



Investec Travel Insurance



Medical Assistance Service

24/7 365 days a year
+44 (0)203 284 1238

Tell them you have an Investec Policy.

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How to contact us

Before your trip

If **you** need to cancel **your trip** call +44 (0)203 284 1238 Monday to Friday between 9am to 5pm.

During your trip

- In an emergency you should contact the emergency services straight away.
- If **you** are in hospital contact our Medical Assistance Service as soon as possible or if **you** need medical assistance whilst abroad contact **our** medical assistance team +44 (0)203 284 1238
- If **you** want to **cut short your trip** contact our assistance team on +44 (0)203 284 1238 Just tell them you have an **Investec Policy** and quote your card number.
- Our team will:
 - o ensure **you** are receiving appropriate treatment in a safe facility,
 - o help make arrangements if **you** need medical assistance whilst abroad,
 - o arrange appropriate repatriation should **we agree it is medically necessary**,
 - o assist if **you** need to **cut short your trip**.
- Please note repatriation arrangements and medical expenses will only be covered in full if **your** claim is covered.

After your trip

- If **you** have out of pocket expenses **you** call +44 (0)203 284 1238 Monday to Friday between 9am to 5pm.
- If **you** want to make a complaint about a claim call +44 203 284 1238 or email claimcomplaints@axa-assistance.co.uk

Remember to check your cover before your trip

It's important that **you** take the time to read the information within **your** policy wording to make sure that it meets **your** needs. In particular **you** should make sure:

- This policy does not cover **pre-existing medical** conditions. More information can be on page 8.
- That any sports and activities that **you** have got planned are covered. More details can be found on page 8.
- **You** are not travelling for longer than **your** cover allows or to a country which is not covered. More information can be found on your Insurance Certificate.

Your insurance

Your insurance is a benefit of **you** being an Investec **client**. If **you** close **your** Investec account **your** travel insurance will be cancelled from the same date.

This is **your** insurance policy. It contains details of what is covered, what is not covered and the conditions for each **insured person** and is the basis on which all claims will be settled.

We want **you** to get the most from **your** policy and to do this **you** should:

- read **your** policy wording and make sure **you** are covered for the sort of losses/incidents **you** think might happen
- make sure that **you** understand the exclusions and conditions which apply to **your** policy because if **you** do not meet these conditions it may affect any claim **you** make.

Remember, no policy covers everything. **We** do not cover certain things such as, but not limited to:

- **Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section.
- Losses that **we** do not state are specifically covered.
- Circumstances known to **you** before **you** when booking **your trip** or becoming an Investec **Account holder** whichever is the later which could reasonably have been expected to lead to a claim.
- Any **trip** that has already begun when **you** became an Investec **Account holder**.
- Losses which occur outside of a valid **insurance period**, see the definition of **insurance period** for full details).

The things which are not covered by **your** policy are stated:

- In the 'General exclusions applying to **your** policy'
- Under 'What IS NOT covered' in each section of cover.

If **we** do not state that something is covered, **you** should assume that it is not covered.

Important conditions relating to your policy

For all sections of the policy other than Section 8 – Hole in One Benefit and Section 14 – Purchase Protection **you** are covered irrespective of the use of the Investec Card.

You must charge the green fees in Section 8 - Hole In One Benefit and the eligible item in Section 14 - Purchase Protection in full to **your** Investec Card.

Claims will only be considered if the cause of the claim falls within the **insurance period**.

Who is covered

You, **your** spouse, **your** civil partner or the person with whom **you** are permanently cohabiting in a relationship, together with **your** children, step-children, adopted children, children for whom **you** are the legal guardian and foster children.

Your policy covers only persons permanently resident in the **UK** and registered with a **UK** GP.

Children are only insured when accompanied by a **responsible adult**.

Age eligibility

Some sections of **your** insurance have age limits.

The **Account holder** and their family are covered for benefits when travelling on a trip independently of one another.

Applicable to	Age
Account holder , their spouse, civil partner or the person with whom they are permanently cohabiting in a relationship	Up to aged 84 (if you reach the age of 85 during the Insurance Period cover will continue until the end of that Insurance Period) for the following sections: <ul style="list-style-type: none"> • Section 1 - Cancellation or Cutting Short your Trip • Section 2 - Medical Emergency and Repatriation Expenses • Section 13 – Rental Car Collision Damage Waiver
The Account holders children, step-children, adopted children, grandchildren, children for whom they are the legal guardian and foster children	Up to the age of 18 inclusive or aged 19 to 21 if in full time education at the start of the trip .

Geographical areas

	Worldwide *	Your home area
Section 1 - Cancellation or Cutting Short your Trip	✓	✓
Section 2 - Medical Emergency and Repatriation Expenses	✓	✗
Section 3 - Disruption or Delay to Travel Plans	✓	✓
Section 4 - Personal Belongings and Money	✓	✓
Section 5a – Legal expenses and assistance	✓	✗
Section 5b – Personal liability	✓	✗
Section 6 – Personal accident	✓	✓
Section 7 – Winter sports	✓	✓
Section 8 – Golf cover	✓	✓
Section 9 – Business travel	✓	✓
Section 10 – Wedding cover	✓	✓
Section 11 – Home Emergency	✓	✓
Section 12 – ATM Theft or Assault	✓	✗
Section 13 – Car hire excess waiver	✓	✗
Section 14 – Purchase Protection	✓	✓

*There is no cover for any claim caused by **you** choosing to travel to a country or region that the Foreign Commonwealth & Development Office (FCDO) or other regulatory body has advised against travel to.

Words with special meanings

Throughout **your** policy wording, certain words are shown in **bold type**. These words have special meanings which are listed below.

Section 5a Legal expenses and assistance, Section 6 Personal accident, Section 10 Wedding cover, Section 13 Car hire excess waiver and Section 14 Purchase Protection have unique 'Words with special meanings' which can be found at the beginning of the section.

Accident(s)/Accidental

A physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Baggage

Any items which belongs to **you** which are worn, used or carried by **you** during a **trip** (but excluding **valuables, sports equipment, ski equipment, business equipment** and **personal money and important documents**).

Business equipment

Any items used by **you** and which belong to **you** in support of **your** business activity including office equipment which is portable by design.

Business trip

A **trip** taken wholly or in part for business purposes but excluding manual work.

Account holder(s)

The holder of an Investec Card which is valid at the time of the incident.

Card Provider

The provider of the card through which this insurance policy is made available to **you**.

Catastrophe

Means

- fire,
 - flood,
 - earthquake,
 - explosion,
 - volcanic eruption and/or volcanic ash clouds,
 - tsunami,
 - landslide,
 - avalanche,
 - hurricane,
 - storm,
 - civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising
 - an outbreak of food poisoning
- meaning **you** cannot use **your** booked accommodation.

Close business associate

Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the proper continuation of that business.

Close relative

Your mother, father, sister, brother, fiancé(e), wife, husband, civil partner, domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sibling, aunt, uncle, niece, nephew, cousin, next of kin, **your** guardian, anyone who **you** are a guardian for or anyone **you** have power of attorney for.

Colleague

An associate in the same employment as **you** in the **UK**, whose absence from work necessitates **your** stay in or return to the **UK**.

Cut short/Cutting short

Either:

- You** cutting short the **trip** after **you** leave **your home** by direct early return to **your home**.
- You** attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to **personal quarantine**, in either case for a period in excess of 24 hours.

Claims will be calculated on the number of nights of **your trip** **you** missed due to **your** early return or the number of nights which **you** were hospitalised, quarantined or confined to **your** accommodation.

Claims under part b), above, will only be paid for the ill/injured/quarantined/confined **insured person**, but where **we** or the Medical Assistance Service agree for another **insured person** (including any children travelling with them) to stay with **you**, **we** will also pay for that **insured person's** proportion only of any unused travel and accommodation costs and expenses they have not used by remaining with **you**.

Cyber attack

The actual use or threat of use of disruptive activities against computers and networks, with the intention to cause harm, spread fear or cause severe disruption of infrastructure, including a Malware, Ransomware or Hacking attack.

Eligible item

An item, purchased by the **Account holder** solely for personal use (including gifts), which has been charged fully to **your** Investec card.

Golf Equipment

Golf clubs, golf balls, golf bag, golf shoes and golf trolley.

Hole-in-one

A golf shot that enters the hole from the tee with no intervening shots.

Home

Your home address listed on **your** Investec card account.

Home area

For residents of **UK** excluding Jersey, Guernsey and Isle of Man **your home area** means **UK** excluding Channel Islands and Isle of Man.

For residents of the Channel Islands and the Isle of Man, **your home area** means either Jersey, Guernsey or the Isle of Man depending on where **your home** is.

Important Documents

Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.

Insurance Period

The 12 month period commencing on the date **you** became an Investec **Account holder** and each subsequent 12 month period. Ending when **you** cancel **your** Investec Card, **your** policy is cancelled or **you** reach the maximum age limit, whichever is earlier.

- Sections 1 -12: Cover for cancellation starts from when **you** become an Investec **Account holder** or when **you** book a **trip**, whichever is later. Cover for curtailment and sections 2-11 apply for the length of each **trip**. The **insurance period** is automatically extended in the event that **your** return to **your home area** is unavoidably delayed due to an event covered by this policy, providing **you** accept alternatives offered and don't intentionally delay **your** return.
- Section 13: Car hire excess waiver cover starts when **you** collect the vehicle.
- Section 14: Purchase protection; cover begins when **you** become an Investec a **Account holder** and each subsequent 12 month period. Ending when **you** cancel **your** Investec Card or **your** policy is cancelled whichever is earlier.

Insured Person/You/Your

The Investec **Account holder(s)**, the Investec **Account holder (s)** spouse, civil partner or the person with whom they are permanently cohabiting in a relationship and their children, step-children, adopted children, grandchildren, children for whom they are the legal guardian and foster children. The **Account holders'** grandchildren are only covered when travelling together on the same trip with the **Account holder**. Please also refer to the age eligibility section on page 3.

Insurer

The service provider, arranged by Inter Partner Assistance S.A.

Medical condition

Any disease, illness or injury.

Medical practitioner

A registered practising member of the medical profession recognised by the law of the country where they are practising, who is not related to **you** or any person who **you** are travelling with.

Package

The pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) Transport
- b) Accommodation
- c) Other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package as more fully described under The Package Travel and Linked Travel Arrangements Regulations 2018.

Personal Money

Travellers' and other cheques, event and entertainment tickets and pre-paid vouchers all held for personal purposes.

Personal quarantine:

A period of time where **you** are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

Pre-existing medical condition

1. Any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) from which **you** have suffered from or received medical advice, treatment (including surgery, tests, check-ups, investigations by **your** doctor/consultant /specialist) or prescribed drugs or medication in the 2 years prior to booking or starting a **trip**.
2. Any other **medical condition** for which **you** have been prescribed medication or which **you** have received or are waiting to receive treatment including surgery, tests, check-ups or investigations) within the last 2 years prior to booking or starting a **trip**.

Pre-paid charges

Charges **you** have paid before **you** travel, or are contracted to pay for, including but not limited to the following: car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, green fees and ski school fees, lift passes and hired **sports equipment**.

Costs associated with a sport or activity will only be covered providing **your** policy covers **you** for that sport or activity.

Public Transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.

Redundant/Redundancy

Being made unemployed through the loss of permanent paid employment (except voluntary redundancy) and at the time of becoming an Investec **Account holder you**, or **your travelling companion** had no reason to suspect that **you** would be made redundant.

Regional quarantine

Any period of restricted movement or isolation, including national lockdowns, within **your home area** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

Responsible Adult

A person aged 18 or over (not insured on this policy) whose duty is to care for and be in control of another person and if necessary make decisions in the absence of the parent/guardian

Ski Equipment

Skis (including bindings), ski boots, ski poles, snowboards and helmets.

Ski Pack

Ski school fees, lift passes and hired **ski equipment**.

Sports Equipment

Items that are usually worn, carried, used or held in the course of participating in a recognised sport. These items are only covered if in connection with a sport or activity which this policy covers **you** to participate in.

Terrorist Action

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
- c) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

Travelling Companion

Any person with whom **you** are travelling/staying or have arranged to travel/stay with. This person does not have to be insured by **your** policy.

Trip(s)

The period of time spent away from **your home** on pre-booked business or leisure travel.

The intention of this policy is to cover the entire **trip**.

The maximum length of any one **trip** is 93 consecutive days.

If any **trip** is longer than the maximum trip length there is no cover under this policy for any additional days.

The **insurance period** is automatically extended in the event that **your** return to **your home area** is unavoidably delayed due to an event covered by this policy, providing **you** accept alternatives offered and don't intentionally delay **your** return.

The cover is limited to a total of 183 days outside of **your home area** in any 12 month period.

UK

England, Wales, Scotland, Northern Ireland, Jersey, Guernsey and the Isle of Man.

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

Valuables

The below list (including any associated equipment):

- jewellery,
- watches,
- cameras,
- camcorders,
- sat navs,
- drones,
- laptops,

- telecommunications equipment (including mobile phones)
- other electronic entertainment devices (including but not limited to MP3 or 4 players, handheld games consoles, tablets, e-readers, and headphones).

We/Us/Our

The service provider arranged by Inter Partner Assistance S.A.

You/Your/Yourself

See the definition of **insured person**

About your insurance contract

Your policy is a legal contract between **you** and **us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless **you** and **we** have agreed otherwise, **your** policy will be governed by the law of England and Wales.

The insurer

This policy is underwritten by Inter Partner Assistance S.A. Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event **we** cannot meet **our** obligations to **you**, **you** may be entitled to compensation from the scheme. This depends on the type of insurance and the circumstances of the claim. **You** can find more information on the compensation scheme arrangements from the FSCS. Contact them at www.fscs.org.uk or call them on 0207 741 4100.

Cancellation Period

These benefits are included with **your** Investec account. If **you** cancel **your** Investec account the cover will end and all benefits will stop. Please refer to **your** Investec account relationship agreement for full details of how to close **your** account. If **you** want to cancel this policy, but want to keep **your** Investec account open, please contact Investec to discuss whether this is possible.

Reciprocal Health Agreements

If **you** are travelling to a country which has a reciprocal health agreement with **your home area** **you** are entitled to benefit from the health care arrangements which exists between the country **you** are visiting and **your home area**.

If travelling within the EU **you** can apply for a GHIC either online [Applying for healthcare cover abroad \(GHIC and EHIC\) - NHS \(www.nhs.uk\)](#) or by telephoning 0300 330 1350.

If travelling outside of the EU visit

[Healthcare abroad - NHS \(www.nhs.uk\)](#)

Pre-existing medical conditions

You must comply with the following conditions to have the full protection of **your** policy.

This policy does not cover **your pre-existing medical conditions**.

It is a condition of this policy that **you** will not be covered under the following sections:

- Section 1 - Cancellation or Cutting Short your Trip
- Section 2 - Medical Emergency and Repatriation Expenses arising directly or indirectly from:

At any time from:

1. Any **medical condition** **you** have which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite this **you** still travel.
2. Any surgery, treatment or investigations for which **you** intend to travel to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures).
3. Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
4. **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.
5. Any **medical condition** **you** are aware of but for which **you** have not had a diagnosis.
6. Any **medical condition** affecting **you**, a **close relative** or a **colleague** that **you** are aware of, that could reasonably be expected to result in a claim on this policy.

*If **your** health changes after the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** should check with **your medical practitioner** that **you** are fit to travel.*

***You** will not be covered under Section 2 – Medical emergency and repatriation expenses if **you** travel against medical advice. **You** may be able to claim under Section 1 – Cancelling or cutting short your trip if this is medically necessary.*

Sports and other activities

Any involvement in these sports and/or activities is subject to **you** following local laws and regulations and the use of recommended safety equipment.

The policy will not cover any professional sports or entertainment and racing events (other than racing on foot). There is no cover under Section 5b – Personal Liability for sports or activities marked with *

The following lists detail the sports and activities that this policy will cover without charge when **you** are participating on a recreational and non-professional basis during any **trip**.

- Abseiling
- *Archery
- Badminton

- Baseball
- Basketball
- *Biathlon
- *Bob sleigh
- Bowling
- Camel Riding
- *Canoeing (up to grade/class 3)
- *Clay pigeon shooting
- Cricket
- *Elephant Riding
- *Fell running
- *Fencing
- Field hockey
- Fishing
- Football
- *Glacier Skiing
- *Go- Karting
- Hockey
- Hang gliding
- Heli skiing
- *Horse Riding
- *Horse Trekking
- *Hot air ballooning
- Ice Skating (on recognised ski rinks)
- *Jet Biking
- *Jet Skiing
- Kitesurfing
- Monoskiing
- *Mountain bicycling on tarmac
- Netball
- Orienteering
- *Paintball
- Paragliding
- Parascending
- Parachuting
- Pony Trekking
- Racquetball
- Road Cycling
- Roller skating
- Rounders
- Running
- Sailing (within 20 Nautical Miles of the coastline)
- *Sailing (outside 20 Nautical Miles of the coastline)
- Sand surfing
- Scuba diving † (see note below)
- *Skeleton
- *Skidoo
- Squash
- Summer tobogganing
- Surfing
- Table Tennis
- Tennis
- *Tobogganing
- Trampolining
- Trekking (up to 4000 metres without use of climbing equipment)
- Triathlon
- Volleyball
- *War games
- Water polo

- Water Skiing
- Wind Surfing
- Yachting (within 20 Nautical Miles of the coastline)
- *Yachting (outside 20 Nautical Miles of the coastline)
- Zorbing

† Scuba diving – scuba diving to the following depths, when **you** hold the following qualifications, and are diving under the direction of an accredited dive marshal, instructor or guide and within the guidelines of the relevant diving or training agency or organisation:

- PADI Open Water – 18 metres
- PADI Advanced Open Water – 30 metres
- BSAC Ocean Diver – 20 metres
- BSAC Sports Diver – 35 metres
- BSAC Dive Leader – 50 metres

We must agree with any equivalent qualification. If **you** do not hold a qualification, **we** will only cover **you** to dive to a depth of 18 metres.

The following sports and activities are covered without charge when **you** are participating on a recreational and non-professional basis during any **trip**.

There is no cover under Section 5b – Personal Liability for sports or activities marked with *

- Golf
- *Cross country skiing
- *Ski touring
- Skiing (on piste or off piste, with a guide, or within ski area boundaries of a recognised ski resort and following local ski patrol guidelines)
- *Snowblading
- Snowboarding (on piste or off piste with a guide, or within ski area boundaries of a recognised ski resort and following local ski patrol guidelines)
- Snowshoeing

Making a claim

If **you** are abroad and need assistance please contact the Medical Assistance Service on +44 203 284 1238. Medical assistance open 24/7.

For all other claims please contact 0203 284 1238 Monday – Friday 9am – 5pm.

Just tell them you have an **Investec Policy** and quote your card number.

Please ensure that **you** have all the claims evidence **we** require. All claims evidence must be supplied at **your** own expense. Remember to keep copies of all correspondence **you** send to **us** for **your** future reference.

Claims evidence

In all claims **you** must provide details of any household, travel, health or other insurance under which **you** could also claim. Claims evidence will be at **your** own expense.

Section 1 - Cancelling or cutting short a trip

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses
- Tour Operator's cancellation invoice or unused flight tickets.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- Confirmation from a **medical practitioner** that **you** or **your travelling companion** are not fit to travel.
- Confirmation from the Clerk of the Courts office that **you** are required for Jury Service or as a witness in a court of law.
- Confirmation from **your** employer/**your travelling companion's** employer of **redundancy** and period of employment or leave cancelled.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Confirmation of the delay to **Public Transport** from the company involved.
- Original Police report including crime reference number or incident report, obtained within 24 hours of the incident or as soon as possible after that.
- Confirmation from a relevant authority that **you** have been instructed to stay at/return **home**.
- A copy of a death certificate, where appropriate.

Section 2 - Medical emergency and repatriation expenses

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Receipts or bills for all in-patient/outpatient treatment or emergency dental treatment received.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and (if travelling in Europe) a copy of **your Global Health Insurance Card (GHIC)** if **you** have one.
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Medical Assistance Service.
- In the event of death, a copy of the death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).
- Details of any travel, private medical or other insurance under which **you** could also claim.

Section 3 - Disruption or delay to travel plans

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.

- Tour Operator's cancellation invoice or unused flight tickets.
- Confirmation from the carrier of the reason and duration of **your** delay.
- Confirmation from a garage/motoring organisation that breakdown assistance was provided.
- Evidence of service history and/or MOT history for **your** vehicle.
- Confirmation of the delay to **public transport** from the company involved.
- Confirmation from the Police (if involved) of the circumstances giving rise to the claim.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- A report from the appropriate authority confirming the hijack and the duration
- Written confirmation from the airline confirming **your** inability to travel through over-booking and the period of delay until the next available flight is confirmed.

Section 4 – Personal belongings and money

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately after becoming aware of an incident).
- A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or attempted theft
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household Contents policy details, if such a policy is in place.
- All travel tickets and tags for submission.
- A letter from the carrier confirming the number of hours **your personal baggage** was delayed for.

Section 5 – Legal and liability

Section 5a - Legal expenses and assistance

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Relevant documentation and evidence to support **your** claim, including photographic evidence.
- Details of any travel or other insurance under which **you** could also claim.

Section 5b - Personal liability

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Any claim form, summons, or other legal document as soon as **you** receive them.
- Any reasonable information or help **we** need to deal with the case and **your** claim.

Section 6 – Personal accident

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Detailed medical report from **your** consultant.
- Confirmation of executor or administrator of the estate.
- A copy of a death certificate, where appropriate.

Section 7 – Winter sports

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour operator's booking invoice or other evidence of **your trip**.
- Tour operator's cancellation invoice or unused flight tickets.
- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report (PIR) from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements, for items lost, stolen or damaged.
- Repair report.

Section 8 – Golf cover

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements, for items lost, stolen or damaged.
- Repair report where applicable.
- A certified copy of **your** score card, signed by **you** and a witness and countersigned by the club professional
- A dated Golf Club bar receipt and a dated charge slip for the greens fees.

Section 9 – Business travel

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- A police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- All travel tickets and tags for submission.
- Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.
- Repair report where applicable.

- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to make the **business trip**.
- In the event of death a copy of the death certificate.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation, or other costs, charges or expenses claimed for.

Section 10 – Wedding cover

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Courier's report/Property Irregularity Report (PIR) from the carrier ((this must be obtained immediately after becoming aware of an incident).
- Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household Contents policy details, if such a policy is in place.
- All travel tickets and tags for submission.
- A medical certificate from the treating **medical practitioner** or relevant transport provider or authority explaining why the professional photographer was unable to fulfil his/her obligations.

Section 12 – ATM theft or assault

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Proof of the amount, date and time of the covered withdrawal.
- A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred.

Section 13 – Car hire excess waiver

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- **Your** signed rental agreement, confirmation of the condition of the hire vehicle at the time the rental agreement commenced and evidence from the rental company that you are being held liable in relation to your claim.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss.
- As much evidence as possible to support **your** claim.
- A copy of the driving licence of the person driving the hire vehicle at the time of any incident.
- Detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies).

- Detailed account of the circumstances that led to the damage of the hire vehicle, including where appropriate a written police report.

Section 14 – Purchase protection

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Proof of purchase (e.g. original receipts from the store, the card receipt or the account showing the transaction).
- A Police report including crime reference number or incident report from the local Police, obtained within 24 hours of the incident or as soon as possible after that.

Table of Benefits

Section	We will pay you up to *
Section 1 - Cancellation or Cutting Short your Trip	
Cancellation or Cutting Short your Trip	£12,000
Section 2 - Medical Emergency and Repatriation Expenses	
Medical Emergency and Repatriation Expenses	£10,000,000
Emergency Dental	£800
Hospital Benefit (total)	£1,000
Hospital Benefit (per 24 hours)	£100
Convalescence (per 24 hours)	£80
Convalescence (maximum)	£800
Section 3 - Disruption or Delay to Travel Plans	
Missed Departure and missed connection	£2,000
Travel Delay Benefit (per 4 hours)	£60
Travel Delay Benefit (total)	£500
Denied boarding	£80
Extended denied boarding for delays of 6 - 30 hours	£400
Hijack (per 24 hours)	£800
Hijack (total)	£4,000
Abandonment	£8,000
Travel disruption	£8,000
Section 4 - Personal Belongings and Money	
Baggage (this will be deducted from your baggage limit)	£10,000
Single article limit	£750
Valuables (this will be deducted from your baggage limit)	£1,000
Delayed baggage (after 6 hours)	£500
Delayed baggage (after 48 hours)	£500
Personal money	£750
Cash	£200
Cash (under 16)	£80
Important documents	£800
Section 5 - Legal and Liability	
Legal expenses and assistance	£50,000
Personal Liability	£4,000,000
Section 6 – Personal accident	
Death (aged 17 or under)	£128,000
Death (aged 18 - 65)	£240,000
Death (aged 66 and over)	£128,000
Loss of Limbs and/or Loss of Sight (aged 65 and under)	£800,000

Loss of Limbs and/or Loss of Sight (aged 66 and over)	£128,000
Permanent Total Disablement (aged 65 and under)	£800,000
Permanent Total Disablement (aged 66 and over)	£128,000
Section 7 – Winter sports	
Ski equipment (owned)	£3,000
Ski equipment (hired)	£750
Single article limit	£500
Ski equipment hire (per 24 hours)	£50
Ski equipment hire(total) (following loss, theft or damage to owned ski equipment)	£500
Ski pack (per 24 hours)	£75
Ski pack (total)	£750
Piste closure (per 24 hours)	£50
Piste closure (total)	£500
Avalanche and Landslide cover (per 24 hours)	£50
Avalanche and Landslide cover (total)	£500
Section 8 – Golf cover	
Golf equipment	£4,000
Single article limit	£320
Green fees (per 24 hours)	£200
Green fees (total)	£200
Hole in one	£200
Section 9 – Business travel	
Business Equipment (maximum)	£8,000
Single article limit	£800
Computer equipment single article Item limit	£1,600
Samples (this will be deducted from your business equipment limit)	£3,000
Business Colleague Replacement	Economy flight
Section 10 – Wedding cover	
Wedding Cover, maximum	£8,000
Single article limit	£1,600
Valuables (this will be deducted from your wedding cover limit)	£800
Wedding video/ photos (this will be deducted from your wedding cover limit)	£800
Section 11 – Home emergency	
Home emergency	£400
Parts and materials (this will be deducted from your Home emergency limit)	£150 including VAT
Labour	2 hours
Section 12 – ATM theft or assault	
ATM Theft or Assault (total per year)	£500
Per event	£250
Section 13 – Car hire excess waiver	
Car hire excess waiver, up to 31 day rental by the Account holder	£50,000
Section 14 – Purchase protection	
Maximum per 365 day period	£6,000
Per incident	£1,200
Single article limit	£600

*All limits are insured person per **trip** except for Section 13 Car hire excess waiver and Section 14 – Purchase Protection.

Exclusions and conditions

These conditions apply throughout **your** policy. **You** must comply with them to have the full protection of **your** policy. If **you** do not comply with them **we** may take one or more of the following actions:

- cancel **your** policy
 - declare **your** policy void (treating **your** policy as if it never existed)
 - change the terms and/or premium of **your** policy
 - refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.
1. Providing accurate and complete information
When taking out, renewing or making changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide further information and/or documentation to ensure that the information **you** provided when taking out, making changes to or renewing **your** policy was accurate and complete. Failure to do this may impact or invalidate any **claim you** make.
 2. Changes in your circumstances
You must tell **us** as soon as reasonably possible if **your** circumstances change or if any of the information shown changes during the **insurance period**.
 3. **We** may not pay **your** claim if **you** do not:
 - Take all possible care to safeguard against **accident, injury, loss, damage or theft**.
 - Give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible.
 - Pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim.
 - Provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification and details of **your** household insurance). **We** will only ask for information relevant to **your** claim.
 4. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.
 5. The terms of **your** policy can only be changed if **we** agree. **We** may require **you** to pay an additional premium before making a change to **your** policy.
 6. **You** must start each **trip** from **your home** or place of business in the **UK** and return to **your home** or place of business in the **UK** at the end of each **trip**.
 7. **You** agree that **we** can:
 - Make **your** policy void where any claim is proven to be fraudulent.
 - Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with information **you** have supplied at inception of **your** policy and other information relating to a claim, may be provided to the register participants.
 - Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.

- Take over proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
 - Obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **your** prior approval.
8. **We** will not pay **you** more than the amounts shown in the policy limits and **excesses** section, these are subject to per person and per **trip** limits.
 9. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance.
 10. **You** must prevent loss, theft or damage. Everyone covered by **your** policy must take reasonable steps to prevent loss, theft or damage to everything covered under **your** policy. **You** should not put **yourself** at unnecessary risk (except in an attempt to save human life).
 11. No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, **UK** or United States of America.

General exclusions applying to your policy

Your policy does not cover **you** for any claim directly or indirectly resulting from any of the following:

1. Under all sections, any claim arising from a reason not listed under What is covered.
2. **Pre-existing medical conditions** as described in **Pre-existing medical conditions** section.
3. Any claims where **you** were not fit to undertake **your trip** when booking **your trip** or becoming an Investec **Account holder** whichever is the later.
4. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**.
5. **Your** inability to travel due to **your** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **trip**.
6. Events which are **caused** by any of the following which were already taking place at the beginning of any **trip** or prior to **you** becoming an Investec **Account holder** or booking **your trip**:
 - war,
 - invasion,
 - acts of foreign enemies,
 - hostilities or
 - warlike operations (whether war be declared or not),
 - civil war,
 - **terrorist action**,
 - rebellion,
 - revolution,
 - insurrection,
 - civil commotion and/or
7. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all or all but essential travel (cover will be excluded under all sections other than claims arising from new FCDO advice resulting in you not being able to travel or **cutting short** the **trip** before completion, as provided for under Section 1 - Cancelling or **cutting short a trip**). *For example if **you** book a trip to an area the FCDO has advised against all or all but essential travel and that advice was in place when **you** booked and **you** have to claim, no cover will be in place.*
8. Confiscation or destruction of property by any Customs, Government or other Authority of any country.
9. Engaging in sports or activities which are not covered on **your** policy, there are many sports and activities which are covered as standard under the policy, please refer the Sports and Activities Section.
10. **You** participating in sports professionally, whilst competing or racing (other than on foot), participating in motor rallies and motor competitions, or any tests for speed or endurance.
11. **Your** wilfully self-inflicted injury or illness.
12. Any claim related to euthanasia.
13. **You** are not covered for any claim arising directly or indirectly from:
 - **Your** consumption of alcohol, drugs and/or solvents impairing **your** physical ability and/or judgement.
 - **You** abusing alcohol, drugs and/or solvents.
 - **You** suffering from the symptoms of or illness due to alcohol, drug and/or solvent dependence and/or withdrawal.
14. **You** putting **yourself** at needless risk (except in an attempt to save human life).
15. **Your** own unlawful action or any criminal proceedings against **you**.
16. If any **trip** is longer than 93 consecutive days there is no cover under this policy for any additional days.
17. The cover is limited to a total of 183 days outside of **your home area** in any **insurance period** there is no cover for any additional days over the 183 days.
18. **Your** manual work with the exception of:
 - Bar and restaurant work,
 - Waiting staff,
 - Chalet maid,
 - Au pair and childcare,
 - Occasional light manual work at ground level including retail work
 - Fruit picking (excluding the use of cutting tools, power tools and machinery),
19. Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance, this includes any claim for loss of enjoyment for any **trip**. *Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, loss of earnings following injury, illness or disease or not being able to enjoy the **trip** due not enjoying **your trip** due to poor weather.*

20. Any amount recoverable from any other source.
21. **You** gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times. When travelling **you** must adhere to the guidelines issued for controlled areas, swimming pools etc.
22. **You** climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any part of any building to another (apart from stairs, ramps or walkways) and falling, regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
23. Any claim where **you** are not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle.
24. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
25. Any person not insured or named on this policy. This policy is not intended to cover any costs which relate to anybody not insured on this policy; with this in mind please ensure that all persons travelling have sufficient insurance to cover their needs. This applies even where **you** have paid for the additional costs for example, if **you** have paid for another persons travel or accommodation costs. The only exception to this is if cover is agreed for someone to remain with you in the event of an illness or injury and the Medical Assistance team agree for another person to remain with **you**.
26. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.
27. Loss or damage due to depreciation (loss in value), variations in exchange rate.
28. Failure of air traffic control, airport computer systems or any travel booking systems, including loss of access, use, loss of data and system failure caused by a **cyber attack**.
29. Any claim which is covered under any other insurance.

Section 1 - Cancelling or cutting short a trip

Introduction

The purpose of this section is to help **you** if **you** have to cancel or **cut short your trip** as a result of one of the reasons listed below under the heading of 'What is covered'. However, under certain circumstances, **your** tour operator or transport provider may be responsible for refunding **your** costs. If the loss **you** have suffered is covered by the compensation scheme of **your** tour operator or transport provider **we** will not provide cover for it under this policy. **You** may also be covered by **your** credit/debit card provider if the services you've paid are not provided as agreed e.g. if company becomes insolvent. For further information on the cover provided by **your** tour operator, **your** airline or **your** credit/debit card provider please contact them directly.

The Denied Boarding Regulation (Regulation 261/2004 EC)

You may be entitled to compensation from **your** airline under The Denied Boarding Regulation (Regulation 261/2004 EC) if **your** flight:

- Departs from an EU airport, it can be operated by any airline, and/or
- Arrives at an EU airport and is operated by an EU airline

The regulation establishes the minimum rights for air passengers to ensure they are treated fairly in the event of one of the following:

1. Denied Boarding - Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight - Has **your** flight been cancelled?
3. Long Delays - Has **your** flight been delayed for three hours or more?
4. Baggage - Has **your** checked-in baggage been damaged, delayed or lost?
5. Injury and Death by Accident(s) - Have **you** been injured during **your** flight?
6. Package Holidays - Did **you** get what **you** booked?

For full details of **your** entitlements, visit

[Delays and cancellations | UK Civil Aviation Authority \(caa.co.uk\)](#)

What is covered

Cover for cancelling a trip

We will pay **you** up to the amount shown in the Table of Benefits for **your** proportion only of **your** irrecoverable unused travel and accommodation costs and other **pre-paid charges** and all other reasonable additional travel expenses if **you** have to cancel **your trip** following any of the reasons which are shown in the table below.

Cover for cutting short your trip

We will pay **you** up to the amount shown in the Table of Benefits for **your** proportion only of **your** unused travel and accommodation costs and other **pre-paid charges** together with any reasonable additional travel and expenses if **you** have to **cut short your trip** following any of the reasons which are shown in the table below

Cover for the following events:	Cover for cancelling a trip	Cover for having to cut short your trip
The death, injury, illness, disease, or pregnancy complication of you , your travel companion , your close relative or your colleague	✓	✓
Compulsory personal quarantine , jury service attendance or being called as a witness at a Court of Law (other than in an advisory or professional capacity) of you or your travelling companions or the Police or other authorities requesting you to stay at or return home	✓	✓
Redundancy of you or your travel companion	✓	✓
You or your travel companion have leave withdrawn and are a member of the Armed Forces (including reserves and territorial), Emergency Services, medical or nursing professions (in the public sector) or Senior employees of the Government	✓	✓

The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country which you are travelling to advising against all travel or all but essential travel within 21 days of your departure date, but not including where advice is issued due to a pandemic or regional quarantine	✓	✗
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which you are travelling in advising you to evacuate or return to your home area , providing the advice came into force during your trip	✗	✓
Insolvency of the accommodation providers or their booking agents or catastrophe	✓	✓
Theft of your passport and/or visa within the 72 hours before your scheduled time of departure if you are due to travel outside your home area or during your trip meaning you are unable to continue your trip	✓	✓
Failing to arrive at the international departure point in time to board the public transport on which you are booked to travel, and you are unable to arrange alternative public transport which results in you missing 50% or more of your trip , as result of: a) the failure of other public transport or b) an accident to or breakdown of the vehicle in which you are travelling or c) an accident, breakdown or an unexpected traffic incident happening which causes an unexpected delay or d) strike or industrial action or adverse weather conditions	✓	✗
Your public transport provider rearranging your departure or return within 7 days of your original planned departure and the new schedule means you missing 50% or more of your trip .	✓	✗

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

- You** must get the prior approval of the Medical Assistance Service to confirm it is necessary to return **home** prior to

having to **cut short your trip** for any of the reasons listed above.

- If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
- You** must provide a written police report as evidence if a claim is made due to the theft of **your** passport and /or visa.

What is not covered

- Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
- Circumstances known to **you** before **you** becoming an Investec **Account holder** or at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or **cutting short** of the **trip**.
- The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** following **cutting short your trip**. In addition if **you** have not purchased a return ticket, **we** will not cover any costs incurred whilst returning **you** to **your home** unless agreed by the Medical Assistance Service.
- The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
- Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section.
- Any claims for **redundancy** that are voluntary, including compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
- Costs paid for using any reward scheme (for example Avios or supermarket loyalty points) unless evidence of specific monetary value can be provided.
- Any property maintenance costs or fees incurred by **you** as part of **your** involvement in a Timeshare or Holiday Property Bond scheme.
- Any cancellation claims relating to loss or theft of **your** passport or visa if left **unattended** at any time, unless stored securely in **your home**. During **your trip you** will not be covered to **cut short your trip** due to loss of **your** passport unless it was deposited in a safe, safety deposit box or left in locked accommodation.
- Any unused or additional costs incurred by **you** which are recoverable from:
 - The providers of the accommodation, their booking agents, travel agent or compensation scheme.
 - The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
 - Your** credit or debit card provider or Paypal.
- Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (or any other equivalent government body in another country) advises against travel due to a pandemic.
- Any costs for **your Package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice (please refer to **your package** provider or travel provider as costs related to a **package** holiday are recoverable from them).
- Denied boarding due to **your** anti-social behaviour, drug use, alcohol or solvent abuse or **your** inability to provide any valid **important documents** or other documentation

required by the **Public Transport** operator or their handling agents.

14. Pregnancy, without any accompanying pregnancy complication. This policy excludes any costs incurred as a result of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
15. The death or illness of any pet or animal.
16. Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (or any other equivalent government body in another country) advises against travel due to a pandemic.
17. Any claim due to a **regional quarantine**.
18. Any claim from **you** not wanting to travel due to the need to quarantine on return to **your home area**.
19. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
20. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
21. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport operator**.
22. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 2 - Medical emergency and repatriation expenses

Introduction

The purpose of this section is to help **you** if **you** require unforeseen emergency medical treatment whilst on a **trip**. Under certain circumstances, **you** may be covered by a reciprocal health agreement, **you** can find out more about these under the Reciprocal Health Agreement Section.

What is covered

We will pay **you** up to the amount shown in the Table of Benefits for the following expenses which are necessarily incurred during a **trip** as a result of **you** suffering unforeseen injury due to an **accident**, illness, disease and/or **personal quarantine**:

1. Emergency medical, surgical, hospital, ambulance and medical fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain only incurred outside of **your home area**.
3. Up to the amount shown in the Table of Benefits for every complete 24 hour period **you** are in hospital or confined to **your** accommodation on the advice of a **medical practitioner** and towards meal expenses for a nominated person who is staying or travelling with **you**.
4. Costs of telephone calls to and from the Medical Assistance Service notifying and dealing with the problem for which **you** are able to provide evidence.
5. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you**.

6. If **you** die outside **your home area** the cost of funeral expenses abroad plus the cost of returning **your** ashes or **your** body to **your home**. If **you** die on a **trip** within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home**.
7. Additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date.
This includes, with the prior authorisation of the Medical Assistance Service:
 - a) Reasonable additional transport and/or accommodation expenses for someone to stay with **you** or travel to **you** from the **UK** or escort **you home**.
 - b) Additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.
 - c) Reasonable additional accommodation expenses if **you** have to move accommodation nearer the hospital following the extended stay.
 - d) Reasonable taxi or hire car costs for **your** travel to and from the hospital only.
8. With the prior authorisation of the Medical Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless the Medical Assistance Service agree otherwise, if the Medical Assistance Service confirm an alternative method of travel is required this will only apply for the ill or injured **insured person**.
9. Up to the amount shown in the Table of Benefits for every complete 24 hour period **you** are convalescing in a Nursing Home.
10. Reasonable costs for one person or a specialist vehicle recovery company to collect and return **your** vehicle if **you** were not able to drive the vehicle to **your home** following **your** illness/injury/death.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must tell the Medical Assistance Service as soon as possible of any injury due to an **accident**, illness or disease which requires **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. If **you** suffer injury due to an **accident**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **UK** at any time during the **trip**. **We** will do this, if in the opinion of the Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), **you** can be moved safely and/or travel safely to **your home area** or a suitable hospital nearby to continue treatment.
3. This is not a private medical insurance policy. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding

the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this.

4. In the first instance **you** should claim against **your** state or private health insurer first for any in-patient medical expenses.
5. **Your** convalescence must immediately follow **your** repatriation and be agreed to by **us** and **your medical practitioner**.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will not provide any cover under the following sections:

- Section 1 - Cancelling or cutting short a trip
- Section 2 - Medical emergency and repatriation expenses
- Section 6 - Personal accident

We will then refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home area**. Cover for **you** under all other sections will continue for the remainder of **your trip**.

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
2. Any claim caused by participating in a sport or activity where the policy doesn't cover the sport or activity which **you** are taking part in.
3. Pregnancy, without any accompanying pregnancy complication. This policy excludes any costs incurred as a result of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
4. **Pre-existing medical conditions** as described in the **pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**.
5. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** following **cutting short your trip** or had to extend **your trip**. In addition if **you** have not purchased a return ticket, **we** will deduct the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have incurred whilst returning **you** to **your home**.
6. Any claims arising directly or indirectly from:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the injury due to an **accident** or illness which necessitated **your** admittance into hospital.
 - b) Any expenses which are not usual, reasonable or customary to treat **your** injury due to an **accident**, illness or disease.
 - c) Any form of treatment or surgery which in the opinion of the Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - d) Expenses incurred in obtaining, replenishing or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued whilst on **your trip**.
 - e) Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.

- f) Additional costs arising from single or private room accommodation.
 - g) Treatment or services provided by a health spa, convalescent, physiotherapist or nursing home or any rehabilitation centre unless agreed by the Medical Assistance Service.
 - h) Any costs incurred by **you** to visit another person in hospital or costs incurred by others to visit **you** in hospital beyond reasonable additional transport and/or accommodation expenses for someone to stay with **you** or travel to **you** from the **UK** or escort **you home**.
 - i) Any expenses incurred after **you** have returned to **your home area**.
 - j) Any expenses incurred in the **UK** :
 - i. for private treatment, or
 - ii. which are funded by, or are recoverable from the Health Authority in **your** usual country of residence, or
 - iii. which are funded by a reciprocal health agreement between these countries and/or islands.
 - k) Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
 - l) Any expenses incurred after the date on which **we** attempt to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
7. Expenses incurred for medical tests required in the area **you** are travelling to/in/from or returning to **your home area**, or by the **public transport** provider (unless specifically needed for a repatriation arranged by **our** Medical Assistance Service).
 8. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

You should also refer to the **Pre-existing medical conditions** section.

Section 3 - Disruption or delay to travel plans

Introduction

The purpose of this section is to help **you** if **you** experience certain disruptions to **your** travel plans and **you** are left out of pocket. However, under certain circumstances, **your** tour operator or transport provider may be responsible for providing assistance and compensation. If the loss **you** have suffered is covered by the compensation scheme of **your** tour operator or transport provider **we** will not provide the same cover under this policy. **You** may also be covered by **your** credit/debit card provider if the services you've paid for are not provided as agreed e.g. if a company becomes insolvent. For further information on the cover provided by **your** tour operator, **your** airline visit or **your** credit/debit card provider please contact them directly.

The Denied Boarding Regulation (Regulation 261/2004 EC)

You may be entitled to compensation from **your** airline under The Denied Boarding Regulation (Regulation 261/2004 EC) if **your** flight:

- Departs from an EU airport, it can be operated by any airline, and/or
- Arrives at an EU airport and is operated by an EU airline

The regulation establishes the minimum rights for air passengers to ensure they are treated fairly in the event of one of the following:

1. Denied Boarding - Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight - Has **your** flight been cancelled?
3. Long Delays - Has **your** flight been delayed for three hours or more?
4. Baggage - Has **your** checked-in baggage been damaged, delayed or lost?
5. Injury and Death by Accident(s) - Have **you** been injured during **your** flight?
6. Package Holidays - Did **you** get what **you** booked?

For full details of **your** entitlements, visit [Delays and cancellations](#) | [UK Civil Aviation Authority \(caa.co.uk\)](#)

What is covered

Missed departure

If **you** fail to arrive at the departure point (on either your initial journey, connecting journey or return journey) in time to board the **public transport** on which **you** are booked to travel as a result of:

- a) the failure of other **public transport** or
- b) an accident to or breakdown of the vehicle in which **you** are travelling or
- c) an accident, breakdown or an unexpected traffic incident happening which causes an unexpected delay or
- d) strike or industrial action or adverse weather conditions,

Then **we** will pay **you** up to the amount shown in the Table of Benefits for reasonable additional accommodation (room only) and **public transport** costs (economy only) so that **you** may continue **your** trip.

Delayed arrival

If **you** arrive later than planned at **your** destination due to a delay of **public transport** **we** will pay **you** up to the amount shown in the Table of Benefits for:

1. Each period of delay up to the maximum shown (*to help **you** pay for telephone calls, meals and refreshments purchased during the delay*)
2. A proportion of any unused travel and accommodation costs.
An additional benefit is payable if **your** arrival is delayed as a result of:
 - a) The **public transport** in which **you** are travelling being hijacked.
 - b) **You** being involuntarily denied boarding (because there are too many passengers for the seats available).

Abandoning the trip

We will pay **you** up to the amount shown in the Table of Benefits if **you** choose to cancel **your** trip following a delay of:

- At least 24 hours if a **trip** of 7 days or less,
- At least 36 hours if the **trip** is 8 days or more.

Travel Disruption

We will pay **you** up to the amount shown in the Table of Benefits for **your** reasonable additional accommodation and **public transport** travel expenses (up to the standard of **your** original booking) so that **you** may continue **your** trip if **your** trip is disrupted due to:

- A **catastrophe** or
- A regulatory authority in a country in which **you** are travelling in advising **you** to evacuate **your** accommodation.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must seek financial compensation, assistance or a refund of **your** costs from **your** travel provider and invoke **your** rights under EU Air Passenger Rights legislation in the event of cancellation or delay of flights if applicable.
2. **You** can claim under either Missed Departure, Delayed Departure or Denied Boarding for the same event, not twice or all.
3. **You** must allow enough time to arrive at the departure point and check in for **your** outward or return journey

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
2. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
3. Any strike or adverse weather that was publicly announced prior to **you** becoming an Investec **Account holder** or within 7 days prior to booking any **trip**.
An example of publicly announced adverse weather would be the point which an impending weather event is officially named by the Met Office, Environment Agency or any similar body.
4. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
 - c) **Your** credit or debit card provider or Paypal.
5. Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within the timeframe shown in the Table of Benefits of the scheduled time of departure.
6. Claims arising from:
 - a) Breakdown of any vehicle owned by **you** which has not been maintained in accordance with manufacturer's instructions or in the event of an accident or breakdown when a repairers report is not provided.
 - b) Any costs incurred as a result of **you** not planning **your** journey correctly, **you** must allow enough time to complete **your** journey and arrive at the time stipulated by the travel provider.
 - c) Any property maintenance costs or fees incurred by **you** as part of **your** involvement in a Timeshare or Holiday Property Bond scheme are not covered.

- d) Any inbound **public transport** cancelled by a provider due to **you** missing **your** outbound **public transport**.
- 7. Any costs associated with rearranging **your** travel plans due to the **public transport** provider changing their scheduled timings which in turn impacts **your** planned itinerary.
- 8. Any claim where **you** were unable to take **your public transport** due to delays in security and/or customs.
- 9. Any costs for **your Package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice (please refer to **your package** provider or travel provider as costs related to a **package** holiday are recoverable from them).
- 10. Any costs or charges incurred where **you** being denied boarding was voluntary.
- 11. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
- 12. **Your** unused and / or extra travel costs where the cancellation or delay is because of the insolvency of the **public transport operator**.
- 13. Costs paid for using any reward scheme (for example Avios or supermarket loyalty points) unless evidence of specific monetary value can be provided.
- 14. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 4 - Personal belongings and money

Introduction

The purpose of this section is to help **you** in the event of something happening to **your** suitcases (or containers of a similar nature), their contents, **sports equipment** and **your personal money**. Below explains the cover **we** provide if **your** articles are lost, stolen or damaged.

What is covered

1. **We** will pay **you** up to the amount shown in the Table of Benefits for the following items if they are accidentally lost, damaged or stolen whilst on **your trip**.
 - a) **Baggage**
 - b) **Valuables**
 - c) Replacement of essential items if lost in transit due to carrier error during the outward journey
 - d) **Personal money**
 - e) Cash

If **you** have to claim **you** will be entitled to the value at today's prices less a deduction for wear, tear and depreciation.
2. **We** will pay **you** up to the amount shown in the Table of Benefits to obtain a replacement of **your important documents** which have been lost, damaged or stolen whilst outside of **your home area**. This is to enable **you** to return **home** or continue **your trip**.
*The intention of this is to help pay for travel and accommodation costs in getting to the embassy to obtain suitable replacements. **You** must check whether any temporary documentation will enable **you** to continue **your** planned **trip**.*

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the Police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged whilst in the care of an airline **you** must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report.

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
2. Any claim for **sports equipment** where the policy doesn't cover the sport or activity which **you** are taking part in.
3. Any claim for **ski equipment** (please refer to Section 7 – Winter sports).
4. Any claim for **golf equipment** (please refer to Section 8 – Golf cover).
5. Loss, theft of or damage to **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless deposited in a safe, safety deposit box or left in locked accommodation.
6. If items of **baggage** and/or **valuables** are also covered under Section 10 – Wedding/Civil partnership cover **you** can only claim for these under one section for the same event
7. Loss, theft of or damage to **baggage** and **sports equipment** contained in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
8. Loss, theft or damage:
 - a) Due to delay, confiscation or detention by customs or any other authority,
 - b) To motor accessories (excluding keys which are covered only for a car which is owned by **you**),
 - c) To tobacco products, tobacco substitutes and perishable goods (such as food and drinks
 - d) Caused by wear and tear, or
 - e) Mechanical or electrical breakdown.
9. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.
10. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 5 - Legal and liability

Introduction

This section is split into two parts.

The purpose of the Legal expenses and assistance section is to help **you** in the event **you** need to claim compensation if someone else causes **you** illness, injury or death.

The purpose of the Personal liability section is to help **you** in the event **you** are found liable for damage to someone else's property or cause another person illness, injury or death.

Section 5a - Legal expenses and assistance

Words with special meanings in this section (which are shown in italics)

Lawyer

Means the legal representative or other appropriately qualified person acting for **you**. **You** have the right to choose the lawyer acting for **you** in the following circumstances:

- a) Where the commencement of court proceedings to pursue **your** claim is required.
- b) Should any conflict of interest or dispute over settlement arise.

What is covered

We will pay up to the amount shown in the Table of Benefits for legal costs to pursue a civil action for compensation, against someone else who causes **you** injury due to an **accident**, illness or death.

Prospects of success

We will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced **we** or **you** may request a second opinion from an independent *lawyer*. If **you** seek independent legal advice any costs incurred will not be covered by this policy.

If the independent *lawyer* agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **We** will appoint a member of **our** panel to handle **your** case. However, should **you** choose to appoint an adviser of **your** own choice to act on **your** behalf, **you** will notify **us** to that effect. **We** will, upon receipt of **your** notification, advise **you** of any conditions concerning such appointment.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** may include a claim for **our** legal costs and other related expenses.
5. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

1. Legal costs and expenses incurred in pursuit of any claim against **us**, **our** appointed agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
2. Legal costs and expenses incurred prior to **our** written acceptance of the case.
3. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
4. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
5. Legal costs and expenses incurred if an action is brought in more than one country.
6. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
7. The costs of any Appeal.
8. Claims by **you** other than in **your** private capacity.
9. Anything mentioned in General exclusions applying to **your** policy.

Section 5b - Personal liability

What is covered

We will pay **you** up to the amount shown in the Table of Benefits (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause for accidental:

1. Injury due to an **accident**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or persons residing with **you**.
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of **you**, a **close relative** and/or anyone in **your** employment other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must tell **us** about any incident, which may result in a claim as soon as possible.
2. **You** must send **us** every court claim form, summons, letter of claim or other document as soon as **you** receive it.
3. **You** must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without **our** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will give **us** all necessary information and assistance which **we** may require.
5. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.

2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
 - d) The transmission of any contagious or infectious disease or virus.
 - e) **Your** ownership, care, custody or control of any animal.
 - f) Any claim where the incident occurred within the **UK**.
3. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 6 - Personal accident

Introduction

The purpose of this section is to provide **you** with a financial lump sum in the event **you** suffer death, *loss of sight*, *loss of a limb* or *permanent total disablement*, as a result of an **accident** during **your trip**. This section will not be applicable if **you** suffer any of the above as the result of an illness.

Words with special meanings in this section (*which are shown in italics*)

Loss of limb

Loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

Permanent Total Disablement

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **your** life and as certified by a registered **medical practitioner**, to the reasonable satisfaction of **our** Chief Medical Officer, and which prevents **you** from engaging in any work or occupation for remuneration or profit.

Loss of sight

The total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes, if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist; or
- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

What is covered

We will pay one of the benefits shown in the Table of Benefits below if **you** sustain injury due to an **accident** which shall solely and independently of any other cause, result within two years either in

1. **your** death,
2. *Loss of limb and /or loss of sight*,
3. *permanent total disablement*.

Special conditions relating to claims

1. **Our medical practitioner** may examine **you**, and where deemed necessary, **you** may be referred to a specialist for further consultation.

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
2. Benefit is not payable to **you**:
 - a) Under more than one of benefit 1, 2 or 3 above.
 - b) Under benefit 2 if the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%).
 - c) Under benefit 3 until one year after the date **you** sustain injury due to an **accident**.
3. Benefit 1 will be paid to the deceased **insured person's** estate.
4. Any claim which is caused by either:
 - a) Medical or surgical procedures or
 - b) Illness, infection or bacteria or
 - c) Any gradually developing bodily deterioration.
5. Any claim which is related to suicide.
6. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 7 – Winter sports

Introduction

The purpose of this section is to provide cover whilst **you** are on a Winter sports **trip** that involves activities or sports that are on snow or ice. It's important to check the sports and other activities section of the wording to ensure that any activities that **you** plan to participate in as part of **your** Winter sports **trip** are covered. The policy will not cover any professional sports or entertainment and racing events.

What is covered

We will pay **you** up to the amounts shown in the Table of Benefits for:

1. The accidental loss of, theft of or damage to **your own ski equipment** (reduced to the amount shown in the Table of Benefits for hired **ski equipment**). If **you** have to claim **you** will be entitled to the value at today's price less a deduction for wear and tear.
2. The cost of hiring replacement **ski equipment** if **your** owned **ski equipment** is lost, stolen or damaged (including temporary loss in transit for more than 24 hours).
3. For the unused portion for **your ski pack** and ski pass following **your accident**, bodily injury, illness or disease.
4. If a lack of snow, too much snow or an avalanche results in the skiing facilities (excluding cross country skiing) in **your** resort being closed. This only applies to **trips** taken outside of the **UK** during the published ski season for **your** resort.
5. Reasonable additional accommodation (room only) and transport if **you** are delayed by 24 hours or more by avalanche or landslide.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the police in the country where the theft occurred as soon as possible and get a

crime reference number or incident report of the loss, theft or attempted theft of **your own ski equipment**.

2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
2. Loss, theft or damage to **ski equipment** left **unattended** at any time.
3. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle at any time unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) or locked in a dedicated **ski equipment** storage rack and entry has been gained by unauthorised access.
4. Any claim where **you** did not leave **your home** to start **your trip**.
5. Loss, theft or damage:
 - a) due to delay, confiscation or detention by customs or any other authority
 - b) due to depreciation (loss in value) or variations in exchange rate
 - c) caused by wear and tear, or
 - d) mechanical or electrical breakdown.
6. The closure or impending closure of the skiing facilities in **your** resort existing or being publicly announced by **your** tour operator, resort or the media by the date **you** became Investec **Account holder** or at the time of booking **your trip**, whichever is the later.
7. Any circumstances where transport costs, compensation or **alternative** skiing facilities are provided to **you**.
8. Anything mentioned in the Exclusions and Conditions sections which are **applicable** to all sections of the policy.

Section 8 – Golf cover

Introduction

The purpose of this section is to provide cover specifically if **you** will be playing golf whilst on a **trip**. The policy will not cover any professional sports or entertainment.

What is covered

We will pay **you** up to the amounts shown in the Table of Benefits for:

1. The accidental loss of, theft of or damage to **your own golf equipment**.
2. Unused green fees.
3. Bar expenses if **you** shoot a hole-in-one during a game of golf when the green fees were paid for with **your** Investec Card.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the police in the country where the theft occurred as soon as possible and get a

crime reference number or incident report of the loss, theft or attempted theft of **your own golf equipment**.

2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.
3. Following a hole-in-one **you** must provide a certified copy of **your** score card, signed by **you** and a witness and countersigned by the club professional, a dated Golf Club bar receipt and a dated charge slip for the greens fees.

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
2. Loss, theft or damage to **golf equipment** left **unattended** at any time.
3. Loss, theft of or damage to **golf equipment** contained in or stolen from an **unattended** vehicle at any time unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
4. Any losses or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value) or variations in exchange rate.
6. Loss, theft or damage:
 - a) Due to delay, confiscation or detention by customs or any other authority
 - b) To motor accessories (excluding keys which are covered only for a car which is owned by **you**)
 - c) Caused by wear and tear, or
 - d) Mechanical or electrical breakdown.
7. Anything mentioned in the General exclusions applicable to all sections of the policy.

Section 9 – Business travel

Introduction

The purpose of this section is to provide cover specifically if **you** will be going on a **business trip**.

What is covered

We will pay **you** up to the amounts shown in the Table of Benefits:

1. For the following items if they are accidentally lost, damaged or stolen whilst on **your business trip**:
 - a) **Business equipment**
 - b) Business samplesIf **you** have to claim you will be entitled to the full replacement cost of **your** items, with no depreciation or deductions for wear and tear, subject to the limits below.
2. Reasonable additional accommodation and public transport travel expenses for a colleague or business associate to take **your** place on a pre-arranged business **trip** in the event of death, injury due to an **accident**, illness or disease of **you**, **your close relative** or **close business associate**

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the Police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged whilst in the care of an airline **you** must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report.

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
2. Loss, theft of or damage to **valuables** left **unattended** at any time unless deposited in a safe, safety deposit box or left in locked accommodation.
3. Loss, theft of or damage to **business equipment** and **business samples** contained in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
4. Loss, theft or damage:
 - a) Due to delay, confiscation or detention by customs or any other authority,
 - b) Perishable goods with includes tobacco products, tobacco substitutes and food and drinks,
 - c) Caused by wear and tear, or
 - d) Mechanical or electrical breakdown.
5. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.
6. Circumstances known to **you** prior to **you** becoming an Investec **Account holder** or at the time of booking any **trip** which could reasonably have been expected to lead to cancelling the **trip**.
7. **Pre-existing medical conditions.**
8. Any loss or **damage** arising out of **you** engaging in manual work.
9. Loss of income during periods when **you** cannot carry out business as usual due to an unexpected event.
10. Loss or damage due to depreciation (loss in value), variations in exchange rate.
11. Anything mentioned in Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 10 – Wedding cover

Introduction

The purpose of this section is to provide cover specifically if **you** will be getting married whilst on **your trip**.

Words with special meanings in this section

Insured couple

The **couple** travelling to be married or to enter into a civil partnership with at least one being an **Account holder**.

Wedding

The religious or civil ceremony at which the **couple** become married or register as civil partners of each other.

Wedding attire

Dresses, suits, shoes and other accessories bought specially for the wedding and make-up, hair styling and flowers paid for or purchased for the wedding, forming part of **your baggage**.

What is covered

We will pay **you** up to the amount shown in the Table of Benefits for:

1. The accidental loss of, theft of or damage to the following items detailed below forming part of **your baggage** or **valuables**:
 - a) each wedding ring taken or purchased during the **trip** for **each insured person**.
 - b) Wedding gifts (including up to £150 for bank notes and currency notes) taken or purchased on the **trip** for the insured **couple**
 - c) Wedding attire which is specifically to be worn by the insured **couple** on their wedding day.The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair the lost or damaged **baggage** and/or **valuables**.

2. The reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in the **United Kingdom** if:
 - a) The professional photographer who was booked to take the photographs/video recordings on **your** wedding day is unable to fulfil their obligations due to **bodily injury**, illness or unavoidable and unforeseen transport problems, or
 - b) The photographs/video recordings of the wedding day taken by a professional photographer are lost, stolen or damaged within 15 days after the wedding day and whilst **you** are still at the holiday/honeymoon location.**You** can only claim under one of either this section or Section 4 – Personal Belongings and Money for loss of, theft of or damage to the items of **baggage** and/or **valuables** shown above arising from the same event.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the Police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.
2. **You** must report any loss theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged whilst in the care of an airline **you** must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.

2. Any claims for **ski equipment** (please refer to Section 7– Winter sports).
3. Any claims for **business equipment** (please refer to Section 9– Business travel).
4. Any claims for **golf equipment** (please refer to Section 8 – Golf cover).
5. Loss, theft of or damage to **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless deposited in a safe, safety deposit box or left in locked accommodation.
6. Loss, theft of or damage to **baggage** contained in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
7. Loss, theft or damage:
 - a) Due to delay, confiscation or detention by customs or any other authority
 - b) To motor accessories (excluding keys which are covered only for a car which is owned by **you**)
 - c) To tobacco products, tobacco substitutes, e-cigarettes, Vape products and perishable goods (such as food and drinks)
 - d) Caused by wear and tear, or
 - e) Mechanical or electrical breakdown
8. Loss, theft or damage to any equipment associated with a sport or activity which is not covered by **your** policy.
9. Loss theft or damage to **baggage** left **unattended**.
10. Loss or damage due to depreciation (loss in value), variations in exchange rate.
11. Any virtual currency including but not limited to cryptocurrency, including fluctuations in value.
12. Anything mentioned in the Exclusions and Conditions Sections which are applicable to all sections of the policy.

Section 11 – Home emergency

Introduction

The purpose of this section is to provide cover for emergency repairs to **your home** if it is damaged during **your trip** or up to 3 days after **your** return **home** from a **trip**.

What is covered

We will pay **you** up to the amounts shown in the Table of Benefits for one of **our** approved tradespeople to arrange for the emergency repairs to **your**:

- a) Domestic gas or electricity supply,
- b) Fixed heating system,
- c) Domestic plumbing or drainage system,
- d) Doors,
- e) Windows,
- f) External locks
- g) Roofing

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must get the prior approval from **us** for any repairs.

What is not covered

1. Blockage of toilet units not caused by sudden breakage or mechanical failure.
2. Failure of the central heating system unless there is the danger of frost damage to **your home**.
3. Emergencies caused by leaking water hoses or water appliances.
4. Leaking overflows or gradual seepage from defective seal joints, any claim involving a septic tank, descaling or work relating to hard water scale deposit removal.
5. Damage made by the tradesman while gaining necessary access to **your home**.
6. Damage to any contents of **your home**.
7. Anything mentioned in the Exclusions and Conditions Sections which are applicable to all sections of the policy.

Section 12 – ATM theft or assault

Introduction

The purpose of this section is to provide cover if **you** are mugged or robbed and the cash that you have withdrawn from an ATM with **your** Investec card is taken from you whilst on a **trip**.

What is covered

We will pay **you** up to the amounts shown in the Table of Benefits if **you** are mugged or robbed and the cash **you** have withdrawn from an ATM with **your** Investec card is taken from **you** within 500 meters of the ATM and within 1 hour of the withdrawal during a **trip**.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the Police within 4 hours of the attack/robbery or as soon as possible and get a crime reference number or incident report
2. **You** must report the incident to AXA Assistance within 72 hours of the attack/robbery or as soon as possible.

What is not covered

1. Cash that is withdrawn more than 1 hour before the robbery and/or not withdrawn using **your** Investec card.
2. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 13 – Car hire excess waiver

Introduction

The purpose of this section is to cover the costs **you** may become liable to pay to a hire car company for the vehicle **excess** in the event of damage to the hire vehicle caused by accidental damage, fire, vandalism, accident or theft occurring during **your** car hire period, for which **you** are liable under the rental agreement.

Eligibility

To be eligible for cover under these benefits, the following criteria must be met:

- The **hire vehicle** must have no more than 9 seats, including non-commercial vans.
- **You** must be the person shown as a named driver on the **rental agreement** for the **hire vehicle**.

- **You** must hold a valid driving licence or international driving permit, recognised by the country in which **you** drive the **hire vehicle**

Area of cover

Anywhere in the world (excluding Afghanistan, Belarus, Cuba, Congo, Iran, Iraq, Ivory Coast, Liberia, North Korea, Burma, Sudan and Zimbabwe).

Words with special meanings in this section (*which are shown in italics*)

Car hire period

The dates for which **you** have arranged to hire the **hire vehicle**, as confirmed on **your rental agreement**.

Excess

The amount **you** must pay towards any **incident** which is not covered under the Collision Damage Waiver clause in **your rental agreement**.

Hire vehicle

The vehicle owned by a licensed **rental company** or agency, which **you** have agreed to hire from them according to the terms of **your rental agreement**.

Incident

An unexpected event resulting in damage to the **hire vehicle** caused by fire, vandalism, accident or theft occurring during **your car hire period**, for which **you** are liable under the **rental agreement**.

Insured person

Each named person who is an **Insured person** and who is authorised to drive the **hire vehicle**.

Period of cover

Cover is applicable to **your car hire period**, starting from the time **you** take possession of **your hire vehicle**, until the time of its redelivery to the vehicle rental firm, subject to a maximum duration of 31 days.

Public highway

A main road or thoroughfare, such as a street, boulevard, or parkway, available to the public for use for travel or transportation.

Rental agreement

The contract of hire between **you** and the **rental company**.

Rental company

A company or agency which is fully licensed with the regulatory authority of the country, state or local authority where the **Hire Vehicle** is collected

You/your

The individual named on the **rental agreement** being authorised to drive the **hire vehicle** and for whom the appropriate insurance premium has been paid for this policy.

What is covered

If **your hire vehicle** is involved in an **incident**, **we** will pay **you** for the **excess** up to the amount shown in the Table of benefits including fees and taxes, for any single **incident**/during any one **period of cover** in total for amounts not covered under the collision damage waiver clause of **your hire vehicle agreement**.

What is not covered

1. Any claim where **you** have not followed the terms of **your rental agreement**.
2. Mechanical failure of the **hire vehicle**.
3. General wear and tear.
4. Items showing as defective at the time the **rental agreement** commenced.
5. Driving off the **public highway**.
6. Commercial use.

General conditions for Car Hire Excess Waiver

Please read these carefully as **we** can only pay **your** claim if **you** meet these:

1. **You** must take reasonable care to protect the **hire vehicle** and **your** property against loss or damage and act as if **you** are not insured to minimise any potential claim.
2. **You** must have a valid **rental agreement**.
3. **You** accept that **we** will not extend the **period of cover** beyond the term of the original **rental agreement**.
4. **Your** claim must be notified to **us** within 6 months of the incident.
5. **You** must provide **us** with full details of anything that may result in a claim and give **us** all the information **we** ask for. Please see the 'Making a Claim' section for more information.

General exclusions for Car Hire Excess Waiver

We will not cover **you** for any claim arising from the following:

1. **Your hire vehicle** being held, taken, destroyed or damaged under the order of any government or customs officials.
2. Any currency exchange rate changes.
3. **You** acting in a fraudulent, dishonest, illegal or malicious way.
4. Any damage covered by **your** vehicle rental agreement.
5. Any damage that occurs as a result of **your** use of alcohol or drugs (other than drugs prescribed by a **medical practitioner** and taken as prescribed).
6. Anything arising out of misuse of the **hire vehicle** or where the **hire vehicle** is driven by any person not named on the **hire vehicle rental agreement** and who are not authorised to drive the **hire vehicle**.
7. Failure to comply with any law or equivalent requirements in the jurisdiction in respect of which the **hire vehicle rental agreement** has been made.
8. Any **incidents** if the **hire vehicle** is driven off a **public highway**.
9. **Hire vehicles** not named in the **hire vehicle rental agreement**.
10. Any defect or damage which existed at the time that **you** commenced **your rental agreement**.

11. The use of any **hire vehicle** in racing competitions, rallying, trials, rallies or speed testing, or when driven on a motor sport circuit.

Section 14 – Purchase protection

Introduction

The purpose of this section is to help **you** if an **eligible item** is lost, stolen or accidentally damaged. Below explains the cover **we** provide.

Words with special meanings in this section (*which are shown in italics*)

Excess

The amount **you** pay when **you** make a claim which is £60.

You/your

The holder of an Investec card and the card being valid at the time of the incident.

Purchase price

The lower of the amounts shown on either the Investec card statement or the store receipt for the eligible item.

What is covered

We will pay **you** up to the amount shown in the Table of Benefits if an **eligible item** is stolen or accidentally damaged within 90 days of purchase.

If **you** have to make a claim **we** may replace or repair the eligible item or credit **your** Investec card

If the **eligible item** is part of a pair or set, **we** will only cover the lost or damaged item unless the items are not useable individually and cannot be replaced individually.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must seek financial compensation, assistance or a refund of **your** costs from any applicable guarantees, warranties, or other insurance.
2. **You** must document that the claim has not been sent to other insurance company.

What is not covered

1. The **excess** of £60.
2. Theft or damage caused by:
 - a) Carelessness or not following the manufacturers manual,
 - b) Product defects,
 - c) Repairs by a workshop which is not approved by **us**,
 - d) Loss or damage due to normal wear and tear of items or damage due to normal use or normal activity during sports and games (example golf- tennis balls, or other consumable items used for sport or games),
 - e) Water, damp or earthquake.
3. Eligible items which were not purchased as new or altered or bought fraudulently by the Investec **Account holder**.
4. Theft or damage to:
 - a) Service, cash, travel checks, tickets, documents, currency, silver and gold, art, antiques, rare coins,

- a) stamps and collector's items,
- b) Animals, living plants, consumables, perishable goods (such as food or drink) or permanent installations,
- c) Electronic items and equipment whilst at **your** place of employment and items used for business purposes,
- d) Mobile phones,
- e) Motor vehicles, motorcycles, bicycles, boats, caravans, trailers, hovercraft, aircraft and their accessories,
- f) Jewellery, watches, precious metals, gemstones and any item made from precious metals and gemstones.
- g) Items purchased on the Internet unless it is from a **UK** registered site.
- h) **Unattended eligible items**,

5. Theft or damage to items in a vehicle or as a result of the theft of a vehicle.
6. Theft from any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.
7. Claims arising when the **eligible item** is not in **your** control unless it is an allowed third party other according to safety regulations.
8. Mail order or courier delivered item(s) until item or items are received, checked for damage and accepted at the nominated delivery address.
9. Theft or accidental damage to any eligible item where there is any other insurance covering the same theft or accidental damage, or where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess.
10. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Complaints Procedure

You have the right to expect the best possible service and support. If **we** have not delivered the service that **you** expected or **you** are concerned with the service provided, **we** would like the opportunity to put things right. If **you** feel **we** have fallen short of **our** standards, please contact:

If **your** complaint is about a claim on **your** policy:

Write to **us**: Complaints Team,
AXA Partners,
The Quadrangle,
106-118 Station Road,
Redhill RH1 1PR

Email **us**: claimcomplaints@axa-assistance.co.uk

Phone **us**: +44 203 284 1238.

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and email address (if **you** have one).
- **Your** policy number and/or claim number and the type of policy **you** hold.
- The reason for **your** complaint.

- Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

What to do if **you** are still not satisfied.

If **you** are still not satisfied then **you** may be able to refer **your** complaint to the Financial Ombudsman Service. **You** must approach the Financial Ombudsman Service within six months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in the final response.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: **0300 123 9 123** or **0800 023 4567**
Fax: **020 7964 1001**
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

We must accept the Ombudsman's final decision, but **you** are not bound by it and may take further action if **you** wish. **Your** rights as a customer to take legal action remain unaffected by the existence or use of **our** complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Data Protection Notice

AXA Partners, which is part of the AXA Group, takes **your** privacy very seriously. For information on:

- how **we** collect **your** personal data,
- what information **we** collect,
- how **we** use it,
- who **we** share it with,
- how long **we** keep it, and
- **your** rights relating to that data,

you can read **our** privacy policy online at www.axapartners.com/en/page/en.privacy-policy or **you** can ask one of **our** agents for a copy.

We may also provide you with additional information separately including:

- detailing specific ways **we** wish to use **your** data, and
- where relevant, how and when **we** ask for **your** consent.

Please send data privacy queries and data subject requests to: dataprotectionenquiries@axa-assistance.co.uk

Please note this mailbox should not be used for queries regarding policies, claims or assistance.