Citi Worldwide Annual Holiday Travel Insurance Policy document for Citigold Account holders

Important Insurance Information

Effective from 1 December 2022



When you're away from home, it's reassuring to know that if you need assistance that, **Citibank** is with you every step of the way.

As part of your exclusive personal banking service, Worldwide Annual Holiday Travel Insurance including winter sports cover for you and your family is included as standard.

As you are covered from the day your Citigold Account is opened, if you have any questions or need assistance whilst on holiday call **Chubb**, on:

• Got a question?

Call **Chubb** Insurance on **0800 345 7691** Lines are open Monday to Friday, 9am - 5pm

- Want to make a travel insurance claim? Call Chubb Insurance on **0800 345 7693** and quote your Citigold Account number. Lines are open Monday to Friday, 9am - 5pm
- Overseas and need medical treatment? Call +44 (0)20 7173 7798 prior to the treatment taking place.

Lines are open 24 hours a day, 7 days a week, 365 days a year

# • Sight/Speech/Hearing impairment contact details

- If you need details in Large Print, Braille, or Audio please call us on 0800 345 7691 for details.
- If you have a hearing or speech impairment and would like to speak to us and have a textphone available, you can do so by using the Action on Hearing Loss Next Generation Text service. This is available 24 hours a day, seven days a week and allows customers to contact us via a Text Relay Operator who will relay instructions and other requests verbally to us. To use the Next Generation Text service, You must have access to a textphone or a smartphone with a compatible operating system, tablet, laptop or PC with an internet connection. To use the Next Generation Text service, just dial 18001 and then our number and once the call is connected, a Text Relay Operator will join the call to relay the message. Our responses will then appear as text on Your textphone, smartphone, tablet, laptop or PC. For the Next Generation Text service, please call 18001 0800 345 7691.

# Advice for travellers

## Helpful hints for your insurance

- Take copies of Your Policy documents on holiday with You.
- Report any Loss or theft to the hotel or local police within 24 hours and get a report from them.
- Keep Valuables safe (for example in a safety deposit box).
- Don't leave Valuables lying around or in view of other people.
- Leave yourself enough time to get to the airport, park, and get through security. Remember to allow time for delays in traffic or travel.
- Contact **Us** if **You** have a change in health that may lead to **You** having to cancel or alter **Your** holiday.
- Contact **Us** for advice before incurring costs in relation to medical expenses that You would seek to subsequently **Claim** for under this Policy **+44 (0)20 7173 7177**.

## Immunisations

You may need extra immunisations when travelling **Abroad**. Check whether **You** do before travelling online at www.nhs.uk/healthcareabroad.

## **Reciprocal health agreements**

If **You** intend to travel to:

Europe (all EU countries plus Iceland, Liechtenstein, Norway and Switzerland)
 You should obtain a Global Health Card (GHIC) and take it with You when You travel. European
 Health Insurance Cards (EHIC) will still be valid until the card expires at which point You should
 apply for the new GHIC replacement. Both the EHIC and GHIC will allow You to benefit from the
 reciprocal health arrangements, which exist with these countries and, if You have a valid Claim for
 Medical Expenses under this Policy, We will not deduct the Excess where the cost of Your Claim
 has been reduced by YOU using Your EHIC.

**You** can get more information about the EHIC and GHIC, and apply for a GHIC: Online at: www.nhs.uk/ghic By phone: **0300 330 1350** 

By post: Forms available online.

2. Australia

You must register with Medicare if You require medical treatment in Australia. Some treatment charges may be partially refunded by the Medicare scheme. You must make Your Claim while You are still in the country.

If **You** do not, **We** will reduce **Your** Claim to the amount that **You** would have incurred had **You** registered with Medicare.

Further information about getting medical treatment **Abroad** under the United Kingdom's reciprocal healthcare arrangements can be found online at www.nhs.uk/healthcareabroad

#### Waiver of medical excess

If You have a valid Claim for medical expenses under this Policy, which is reduced by You:

- using an EHIC or GHIC; or
- taking advantage of a reciprocal health agreement with the **United Kingdom**, Isle of Man or the Channel Islands; or
- using Your private medical insurance;

at the point of treatment, **We** will NOT deduct the **Excess**.

#### Know before you go

**We** are supporting the Foreign, Commonwealth and Development Office's 'Know Before You Go' campaign, to help travellers prepare for their trip and stay safe overseas.

Visit www.gov.uk/knowbeforeyougo for their handy checklist on what to prepare before travelling abroad.

**You** can follow @FCDOtravelGovUK on Twitter and @FCDOtravel on Facebook to keep up to date with the latest travel advice. Their team are also available to answer any questions Monday to Friday.

#### FCDO travel advice

This Policy does not cover any **Journey** involving travel to areas where the Foreign, Commonwealth and Development Office has advised against 'all travel'. If **You** are not sure whether there is a travel warning for **Your** destination, please check their website.

# Contents

Part I	
1.1 Definitions	8
1.2 Holidays Covered	11
1.3 Holidays Not Covered	11
1.4 People Covered	11
1.5 When Cover Operates for a Holiday	11
1.6 Medical Requirements	12
1.7 Making a Claim	12
Part II	
Chubb Assistance	14
Part III	
Section 1: Cancellation, Curtailment and Rearrangement	17
Section 2: Travel Delay	19
Section 3: Missed Departure	20
Section 4: Personal Accident	21
Section 5: Medical and Additional Expenses	22
Section 6: Hospital Benefit	24
Section 7: Personal Property	24
Section 8: Money	27
Section 9: Loss of Passport/Driving Licence	28
Section 10: Hijack	29
Section 11: Personal Liability	29
Section 12: Overseas Legal Advice and Expenses	31
Section 13: Winter Sports	35
Part IV	
4.1 General Exclusions	36
4.2 General Conditions	39
4.3 Claim Provisions	39
4.4 Paying Premiums	41
4.5 Ending or changing Your cover	41
4.6 Automatic ending of cover	42
Complaints procedure	43
Data protection	44

# Worldwide Holiday Travel Insurance Policy

Please note: Terms in **bold** have the meanings given to them in the Definitions Sections which appear in Parts I and III of the Policy.

This is **Your** Worldwide **Holiday** Travel Insurance Policy available to **You** as a Citigold **Customer** which, together with any endorsements and the information supplied in **Your** application, is a contract between **You** and **Chubb**.

In return for payment of the premium by **Citibank**, **Chubb** agrees to insure **You** and **Your Partner** during the **Period of Insurance** in the manner and to the extent provided, and any children as defined in section 1.1 following and subject to the Policy Terms, Conditions and Exclusions.

#### The information You provide

- **Chubb** uses personal information which **You** supply to **Chubb** in order to write and administer this Policy, including any claims arising from it.
- This information will include basic contact details such as **Your** name, address, and policy number, but may also include more detailed information about **You** (for example, **Your** age, health, details of assets, claims history) where this is relevant to the risk **Chubb** are insuring, services **Chubb** are providing or to a claim **You** are reporting.
- **Chubb** are part of a global group, and **Your** personal information may be shared with **Chubb's** group companies in other countries as required to provide coverage under **Your** policy or to store **Your** information. **Chubb** also use a number of trusted service providers, who will also have access to **Your** personal information subject to **Chubb's** instructions and control.
- You have a number of rights in relation to Your personal information, including rights of access and, in certain circumstances, erasure.
- This section represents a condensed explanation of how Chubb use Your personal information.
   For more information, Chubb strongly recommend You read Chubb's user-friendly Master Privacy Policy, available here: https://www2.chubb.com/uk-en/footer/privacy-policy.aspx. You can ask Chubb for a paper copy of the Privacy Policy at any time, by contacting Chubb at dataprotectionoffice.europe@chubb.com

#### Please read Your Policy

Your Policy and any endorsements set out the terms of Your contract with **Chubb**. Please check these carefully to be sure the cover meets **Your** needs. If **You** have any questions please contact **Chubb** on **0800 345 7691**.

#### **Changes to Your Policy**

If either **Your** insurance needs or any of the information **You** have given **Chubb** changes, please tell **Chubb** as it may need to change this Policy. **Chubb** will update the Policy and issue an endorsement each time it agrees a change with **You**.

If **Chubb** wishes to change this Policy it will advise **You** of the changes at least 30 days before it makes them.

#### **Resolving issues**

**Chubb** will do its best to ensure that its Customers are delighted with the service they receive. If **You** are dissatisfied **Chubb** wants to know and has a procedure for resolving issues. This procedure is set out after the end of this Policy.

#### Marketing

Notwithstanding the information set out above, marketing information will not be sent to **Citibank** customers by **Chubb**.

# 1.1 Definitions

The following words and phrases will always have the same special meaning wherever they appear in the Policy in **bold** type and starting with a capital letter. Additional Definitions appear in Part III Sections 4, 7, 8, 11 and 12.

Word/Phrase	Special meaning
Abroad	Outside the <b>United Kingdom</b> , Isle of Man (and the Channel Islands
	if a <b>Person Insured</b> is resident in the Channel Islands).
Accident	A sudden identifiable violent external event that happens by chance
	and which could not be expected; or unavoidable exposure to severe
	weather conditions.
Chubb Assistance	Travel assistance and emergency medical and repatriation services
	organised by <b>Chubb</b> .
Chubb; Chubb's	<b>Chubb</b> European Group SE; of or pertaining to <b>Chubb</b> European Group SE.
Anniversary Date	Each annual anniversary of the <b>Commencement Date</b> .
<b>Biological Agent</b>	Any pathogenic (disease producing) micro organism(s) and/or biologically
	produced toxin(s) (including genetically modified organisms and
	chemically synthesised toxins) which cause illness and/or death in
	humans, animals or plants.
Chemical Agent	Any compound, which, when suitably disseminated, produces
	incapacitating, damaging or lethal effects on people, animals, plants,
	or material property.
Child, Children	Your (and Your Partner's) children, stepchildren, legally adopted children
	and children for whom You (or Your Partner) are the Parent or Legal
	Guardian, each of whom must be:
	a) under 18 years old (or under 23 years old if in Full Time Education) at
	the commencement of the <b>Period of Insurance</b> and who is;
	b) dependent on <b>You</b> or <b>Your Partner</b> even if he or she does not live
	with either of <b>You</b> ; and
	c) unmarried.
Citibank	Citibank UK Limited.
Claim(s)	Single loss or a series of losses <b>Due To</b> one cause insured by this Policy.
Commencement Date	The day, month and year, as advised in writing by <b>Citibank</b> , for cover
Communicatio	to start.
Communicable	Means an illness or disease that may be transmitted directly or indirectly
Disease Curtail, Curtailed,	by one person to another due to a virus, bacteria or other microorganism.
Curtail, Curtailed, Curtailment	Cut short/cutting short <b>Your Holiday</b> .
Customer	The first named account holder of a Citigold Account to whom <b>Citibank</b>
Custonici	through <b>Chubb</b> is providing this Policy.
Due To	Directly or indirectly caused by, arising or resulting from, in connection with.
	Success of maneetry caused by, arising of resulting from, in connection with.

Effective Date	The day, month and year shown in the endorsement for any change in
	the cover to start.
Excess	The first £50 of any Claim which each Person Insured must pay
	except for:
	a) A loss of deposit only <b>Claim</b> when the <b>Excess</b> is the first $\pounds 10$
	of any <b>Claim</b> ; or
	b) A <b>Claim</b> for medical and additional expenses in European Union
	countries where a reduction is obtained using a European Health
	Insurance Card.
	The maximum Excess payable per Customer in respect of any one event
	resulting in a <b>Claim</b> under this policy is £50 regardless of the number of
	Sections being claimed under and whether the <b>Claim</b> relates solely to
	You or to You, Your Partner and/or Children.
Full Time Education	A programme of learning provided by a recognised educational body, which
	leads to a qualification by examination or assessment which is either:
	a) Full-time study; or
	<ul> <li>b) A mixture of study and work experience as long as at least two thirds</li> </ul>
	of the total time for the course is spent on study.
Hijack	The unlawful seizure or taking control of an aircraft or other means
пјаск	•
Liisekere	of transport in which a <b>Person Insured</b> is travelling as a passenger.
Hijackers	The perpetrators of a <b>Hijack</b> .
Holiday, Holidays	Trip(s) involving pre-booked travel or accommodation, devoted entirely
	to pleasure, rest, or relaxation, where travel begins and ends in the
	United Kingdom, Isle of Man or the Channel Islands.
Hospital	An establishment which is registered or licensed as a medical or surgical
	hospital in the country in which it is located and where the <b>Person Insured</b>
	is under the constant supervision of a <b>Qualified Medical Practitioner</b> .
Immediate Family	Your Partner, or the grandchild, child, brother, sister, Parent, or
	grandparent of <b>You</b> or <b>Your Partner</b> , or anyone noted as next of kin on
	any legal document, all of whom must be resident in the <b>United Kingdom</b> ,
	the Isle of Man or the Channel Islands.
Nuclear, Chemical	The use of any Nuclear weapon or device or the emission, discharge,
and Biological	dispersal, release or escape of any solid, liquid or gaseous Chemical
Weapons or Agents	Agent and/or Biological Agent during the Period of Insurance by any
	person or group(s) of persons, whether acting alone or on behalf of or in
	connection with any organisation(s) or government(s) committed in the
	pursuit of <b>War</b> or for political, religious or ideological purposes or reasons
	including the intention to influence any government and/or to put the
	public, or any section of the public in fear.
Parent or	A person with parental responsibility, or a legal guardian, both being in
Legal Guardian	accordance with the Children Act 1989 and any statutory amendment
	modification or re-enactment of it.
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Partner	a) <b>Your</b> spouse;
	<ul><li>b) Your civil Partner registered pursuant to the Civil Partnership Act; or</li></ul>
	c) Someone of either sex with whom <b>You</b> have been living as though
	they were <b>Your</b> spouse for at least 3 months.
Period of Insurance	12 months from 00.01 on the Commencement Date (local standard
	time at the Customer's principal residence within the United Kingdom,
	Isle of Man or the Channel Islands) and each subsequent 12-month period
	for which Citibank shall pay and Chubb shall accept a renewal premium.
Person(s) Insured	You, a Citigold Account holder and Your Partner,
	and <b>Children</b> .
Public Conveyance	An air, land or water vehicle operated under licence for the transportation
	of fee-paying passengers.
Qualified Medical	A doctor or specialist, registered or licensed to practise medicine under
Practitioner	the laws of the country in which they practise who is neither: 1. a <b>Person</b>
	Insured; or 2. a relative of a Person Insured unless approved by Us.
Rearrangement Costs	Reasonable travel and accommodation costs necessarily incurred in
	rearranging a <b>Holiday</b> provided that:
	a) No claim has been made or will be made for cancellation costs
	or <b>Curtailment</b> costs;
	b) Travel is of a standard no greater than the class of transport
	originally booked; and
	c) The standard of accommodation is not superior to that originally
	booked;
	<ul> <li>d) The total amount payable will not exceed the cost of the original Holiday;</li> </ul>
	<ul> <li>e) The rearranged Holiday must be booked and fully paid no later than 6 months after the date of commencement of the original Holiday.</li> </ul>
Travelling	Someone <b>You</b> have arranged to go on a <b>Holiday</b> with and who it would be
Companion(s)	unreasonable to expect <b>You</b> to travel or continue <b>Your Holiday</b> without.
United Kingdom	England, Scotland, Wales and Northern Ireland.
War	Armed conflict between nations, invasion, act of foreign enemy, hostilities
	(whether war be declared or not), civil war, rebellion, revolution,
	insurrection or military or usurped power.
Winter Sports	Skiing, on-piste, and off-piste when accompanied by or under the
	instruction of a qualified local guide, tobogganing, snow boarding and ice
	skating (other than on an indoor rink) but <b>excluding</b> competitive winter
	sports (including, but not limited to, ski or ski bob racing, mono skiing, ski
	jumping, ski boarding, ice hockey, or the use of bobsleighs or skeletons).
You; Your	The <b>Customer</b> ; of or pertaining to the <b>Customer</b> .
£	Pounds Sterling (GBP shall also mean pounds Sterling, where referred
	to in this Policy).

# 1.2 Holidays Covered

This Policy covers all Holidays during the Period of Insurance provided they meet the following conditions:

- a) Each individual Holiday begins and ends during the Period of Insurance;
- b) No individual Holiday Abroad continues for more than 30 consecutive days;
- c) No more than 90 days in total are spent on Holidays Abroad in any 12-month period;
- d) Each Holiday in the United Kingdom, Isle of Man and the Channel Islands (if a Person Insured is resident in the Channel Islands) includes at least 2 nights spent in accommodation that is booked before the Holiday begins;
- e) Winter Sports cover is included.

# 1.3 Holidays Not Covered

We will not cover any Holiday:

- a) Which involves You travelling specifically to obtain medical, dental or cosmetic treatment;
- b) When You have been advised not to travel by a Qualified Medical Practitioner or you have received a terminal prognosis;
- c) Where, on the date it is booked (or commencement of the Period of Insurance if later), You or Your Travelling Companion are aware of any reason why it might be cancelled or Curtailed, or any other circumstance that could reasonably be expected to result in a Claim under this Policy;
- d) Involving travel to areas where the Foreign, Commonwealth and Development Office has advised against 'all travel'. If You are not sure whether there is a travel warning for Your destination, please check their website www.gov.uk/foreign-travel-advice

# 1.4 People Covered

There is no insurance under the Policy unless all of the following conditions are met:

- a) Each Person Insured must be:
  - i) A resident in the United Kingdom and in the **United Kingdom** when this Policy is taken out.
  - ii) Aged under 80 years on the date the Person Insured begins each Holiday.
- b) Children travelling without You or Your Partner will only be insured if they are travelling:
  - i) In the company of an adult (i.e. someone not defined as a Child under this Policy) You or Your
     Partner know (other than on an organised school, college or university trip);
  - ii) As an unaccompanied minor on a scheduled air service which operates an unaccompanied minor scheme, and then only if they are travelling with the intention of joining, or being subsequently joined by, another adult insured under this Policy.

# 1.5 When Cover Operates for a Holiday

- a) Insurance cover for cancellation under Part III Section 1 Cancellation, Curtailment and Rearrangement begins when a Holiday is booked, or, from the Commencement Date or Effective Date, whichever is later.
- b) Insurance cover under all other Sections operates for a Holiday which begins and ends during the Period of Insurance and includes travel directly to and from the home of each Person Insured provided the return home is completed within 24 hours of:
  - i) Return to the United Kingdom, Isle of Man or the Channel Islands;

ii) Departure from pre-booked accommodation following a **Holiday** within the **United Kingdom**, Isle of Man or the Channel Islands which is covered under this Policy.

If the return of a **Person Insured** from a **Holiday** is unavoidably delayed **Due To a Claim**, he or she will continue to be insured without any additional premium for the period of the delay.

c) If there is a change to this Policy it will begin on the **Effective Date** shown on any subsequent endorsement that is issued to record the change in cover.

NB. All cover will cease from the date that **You** cease to be a **Customer**. If, however, **You** or any other **Person Insured** is on **Holiday** on this date, cover will cease immediately upon return to the **United Kingdom**, Isle of Man or the Channel Islands.

# **1.6 Medical Requirements**

Chubb have the right to refuse to pay any Claim if:

- a) At the date on which a **Holiday** is booked, or at the **Commencement Date** or **Effective Date** if later, a **Person Insured** is aware of any reason why a **Holiday** might be cancelled or **Curtailed**;
- b) At the date on which a Holiday is booked, or at the Commencement Date or Effective Date if later, a Person Insured or his/her Immediate Family is waiting for investigation or referral, or the results of any investigation, medical treatment or surgical procedure, for any condition which directly relates to any Claim;
- c) Is choosing not to take prescribed medication, or the correct dose of prescribed medicine for any condition which directly or indirectly relates to any claim;
- d) Is travelling against the advice of a Qualified Medical Practitioner;
- e) Is travelling to obtain medical, dental or cosmetic treatment;
- f) Is travelling where a terminal prognosis (regardless of the duration of life expectancy) has been given.

# 1.7 Making a Claim

## Medical emergency only

In a medical emergency, please use the Medical Emergency Service **+44 (0)20 7173 7798** (part of the cover provided under Part III Section 5 - Medical and Additional Expenses). Contacting **Chubb** first may delay treatment.

## **Other Claims**

Contact: The Claims Service Team Chubb Claims and Customer Service Centre PO Box 4511, Dunstable, LU6 9QA Telephone: **0800 345 7693** Fax: **+44 (0)1293 597 323** Email: **uk.claims@Chubb.com** 

To make a claim please phone or write to **Chubb** within 30 days of the incident, or as soon as possible afterwards and provide **Your** name, address and Policy number. A claim form is available from the **Chubb** Service Centre at the address shown above.

## Reporting lost or stolen property

- a) Money, valuables or personal property:
   You must notify the local Police within 24 hours of discovery and provide Chubb with a copy of their written report.
- b) Travellers' cheques:

**You** must notify the local branch or agent of the issuing company as soon as reasonably possible on becoming aware of the loss.

c) Any property lost or stolen from a hotel:

**You** must notify the hotel management (in addition to the local Police) within 24 hours of becoming aware of the loss.

## **Chubb Assistance**

**Chubb Assistance** can provide a range of assistance and medical related services when **You** are on a **Holiday Abroad**. Please make sure **You** have details of this Policy, including the Policy number and **Period of Insurance** when **You** call.

To contact **Chubb Assistance** please call: **+44 (0)20 7173 7177** 

## 1. Medical emergency and referral services

If **You** are injured or become ill **Abroad You** must contact **Chubb Assistance** immediately if **You** need hospital in-patient treatment, specialist treatment, medical tests, scans or to be brought back to the **United Kingdom**, Isle of Man or the Channel Islands (if a **Person Insured** is resident in the Channel Islands).

If **You** cannot do this **Yourself**, **You** must arrange for a personal representative (for example, a spouse or parent) to do this for **You**. If this is not possible because **Your** condition is serious, **You** or **Your** personal representative must contact **Chubb Assistance** as soon as possible.

If **Chubb Assistance** are not contacted, any expenses incurred by **You** that would otherwise not have been incurred had **Chubb Assistance** been contacted will be deducted from **Your Claim**. In all other circumstances **You** are entitled to use the services of **Chubb Assistance** detailed in this section, as appropriate.

Chubb Assistance - Medical Emergency and Referral Services can help with:

- A. Payment of bills if **You** are admitted to hospital **Abroad**, the hospital or attending doctor will be contacted and payment of their fees up to the Policy limits may be guaranteed so that **You** do not have to make the payment from **Your** own funds.
- B. Being brought back to the United Kingdom, Isle of Man or the Channel Islands (if a Person Insured is resident in the Channel Islands) if the doctor appointed by Chubb Assistance believes treatment in the United Kingdom, Isle of Man or the Channel Islands (if a Person Insured is resident in the Channel Islands) is preferable, transfer may be arranged by regular scheduled transport services, or by air or road ambulance services if more urgent treatment and/or specialist care is required during the journey.
- C. Provision of medical advice:
  - If You require emergency consultation or treatment Abroad, Chubb Assistance will provide the names and addresses of local doctors, hospitals, clinics and dentists, and its panel of doctors will provide telephone medical advice;
  - ii. If necessary **Chubb Assistance** will make arrangements for a **Doctor** to call, or for **You** to be admitted to hospital.
- D. Drug Replacement Assistance with the:
  - Replacement of lost drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are unobtainable **Abroad**;

- ii) Sourcing and delivery of compatible blood supplies. **Chubb Assistance** will not pay for the replacement costs of any item or the costs of sourcing and delivering blood supplies.
- E. Unsupervised Children if a Child is left unsupervised on a trip Abroad because You or Your
   Partner (if shown as insured in the Policy Schedule) is hospitalised or incapacitated, Chubb
   Assistance may organise their return home, including a suitable escort when necessary.

Please note that whilst **You** will not be charged for advice or assistance, **You** will be responsible for paying fees and charges for services provided to **You** if they are not covered as part of a valid **Claim** under this Policy.

# 2. Personal assistance services

The services under this section are provided by **Chubb Assistance** and are only available during a **Holiday Abroad**. These are non-insured facilitation services making use of **Chubb Assistance's** wide experience and contacts. Any costs incurred, for example for message relay, must be reimbursed to **Chubb Assistance** unless they form part of a successful Claim under an appropriate section of this Policy.

Chubb Assistance - Personal Assistance Services can help with:

## a) Transfer of Emergency Funds:

Transfer of emergency funds up to £250 per trip if access to normal financial/banking arrangements is not available locally.

In order to reimburse **Chubb Assistance** the **Person Insured** must authorise **Chubb Assistance** to debit his or her credit or charge card with the amount of the transfer, or make alternative arrangements to deposit the funds in **Chubb Assistance**'s account in the **United Kingdom**.

If the emergency transfer is necessitated by theft or loss of **Money**, a **Claim** may be made under the Policy.

## b) Message Relay

Transmission of urgent messages to relatives or business associates if medical or travel problems disrupt a **Holiday** travel schedule.

## c) Drug Replacement

Assistance with the:

- i) Replacement of lost drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are unobtainable **Abroad**;
- ii) Sourcing and delivery of compatible blood supplies.

**Chubb Assistance** will not pay for the replacement costs of any item or the costs of sourcing and delivering blood supplies.

#### d) Tracing Lost Personal Property

Tracing and re-delivery of **Personal Property** that has been lost or misdirected in transit if the carrier has failed to resolve the problem. (Please note: the **Person Insured** must have his or her **Personal Property** tag number available.)

#### e) Replacement Travel Documents

Assistance with the replacement of lost or stolen tickets and travel documents, and referral to suitable travel offices. (Please note: **Chubb Assistance** will not pay for any item.)

#### f) Lost Credit Cards

Giving advice on how to contact the appropriate Card Issuers if credit or charge cards are lost or stolen. Data Protection legislation prevents **Chubb Assistance** from contacting the Card Issuers directly.

#### g) Emergency Translation Facility

A translation service if the local provider of an assistance service does not speak English.

#### h) Legal Help

Referral to a local English-speaking Lawyer, Embassy or Consulate if legal advice is needed, and arrangement of payment of reasonable emergency legal expenses or bail, against a guarantee of repayment.

#### i) Unsupervised Children, on Holiday and at home

- a) Organisation of an accompanying **Child**'s return home, with a suitable escort when necessary, if the **Child** is left unsupervised because **You** or **Your Partner** are hospitalised or incapacitated;
- b) Medical advice and monitoring, until **You** or **Your Partner** return home, if a **Child** who has been left in the **United Kingdom**, Isle of Man or the Channel Islands becomes ill or suffers injury.

#### j) Medical referral

- i) Provision of the names and addresses of local doctors, hospitals, clinics and dentists when consultation or treatment is required;
- ii) Arrangements for a doctor to call, and, if necessary, for a **Person Insured** to be admitted to hospital.

## Condition - Prompt advice and assistance

Whilst **Chubb Assistance** will make every effort to ensure advice or assistance is provided promptly and in good faith it cannot accept liability for loss or damage of any kind that may arise or result from the use, or intended use, of the **Chubb Assistance**/Medical Referral/Personal Assistance services.

# Section 1 Cancellation, Curtailment and Rearrangement (Maximum payable £3,000 per Person Insured)

## A. Cover

**Chubb** will refund the **Person Insured's** portion of the unused travel and/or accommodation costs up to  $\pounds$ 3,000 for any one **Holiday** (including ski hire, ski school and ski lift passes) which the **Person Insured** has paid or are contracted to pay and which cannot be recovered from any other source and **Chubb** will pay reasonable **Rearrangement Costs** up to £3,000 for any one **Holiday** if it becomes necessary to cancel, **Curtail** or rearrange the **Holiday Due to**:

- a) The death, serious injury, sudden illness or complications in pregnancy (as diagnosed by a Qualified Medical Practitioner who specialises in obstetrics) of the Person(s) Insured, Immediate Family, or Travelling Companion;
- b) Testing positive for Covid-19, which has been certified in writing as specifically relating to You or Your Travelling Companion(s) by a test that is recognised by the United Kingdom Government, including such a test that is carried out by a licensed pharmacy, a licensed laboratory or Qualified Medical Practitioner;
- c) A **Public Conveyance** being cancelled or **Curtailed** because of adverse weather, industrial action, strike, riot, civil commotion or mechanical breakdown or derangement;
- d) Jury service or subpoena of the **Person(s) Insured** or the Hijacking of the conveyance in which he or she is travelling;
- e) Person(s) Insured being made redundant and having registered as unemployed;
- f) Serious damage, occurring 10 days or less before the **Person(s) Insured** departure on a Trip, making the **Person(s) Insured** home uninhabitable;
- g) The presence of the **Person(s) Insured** being required by the Police following a burglary or attempted burglary at his or her home.

## B. Exclusions (General Exclusions apply as well)

- a) Cancellation, Curtailment or rearrangement where such cancellation, Curtailment or rearrangement has not been confirmed as medically necessary by a Qualified Medical Practitioner;
- b) Cancellation, **Curtailment** or **Rearrangement Costs** where such cancellation, **Curtailment** or rearrangement results from a medical condition affecting **You** or **Your Immediate Family** if:
  - i) the condition was diagnosed before  $\ensuremath{\textbf{You}}$  bought this Policy; and
  - ii) at the time **You** bought this Policy, the diagnosed condition could reasonably have been expected to result in;
    - a. death, serious injury or sudden illness; or
    - b. a sudden deterioration in health;
- NOTE: This exclusion applies to Immediate Family even if they are not insured on the policy.
- c) If a **Person Insured** does not:
  - i) check-in before the scheduled departure time shown on his or her travel itinerary;
  - ii) provide **Us** with written details from the airline, shipping company, coach or train operators describing the length of, and reason for, the delay;
  - iii) obtain a valid passport, visa or permit for Your Journey;

- d) If industrial action, a strike, riot or civil commotion, is public knowledge on the Commencement Date or when a Holiday is booked and the Fare is paid;
- e) If an aircraft, sea vessel or train is withdrawn from service on the orders of the recognised regulatory authority in any country;
- f) If the **Person(s) Insured** is called as an expert witness or if his or her occupation would normally require a court attendance;
- g) Redundancy where the **Person(s) Insured**:
  - i) was unemployed or knew that they might become unemployed at the time a Holiday was booked;
  - ii) are voluntarily made redundant or made redundant as a result of misconduct or following resignations;
  - iii) are self-employed or a contract worker;
- h) Any adverse financial situation necessitates cancellation, Curtailment or rearrangement of a Holiday;
- i) The Excess;
- Additional travel and accommodation expenses for Curtailment and Rearrangement Costs where the means of transport and/or accommodation used is of a standard superior to that of the Holiday;
- k) Any loss, charge or expense Due To;
  - i) a delay in notifying the tour operator, travel agent, or transport or accommodation provider that it is necessary to cancel a booking;
  - ii) disinclination to go on a Holiday; or
  - iii) prohibitive regulations by the government of any country;
- I) A charge or expense paid for or to be discharged with any kind of promotional voucher;
- m) If the **Person(s) Insured** was aware of any reason, either at the time the **Holiday** was booked or at the **Commencement Date** of this policy if later, that might result in the **Holiday** being cancelled, **Curtailed** or rearranged;
- n) If a Holiday is cancelled, Curtailed or rearranged as the result of regulations made by any government or public authority;
- o) Any costs for excursions, tours and activities;
- p) Any expenses incurred as a result of the imposition of any law, regulation or order made by any public authority or government which impacts **Your Holiday** (including, without limitation, the closure of borders or airspace, lockdowns and other restrictions on the movement of people);
- q) Being diagnosed with Covid-19 if You or Your Travelling Companion(s) Covid-19 'positive' test is not carried out and certified in writing as specifically relating to You or Your Travelling Companion(s) by a test that is recognised by the United Kingdom Government, including such a test that is carried out by a licensed pharmacy, a licensed laboratory or Qualified Medical Practitioner.

# Section 2 Travel Delay (Maximum payable £100/£3,000 per Person Insured)

Cover under this Section only applies to Holidays Abroad.

## A. Cover

If a **Person Insured** is delayed for at least 12 hours on the outbound or return journey because the scheduled departure of a **Public Conveyance** is affected by a strike, industrial action, adverse weather, mechanical breakdown/derangement, or grounding of an aircraft **Due To** mechanical or structural defect, **Chubb** will pay:

- a) A £20 benefit for the first full 12 hours delay and a £10 benefit for each subsequent full 12 hours delay up to a maximum benefit of £100; or
- b) Up to £3,000 for cancellation costs, Curtailment costs and Rearrangement Costs if a Holiday is abandoned after a delay of at least 24 hours of the scheduled departure from the United Kingdom, Isle of Man or the Channel Islands.

## B. Exclusions (General Exclusions apply as well)

- a) The Excess if a Holiday is abandoned;
- b) Additional travel and accommodation expenses for Curtailment and Rearrangement Costs where the means of transport and/or accommodation used is of a standard superior to that of the outbound journey or Holiday;
- c) If a Person Insured does not:
  - i) Check-in before the scheduled departure time shown on his or her travel itinerary; and
  - ii) Provide **Chubb** with written details from the airline, shipping company, coach or train operators describing the length of, and reason for, the delay;
- d) If an aircraft, sea vessel, coach or train is taken out of service on the instructions of any government, Civil Aviation Authority, Port Authority or similar authority;
- e) If a strike or industrial action could be reasonably expected or foreseen when a Holiday is booked;
- f) A charge or expense paid for or to be discharged with any kind of promotional voucher.

# Section 3 Missed Departure (Maximum payable £500 per Person Insured)

Cover under this Section only applies to Holidays Abroad.

## A. Cover

**Chubb** will pay up to £500 for necessary and reasonable accommodation and travel expenses to enable a **Person Insured** to reach his or her scheduled destination if he or she arrives too late at the airport, sea port, coach or train station to commence a booked journey from or to the **United Kingdom**, Isle of Man or the Channel Islands **Due To**:

- a) The car he or she is using for travel breaking down or being involved in an accident; or
- b) The **Public Conveyance** he or she is using for travel failing to arrive on schedule; provided that:
  - i) Such travel is of a standard no greater than the class of transport on the outbound journey; and
  - ii) The standard of accommodation is not superior to that of the Holiday.

## B. Exclusions (General Exclusions apply as well)

- a) Accommodation and travel expenses where the means of transport and/or accommodation used is of a standard superior to that of the booked journey or **Holiday**;
- b) If the **Person Insured** does not provide original written:
  - i) Evidence from a motoring organisation or garage that the car used for travel is roadworthy and properly maintained;
  - ii) Details from the operators of the **Public Conveyance** used for travel of the length of, and reason for, the delay;
- c) The **Excess**;
- d) If the Person Insured has not allowed sufficient time for the journey;
- e) For a missed departure caused by strike or industrial action that could be reasonably expected when the **Holiday** was booked.

# Section 4 Personal Accident (Maximum payable £25,000 per Person Insured)

## Definitions

The following words and phrases will have the same special meaning in this Section wherever they appear in **bold** type and commence with a capital letter. Additional Definitions appear in Sections 7, 8, 11 and 12 and General Definitions apply as well.

Word/Phrase	Special meaning
Bodily Injury	Physical injury that is caused by an Accident and within 24 months
	directly results in death, Loss of Sight, Loss of Limb or Permanent
	Total Disability.
Loss of Limb	Amputation or total and permanent loss of use of one or more hands at or above the wrist or of one or more feet above the ankle
	(talo-tibial joint).
Loss of Sight	Loss of sight:
	a) In both eyes when the <b>Person Insured</b> 's name has been added
	to the register of Blind Persons on the authority of a qualified ophthalmic specialist.
	b) In one eye when the degree of sight remaining after correction is
	3/60 or less on the Snellen Scale (which means the <b>Person Insured</b>
	is only able to see at 3 feet that which they should normally be
	able to see at 60 feet) and <b>Chubb</b> is satisfied that the condition is permanent and without expectation of recovery.
Permanent Total	A disability which has lasted for at least 12 months from which <b>Chubb</b>
Disability	believe the <b>Person Insured</b> will never recover and which stops the
Disability	
	Person Insured from carrying out gainful employment for which they
	are fitted by education, training or experience.

## A. Cover

If a Person Insured receives a Bodily Injury during a Holiday Chubb will pay up to:

- a) £25,000 for death; or
- b) £25,000 for Loss of Sight or Loss of Limb; or
- c) £25,000 for Permanent Total Disability.

## B. Exclusions (General Exclusions apply as well)

- a) More than £2,500 if the Person Insured is under 16 years of age at the time of the Bodily Injury;
- b) More than one benefit for the same **Bodily Injury**;
- c) If death, loss or disability is **Due To** a disease or any physical defect, injury or illness which existed before the **Holiday**;
- d) For Permanent total Disability if the Person Injured is retired and in receipt of a pension.

# Section 5 Medical and Additional Expenses (Maximum payable £2,000,000 per Person Insured)

Cover under this Section only applies to Holidays Abroad.

#### You must contact Chubb Assistance before incurring any costs covered under this Section.

# Chubb Assistance/Medical Emergency and Referral/Personal Assistance Services (see beginning of this Policy and Part II)

You can call **Chubb Assistance** for a range of medical related services when you're on a **holiday abroad**:

- Payment of bills, and repatriation in medical emergencies;
- Replacement of lost drugs or other essential medication, prescription glasses or contact lenses;
- Sourcing and delivery of compatible blood supplies;
- Transmission of urgent messages to relatives or business associates;
- Organisation of the return home of a child left unsupervised because You are in hospital or incapacitated;
- The names and addresses of local doctors, hospitals, clinics and dentists for consultation or treatment;
- To get a doctor to call.

# The comments contained in this box are intended to draw Your attention to significant issues. They do not, in any way, form part of the contract.

#### A. Cover

If a **Person Insured** is injured or becomes ill (including illness **Due To** complications of pregnancy as diagnosed by a **Qualified Medical Practitioner** who specialises in obstetrics provided that if travelling within 12 weeks of the expected date of delivery the **Person Insured** provides a medical certificate which is dated no earlier than 5 days before the outbound travel date – issued by a **Qualified Medical Practitioner** or midwife confirming the number of weeks of pregnancy and that they are fit to travel) during a **Holiday Abroad**, **Chubb** will pay:

a) Up to £2,000,000 for medical, repatriation or travel expenses he or she incurs, including emergency dental or optical expenses.

Medical expenses must be for necessary hospital, surgical or other diagnostic treatment, given or prescribed by a **Qualified Medical Practitioner**, and include charges for staying in a hospital or nursing home. Medical expenses shall not include additional charges which would not have been payable if the treated person did not have insurance.

Repatriation must be:

- i) Authorised by Chubb Assistance;
- ii) Necessary on medical grounds; and
- iii) To the **United Kingdom**, Isle of Man or the Channel Islands (if a **Person Insured** is resident in the Channel Islands).

- b) Costs for additional travel and hotel expenses including those for any one other person if a
   Person Insured has to be accompanied on medical advice or a Child needs to be escorted home. These must be authorised in advance by Chubb Assistance.
- c) If a **Person Insured** dies, up to £1,500:
  - i) For cremation or burial charges in the country in which he or she died;
  - ii) To transport his or her body or ashes back to the **United Kingdom**, Isle of Man or the Channel Islands (if a **Person Insured** is resident in the Channel Islands).

## B. Exclusions (General Exclusions apply as well)

Chubb will not pay:

- a) Any amount recovered under a National Health Service reciprocal agreement;
- b) For any treatment not confirmed as medically necessary;
- c) Any expenses incurred in the Person Insured's country of residence;
- d) Any additional travelling expenses not authorised by Chubb Assistance if a Person Insured has to return home earlier than planned or be repatriated from a Holiday;
- e) For medical treatment that a Person Insured travelled Abroad to obtain;
- For medication a **Person Insured** is taking before and which he or she will have to continue taking during a **Holiday**;
- g) For surgery, medical or preventative treatment which can be delayed in the opinion of the Qualified Medical Practitioner treating a Person Insured until he or she returns to the United Kingdom, Isle of Man or the Channel Islands (if a Person Insured is resident in the Channel Islands);
- h) Any additional costs for single or private room accommodation;
- Any expenses incurred following Your decision not to move hospital or return to the United Kingdom, Isle of Man or the Channel Islands (if a Person Insured is resident in the Channel Islands). after the date when, in the opinion of Chubb Assistance, You should do so;
- j) Any costs incurred more than 12 months after the incurring of the first expense, or after the Person(s) Insured has been declared fit to return to the United Kingdom, Isle of Man or the Channel Islands (if a Person Insured is resident in the Channel Islands), whichever is earlier;
- k) Additional travel and hotel expenses incurred which have not been authorised in advance by Chubb Assistance;
- I) Cremation or burial costs in the United Kingdom, Isle of Man or the Channel Islands;
- m) The **Excess**, except where the **Person Insured** has obtained a reduction in the cost of medical expenses in European Union countries by using a European Health Insurance Card;
- n) Any expenses incurred where a Holiday is booked or undertaken against the advice of a Qualified Medical Practitioner or where a terminal prognosis (regardless of the duration of life expectancy) has been given.

## Please note: All original receipts must be kept and provided to support a Claim.

## Section 6 Hospital Benefit (Maximum payable £400 per Person Insured)

Cover under this Section only applies to Holidays Abroad.

#### A. Cover

If a **Person Insured** is a hospital in-patient during a **Holiday** and has a **Claim** under **Part III Section 5** - **Medical and additional expenses**, **Chubb** will pay a benefit of £20 for each full 24 hours he or she spends in hospital up to a maximum of £400 for each **Holiday**.

#### B. Exclusions (General Exclusions apply as well)

Chubb will not pay for time spent in an institution not recognised as a hospital in the country of treatment.

# Section 7 Personal Property (Maximum payable £1,500 per Person Insured)

Chubb Assistance - Personal Assistance Services (see Part II of this Policy)

You can call Chubb Assistance to help You to trace Personal Property that has been lost or misdirected by a carrier – and get it re-delivered to You if it is found. Note: This is a non-insured facilitation service making use of Chubb Assistance's wide experience and contacts. Any costs incurred must be reimbursed to Chubb Assistance unless they form part of a successful Claim under this Section of the Policy.

The comments contained in this box are intended to draw Your attention to significant issues. They do not, in any way, form part of the contract.

## Definitions

The following words and phrases will have the same special meaning in this Section wherever they appear in **bold** type and commence with a capital letter. Additional Definitions appear in Sections 4, 8, 11 and 12 and General Definitions apply as well.

Word/Phrase	Special meaning
Mobility Aid(s)	Any crutch, walking stick, walking frame, wheeled walking frame, walking
	trolley, evacuation chair, wheelchair, powered wheelchair or mobility
	scooter, constructed specifically to aid persons suffering from restricted
	mobility but excluding any golf buggy or golf trolley.
Personal Property	1. Any suitcase, trunk or container of a similar kind and its contents;
	2. Any Mobility Aid;
	3. Valuables;
	4. Any other article worn or carried by You; that is not otherwise
	excluded and which is either owned by <b>You</b> or for which <b>You</b> are legally responsible.
Repair and	The cost of repairing partially damaged property, or, if property is totally
<b>Replacement Costs</b>	lost or destroyed or uneconomical to repair, the cost of replacing property
	as new less a deduction for wear, tear or depreciation. (Please note:
	Chubb will pay a reasonable proportion of the total value of a set or pair
	to repair or replace an item that is part of a set or pair.)
Valuables	Cameras and other photographic equipment, telescopes and binoculars,
	audio/video equipment (including radios, cassette/compact disc players,
	iPods, mp3 and mp4 players, camcorders, DVD, video, televisions, and
	other similar audio and video equipment), mobile phones, satellite
	navigation equipment, computers and computer equipment (including
	PDAs, personal organisers, laptops, notebooks, netbooks and the like),
	computer games equipment (including consoles, games and peripherals),
	jewellery, watches, furs, precious and semi-precious stones and articles
	made of or containing gold, silver or other precious metals.
<b>\</b>	

## A. Cover

- a) If **Personal Property** is lost, damaged or stolen during a **Holiday**, **Chubb** will pay **Repair and Replacement Costs** up to £1,500.
- b) Chubb will also reimburse the cost of essential items of clothing and toiletries up to £100 that a Person Insured has to purchase because Personal Property is lost or misplaced for at least 12 hours by an airline or other carrier on an outward journey from the United Kingdom, Isle of Man or the Channel Islands (if a Person Insured is resident in the Channel Islands).

## B. Exclusions (General Exclusions apply as well)

- a) **Chubb** will not pay:
  - i) The Excess.
  - ii) More than £250 for a single item, pair or set, or part of a pair or set;
  - iii) More than £250 for golf clubs, bags and accessories;
  - iv) More than £250 for Valuables in total and will only pay if the Valuables are attended by a Person Insured or are in a safety deposit box at the time they are lost, damaged or stolen;
  - v) For any items left unattended unless in:
    - i) a locked room;
    - ii) a locked safe or safety deposit box;
    - iii) the locked glove box or locked boot of a vehicle or the luggage space at the rear of a locked estate car or hatchback under a top cover and out of view; and there is evidence of forced entry to the room, safe, safety deposit box or car, or the car has been stolen; or
    - iv) the custody or control of an airline or other carrier;
  - vi) Unless a loss or theft is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and **Chubb** is provided with a copy of the original written Police report and report to the hotel management as applicable;
  - vii) For loss or theft of or damage to:
    - Personal Property in the custody of an airline or other carrier unless the loss or damage is reported in writing to the airline or other carrier within 24 hours of discovery and Chubb is provided with a copy of the original written airline or carrier report;
    - ii) Household goods, contact or corneal lenses, sunglasses, dentures, hearing aids, samples or merchandise, bonds, securities or documents of any kind;
    - iii) Antiques, musical instruments, pictures, typewriters, any computer equipment not defined under Valuables, sports equipment (except for Winter Sports equipment if an endorsement confirming cover has been issued and the appropriate additional premium shown in the endorsement has been paid), vehicles or their accessories, watercraft and ancillary equipment, glass, china or similar fragile items and pedal cycles;
  - viii) For depreciation in value, normal wear and tear, denting or scratching, damage by moth or vermin, electrical, electronic or mechanical derangement, or damage **Due To** atmospheric or climatic conditions;
  - ix) For delay, detention, seizure or confiscation by customs or other officials.
- b) Chubb will not pay:
  - i) Unless Chubb is provided with original written confirmation from the carrier or tour representative that the lost or misplaced Personal Property was delayed for at least 12 hours after the Person Insured arrived at his or her destination;

# Section 8 Money (Maximum payable £500 per Person Insured)

Chubb Assistance (see Part II of this Policy)

You can call Chubb Assistance/Personal Assistance to:

- Transfer emergency funds up to £250 (You must make arrangements to repay any money transferred);
- Advise You on how to inform Your credit or charge Card Issuers if Your cards are lost or stolen.
   (Data Protection legislation prevents Chubb Assistance from contacting Card Issuers directly).

Please note: These are non-insured facilitation services making use of **Chubb Assistance**'s wide experience and contacts. Any costs incurred must be reimbursed to **Chubb Assistance** unless they form part of a successful **Claim** under this Section of the Policy.

The comments contained in this box are intended to draw **Your** attention to significant issues. They do not, in any way, form part of the contract.

## Definitions

The following word will have the same special meaning in this Section wherever it appears in **bold** type and commences with a capital letter. Additional Definitions appear in Sections 4, 7, 11 and 12 and General Definitions apply as well.

Word/Phrase	Special meaning
Money	Coins, banknotes, travellers' cheques, postal or money orders, travel
	tickets, pre-paid vouchers and credit cards.

## A. Cover

**Chubb** will pay up to £500 if **Money** which is held by a **Person Insured** for his or her personal use is lost or stolen during a **Holiday** whilst:

- a) Being carried by a Person Insured; or
- b) Left in a safety deposit box.

#### B. Exclusions (General Exclusions apply as well)

- a) The Excess;
- b) More than £50 if the carrier is under 16 years old;

- c) For delay, detention, seizure or confiscation by customs or other officials;
- d) Unless a loss or theft is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and **Chubb** is provided with a copy of the original written Police report and report to the hotel management as applicable;
- e) For travellers' cheques:
  - i) Unless the loss or theft is reported as soon as reasonably possible to the local branch or agent of the issuing company;
  - ii) If the issuing company provides a replacement service;
- f) For depreciation in value or shortage due to any error or omission.

# Section 9 Loss of Passport/Driving Licence Expenses (Maximum payable £250 per Person Insured)

Chubb Assistance (see Part II of this Policy)

You can call Chubb Assistance/Personal Assistance to help You replace a lost or stolen passport.

Please note: This is a non-insured facilitation service making use of **Chubb Assistance**'s wide experience and contacts. Any costs must be reimbursed to **Chubb Assistance** unless they form part of a successful **Claim** under this Section of the Policy.

The comments contained in this box are intended to draw **Your** attention to significant issues. They do not, in any way, form part of the contract.

## A. Cover

**Chubb** will pay up to £250 if your passport (and/or diving licence if taken with **You**) is lost destroyed or stolen while **You** are on **Holiday Abroad** to cover the cost of getting any temporary replacement documents needed to enable **You** to return to the **United Kingdom** including any additional travel and accommodation expenses incurred by **You** or on **Your** behalf during your **Holiday** to obtain such documents.

#### B. Exclusions (General Exclusions apply as well)

- a) For delay, detention, seizure or confiscation by customs or other officials;
- b) Unless a loss or theft is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and **Chubb** is provided with a copy of the original written Police report and report to the hotel management as applicable;
- c) Loss or theft of passport or driving license left Unattended unless in:
  - i) a locked room;
  - ii) a locked safe or safety deposit box; or
  - iii) the locked glove box or locked boot of a vehicle or in the luggage space at the rear of a locked estate car or hatchback under a top cover and out of view; and there is evidence of forced entry to the room, safe, safety deposit box or car, or the car has been stolen.

# Section 10 Hijack (Maximum benefit £500 per Person Insured)

## A. Cover

If a **Person Insured** is held hostage by **Hijackers** during a **Holiday**, **Chubb** will pay a benefit of £50 for each full 24 hours he or she is held hostage up to a maximum benefit of £500 for each **Holiday**. **You** must provide **Us** with written details from the airline, or other transport operators, or police describing the length of the hijacking.

## B. Exclusions (See General Exclusions)

## Section 11 Personal Liability (Maximum payable £2,000,000 per Person Insured)

Chubb Assistance (see Part II of this Policy)

You can call Chubb Assistance/Personal Assistance to help You:

- Get legal advice from a local English-speaking lawyer, Embassy or Consulate;
- Pay reasonable emergency legal expenses or bail (against Your guarantee of repayment).

Please note: These are non-insured facilitation services making use of **Chubb Assistance's** wide experience and contacts. Any costs incurred must be reimbursed to **Chubb Assistance**.

The comments contained in this box are intended to draw **Your** attention to significant issues. They do not, in any way, form part of the contract.

## Definitions

The following words will have the same special meaning in this Section wherever it appears in **bold** type and commences with a capital letter. Additional Definitions appear in Sections 4, 7 and 12 and General Definitions apply as well.

Word/Phrase	Special meaning
Costs and Expenses	a) All costs and expenses recoverable by a claimant from
	a Person Insured;
	b) All costs and expenses incurred with the written consent of <b>Chubb</b> ;
	c) Solicitors' fees for representation at any coroner's inquest or fatal
	accident inquiry or in any court of Summary Jurisdiction; in respect
	of any occurrence to which this Section applies.
<	

## A. Cover:

If the **Person Insured** becomes legally liable to pay damages in respect of:

- 1. accidental bodily injury (which shall include death, illness and disease) to any person; and or
- 2. accidental loss of or damage to material property;

occurring during and arising out of the **Holiday, Chubb** will indemnify the **Person Insured** for all such damages payable in respect of each occurrence or series of occurrences arising directly or indirectly from one source or original cause up to the Limit of Liability for this Section shown in the Schedule.

**Chubb** will in addition pay **Costs and Expenses** in respect of any occurrence to which this section applies - except that in respect of occurrences happening in or **Claims** or legal proceedings brought or originating in the United States of America and Canada or any other territory within the jurisdiction of either such country, Costs and Expenses described above are deemed to be included in the Limit of Liability for this section.

Provided that:

- 1. no admission, offer, promise or indemnity shall be made without the consent of Chubb which shall be entitled to take over and conduct in the Person Insured's name the defence or settlement of any claim or to prosecute in the Person Insured's name for its own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the settlement of any claim. The Person Insured shall give all information and assistance as Chubb may require. Every letter, claim, writ, summons, process or other correspondence received in connection with any claim shall be forwarded to Chubb immediately on receipt. Written notice shall be given to Chubb immediately. The Person Insured shall have notice of any prosecution inquest or fatal accident inquiry in connection with any circumstance which may give rise to liability under this Section;
- 2. Chubb may at any time pay to the Person Insured in connection with any claim or series of claims the amount shown in the Schedule as the Limit of Liability for this Section (after deduction of any sum(s) already paid) or any lesser amount for which such claim(s) can be settled and upon such payment being made Chubb shall relinquish the conduct and control of and be under no further liability in connection with such claim(s) except for the payment of costs and expenses recoverable or incurred prior to the date of such payment;
- 3. If at the time of the happening of any occurrence covered by this Section there is any other existing insurance whether taken out by the **Person Insured** or not covering the same liability **Chubb** shall not be liable to indemnify the **Person Insured** in respect of such liability except so far as concerns any excess beyond the amount which would have been payable under such other insurance had this Section not been effected.

## B. Exclusions (General exclusions apply as well):

Chubb will not pay any claim for:

- a) liability in respect of bodily injury to any person who is:
  - i) under a contract of service or apprenticeship with the **Person Insured** when such injury arises out of and in the course of their employment by the **Person Insured**; or
  - ii) a member of the Person Insured's family;
- b) liability in respect of loss of or damage to Personal Belongings or Business Equipment.
- c) liability in respect of bodily injury loss or damage caused directly or indirectly in connection with the ownership, possession or use by the **Person Insured**, their servants or agents of:
  - i) mechanically propelled vehicles (other than golf buggies used on golf courses and not on public roads); or
  - ii) Any aerospatial device or any airborne or waterborne craft or vessel (other than nonmechanically powered waterborne craft not exceeding 10 metres in length whilst used on inland waters) or the loading or unloading of such craft or vessel; or
  - iii) firearms (other than sporting guns);
- d) liability in respect of bodily injury or loss or damage arising directly or indirectly in connection with:
  - i) the ownership, possession or occupation of land or buildings, immobile property or caravans other than buildings and their contents not belonging to but temporarily occupied by any **Person Insured** in the course of a **Holiday**; or
  - ii) any willful or malicious act; or
  - iii) the carrying on of, or engaging in, any:
    - A. trade, business or profession; or
    - B. activities or volunteer work organised by, or under the auspices of, any charitable, voluntary, not for profit, social or similar organisation when liability for such activities or work should reasonably be included within the organisation's own Public Liability policy;
- e) liability assumed by the **Person Insured** under any contract or agreement unless such liability would have attached in the absence of such contract or agreement;
- f) liability directly or indirectly occasioned by happening through or in consequence of War;
- g) punitive or exemplary damages.

# Section 12 Overseas Legal Advice and Expenses (Maximum payable £25,000 per Person Insured)

Cover under this Section only applies to Holidays Abroad.

## Chubb Assistance (see Part II of this Policy)

## You can call Chubb Assistance to help You:

- Get legal advice from a local English-speaking lawyer, Embassy or Consulate;
- Pay reasonable emergency legal expenses or bail (against **Your** guarantee of repayment). Please note: These are non-insured facilitation services making use of **Chubb Assistance**'s wide experience and contacts. Any costs incurred must be reimbursed to **Chubb Assistance**. The comments contained in this box are intended to draw **Your** attention to significant issues. They do not, in any way, form part of the contract.

## Definitions

The following words and phrases will have the same special meaning in this section wherever they appear in **bold** type and commence with a capital letter. Additional Definitions appear in Sections 4, 7, 8 and 11 and General Definitions apply as well.

Word/Phrase	Special meaning
Legal Expenses	a) Fees, expenses, costs/expenses of expert witnesses and other
	disbursements reasonably incurred by the Legal Representatives
	in pursuing a claim or legal proceedings for damages and/or
	compensation against a third party who has caused accidental bodily
	injury to or illness of a Person Insured or in appealing or resisting
	an appeal against the judgement of a court, tribunal or arbitrator;
	b) Costs for which a <b>Person Insured</b> is legally liable following an award
	of costs by a court or tribunal or out of court settlement made in
	connection with any claim or legal proceedings.
Legal	The solicitor, firm of solicitors, lawyer, advocate or other appropriately
Representatives	qualified person firm or company appointed to act on behalf of
	a Person Insured.
Any One Claim	All claims or legal proceedings included any appeal against judgement
	consequent upon the same original cause, event or circumstance.

## A. Cover

If during a **Holiday** a **Person Insured** sustains bodily injury or illness which is caused by a third party **Chubb** will pay up to a benefit amount of £25,000 to cover **Legal Expenses** arising out of **Any One Claim**.

## B. Exclusions (General Exclusions apply as well)

In respect of each Claim under this insurance Chubb will not pay for:

- a) Any Claim reported to Chubb more than 24 months after the beginning of the incident which led to the Claim;
- b) Any Claim where it is Chubb's opinion that the prospects for success in achieving a reasonable settlement are insufficient and/or where the laws, practices and/or financial regulations of the country in which the incident occurred would preclude the obtaining of a satisfactory settlement or the costs of doing so would be disproportionate to the value of the Claim;
- c) **Legal Expenses** incurred before receiving **Chubb**'s prior authorisation in writing unless such costs would have been incurred subsequent to **Chubb**'s authorisation;
- d) Legal Expenses incurred in connection with any criminal or wilful act;
- e) Legal Expenses incurred in the defence against any civil claim or legal proceedings made or brought against the **Person Insured** except as a counter claim;
- f) Fines, penalties, compensation or damages imposed by a court or other authority;
- g) Legal Expenses incurred for any Claim or legal proceedings brought against:

- A tour operator, travel agent, carrier, insurer or their agents where the subject matter of the **claim** or legal proceedings is eligible for consideration under an arbitration scheme or complaint procedure;
- ii) Chubb or its agents; or
- iii) The Person Insured's employer;
- h) Actions between **Persons Insured** or pursued in order to obtain satisfaction of a judgement or legally binding decision;
- Legal Expenses incurred in pursuing any claim for compensation (either individually or as a member of a group or class action) against the manufacturer, distributor or supplier of any drug, medication or medicine;
- j) Legal Expenses chargeable by the Legal Representatives under contingency fee arrangements;
- k) Legal Expenses incurred where a Person Insured has:
  - i) Failed to co-operate fully with and ensure that **Chubb** is fully informed at all times in connection with any claim or legal proceedings for damages and/or compensation from a third party; or
  - Settled or withdrawn a Claim in connection with any claim or legal proceedings for damages and/or compensation from a third party without the agreement of Chubb. In such circumstances Chubb shall be entitled to withdraw cover immediately and to recover any fees or expenses paid;
- I) Legal Expenses incurred after a Person Insured has not:
  - i) Accepted an offer from a third party to settle a claim or legal proceedings where the offer is considered reasonable by **Chubb**; or
  - ii) Accepted an offer from Chubb to settle a Claim;
- m) Legal Expenses which Chubb considers unreasonable or excessive or unreasonably incurred.

## C. Special conditions applying to this section

- a) **Legal Representatives** must be qualified to practise in the courts of the country where the event giving rise to the **Claim** occurred or where the proposed defendant under this Section is resident.
- b) The Person Insured has the right to select and appoint a Legal Representative of their choice to represent them in any legal inquiry or legal proceedings (provided any appointment of a Legal Representative is not on a contingency fee basis, where the Legal Representative charges a proportion of the amount recovered as a fee). The Person Insured shall provide Chubb with details of the selected Legal Representative's name and address. Chubb may provide information about Legal Representatives in the Person Insured's local area if asked to do so.
- c) The Legal Representatives and the Person Insured must co-operate fully with and ensure that Chubb is fully informed at all times in connection with any claim or legal proceedings for damages and/or compensation from a third party. Chubb is entitled to obtain from the Legal Representatives any information, document or advice relating to a claim or legal proceedings under this Insurance. On request the Person Insured will give to the Legal Representatives any instructions necessary to ensure such access.
- d) Chubb's authorisation to incur Legal Expenses will be given if a Person Insured can satisfy Chubb that:
  - i) There are reasonable grounds for pursuing or defending the claim or legal proceedings and the **Legal Expenses** will be proportionate to the value of the claim or legal proceedings; and

- ii) It is reasonable for Legal Expenses to be provided in a particular case. The decision to grant authorisation will take into account the opinion of the Legal Representatives as well as that of Chubb's own advisers. If there is a dispute, Chubb may request, at the Person Insured's expense, an opinion of a barrister as to the merits of the claim or legal proceedings. If the Claim is admitted, a Person Insured's costs in obtaining this opinion will be covered by this Insurance.
- e) If there is any dispute, other than in respect of the admissibility of a Claim on which Chubb's decision is final, the dispute will be referred to a single arbitrator who will be either a solicitor or barrister agreed by all parties, or failing agreement, one who is nominated by the current President of the appropriate Law Society. The party against whom the decision is made shall meet the costs of the arbitration in full. If the decision is not clearly made against either party the arbitrator shall have the power to apportion costs. If the decision is made in favour of Chubb, the Person Insured's costs shall not be recoverable under the Insurance.
- f) Chubb may at its discretion assume control at any time of any claim or legal proceedings in the name of the Person Insured for damages and/or compensation from a third party.
- g) All **Claims** within this Section must be submitted to **Chubb** in writing within 90 days.
- h) Any Legal Expenses incurred without the written agreement of Chubb shall entitle Chubb to withdraw cover immediately and to recover any fees or expenses paid to the Person Insured.
- Chubb may at its discretion require the Person Insured to obtain at the expense of the Person Insured an opinion of a barrister agreed by the Person Insured and Chubb as to whether or not there are reasonable grounds for continuing to pursue or defend any Claim or legal proceedings. Chubb will pay such expense if the opinion indicates that there are reasonable grounds for pursuing or defending the Claim or legal proceedings.
- j) Chubb may at its discretion offer to settle a counter-claim against the Person Insured which it considers to be reasonable instead of continuing any claim or legal proceedings for damages and/or compensation by a third party.
- k) The Person Insured shall be responsible for the repayment to Chubb of all sums paid by Chubb in respect of the Legal Expenses where:
  - i) An award of costs is made in favour of the Person Insured in the claim or legal proceedings; or
  - ii) Costs are agreed to be paid to the **Person Insured** as part of any settlement of the claim or legal proceedings.
- If a conflict of interest arises, where Chubb are also the insurers of the third party or proposed defendant to the claim or legal proceedings, the Person Insured has the right to select and appoint other Legal Representatives in accordance with the terms of this Insurance.
- m) If the Legal Representatives refuse to continue acting for a Person Insured with good reason or if a Person Insured dismisses the Legal Representatives without good reason the cover Chubb provides will end at once, unless Chubb agrees to appoint other Legal Representatives.

# Section 13 Winter Sports

## A. Cover

Chubb will pay:

a) Up to £20 for each full 24 hour period, up to a maximum of £200 in total, if it is necessary for a

Person Insured to hire replacement Winter Sports equipment for Winter Sports equipment that is:

- i) Lost or broken in an Accident;
- ii) Lost or misplaced by an airline or other carrier on the outward journey from the United Kingdom, Isle of Man or the Channel Islands and delayed for at least 12 hours after the arrival of the Person Insured at his or her destination;
- b) Up to £75 for each full week, or a proportionate amount for shorter or longer periods, up to a maximum of £300 in total, to cover the value of an unused ski pass belonging to a **Person Insured**, and hire or tuition fees which a **Person Insured** cannot recover following:
  - i) An Accident or illness;
  - ii) Loss or theft of his or her ski pass;
- c) £20 for each full 24 hour period, up to a maximum of £200 in total, if a **Person Insured** is unable to ski because there is a lack of snow in the pre-booked resort and no alternative skiing available;
- d) Up to £100 for additional and necessary travel and accommodation costs if a **Person Insured**'s outward or return journey is delayed by an avalanche for more than 12 hours from the scheduled departure time on his or her travel ticket.

## B. Exclusions (General Exclusions apply as well)

- a) For delay, detention, seizure or confiscation by customs or other officials;
- b) If a Claim is paid under Part III Section 1 Cancellation, Curtailment or Rearrangement, Section 2 Travel Delay, or Section Missed Departure;
- c) Unless a loss or theft is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and **Chubb** is provided with a copy of their original written Police report and report to the hotel management as applicable;
- d) If a Claim is Due To participation in competitive Winter Sports including, but not limited to: ski or ski bob racing, mono skiing, ski jumping, ski boarding, ice hockey, or the use of bobsleighs or skeletons.

# 4.1 General Exclusions (Exclusions that apply to the whole Policy)

**Chubb** will not be liable to make any payment under this Policy where any event that would otherwise be insured is **Due To**:

A.Air travel/sports	<ul> <li>a) Participation in aerial pursuits or sports including but not limited to: ballooning, bungee-jumping, gliding, hang-gliding, micro lighting, parachuting, paragliding or parascending; and</li> <li>b) Air travel, unless the <b>Person Insured</b> is travelling as a fare-paying passenger in a fixed wing aircraft which is provided by a licensed airling or air shorter approach.</li> </ul>
B.Business	airline or air charter company. Business of any description that is undertaken on a <b>Holiday</b> .
C. Children	You are a Child travelling or booked to travel without an adult Person
Travelling Alone	Insured named in the Policy Schedule, except in the circumstances
Inavening Alone	detailed under People Covered on page 11 of this Policy.
D. Communicable	Any actual or suspected <b>Communicable Disease</b> which results in
Disease	restrictions impacting <b>Your Holiday</b> being introduced or made by any
Disease	travel or accommodation provider or any government or governmental
	body. This Policy Exclusion does not apply to Claims for Medical Expenses
	and Repatriation Expenses.
E. Currency	Currency exchange including but not limited to any loss of value or
L. Currency	currency conversion fees.
F. Financial Failure	The financial failure of a tour operator, travel agent, transport provider,
	accommodation provider, ticketing agent or excursion provider.
G. Hazardous	Participation in or training for: mountaineering requiring the use of
activities	ropes or quides; potholing; any organised sporting <b>Holiday</b> or trip;
detivities	travelling on a motorcycle over 125cc; competitive <b>Winter Sports</b>
	including, but not limited to: ski or ski bob racing, mono skiing, ski
	jumping, ski boarding, ice hockey, or the use of bobsleighs or skeletons;
	racing of any kind (except for racing on foot); scuba diving to depths in
	excess of 30 metres; and speed or endurance tests.
H.Holidays Not	Your Holiday is described under Holidays Not Covered, on page 11
Covered	of this Policy.
I. Illegal acts	Any illegal act of a <b>Person Insured</b> .
J. Misuse of alcohol/	a) The <b>Person Insured</b> drinking too much alcohol, alcohol abuse or
drugs	alcohol dependency. <b>We</b> do not expect the <b>Person Insured</b> to avoid
	alcohol on a <b>Holiday</b> , but <b>We</b> will not cover any claims arising because
	the <b>Person Insured</b> has drank so much alcohol that their judgement
	is seriously affected and the <b>Person Insured</b> needs to make a claim
	as a result (for example any medical report or evidence showing
	excessive alcohol consumption which in the opinion of a <b>Qualified</b>
	Medical Practitioner has caused or contributed to the bodily injury);
<b>`</b>	

	b) Drugs ingested by a <b>Person Insured</b> except for drugs which are
	properly prescribed;
	c) The <b>Person Insured</b> driving a vehicle of any kind whilst the alcohol
	level in his or her blood exceeds the legal limit of the country where
	he or she is driving.
K.Not Taking	A medical condition for which a <b>Person Insured</b> chose not to take
Medication or	medication or other recommended treatment as prescribed or directed
Treatment	by a Qualified Medical Practitioner.
L. Nuclear, Chemical or	Any act of terrorism involving the use of Nuclear, Chemical or Biological
<b>Biological Terrorism</b>	Weapons or Agents.
M.People Cover	You do not meet the criteria detailed under People Covered on page 11 of
	this Policy.
N.Psychological	Post traumatic stress disorder or a related syndrome or any psychological
conditions	psychiatric condition diagnosed before a Holiday begins.
O. Public Authority/	Any expenses incurred as a result of the imposition of any law, regulation
Government law	or order made by any public authority or government which impacts Your
regulation or order	Holiday (including, without limitation, the closure of borders or airspace,
	lockdowns and other restrictions on the movement of people).
P. Radiation	a) Ionising radiation or contamination by radioactivity from any nuclear
	fuel or from any nuclear waste resulting from the combustion of
	nuclear fuel; or
	b) The radioactive, toxic, explosive or other hazardous properties of any
	explosive nuclear assembly or nuclear component of such assembly.
Q. Recoverable	Any expenses which are recoverable (whether successful or not) by a
Expenses	Person Insured from:
	i) Any tour operator, travel provider, airline, hotel or other service
	provider under the terms of any contract or any relevant law or
	regulation; or
	ii) Any compensation scheme.
R. Sonic waves	Pressure waves from aircraft and other airborne devices travelling at
	sonic or supersonic speeds.
S. Specified diseases	a) Infection with Human Immune Deficiency Virus (HIV) or other forms
	of the virus, Acquired Immune Deficiency Syndrome (AIDS) and
	AIDS-Related Complex (ARC);
	b) Sexually transmitted disease.
T. Suicide/self-injury	a) Suicide, attempted suicide or deliberate self-inflicted injury by the
	Person Insured regardless of the state of their mental health;
	b) Needless self-exposure to danger except in an attempt to save
	human life; or
	c) Duelling or fighting.

Ú. War	War or any act of War whether War is declared or not.
V. Winter Sports	Any competitive Winter Sports, including but not limited to: ski or ski bob
	racing, mono skiing, ski jumping, ski boarding, ice hockey, or the use of
	bobsleighs or skeletons.
W. Sanctions	Chubb will not pay any claims which would result in Chubb being in breach of
	United Nations resolutions or trade or economic sanctions or other laws of the
	European Union, United Kingdom, or United States of America. The Person
	Insured should contact Chubb's Customer Services Team on 0800 345 7691
	for clarification of policy cover for travel to countries which may be subject to
	United Nations resolutions or trade or economic sanctions or other laws of the
	European Union, United Kingdom, or United States of America.
	Applicable to US Persons only: policy cover for a Holiday involving
	travel to/from/through Cuba will only be effective if the US Person's
	travel has been authorised by a general or specific licence from OFAC
	(US Treasury's Office of Foreign Asset Control). For any claim from a US
	Person relating to Cuba travel, <b>Chubb</b> will require verification from the US
	Person of such OFAC licence to be submitted with the claim. US Persons
	shall be deemed to include any individual wherever located who is a
	citizen or ordinarily resident in the United States (including Green Card
	Holders) as well as any corporation, partnership, association, or other
	organisation, wherever organised or doing business, that is owned or
	controlled by such persons.
X. Tropical Disease	Any Claim Due To a tropical disease where the Person Insured has not
Where not	had the vaccinations or taken the medication recommended by the
Vaccinated	United Kingdom, Isle of Man or the Channel Islands (if a Person Insured
	is resident in the Channel Islands) Department of Health or required by
	the authorities in the country being visited, unless they have written
	confirmation from a Qualified Medical Practitioner that they should not
	be vaccinated or take the medication, on medical grounds.
Y. Eligibility	<b>Chubb</b> will not be liable to make any payment under this Policy where the
	Person Insured does not meet the criteria set out in 1.2 - 1.6 of Part 1 of
N N	this Policy.

# 4.2 General Conditions (Conditions that apply to the whole Policy)

A.Contract B.Legal Interpretation and Language	<ul> <li>This Policy, any endorsements and any information provided in Your application will be read together as one contract.</li> <li>Current legislation allows the parties to this contract to choose which law is used to interpret this Policy. You and Chubb agree that:</li> <li>a) This Policy will be governed and interpreted in accordance with the Law of England and Wales and only the English Courts will have jurisdiction in any dispute; and</li> <li>b) Communication of and in connection with this Policy shall be in the English language.</li> </ul>
C. Third Party Rights	<ul><li>You and Chubb have agreed that it is not intended for any third party to this contract to have the right to enforce the terms of this contract.</li><li>You and Chubb can rescind or vary the terms of this contract without the consent of any third party to this contact who might seek to assert that they have rights under the Contracts (Rights of Third Parties) Act 1999.</li></ul>
D. Observing Policy Terms & Conditions	<b>Chubb</b> will not be liable to make any payment under this Policy if a <b>Person</b> <b>Insured</b> or his or her personal representative(s) do not observe and fulfil its terms, exclusions and conditions.
E. Your duty to avoid or minimise a Claim F. Interest	You and each <b>Person Insured</b> must take ordinary and reasonable care to safeguard against loss, damage, <b>Accident</b> , injury or illness as though he or she were not insured. If <b>Chubb</b> believes <b>You</b> or any <b>Person Insured</b> have not taken reasonable care of property, the <b>Claim</b> may not be paid. The items insured under this Policy must be maintained in good condition and kept in good repair. <b>Chubb</b> will not pay interest on any benefit payable under this Policy unless payment has been unreasonably delayed by <b>Chubb</b> following
G. Taxes and other costs	receipt of all the required certificates, information and evidence necessary to support the <b>Claim</b> . <b>Chubb</b> is required to notify the <b>Person(s) Insured</b> that other taxes or costs may exist which are not imposed by <b>Chubb</b> .

# 4.3 Claim Provisions

## a) A Person Insured must:

## i) Notify Chubb as soon as reasonably possible

Email **Chubb** as soon as reasonably possible at **uk.claims@chubb.com**, Fax on **+44 (0)1293 597 323** or send a fully completed claim form to **Chubb** at PO Box 4511, Dunstable, LU6 9QA or call 0800 345 7693 as soon as possible and within 30 days of becoming aware of anything likely to result in a **Claim**. A personal representative can do this if the **Person Insured** cannot;

#### ii) Supply details and documents

Supply at his or her own expense any information, evidence and receipts **Chubb** requires including medical certificates signed by a **Qualified Medical Practitioner**, Police reports and other reports;

#### iii) Protect property

Take all reasonable steps to protect any item or property from further loss or damage and to recover any lost or stolen article;

#### iv) Send Chubb summons, writs, etc.

Send **Chubb** any original writ, summons, legal process or other correspondence received in connection with a **Claim** immediately it is received and without answering it.

b) A **Person Insured** must not do the following without **Chubb**'s written agreement:

## i) Admit liability

Admit liability, or offer or promise to make any payment; or

#### ii) Dispose of items

Sell or otherwise dispose of any item or property for which a **Claim** is being made, or abandon any item or property to **Chubb**.

c) Each Person Insured must recognise Chubb's right to:

## i) Pay, repair or replace

Choose either to pay the amount of a **Claim** (less any **Excess** and up to any Policy limit) or repair, replace or reinstate any item or property that is damaged, lost or stolen;

#### ii) Inspect and dispose of items

Inspect and take possession of any item or property for which a **Claim** is being made and handle any salvage in a reasonable manner;

#### iii) Handle a Claim in Your name

Take over and deal with the defence or settlement of any **Claim** in his or her name and keep any amount recovered;

#### iv) Pay in Sterling

Settle all Claims in pounds Sterling;

## v) Be reimbursed promptly

Be reimbursed within 30 days for any costs or expenses that are not insured under this Policy, which **Chubb** pays to a **Person Insured**, or on his or her behalf;

## vi) Receive medical certificates

Be supplied at the expense of the **Person Insured** with appropriate original medical certificates before paying a **Claim** under Part III Sections 1, 4, 5 or 6;

#### vii) Carry out medical examinations

Request and carry out a medical examination and insist on a post-mortem examination, if the law allows **Chubb** to ask for one, at **Chubb**'s expense.

# d) **Chubb** will not be liable to pay a **Claim** and may cancel the Policy immediately in either of the following circumstances:

## i) Dishonesty

A Claim is in any way dishonest; or

ii) Fraud

If a **Person Insured** or anyone acting on his or her behalf, uses fraudulent means to benefit under this Policy.

# **Paying Claims**

- a) Death
  - i) If the Person Insured is 18 years or over, Chubb will pay the Claim to the estate of the deceased Person Insured and the receipt given to Chubb by the personal representatives shall be a full discharge of all liability by Chubb in respect of the Claim.
  - ii) If the Person Insured is a minor, Chubb will pay the Claim to You if they are a Partner. If the minor is not a Partner, Chubb shall make the payment to their Parent or Legal Guardian. The Partner, Parent or Legal Guardian's receipt shall be a full discharge of all liability by Chubb in respect of the Claim.
- b) All other Claims
  - i) If the **Person Insured** is 18 years or over, **Chubb** will pay the **Claim** to the **Person Insured** and their receipt shall be a full discharge of all liability by **Chubb** in respect of the **Claim**.
  - ii) If the Person Insured is a minor, Chubb will pay the Claim to that minor if they are a Partner. If the minor is not a Partner, Chubb shall make the payment to their Parent or Legal Guardian for the benefit of that minor. The Partner, Parent or Legal Guardian's receipt shall be a full discharge of all liability by Chubb in respect of the Claim.

# 4.4 Paying Premiums

Worldwide Holiday Travel Insurance for You and Your Partner including cover for Children and Winter Sports: Citibank will arrange for the payment of premiums to Chubb.

# 4.5 Ending or changing your cover

## **Cancelling Your Policy**

This travel insurance is included as a benefit of **Your** Citigold Account. This means **You** do not pay a separate premium and would not receive any refund if **You** choose to cancel the policy. If **You** want to cancel **Your** policy **You** need to close **Your** Citigold Account. For information on how to close **Your** account please call **Citibank** on 0800 00 56 00. Lines are open Monday to Friday from 8am to 8pm (GMT/BST) and Saturday from 8am to 5pm (GMT/BST).

## **Changing Your Policy**

**Chubb** reserves the right to makes changes or add to these Policy terms for legal or regulatory reason and/or to reflect new industry guidance and codes of practice. **Chubb** will write to **Citibank** with details at least 30 days before any changes are made.

# 4.6 Automatic ending of cover

#### a) Automatic ending of cover

- i) Your cover will end:
  - On Your 80th birthday; or
  - On the date You cease to be a Citigold Account Customer; or
  - On cancellation or termination of the Worldwide Holiday Travel Insurance Policy with Chubb; or
  - If You are on a Holiday on the above dates, immediately upon Your return to the
    - United Kingdom, Isle of Man or the Channel Islands; or,
  - When You die, whichever is earlier.
- ii) Your Partner's cover will end:
  - On their 80th birthday; or
  - When Your cover ends; or
  - If he or she is on a **Holiday** on the above dates, immediately upon their return to the **United Kingdom**, Isle of Man or the Channel Islands; or
  - When he or she dies, whichever is earlier.
- iii) Cover for **Children** will end on the first date premium is due after their 18th birthday (or 23rd birthday if still in **Full Time Education**) or earlier if:
  - Your cover ends beforehand; or
  - They get married; or
  - They stop being dependent, whichever is earlier.

# **Complaints Procedure**

**Chubb** is dedicated to providing a high quality service and wants to maintain this at all times. If **You** are not satisfied with this service, please contact **Chubb** immediately, quoting **Your** Policy details, so that **Your** complaint can be dealt with as soon as possible.

The Customer Relations Department **Chubb** European Group SE, PO Box 4510, Dunstable, LU6 9PZ Telephone: **0800 345 7691** Fax: **+44 (0)1293 597 376** Email: **customerrelations@chubb.com** 

The existence of this complaints procedure does not reduce **Your** statutory rights relating to this Policy. For further information about statutory rights contact Citizens' Advice Bureau.

# **Financial Ombudsman Service**

If **You** are not satisfied with **Chubb**'s final response, **You** may approach the Financial Ombudsman Service for assistance. Its contact details are: The Financial Ombudsman Service Exchange Tower, Harbour Exchange Square, London, E14 9SR Telephone: **+44 (0)800 023 4567** (free from most landlines, charges may apply from a mobile phone) **+44 (0)300 123 9 123 (calls charged at the same rate as 01 or 02 numbers on a mobile phone) Fax: +44 (0)20 7964 1001** Email: **complaint.info@financial-ombudsman.org.uk www.financial-ombudsman.org.uk** A leaflet explaining its procedure is available on request.

# **Financial Services Compensation Scheme**

In the unlikely event that **Chubb** is unable to meet its liabilities, **You** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS at **www.fscs.org.uk**. Their contact details are:

Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY Telephone: **0800 678 1100** or **020 7741 4100** Web: **www.fscs.org.uk** Online Form: **https://claims.fscs.org.uk/** 

#### **Data Protection**

#### The Personal Information You provide

**Chubb** uses personal information which You supply to **Chubb** in order to write and administer this Policy, including any claims arising from it.

This information will include basic contact details such as **Your** name, address, and policy number, but may also include more detailed information about **You** (for example, **Your** age, health, details of assets, claims history) where this is relevant to the risk **Chubb** are insuring, services **Chubb** are providing or to a claim **You** are reporting.

**Chubb** are part of a global group, and Your personal information may be shared with **Chubb's** group companies in other countries as required to provide coverage under **Your** policy or to store **Your** information. **Chubb** also use a number of trusted service providers, who will also have access to **Your** personal information subject to **Chubb's** instructions and control.

You have a number of rights in relation to Your personal information, including rights of access and, in certain circumstances, erasure.

This section represents a condensed explanation of how **Chubb** use **Your** personal information. For more information, **Chubb** strongly recommend You read **Chubb's** user-friendly Master Privacy Policy, available here: https://www2.chubb.com/uk-en/footer/privacy-policy.aspx. You can ask **Chubb** for a paper copy of the Privacy Policy at any time, by contacting **Chubb** at dataprotectionoffice.europe@chubb.com

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