently lost and a claim made under section 13 of these terms and conditions. Receipts for replacement items should be retained and forwarded to **us**.

Section 15

Personal money

What is covered

We will pay **you** up to £500 in respect of **your personal money** that is lost or stolen while on **your trip** subject to a cash or bank note limit of £250 per adult and £100 per child.

In the event of loss or theft of **personal money** reported to the Police, a single emergency cash advance of up to £100 per adult covered will be made available. Under no other circumstances will a cash advance be made. The amount advanced must either be reimbursed to **us** on **your** return **home** or deducted from **your** claim settlement.

Please remember

The purpose of this section is to cover **your** travel money against loss or theft. In the event of a claim, **you** will be required to provide evidence that **you** had the money, so please retain all receipts.

You must:

- Report any loss to the Police within 24 hours of discovery and obtain a written report. Provide **us**, on request, with confirmation from the issuer of the foreign currency of the sum supplied. In the case of Sterling, documentary evidence will be required.

What is not covered

Loss or theft of **personal money**:

- Unless it is in **your** possession, or following forcible and violent entry when deposited in a safety deposit box where available or when left in **your** locked personal accommodation.
- In the form of travellers' cheques or credit cards.

Section 16

Emergency medical and travel expenses

What is covered

We will pay the following costs up to £5,000,000 for continuous medical and travel expenses necessarily incurred for up to 12 months as a result of **you** becoming physically ill or sustaining personal injury **abroad**:

- Usual and reasonable **emergency** expenses for medical, surgical and hospital charges (including **emergency** dental treatment for the relief of immediate pain only).
- Reasonable costs for **your** repatriation to the **UK**.
- Up to £2,000 for economy travel and accommodation expenses including a daily subsistence allowance of £25 per day for meals, telephone calls and travel for one person, resident in the **UK**, who is required on medical advice to stay with or travel to and remain with **you**. Valid receipts must be supplied to **us**.
- Up to £2,500 for funeral expenses **abroad** or the additional costs of returning **your** mortal remains to **your** residence in the **UK**.
- A daily subsistence allowance of £25 for meals, telephone calls and travel following hospital discharge and before **your emergency** repatriation to the **UK** on medical grounds. Valid receipts must be supplied to **us**.

Please remember

You must:

- Not travel contrary to medical advice or specifically to obtain medical treatment.
- Not have received a terminal prognosis prior to the issue of these terms and conditions.
- Not be awaiting medical treatment as a hospital in-patient prior to the issue of these terms and conditions unless it has been accepted by **us** in writing.
- Advise the Assistance Service immediately in the event of a medical **emergency** or if there is any likelihood that **you** may be admitted to hospital for any reason, giving full details. Many hospitals will not begin treatment until the costs have been guaranteed. Should **your** condition be serious **we** will repatriate **you** to **your home** in the **UK** as soon as **our** medical experts consider that **you** are fit enough to travel safely.

Emergency medical and travel expenses

- Accept our decisions concerning the most suitable, practical and reasonable solutions to any medical **emergency**.

If **you** require more than simple out-patient treatment of the sort that **you** can pay for locally, **you** should call **our** Assistance Service for help and advice. **You** should beware of requests to pay excessive charges for treatment. If **you** are in any doubt call **us** for advice.

What is not covered

Any claim arising directly or indirectly from:

- Any treatment or aid obtained in the **UK**.
- Any elective (non-**emergency**) treatment, tests or surgery including cosmetic surgery, that are not directly related to the illness or injury resulting in **your** admittance to hospital.
- Any surgery or medical treatment that, in the opinion of our **medical advisor** is not essential or could wait until **your** return to the **UK**.
- Any treatment or aid obtained after **you**, in the opinion of **our medical advisors**, first became able to return to the **UK**.
- Any claim arising directly or indirectly from pregnancy within 2 months prior to the estimated date of delivery or within 7 days after delivery.
- The additional cost of single or private room accommodation at a hospital or clinic.
- Any expenses for in-patient treatment or repatriation which have not been authorised by **us**.
- Any medication which at the time of departure is known by **you** to be required or to be continued **abroad**.
- Any dental work involving the use of precious metals.
- Any treatment or services provided by a spa, convalescent, nursing home or rehabilitation centre.

Section 17

Cancellation of a trip

What is covered

We will pay **you** up to £5,000 in the event of the loss of personal accommodation and transport charges and additional travel expenses paid or contracted to be paid by or for **you** (including up to £150 per person for the loss of excursion charges pre-paid in the **UK**) following necessary cancellation after the date of booking the **trip** and in the **Period of Cover** as a result of any of the following:

- **Your** death, serious injury or illness or that of:
 - a companion upon whom **your** travel depends, a member of **your immediate family**, a business partner resident in the **UK**, a person resident **abroad** in whose home **you** are intending to stay.
- **You** or a companion upon whom **your** travel depends being required:
 - for Jury Service or as a witness in a Court of Law in the **UK** during the **trip**, or
 - to stay **home** following a serious burglary or fire, storm or flood damage to **your home** or usual place of business in the **UK** occurring within 7 days prior to the commencement of the **trip**.
- **You** being made unemployed.

- **Your** pet dog, cat or leisure horse requiring emergency life-saving treatment as a result of an accident or illness within 7 days of the commencement of **your trip**.
- **You** being required, as a member of the armed forces or the police, ambulance, fire or nursing service for unexpected emergency duty or being posted overseas during the intended period of **your trip**.
- Delayed departure (section 21) where the delay exceeds 12 hours from the specified time on **your** itinerary.
- **You** discovering **you** are pregnant and the date of **your** return **home** will be within 2 months prior to expected date of delivery.

We will pay only those cancellation charges that would have applied at the time **you** first became aware of the need to cancel, if a valid claim exists.

Please remember

The payment of claims under this section is conditional upon:

- Anyone upon whom the **trip** depends not having received a terminal prognosis from a Registered Medical Practitioner prior to the **trip** being booked.

Section 17

Cancellation of a trip

- **You** not awaiting medical treatment as a hospital in-patient prior to any **trip** being booked unless it has been accepted in writing by **us**.
- **You**, at no time, booking a **trip** if **you** know of any reason why it may be cancelled.
- If unemployed, **you** being registered for work with the employment service.
- **You** providing **us** with a cancellation invoice or **your** unused tickets and proof of purchase.

What is not covered

We will not pay for any event that is the result of:

- **Your** failure to obtain the required passport and/or visa.
- Default of any transport or accommodation provider or their agent or any person acting as **your** agent or **your** conference organiser.
- **Your** disinclination to travel or **your** loss of enjoyment of the **trip**.
- Unemployment of which **you** were aware prior to the booking of the **trip**.

Section 18

Curtailement of a trip

What is covered

We will pay **you** up to £5,000 for loss of personal accommodation and transport charges or travel expenses (including up to £150 for the loss of excursion charges pre-paid in the **UK**), due to the necessary curtailment (the cutting short) of **your trip** as a result of:

- **Your** death, serious injury or illness or that of:
 - a companion upon whom **your** travel depends,
 - a member of **your immediate family**,
 - a business partner resident in the **UK**,
 - a person resident **abroad** in whose home **you** are intending to stay, or
- **You** or a companion upon whom **your** travel depends being required:
 - by the police to return **home** following a serious burglary, fire, storm or flood damage to **your home** or usual place of business in the **UK**, or
 - to attend a Court of Law in the **UK** as a witness or, for Jury Service when postponement of the Jury Service has been denied by a Court Official.

Curtailment of a trip

Please remember

The purpose of this section is to cover any additional expenses that **you** may incur as a result of **you** having to curtail **your trip** because of hospitalisation or for compassionate or other reasons.

If **you** need to curtail **your trip** or expect to have to extend **your** stay because of illness or injury **you** must inform the Assistance Service immediately and before any arrangements are made.

The payment of claims under this section is conditional upon **you**:

- Not travelling contrary to medical advice or specifically to obtain medical treatment.
- Or anyone upon whom the **trip** depends, not having received a terminal prognosis from a Registered Medical Practitioner prior to the **trip** being booked.
- At no time booking a **trip** if **you** know of any reason why it may be curtailed.
- While on a journey, immediately advising the Assistance Service of any event which might result in the curtailment of **your trip**, giving full details.

- Accepting our decision concerning the most suitable, practical and reasonable solution to the problem.

What is not covered

We will not pay for any event that is the result of:

- **Your** disinclination to travel or **your** loss of enjoyment of the **trip**.
- Weather conditions at **your trip** destination.
- Any claim arising directly or indirectly from pregnancy within 2 months prior to the estimated date of delivery, or within 7 days of delivery.
- Any additional or unused travel or accommodation costs to **your trip**, destination or **home** following curtailment.
- Any travel or accommodation expenses incurred without the consent of the Assistance Service.
- Any event relating to **you** which is a result of **your** failure to obtain a medical certificate from the treating Medical Practitioner in the locality where **you** are staying stating the necessity for **your** early return to the **UK**.

Section 19

Personal accident

What is covered

We will pay **you** or **your** legal representatives up to the amounts shown below for bodily injury sustained by **you** while on a journey and caused entirely by violent, accidental, external and visible means which independently and solely results in:

- Benefit 1: £10,000 for death or total and permanent loss of sight or physical loss of limb.
- Benefit 2: £25,000 for permanent and total disablement from engaging in any gainful employment after 2 years from the date of the accident leading to disability.

What is not covered

We will not pay:

- For more than one Benefit resulting from the same injury.
- More than £1,500 under Benefit 1 when **your** age is under 16 or over 75 at the time of the accident.
- Any compensation under Benefit 2 when **your** age is 75 or over at the time of the accident.

Section 20

Personal liability

What is covered

Where agreed in writing, **we** will pay up to £2,000,000 in total under this policy in respect of all sums plus costs that are legally liable to be paid relating to an event caused by **you** during the **Period of Cover** and which results in:

- Bodily injury of any person.
- Accidental loss or damage to property that does not belong to **you** nor is in **your** charge nor under the control of **you** or any member of **your** family.
- Accidental loss or damage to **your** temporary trip accommodation that does not belong to **you** or any member of **your** family.

Section 21

Personal liability

What is not covered

We will not pay for:

- Any liability for loss or damage to property, bodily injury or death arising from:
 - **Your** deliberate act or omission.
 - The employment, business or profession of **you** or a member of **your** family.
 - **Your** ownership, care, custody or control of any animal.
 - An agreement unless the liability would have existed otherwise.
 - **Your** family or an employee of **you** or **your** family.
 - **Your** leadership of a group participating in any activity.
 - The occupation of land or buildings by **you** other than **your** temporary **trip** accommodation.
 - **Your** ownership or use of any aircraft, horse-drawn, waterborne, motorised, mechanically propelled or towed **vehicle** or of any firearm.
- Any costs that **we** have not agreed in writing.

Delayed departure

What is covered

If the transport for which **you** have checked in is delayed at its departure point by at least 12 hours from the time shown in your travel itinerary, **we** will pay **you** either:

- £20 for the first 12 hours delay and thereafter £10 for each subsequent full 12 hours delay to a maximum of £200 or,
- Up to £5,000 for that proportion of the cost of the **trip** paid (or contracted to be paid) prior to commencement of the **trip** or invoiced to **you** which **you** cannot recover from any other source if, after the first 12 hours delay, **you** decide to abandon the **trip** before departure of the outward conveyance from the **UK**.

What is not covered

We will not pay:

- For any event which is a result of **your** failure to check in at the departure point according to the travel itinerary given to **you**. Unless **you** have obtained written confirmation from the carrier or their handling agents showing the scheduled and the actual departure times.
- For departure delay arising from **strike or industrial action** which commenced or was announced before **you** purchased the travel tickets or obtained confirmation of booking.

Section 22

Loss of passport

What is covered

If during a **trip** you lose **your** passport **we** will pay **you** up to £250 for reasonable additional travel and accommodation costs necessarily incurred **abroad** to obtain a replacement.

What is not covered

We will not pay for any claim where the loss of the passport is not reported to the Police or British Consular Representative within 24 hours of discovery.

Section 23

Winter sports cover

This section only applies if shown on the Privilege European Breakdown Schedule and the appropriate premium has been paid.

Cover is provided for on-piste snowboarding, skiing, snow-cat skiing, mono-skiing, ski-bobbing, ice-skating, curling, bob-sleighing, luge, tobogganing and snow-mobiling, cross-country skiing on locally recognised tracks. Off-piste skiing and snowboarding, both with a qualified instructor.

Part one – equipment

What is covered

We will pay up to £500 in respect of equipment (skis and bindings, boots and poles, snowboards, ice skates and essential clothing owned or hired by **you**) if it is damaged, lost or stolen while on **your trip**.

Single article, pair or set limit – £250.

Winter sports cover

What is not covered

We will not pay for loss, theft, breakage or damage to:

- Equipment being left unattended unless in a recognised secure place or in the **secure area** of a motor **vehicle**, provided there is evidence of force and violence being used to gain entry.
- Equipment more than 5 years old.

Please remember

You must obtain a property irregularity report from the courier for damage to any equipment whilst in transit.

Loss, theft or suspected theft of equipment must be reported to the police within 24 hours of discovery and a Police report obtained.

A deduction will be made for any wear and tear or betterment in any claim settlement for **Winter sports equipment**.

Part two – essential replacement items

What is covered

We will pay **you** up to £25 per day to a maximum of £300 for reasonable costs incurred by **you** in hiring equipment following accidental loss (including temporary loss in transit for more than 12 hours) or damage to **your** own equipment during the **trip**.

Part three – loss of ski pass and fees

What is covered

We will pay up to £250 per person for the proportionate value of any non-refundable ski passes, hire or tuition fees following:

- Accident or sickness totally preventing **you** from continuing **your** holiday.
- The loss or theft of **your** ski pass.
- Total resort closure preventing **your** travel to an alternative ski area.

Winter sports cover

Part four – piste closure

What is covered

We will pay **you** up to £20 per day to a limit of £200 to enable **you** to travel to an alternative resort and to pay for an additional ski pass in the event of piste closure in **your** resort resulting in the closure of all ski lifts for a period in excess of 24 hours.

Part five – delayed resort departure

What is covered

We will pay you £20 per day for each complete 24 hours after **your** scheduled resort departure up to a limit of £200 for reasonable additional accommodation and food expenses incurred as a result of complete transport failure due to adverse weather conditions preventing **your** departure from the resort. Where alternative transportation to the **United Kingdom** is required because **your** original travel tickets cannot be changed **we** will pay up to £200 for alternative return transportation to the **United Kingdom**.

What is not covered

We will not pay any claim:

- Made outside the recognised skiing season in the ski resort where the loss occurred.
- Where the holiday was not pre-booked.
- Under piste closure, where the cover was effected less than 14 days before departure or if **you** do not travel to an alternative resort following piste closure.

General conditions

Which apply to this cover

This part describes certain responsibilities and procedures.

For claims to be paid or assistance to be provided under these Terms and Conditions you must:

- 1 Be a resident of the **UK**.
- 2 Take reasonable care to safeguard against accident, injury, loss or damage as if the cover was not in force.
- 3 Notify the police or the carrier, as appropriate, as soon as reasonably possible and within 24 hours for losses under sections 13, 15, 22 and, where applicable section 23, giving full details of any **incident** which may result in a claim.
- 4 Notify **us** of any claim within 2 months of the event.
- 5 Forward to **us** immediately upon receipt every writ, summons, legal process or other communication in connection with a claim.
- 6 Give all the necessary information, documentation and assistance that **we** may require at **your** expense, including, where necessary, medical certification and details of **your** household insurance and any other insurance which may cover a claim under these Terms and Conditions.
- 7 Not admit liability or make an offer or promise of payment without **our** written consent.
- 8 Travel only to the Geographical Regions identified in **your** Schedule.
- 9 Not participate in hazardous activities.
- 10 Observe **your** driving licence conditions and all the terms, provisions, conditions and endorsements laid down in this booklet.
- 11 Reimburse **us**, within 1 month of the request, any expense incurred by **us in** providing any service under this cover for which **we** are not responsible.

Which apply to this cover

We reserve the right to:

- 1** Decline any claim which is in any way connected with a **pre-existing medical condition** suffered by **you** or a travelling companion which was not disclosed to and accepted in writing by **us** at the date of issue of this cover.
- 2** Decline any claim which is in any way fraudulent and cancel the cover.
- 3** Take over and deal with in **your** name, the defence or settlement of any claim made under this cover.
- 4** Take proceedings in **your** name but at our expense, to recover for **our** benefit the amount of any payment made under the cover.
- 5** Cancel all benefits provided by the cover for a **trip** when a payment is made under sections 17 or 18 for that **trip**.
- 6** Not refund the premium unless **you** return the Terms and Conditions and Privilege European Breakdown Schedule to **us** within 14 days of issue provided no claims have been made and **we** receive it prior to the departure date of **your trip**.
- 7** Cancel the cover in the event of the non-payment of the premium.
- 8** Apply an additional premium or special conditions or exclude cover for a medical condition if **your** health changes significantly during the **period of cover**.
- 9** Have the benefit and use of any unused travel tickets.
- 10** This contract is between **you** and **us**. Nobody else has any rights they can enforce under this contract except those they have by law.

Which apply to this cover

Cover will not apply in respect of:

- 1 **Vehicles** which have not been maintained and operated in accordance with the manufacturer's recommendations and if the **vehicle** doesn't meet the legal requirements and driving laws that apply - for example, it may need to be taxed and have a valid MOT certificate. **We** can check these details when **you** ask **us** for help. **You** agree that **we** can carry out an inspection of **your vehicle** at any time.
- 2 **Vehicles** that are ever used to carry things or people for money (unless specifically agreed by **us** when **you** first took out the cover). For example, as a courier service or taxi.
- 3 **Vehicles** temporarily immobilised by floods or snow affected roads or as a result of whole or partial immersion in water, snow, sand or mud.
- 4 **Vehicles** used for and/or involved in motor racing, off road use (away from public roads and over rough terrain), rallies, speed or duration tests or practising for such events.
- 5 Previous inadequate repairs to the **vehicle** on cover.
- 6 Any deterioration of or loss of or damage to property, or any legal liability, injury, illness, death or expense caused by, contributed to or arising from:
 - War, invasion, act of foreign enemy, hostilities (whether war be declared or not), terrorist activity, civil war, rebellion, revolution, military or usurped power.
 - Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or any Government Officials or Authorities of any country.
 - Pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
- 7 **Your** suicide or wilfully self-inflicted injury or illness, sexually transmitted diseases, alcohol related incidents or the use of drugs, solvent abuse, the effects of alcohol or self-exposure to needless peril.

Which apply to this cover

- 8 **You** operational duties as a member of the Armed Forces.
- 9 **Your** own unlawful action.
- 10 **You** travelling in an aircraft (other than as a fare paying passenger in a fully licensed passenger carrying aircraft and for no other purpose).
- 11 Losses that are not directly associated with the **incident** that caused **you** to claim. For example, loss of earnings due to being unable to return to work following an insured **incident** or losses arising from a delay in providing the services to which this cover relates.
- 12 Any loss due to currency exchanges of any and every description.
- 13 The expense of supplying all certificates, information and evidence which **we** may require. However, when a claim for bodily injury or illness occurs, **we** may request, and will pay for, any **insured person** to be medically examined on our behalf. **We** may also request, and will pay for, a post-mortem examination if any **insured person** dies.
- 14 Any claim arising from circumstances known to **you** at the time of applying for cover, or at any time prior to the commencement of a **trip**, or any claim arising as a result of a fact or facts material to this cover where such fact or facts have not been disclosed to us.
- 15 Any expenses which would have been incurred in the normal course of the **trip**.
- 16 Transportation of horses or livestock.

Privilege Insurance Privacy Notice



Your privacy

It's up to us to keep your information safe. This tells you how we collect, use and share your information.

Who we are

We are U K Insurance Limited (UKI) and the brands we own are Direct Line, Churchill, Privilege, Green Flag and NIG. We're part of the Direct Line Group.

Your information

Your information includes:

- The personal details you've given us either on the phone or online.
- What you've done and what's happened while you've been with us, such as claims or amendments to your policy.
- Anything else we've been told about you by other organisations and companies.

It also includes the details of anyone else included on your policy.

If you've given us any details about anyone else, please tell them about this notice.

How we'll use your information

We use your information to:

- Give you quotes.
- Manage your insurance.
- Sort out any claims.

We also use your information to:

- Assess financial and insurance risks.
- Prevent crime, such as fraud and money laundering.
- Recover any money you owe us.

We may ask you for sensitive personal information (as defined by the Data Protection Act), such as details about health or criminal convictions. We only use this information:

- For the specific reason you gave it to us.
- To provide your insurance cover.

We may get in touch to:

- Provide you with additional information about services and products you already hold with us as part of managing your policy.



- Tell you about our other products or special offers. You may get these updates from any of our brands – Direct Line, Churchill, Privilege and Green Flag. If you'd rather not get these, just let us know. Details are in the 'How to get in touch' section below.

Who we can share your information with

We can share your information within all our brands.

We also share your information with other organisations and companies that help us to provide our services.

For example:

- Suppliers we use to help deal with any claim.
- Other insurers, reinsurers or similar companies that work with us, or you.
- Companies who carry out activities on our behalf, such as marketing agencies.

We carry out searches with Credit Reference Agencies on quotations including renewals to evaluate insurance risks. Our search is automatically deleted after 12 months and does not affect your ability to obtain credit.

When you take a policy with us and at each renewal, if you choose to pay your premium by instalments,

we may exchange your information with credit reference agencies to reflect your credit application. We will let you know before we do this. This will be visible to other credit providers and failure by you or anyone who pays for your policy to keep up your monthly payments will be reflected in your credit score.

If we use suppliers outside the UK, we'll only share the information they need to provide their service. When we use these suppliers, we'll require that they keep your information as safe as we do.

We won't share your information with anyone else outside of UKI unless:

- We have your permission.
- We're required or allowed to do so by law.
- We transfer rights and obligations allowed under this notice.

Stopping fraud and money laundering

We share or check your information with other organisations to help stop fraud and money laundering. These organisations include police and fraud prevention agencies in the UK and abroad. We'll always follow the Data Protection Act if we do this.

We and other organisations also share or check your information to:

- Help us decide whether to give you, or people you live with, insurance or financial services.
- Recover any money you owe us.
- Check people's identities.

If any of the information we've got looks like it might be false or wrong, we'll record and share that.

You should make sure everything you tell us is correct because your records may be checked:

- When you apply for insurance, financial services, or work.
- By police and other law enforcement agencies.

Following financial sanctions

We use your information to make sure we comply with any financial sanctions that apply in the UK and overseas. This includes:

- Checking your information against sanctions lists.
- Sharing your information with HM Treasury and international regulators if required.

If we need more information to make sure we comply with any financial sanctions, we may ask you for it.

How we'll deal with other people

- We only manage your policy with you, unless you tell us otherwise.
- If your spouse or partner gets in touch on your behalf, we'll talk to them if they're named on your policy.
- We'll only talk with somebody else if you've told us we can.
- If you want us to only talk to you, please let us know.

What we'll do if anything changes

Sometimes we may need to change the way we use your information. If the change is something you might not expect, we'll write to you and let you know.

How to get in touch

If you'd like more information, or want to ask anything about this notice. Please write to:

Data Protection Officer, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

If you'd like a copy of your information. Please write to:

Data Access Team, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP.



If you would like a copy of the guide to how Credit Reference and Fraud Prevention Agencies use your information. It's available on the Privacy Page of our website or call us for one to be sent to you.

If you'd like to know what information fraud prevention agencies have about you. Please get in touch. We can give you the names of the agencies we use.

If you no longer wish to receive marketing about our products or services.

Please let us know by -

Email: Unsubscribe using the link on the email.

SMS: Reply as instructed on the message.

Post: Return to the address on the back of the envelope.

Call: Telephone numbers are on each brand's websites or

Write to: Marketing Dept, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Important information

Statement of Needs

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs and just to let you know our consultants may receive a bonus if you purchase any cover with us.

Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt to Privilege Insurance, Atlantic Quay, 55 Robertson Street, Glasgow. We will return any premium paid in full provided no claims have been made on the policy during that time.

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number **0345 246 8541**. If your complaint relates to a claim, contact your claims handler whose details will be shown in your claims documentation.

If you wish to write then address your letter to:

- Claims complaints to the Regional Customer Service Manager at the address shown in your documentation.
- All other complaints should be addressed to the Head of Sales and Customer Services at the address shown on your schedule.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS).

You can download their complaint form and find more info at financial-ombudsman.org.uk

You can also telephone them on **0300 123 9 123** or **0800 023 4567**.

You can write to the Ombudsman, too. Their address is:
The Financial Ombudsman Service
Exchange Tower
London E14 9SR

European Online Dispute Resolution Platform

If you, an individual, purchased your policy online mainly for your own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. You can enter any complaint, other than for trade, about your policy onto the ODR. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if you prefer to contact them directly. For more information about ODR please visit <http://ec.europa.eu/odr>.

Details about our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited is a member of this scheme.

Calling the UK

What to do if you need help

- Just give us a call on **141 349 0516**
- If you have difficulty hearing, please text 'RESCUE' followed by your message to 61009. Texts may be chargeable. Please check with your network provider.
- If you have an accident, fill in your European Accident Statement
- If a car window or your windscreen breaks, call us on **141 349 0516**. You'll have to pay the initial bill, but if you have comprehensive cover, you can reclaim the cost from us (less any excess).

To call Privilege, or anyone else, from abroad, you need to use the international dialling code, then the UK area code (excluding the 0), then the number. Like this:

Calling Privilege from France, you'd dial:

International Code: **00 44**

UK Area Code: **141**

Number: **349 0516**

Be prepared

Before you travel abroad, you'll need to make sure you've got everything ready:

- Take a warning triangle, light deflectors, GB sticker and spare bulbs, which you can buy from your car dealership or from specialist motoring stores. It's also a good idea to take a spare set of car keys, a fire extinguisher, international driving permit and first aid kit. And don't forget your driving licence.
- Pick up an EHIC form from the Post Office, complete and send off to receive your card before you travel. You'll then be covered for quite a few different medical expenses abroad.
- Make sure to service your car so it's ready for a long trip.

Useful contacts

Customer helpline	0345 246 0591
24 Hour accident recovery hotline	0800 028 5904
24 Hour glass hotline	0800 328 7471
Car insurance	0345 246 8539
Home insurance	0345 246 8534
Breakdown cover (UK and Europe)	0800 028 5904
Online quotes	privilege.com

Visit www.privilege.com for your exclusive Privilege member benefits.



If you would like a Braille, large print or audio version of your documents, please let us know.

Privilege Insurance policies are underwritten by U K Insurance Limited, Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

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