

HOME &
LEGACY

EXPERTLY CRAFTED
INSURANCE

Multi Trip Travel

POLICY WORDING

DECEMBER 2022

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Welcome

Thank you for choosing Home & Legacy as the provider for your insurance.

Welcome to your Multi Trip Travel insurance policy. This policy provides annual cover for multiple trips for all eligible members of your household.

This policy document, along with your policy schedule, sets out everything you need to know about your Multi Trip Travel insurance. Please keep them both together, somewhere safe.

We are committed to giving you a first-class level of service, at every stage.

As you already know, we specialise in high value home insurance, but we also offer landlord insurance.

We understand people are as unique as their insurance needs so if we can be of any further assistance to you, just tell us your situation – either via your trusted insurance intermediary or directly if you do not use an insurance intermediary – and let our professionally trained staff do the rest.



Barry O'Neill

Managing Director
Home & Legacy

Important Advice & Information

For general advice

Contact the **insurance intermediary** you consulted to arrange your policy. If you did not consult an **insurance intermediary**, please contact **Home & Legacy**.

Contact Home & Legacy:

From the UK **0344 893 8360**
From overseas **+44 (0) 20 3118 7777**

Lines are open Monday to Friday 9am to 5pm (not bank or public holidays).

For legal advice and assistance

You can call our legal helpline for advice on any travel related legal problem to do with a **trip** outside the **United Kingdom**, arising under the law of England, Wales, Scotland and Northern Ireland.

From the UK **020 8603 9804**
From overseas **+44 (0) 20 8603 9804**

Lines are open 24 hours a day, 365 days a year.

24-Hour emergency medical assistance

Telephone from the UK **020 8686 1666**
Fax from the UK **+44 (0) 20 8603 0204**

We are open 24 hours a day, 365 days a year.

Email international.dept@allianz-assistance.co.uk

Quote Home & Legacy Multi Trip Travel insurance and your policy number.

You must contact us immediately about any serious illness or accident where you have to go into hospital, return home early or extend your stay. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can.

For minor illnesses or accidents needing simple outpatient treatment where the medical expenses are under £250, if possible, please pay the bills, keep the receipts and make a claim when you return home.

Our experienced multi-lingual medical assistance team will take full details of the emergency and can help in the following ways:

- Contacting hospitals and the doctors who are treating you.
- Monitoring your treatment with our medical advisers.
- Contacting your medical practitioner to confirm your medical history, where necessary.
- Making sure hospital and medical bills are guaranteed, where you have a valid claim.
- Making sure relatives or travelling companions are kept up to date.
- Arranging travel and accommodation for someone to stay with you (where medically necessary).
- Deciding and arranging the most suitable, practical and reasonable way to bring you back home. This will normally be by regular airline or road ambulance but, where medically necessary, an air ambulance or air taxi with trained medical escorts will be organised. We can also arrange for you to be admitted into a hospital in your home country.

Important Advice & Information (continued)

Note: This is not a private medical insurance policy and only gives cover for emergency medical treatment if you have an **accident** or suffer an unexpected illness.

Declaring medical or health conditions

Your existing medical or health conditions will not be covered unless they have been declared to and accepted by the **insurer**. For further information refer to Health Declaration and Health Exclusions on pages 5 to 6.

Medical or health conditions can be declared for acceptance to the **insurer's** confidential medical screening service:

Telephone **0330 123 3661**

Online **azgahealthscreen.co.uk**

Lines are open Monday to Friday 8.30am to 6pm, Sat 9am to 1pm excluding public holidays in England & Wales.

The **insurer** may need you to get extra medical information (at your cost) from your **medical practitioner** to assist with their assessment.

Note: if you need to make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

Know Before You Go

As a partner in the 'Know Before You Go' campaign, we are working with the Foreign Commonwealth & Development Office (FCDO) to help British travellers stay safe while abroad. Before you travel abroad, visit the FCDO website at gov.uk/foreign-travel-advice. It is packed with essential travel advice and tips, plus up-to-date information about different countries.

Note: You will not be covered under this policy if you do not follow any advice or recommendations made by the Foreign Commonwealth & Development Office (FCDO).

Australia

If you are travelling to Australia you can enrol in Medicare which will entitle you to subsidised hospital treatments and medicines. You can do this by contacting a local Medicare office in Australia.

All claims for refunds under the Medicare scheme must be made before you leave Australia. For more information on Medicare visit:

Online **health.gov.au**

Email **enquiries@health.gov.au**

If you make use of these arrangements or any other worldwide reciprocal health arrangement which reduces your medical expenses in Section 2, you will not have to pay an **excess**.

Health Declaration & Health Exclusions

The following exclusions apply to 'Section 1 – Cancellation or curtailment charges' and 'Section 2 – Emergency medical and other expenses'.

It is very important that you read the following and declare any existing medical conditions to us.

- 1 You will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the following if in the 12 months before taking out this insurance or booking your trip (whichever is the later) you:
 - a have been prescribed medication;
 - b have received treatment or attended a **medical practitioner** for any medical condition;
 - c have attended a hospital or a clinic as an out-patient or in-patient;
 - d have been referred for tests, investigations, treatment, surgery or are awaiting results;
 - e have been diagnosed as having a terminal illness.

Unless

You have declared any existing medical conditions to us and we have accepted cover.

Medical Screening Service

You should contact us as soon as possible after taking out this insurance or booking your trip to declare a medical condition (or conditions).

Telephone **0330 123 3661**

Online **azgahealthscreen.co.uk**

Based on the medical information you provide, we will confirm if cover can be offered for your declared medical condition (or conditions), and if an extra premium needs to be paid. Occasionally, we may need you to get extra medical information (at your cost) from your **medical practitioner** to enable us to make a decision.

If an extra premium is required, cover will not start until this has been paid in full and we have issued written confirmation.

If we are unable to cover the medical condition (or conditions), this will mean that you and any other **person insured** by us will not be covered for any directly or indirectly related claims arising from the medical condition (or conditions). This applies even if the person with the medical condition (or conditions) decides to buy cover from another provider.

Each **person insured** by us would still be covered for any unrelated medical condition (or conditions) and other sections of cover subject to the terms and conditions of this policy.

Note: If you need to make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

- 2 You must be healthy, fit to travel and able to undertake your planned trip.
- 3 You will not be covered if you travel against the advice of a **medical practitioner** or where you would have been if you had sought their advice before beginning your trip.
- 4 You will not be covered if you know you will need medical treatment or consultation at any medical facility during your trip.

Health Declaration And Health Exclusions (continued)

- 5 You will not be covered if you had any undiagnosed symptoms for which you were awaiting investigations or consultations or the results of investigations and where the underlying cause had not been established.
- 6 You will not be covered if you are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.

Note: Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem you already have. Sometimes these conditions can lead to the development of other conditions. For example if you:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, you are more likely to get a chest infection.
- have a high blood pressure, high cholesterol or diabetes, you are more likely to have a heart attack or a stroke.
- have osteoporosis, you are more likely to break or fracture a bone.
- have or have had cancer, you are more likely to suffer a secondary cancer.

Changes in health for annual multi trip customers

If your health changes after taking out this insurance, you must tell us as soon as possible by calling **0330 123 3661** if this means you have to:

- see a doctor and be referred to a consultant or specialist; or
- be admitted to hospital for treatment (including surgery, tests or investigations); or
- await treatment or the results of tests and investigations.

We will tell you whether or not your medical condition (or conditions) can be covered and if you need to pay an extra premium. If we cannot cover your medical condition (or conditions), or you do not want to pay the extra premium, you can choose to:

- make a cancellation claim for any trips already booked; or
- continue cover on this policy, but without cover for your medical conditions; or
- cancel this policy and request a proportionate/partial refund (as long as you have not made a claim or intend to make a claim).

Note: Annual multi trip policy renewals

At the expiry of your period of insurance, the terms of your cover and the premium rates may be varied by us. This means we cannot guarantee that we will be able to provide the same terms of cover on your renewed policy or even renew it at all.

If you book a trip that does not start until after the expiry date of your policy, you may find that the cover provided for that trip will change when the policy renews.

Sports & Activities Cover

The following lists detail the sports and activities that you will or can be covered for at additional cost under the Multi Trip Travel Policy cover. If you are participating in any other sports or activities not mentioned, please telephone Home & Legacy on 0344 893 8360 as we may be able to offer cover for an additional premium. Details of those sports and activities for which you have purchased cover will be added to your policy schedule.

Sports & activities covered

Your Multi Trip Travel policy will automatically cover you when participating in the following sports and activities.

The cover provided by Section 6 – Your personal liability will not apply for the sports and activities that are marked with an *.

- Abseiling
- Archery
- Athletics including track and field sports
- Badminton
- Ballooning – hot air (only organised pleasure rides)
- Banana boating, donuts and similar inflatables towed behind a powerboat
- Baseball
- Basketball
- Bodyboarding (boogie boarding)
- Bungee jumping
- Camel riding*
- Canoeing/Kayaking (up to grade 2 rivers only not white water)
- Catamaran sailing (if qualified)*
- Clay pigeon shooting*
- Climbing wall
- Cricket
- Cycling (touring or leisure)
- Dinghy sailing*
- Elephant riding*
- Fencing* (training only)
- Fishing (including deep sea within territorial waters)
- Football or soccer (played for recreation and not as part of an organised competition or in any professional capacity)
- Glacier walking
- Go karting*
- Golf
- High rope activities
- Hiking/trekking/ walking
- Hockey (played for recreation and not as part of an organised competition or in any professional capacity)
- Horse riding (not racing, jumping, hunting, eventing, polo or rodeo)
- Ice skating or blade skating
- Jet boating*
- Jet skiing*
- Motor cycling (full UK/EU motor cycle licence and wearing crash helmet to BS6658:1985/ BSI Kitemark or EU equivalent)
- Mountain biking
- Netball
- Non-manual work (including admin or clerical duties)
- Orienteering
- Paint balling (wearing eye protection)
- Parachute jumping (one jump only per trip)
- Parascending or parasailing (overwater)
- Pony trekking
- Quad biking*
- Racquet ball
- Rambling
- Rap jumping
- Rifle range shooting*
- Ringos
- Roller skating or roller blading (wearing pads and helmets)
- Rowing
- Rounders
- Running (including non-competitive marathons)
- Sail boarding or windsurfing
- Sailing (organised tour sailing – only if qualified and in territorial waters)*
- Safari trekking on foot or in a vehicle
- Scuba diving to 30m
- Sea canoeing/sea kayaking (within territorial waters)
- Skateboarding (wearing pads and helmets)*
- Shooting (including small bore target shooting)*
- Ski dooing*
- Sledging (pulled by dogs or horses or reindeer as a passenger)
- Softball
- Squash
- Snorkelling
- Snow-mobiling*
- Stand-up paddle boarding
- Surfing
- Swimming (excluding open water long distance swimming)
- Tennis
- Tug of war
- Wake-boarding
- Water polo
- Water-skiing
- White water rafting (up to grade 3 river)
- Zip-trekking (including over snow)
- Yachting (only if qualified and in territorial waters)*
- Zorbing.

Sports & Activities Cover (continued)

Sports & activities we may cover at additional cost

We may agree to extend your cover to include the following sports and/or activities at additional cost but excluding cover under Section 6 – Personal liability for any sports or activities that are marked with an *.

- American football
- Dry slope skiing
- Kite surfing
- Sand dune surfing or skiing
- Street hockey (wearing pads and helmets)
- Summer tobogganing (or grass tobogganing)

Winter sports & activities

We may agree to extend your cover to include the following winter sports and/or activities at an additional cost. If we agree to provide cover your policy schedule will show Section 9 – Winter sports as included.

- Skiing (including dry slopes and indoor ski centres)
- Snowboarding
- Big-foot skiing
- Cross-country skiing
- Glacier skiing
- Monoskiing
- Off-piste skiing or snowboarding (only if skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines)
- Sledging
- Snow blading
- Snow tubing
- Summer skiing
- Tobogganing
- Bobsleighing
- Heli-skiing
- Ice hockey
- Curling
- Glacier walking
- Sleigh riding

How To Make A Claim

What to do in the event of a claim

Check your **schedule** and this Multi Trip Travel policy wording which gives details of ‘what is covered’ and ‘what is not covered’. If you have any questions, please contact Home & Legacy or your **insurance intermediary**.

Contact the **Home & Legacy** claims team:

Address	Home and Legacy Insurance Services Limited Witan Gate House 500-600 Witan Gate West Milton Keynes MK9 1GB
Telephone	From the UK 0344 893 8360 From overseas +44 (0) 20 3118 7777

Lines are open Monday to Friday 9am to 5pm (not bank or public holidays).

Email claimsteam@homeandlegacy.co.uk

We may ask you to fill in a Claim Form and send it to us as soon as possible with all the information and documents we ask for (some of which you may need to obtain while you are away). It is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us.

Note: You will need to obtain some information about your claim while you are away. Please see the Special conditions relating to claims – these are set out under each section of this Multi Trip Travel policy.

For all claims you should provide

- Your original trip booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses you have to pay.
- Original bills or invoices you are asked to pay.
- Details of any other insurance you may have that may cover the same loss, such as private medical or home insurance.
- As much evidence as possible to support your claim.

To obtain **Emergency Medical Assistance** whilst you are on your trip please refer to page 3 for details on how you can obtain 24 hour Emergency Medical Assistance.

Things We Need To Tell You About

Home & Legacy

This **Multi Trip Travel policy cover** has been arranged by Home and Legacy Insurance Services Limited. Home and Legacy Insurance Services Limited is a wholly owned subsidiary of Allianz Holdings plc, and is registered in England Number 3007252. Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number is 307523.

Home & Legacy has arranged to provide you with a special package of annual Multi Trip Travel insurance designed to cover all members of **your household** aged 79 or under for trips of up to 45 days duration anywhere in the world throughout the **period of insurance**. Up to 31 days **winter sports** cover can also be provided during the **period of insurance** if you have paid the appropriate extra premium. Refer to the section headed Sports and Activities cover.

The insurer

The insurance is underwritten by AWP P&C SA and is administered in the **United Kingdom** by Allianz Global Assistance (a trading name of AWP Assistance UK Ltd). AWP P&C SA is authorised by Autorité de Contrôle Prudenciel in France and authorised and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority and the Prudential Regulation Authority are available on request.

AWP Assistance UK Ltd is registered in England No 1710361, Registered Office: AWP Assistance UK Ltd, PO BOX 74005, 60 Gracechurch Street, London EC3P 3DS. AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority.

Eligibility criteria

Multi Trip Travel insurance is only available to you if you are a **resident** in the **United Kingdom** who has not spent more than 6 months abroad during the year before the policy was issued, and who is registered with a **medical practitioner** in the **United Kingdom**.

Age eligibility

The policy will only cover members of **your household** who are aged 79 or under at the **commencement date** of **your policy**.

Policy excess

The **excess** is payable per **person insured**, for each section, for each incident claimed for. For example, a couple who make a cancellation claim will have a total of two **excesses** taken from the total amount they claim.

Your contract of insurance

Your policy is a legal contract between you and us.

When you first take out, make changes to, or renew your policy, we will ask various questions that are relevant to us accepting the risk of insurance, and on what terms. When you answer those questions, you are required to take care not to misrepresent any information and to give us all of the information you are asked for. If you give us incorrect or incomplete information the wrong terms may be quoted, or we may be entitled to reject payment of a claim, or payment could be reduced. In certain circumstances your policy might be invalid and you may not be entitled to a refund of premium.

Things We Need To Tell You About (continued)

We recommend that you keep a record of all information supplied to us for the purposes of your policy for future reference.

Your policy includes:

- information contained on your application and/or the statement of facts document which confirms the information given to us by you or your insurance intermediary;
- your policy schedule, which confirms; the cover we are providing, including any endorsements (variations in the terms, conditions and/or exclusions of your policy); the period of insurance; your premium; details about you; and any excesses that apply to the cover provided;
- this policy document which details the cover we provide and the exclusions and conditions which apply;
- any changes to your policy contained in written notices sent by Home & Legacy at renewal.

You need to keep all of these documents in a safe place, together with receipts, other evidence of ownership and value of your insured property.

Our provision of insurance under your policy is conditional upon you observing and fulfilling the terms, provisions, conditions and clauses of the policy.

Please examine your policy carefully to ensure it meets your needs. If you do not understand the terms, exclusions or conditions or if any information is incorrect or incomplete you must tell your insurance intermediary or Home & Legacy, if you do not use an insurance intermediary.

The cost of the insurance

The insurance we provide is subject to you paying or agreeing to pay, the premium by the due date.

Your premium also takes into account our obligation to pay any insurance premium taxes that are levied by HM Government, related to your policy.

We will tell you the total amount payable, when it needs to be paid and how it can be paid. This amount will be clearly set out in your policy schedule.

In consideration of the payment of the premium for the period of insurance, we will provide the cover set out in this policy document subject to any endorsements, as shown on your policy schedule.

Your policy ends at midnight on the last day of the period of insurance.

The renewal of the contract of insurance

Each renewal of your policy represents a new contract of insurance.

If you report a claim or incident that may lead to a claim after Home & Legacy have calculated your renewal terms and premium, which occurred during the current policy period, renewal terms may be amended and/or you may need to pay an extra premium.

To renew your policy you or your insurance intermediary must tell us that you agree to accept the new terms for the new period of insurance. You will be provided with a renewal schedule showing the new period of cover.

Things We Need To Tell You About (continued)

Requesting a policy document and additional support

A further copy of this policy document will be sent to you upon request to your insurance intermediary or Home & Legacy; or can be downloaded from Home & Legacy's website at homeandlegacy.co.uk

This policy document and other associated documentation can also be made available in large print, audio or Braille. If you need any of these formats please contact Home & Legacy on 0344 893 8360 who will be pleased to organise an alternative for you.

If you require any additional support or have any special needs please let us know and we will do our best to communicate with you in other ways depending on your needs.

If your information or circumstances change

You must tell your insurance intermediary or Home & Legacy as soon as possible about any changes to the information shown on your most recent policy schedule or statement of facts documents or if the information shown is incorrect or incomplete. If we are not informed of any changes or corrections this may affect your ability to claim under the policy.

General Policy Condition – Change of circumstances on page 40 sets out the changes of circumstances and type of information that you are required to tell us about.

If you cancel your policy within the first 14 days (cooling off rights)

You have a legal right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day you receive your policy or renewal documentation, whichever is later.

If you wish to cancel the insurance cover provided and you have not travelled, made a claim or intend to make a claim you will be entitled to a full refund of the premium paid. If you have travelled or made a claim the amount of refund will be calculated proportionately for the time for which you have been covered based on the annual premium payable.

If your Multi Trip Travel policy was purchased as optional additional cover in conjunction with a Home & Legacy Home Insurance policy, and you decide to cancel your home insurance policy within the first 14 days, your Multi Trip Travel insurance policy will automatically be cancelled from the same date.

You can exercise your right to cancel by contacting the insurance intermediary through whom you arranged your policy or if you did not arrange your insurance through an insurance intermediary by contacting:

Address Home and Legacy Insurance Services Limited
Witan Gate House
500-600 Witan Gate West
Milton Keynes
MK9 1GB

Telephone From the UK 0344 893 8360
From overseas +44 (0) 20 3118 7777

Email info@homeandlegacy.co.uk

If after 14 days you have not cancelled your policy, we will assume that you wish your cover to continue for the period of insurance shown on your latest policy schedule.

Things We Need To Tell You About (continued)

If you cancel your policy after the first 14 days

You can cancel the policy at any time by telling us in writing, irrespective of your cooling off rights. If you do so, you will not be entitled to a refund of the premium paid.

If your Multi Trip Travel policy was purchased as optional additional cover in conjunction with a Home & Legacy Home Insurance policy, and you or we decide to cancel your home insurance policy your Multi Trip Travel policy will automatically be cancelled at the same time.

For details of our cancellation rights please refer to General Policy Condition – Our cancellation rights on page 41.

You can exercise your right to cancel your policy by contacting the insurance intermediary through whom you arranged your insurance or if you did not arrange your insurance through an insurance intermediary by contacting:

Address Home and Legacy Insurance Services Limited
Witan Gate House
500-600 Witan Gate West
Milton Keynes
MK9 1GB

Telephone From the UK 0344 893 8360
From overseas +44 (0) 20 3118 7777

Email info@homeandlegacy.co.uk

The Financial Services Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if Home & Legacy or the insurer cannot meet its obligations to you under this contract of insurance. Further information about compensation scheme arrangements is available from the FSCS. Information can be obtained by visiting the Financial Services Compensation Scheme website at fscs.org.uk or by contacting them at:

Address Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

Freephone 0800 678 1100
Telephone 0207 741 4100

Email Use the FSCS online form that is available at fscs.org.uk

Our use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be expressed in the English language.

Our choice of law

The law of England and Wales will apply to this contract unless:

- you and the insurer agree otherwise; or
- at the date of the contract, you are a resident of (or in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Things We Need To Tell You About (continued)

Telephone recording

Telephone calls may be recorded for training and/or monitoring purposes.

Privacy notice (how we use personal information)

Introduction

This notice explains how **we** collect, use and store personal information. Your privacy and personal information are important to **us** and **we** are committed to keeping it protected. **We've** tried to make this notice as clear and transparent as possible, so you are confident about how **we** use your information. As data controller, **we** are responsible for decisions about how your information will be processed and managed.

You will also find details below regarding your rights under data protection laws and how to contact **us**.

1 Who we are and whose personal information we collect

When we refer to "**we**", "**us**" and "**our**" in this notice it means Home and Legacy Insurance Services Limited. When we say "**you**" and "**your**" and "**individuals**" in this notice, **we** mean anyone whose personal information **we** may collect, including:

- anyone seeking an insurance quote from **us** or whose details are provided during the quotation process
- policyholders and anyone named on or covered by the policy
- anyone who may benefit from or be directly involved in the policy or a claim, including claimants and witnesses
- anyone who has a business relationship or transacts business with **us** or provides **us** with a service, such as the insurers who underwrite your cover, insurance brokers and intermediaries.

2 How we use personal information

We use personal information in the following ways:

- to provide quotes, administer policies and policyholder claims to fulfil **our** contract
- to administer third party claims, deal with complaints and prevent financial crime to meet **our** legal obligations
- to send marketing information about **our** products and services if **we** have received your specific consent.

We also use personal information for the legitimate needs of our business. This includes, but is not limited to:

- managing **our** business
- conducting market research and enhancing customer service
- managing **our** relationships with business partners
- developing and improving **our** administration, security services and insurance applications
- providing a service that keeps **our** customers and suppliers safe by identifying vulnerability to better meet their needs.

There is no obligation to provide **us** with personal information, but **we** cannot provide **our** products and services without it.

Things We Need To Tell You About (continued)

Anyone whose personal information we hold has the right to object to us using it. They can do this at any time by telling us and we will consider the request and either stop using their personal information or explain why we are not able to. Further details can be found below.

3 Automated decision making, including profiling

We may use automated decision making, including profiling, to assess insurance risks, detect fraud, and administer your policy. This helps us decide whether to offer insurance, determine prices and validate claims.

Anyone subject to an automated decision has the right to object to it. To do so please contact us using the details in paragraph 9: Know your rights and we will review the decision.

4 The personal information we collect

The information we collect will depend on our relationship with you. We collect the following types of personal information so we can complete the activities in paragraph 2: How we use personal information:

- basic personal details such as name, age, contact details and gender
- family, lifestyle and social circumstances, such as marital status, dependants and employment type
- financial details such as direct debit or payment card information
- photographs and/or video, including surveillance to help us manage policies and assess claims
- tracking and location information if it is relevant to the insurance policy or claim
- identification checks and background insurance risk details including previous claims information
- information collected from your devices relating to your use of our websites, including via the use of cookies (see paragraph 5: Where we collect personal information below)
- accessibility details if we need to make reasonable adjustments to help
- business activities if it is relevant to the insurance policy or claim.

In certain circumstances, we may request and/or receive special category or sensitive information about you. We would only collect this information if it is relevant to the insurance policy or claim or where it is necessary for a legal obligation:

- your current or former physical or mental health
- criminal offences, including alleged offences, criminal proceedings, outcomes and sentences (previous criminal convictions, bankruptcies and other financial sanctions such as County Court Judgements)
- data relating to children in some circumstances, for example where the child is a beneficiary under a policy or if involved in a claim.

Things We Need To Tell You About (continued)

5 Where we collect personal information

We collect personal information direct from individuals, their representatives or from information they have made public, for example, on social media.

We also collect personal information from other persons or organisations, for example:

- credit reference and/or fraud prevention agencies
- emergency services, law enforcement agencies, medical and legal practices
- insurance industry registers and databases used to detect and prevent insurance fraud, for example, the Claims and Underwriting Exchange (CUE)
- insurance investigators and claims service providers
- insurers or service providers who underwrite the insurance or provide the services for our products
- other involved parties, for example, claimants witnesses or business partners.

Cookies and similar technologies

We use technology on our website, apps. and emails, such as the use of cookies or small text files on our website or pixels within emails. We use cookies and similar technologies in order to:

- to provide online services
- to enhance your online experience
- to help prevent fraud
- enhance online security of your data
- deliver content when you are browsing elsewhere
- help us understand how our website, apps. and emails can be improved.

We don't store any contact details or banking information. Please refer to our Cookie Policy for more details and to manage your cookie preferences. homeandlegacy.co.uk/cookie-policy.

6 Sharing personal information

We only share your information when necessary for the purposes stated in paragraph 2: How we use personal information.

We may share personal information with:

- other companies within the global Allianz Group (visit allianz.com for more details)
- credit reference, fraud prevention and other agencies that carry out certain activities on our behalf, for example, the Insurance Fraud Bureau (IFB)
- our approved suppliers to help deal with claims or to provide and manage our services, for example, legal advisors, loss adjusters, premium finance companies and risk surveyors
- insurers, third party underwriters, reinsurers, insurance intermediaries, regulators, law enforcement and the Financial Ombudsman Service (FOS); and other organisations that provide services to us or you, for example, the Claims and Underwriting Exchange (CUE)
- providers of data services and data analysts who support us with developing our products and enhancing customer service and experience
- external agencies for market research purposes
- third parties in connection with the sale, transfer or disposal of our business.

Things We Need To Tell You About (continued)

7 Transferring personal information outside the UK

We, or third parties acting on our behalf, may need to transfer personal information outside of the UK. In such cases as this is necessary, we shall ensure that any transfer of personal information has adequate safeguards in place to protect your data and privacy rights. Where we transfer to suppliers outside the UK, we ensure that contractual obligations are put in place to maintain the equivalent levels of data protection as we would administer.

Transfers of data between other members of the global Allianz Group are covered by Binding Corporate Rules (BCRs), which contractually oblige each entity to ensure that your personal information is protected to an adequate and consistent level wherever it is transferred within the group.

For more information about BCRs, data transfers and the safeguards we have in place, please contact our Data Protection Officer using the details in paragraph 10 below.

8 How long we keep personal information

We keep information only for as long as we need it to administer the policy, manage our business or as required by law or contract.

9 Know your rights

Any individual whose personal information we hold has the following rights (data subject rights) in relation to how that information is held or processed by us:

- **The right to object** – individuals can object to us processing their data and we will either agree to stop processing or explain why we are unable to
- **The right of access** – individuals can request a copy of their personal information we hold, subject to certain exemptions (a subject access request)
- **The right of rectification** – individuals can ask us to update or correct their personal information to ensure its accuracy
- **The right to erasure** – individuals can ask us to delete their personal information from our records if it is no longer needed for the original purpose
- **The right of restriction** – individuals can ask us to restrict the processing of their personal information in certain circumstances
- **The right to data portability** – individuals can ask for a copy of their personal information, so it can be used for their own purposes
- **The right to withdraw consent** – individuals can ask us, at any time, to stop processing their personal information, if the processing is based only on individual consent
- **The right to make a complaint** – individuals can complain if they feel their personal information has been mishandled. We encourage individuals to come to us in the first instance but they are entitled to complain directly to the Information Commissioner's Office (ICO) at ico.org.uk.

Things We Need To Tell You About (continued)

If you wish to exercise any of these rights you can do so by contacting our Operations Director:

Address Home and Legacy Insurance Services Limited
Witan Gate House
500-600 Witan Gate West
Milton Keynes
MK9 1GB

Telephone 0344 893 8360

Email info@homeandlegacy.co.uk

10 Allianz (UK) Group Data Protection Officer contact details

Home and Legacy Insurance Services Limited is a wholly owned subsidiary of Allianz Holdings plc.

Any queries about how we use personal information should be addressed to our Data Protection Officer:

Address Data Protection Officer
Allianz
57 Ladymead
Guildford
Surrey
GU1 1DB

Telephone 0330 102 1837

Email dataprotectionofficer@allianz.co.uk

11 Changes to our Privacy Notice

This Privacy Notice was last updated in January 2022.

Occasionally it may be necessary to make changes to this notice. When that happens we will provide an updated version at the earliest opportunity.

The most recent version will always be available on our website homeandlegacy.co.uk.

12 Allianz Privacy Standards (APS)

The Allianz Privacy Standard provides you with information on the rules governing the international transfer of personal data between Allianz Group companies operating in the European Economic Area (EEA) and Allianz Group companies outside that area. The Allianz Privacy Standard also describes your rights in respect of such transfers, what to do if you want to exercise your rights or complain about such transfers, and how to contact us. The latest Allianz Privacy Standard can be found at allianz.com/en/privacy-statement.html.

Things We Need To Tell You About (continued)

Making a complaint

Our aim is to deliver an excellent service, every time, but if you believe you have not received the service you expected or have any concerns about our service and you want to make a complaint, let us know by contacting:

Address The Operations Director
Home and Legacy Insurance Services Limited
Witan Gate House
500-600 Witan Gate West
Milton Keynes
MK9 1GB

Telephone From the UK **0344 893 8360**
From overseas **+44 (0) 20 3118 7777**

Email **info@homeandlegacy.co.uk**

If your complaint is about the service you have received from us at **Home & Legacy**, we will investigate it and tell you who is dealing with your complaint. Our staff are fully trained to deal with the matter in an objective way.

If your complaint relates to the service provided by your insurance intermediary your concerns may be passed on to them for investigation. **Home & Legacy** will monitor the progress of their investigation into the resolution of your complaint.

The aim is to resolve your concerns within 3 business days' following receipt, but where this is not possible your complaint will be acknowledged in writing promptly.

If the situation has not been resolved within 8 weeks you will be given information about the Financial Ombudsman Service. The Financial Ombudsman Service offers a free, independent service for resolving disputes about most financial matters. In some circumstances a complaint may not be eligible for referral to the Financial Ombudsman Service. In such cases you will receive guidance from staff at the Ombudsman about your options, or you may wish to seek your own professional or legal advice. You have the right to refer your complaint to the Financial Ombudsman, free of charge – **but you must do so within six months of the date of the final response letter**. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The Financial Ombudsman Service can be contacted at:

Address Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Freephone **0800 023 4567**
Calls to this number are free on mobile phones and landlines.

Telephone **0300 123 9123**
Calls to this number cost no more than calls to 01 and 02 numbers.

These numbers may not be available from outside the UK – so please call us:

From overseas **+44 (0) 20 7964 0500**

Telephone lines are open 8am to 5pm on Monday to Friday and 9am to 1pm on a Saturday.

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

Website **financial-ombudsman.org.uk**

Using the complaints procedure above or referral to the Financial Ombudsman Service does not affect your legal rights.

Things We Need To Tell You About (continued)

What our words mean

Throughout this policy document **we** have used some words and phrases that have a particular meaning. **You** will find these words along with their particular meaning below. Wherever these words are used they will be used in bold print.

Accident

An unexpected **event** caused by something external and visible, which results in physical **bodily injury**, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

Application form/statement of facts

The information contained on **your application form** and/or the **statement of facts** document which confirms the information given to **us** by **you** or **your insurance intermediary**.

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, chosen to act for **you** in **your** claim for compensation.

Baggage

Means luggage, clothing, personal effects, **valuables** and other articles which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

Bodily injury

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

Business associate

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

Commencement date

The start of the **period of insurance** as shown in the **schedule**.

Departure point

The airport, international train station or port where **your** outward journey to **your** destination begins and where **your** final journey back **home** begins (including any connecting transport **you** later take).

Endorsement

An alteration to the terms of the policy. This is done by a written variation which is detailed on **your policy schedule**.

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your** country of residence or **your trip** destination.

Things We Need To Tell You About (continued)

Event

The events that are insured under the terms and conditions of the Multi Trip Travel policy that are described under each section of the policy.

Excess

The amount or amounts for which you are responsible as shown under each section of the Multi Trip travel insurance, being the first part of each claim that we agree to pay following the occurrence of an insured event. The excess is payable per person insured, for each Section, for each incident claimed for. For example, a couple who make a cancellation claim will have a total of two excesses taken from the total amount they claim.

Home

One of your usual places of residence in the United Kingdom.

Household

Those members of your family, your relatives and any other persons (but not boarders or lodgers) permanently living with you at any home together with permanently resident domestic servants employed by you or a member of your family.

Insurance intermediary

The person or company you consulted to arrange this policy or consulted with the intention of arranging the insurances under the Multi Trip Travel policy.

Insurer

AWP P&C SA. The insurance is administered on behalf of the insurer in the United Kingdom by Allianz Global Assistance (a trading name of AWP Assistance UK Ltd).

Legal action

Work carried out to support a claim that we have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by you:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which we agree to pay for you in connection with legal action. Also, any costs which you are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs we agree to pay.

Legal proceedings

The pursuit or defence of legal disputes but excluding non-contentious matters.

Medical practitioner

Means a registered practising member of the medical profession who is not related to you or any person who you are travelling with.

Things We Need To Tell You About (continued)

Pandemic

An **epidemic** that is recognised as a **pandemic** by the World Health Organization (WHO) or an official government authority in **your country** of residence or **your trip** destination.

Period of insurance

Means the period for which **we** have accepted the premium as stated in the **schedule**. During this period a **trip**, which is booked to last longer than 45 days is not covered. Cancellation cover begins on the **commencement date** shown on **your schedule** or the date **you** booked **your trip**, whichever is the later and ends at the beginning of **your trip**. The cover for all other sections starts at the beginning of **your trip** and finishes at the end of **your trip**.

All cover ends on the expiry date shown on **your schedule**, unless **you** cannot finish **your trip** as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances, **we** will extend cover free of charge until **you** can reasonably finish that **trip**.

Policyholder

The person shown as the **policyholder** in the **schedule**. If there is more than one person named on the **schedule** as the **policyholder**, this policy applies both jointly and individually.

Policy Schedule

The **policy schedule** gives details of **your** insurance and the Sections of the Multi Trip Travel policy **you** have selected. It also contains details of the **policyholder**, **period of insurance**, premium, and details of any **endorsements** that apply.

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or a **travelling companion** has been exposed.

Redundancy

Loss of permanent paid employment (except voluntary **redundancy**), after a continuous working period of two years if **you** are aged 18 and over or 65 and under.

Relative

Mother, father, sister, brother, wife, husband, civil partner, common law partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, partner or fiancé/fiancée.

Resident

A person who has their main **home** in the **United Kingdom** who has not spent more than 6 months abroad during the year before the policy was issued, and who is registered with a **medical practitioner** in the **United Kingdom**.

Ski equipment

Skis, poles, boots, bindings, snowboards, ice skates and other accessories.

Things We Need To Tell You About (continued)

Ski pack

Hired ski equipment, ski school fees and lift passes.

Travelling companion

Any person that has booked to travel with you on your trip.

Trip

Means a return journey that takes place during the **period of insurance** which begins when you leave your home and ends when you get back home or to a hospital or nursing home in your home country, whichever is earlier. You will only be covered:

- if you are aged 79 or under at the **commencement date** of your policy;
- for trips which are booked to last for no longer than 45 days;
- for trips within your home country that are to last at least 2 nights and have:
 - pre-booked transport or accommodation; or
 - be more than 25 miles from your home (unless it involves a sea crossing);
- for taking part in **winter sports** activities for up to 31 days in total during the **period of insurance** when you have paid the appropriate extra premium.

United Kingdom

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

Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes; **Valuables** exclude money and credit cards. Cover for money and credit cards may be provided as part of your home insurance cover).

We/Us/Our

Allianz Global Assistance (a trading name of AWP Assistance UK Ltd) who administer the insurance on behalf of the insurer AWP P&C SA.

Winter Sports

Skiing (including dry slopes and indoor ski centres); snowboarding; big-foot skiing; cross-country skiing; glacier skiing; monoskiing; off-piste skiing or snowboarding (only if skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines); sledging; snow blading; snow tubing; summer skiing; tobogganing; bob sleighing; heli-skiing; ice hockey; curling; glacier walking; sleigh riding.

You/your/person insured

The person(s) named in the **policy schedule** as the **policyholder** and all permanent members of their **household**; up to and including the age of 79 (subject to our acceptance of any medical condition – refer to the Health Declaration and Health Exclusions on pages 5 to 6).

Your Cover Section 1 – Cancellation Or Curtailment Charges

The Cover

What is covered

We will pay up to £7,000 in total (including up to £250 in total for excursions), for your part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If you cancel your trip before it begins because one of the following happens:

- The death, serious injury or serious illness of
 - 1 you;
 - 2 a travelling companion;
 - 3 a relative of you or a travelling companion;
 - 4 someone you were going to stay with; or
 - 5 a business associate of you or a travelling companion.

Note: For 1, 2, and 3 above, this will include being diagnosed with an epidemic or pandemic disease such as COVID-19.

- You or a travelling companion is called for jury service in your home country or as a witness in a court in your home country.
- You or a travelling companion is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in your home country.
- You are a member of the Armed Forces, police, fire, nursing, ambulance service or work for another Government Department and your employer withdraws your previously agreed leave for operational reasons.
- You or a travelling companion is quarantined by order or other requirement of a government or public authority, based on their suspicion that you or a travelling companion, specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population, a vessel or geographical area, or that applies based on where the person is travelling to, from or through.
- You or a travelling companion being refused boarding of the public transport on which you are booked to travel, on the order of any government, public authority or carrier, due to you or a travelling companion, displaying symptoms of a contagious disease (including an epidemic or a pandemic disease such as COVID-19).
- Your redundancy.

Your Cover Section 1 – Cancellation Or Curtailment Charges (continued)

Special Conditions relating to Claims

Curtailment

If you cut your trip short (curtail) after it has begun because of one of the following (provided that you have not travelled against your home country's government advice or against local authority advice at your trip destination).

- Anything covered under cancellation (page 24) except your redundancy.
- You are injured or ill (including being diagnosed with an epidemic or a pandemic disease such as COVID-19) and are in hospital for the rest of your trip.
- If you need to curtail your trip phone from the UK, 0344 893 8360 or from overseas, +44 (0) 20 3118 7777 immediately to get our prior agreement.
- We will require original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating medical practitioner. A certified copy of the death certificate is required in the event of death.
- If your claim results from any other circumstances, you will need to provide evidence of these circumstances.

Note: We will calculate curtailment claims from the date that it is necessary for you to return to your home country or the date you are either held in quarantine or are hospitalised as an inpatient, for the rest of your trip. We will pay unused personal accommodation and other travel expenses based on each 24-hour period you have lost. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

What is not covered

For cancellation or curtailment charges we do not cover:

- The excess of £150.
- Any condition stated under Health Declaration and Health Exclusions on pages 5 to 6.
- More than the minimum market value of equivalent travel tickets, if your travel tickets have been paid for using an airline mileage reward scheme.
- Anything caused by:
 - you not having the correct passport or visa;
 - your carrier's refusal to allow you to travel for any reason other than on the order of any government, public authority or carrier, due to you or a travelling companion, displaying symptoms of a contagious disease (including an epidemic or a pandemic disease such as COVID-19);
 - any restriction caused by the law of any country or people enforcing these laws;
 - bankruptcy or liquidation of the company providing your transport or accommodation, their agents or any person acting for you;
 - anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for;
 - your vehicle being stolen or breaking down;
 - you not wanting to travel or not enjoying your trip;
 - riot, civil commotion, strike or lock-out;
 - the death of any pet or animal.

Your Cover Section 1 – Cancellation Or Curtailment Charges (continued)

For cancellation charges we do not pay for:

- Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as you knew **you** had to cancel.
- Any charges following a change in **your** financial circumstances or following unemployment, except as result of **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your** trip were bought (whichever is the later).

For curtailment charges we do not pay for:

- Cutting short **your** trip unless **we** have agreed.
- Any costs when **you** do not get a medical certificate (from the **medical practitioner** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come home because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.
- The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

Also refer to the General Policy Exclusions and General Policy Conditions that apply to all sections of the policy.

Your Cover Section 2 – Emergency Medical And Other Expenses

The Cover

What is covered

We will pay you or your personal representatives for the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill during your trip (including being diagnosed with an epidemic or a pandemic disease such as COVID-19 as well as being subject to compulsory quarantine on the orders of the treating medical practitioner) provided that you have not travelled against your home country's government advice or against local authority advice at your trip destination.

Cover outside your home country

Up to £10 million for reasonable fees or charges you incur for:

- **Treatment**
Medical, surgical, medication costs, hospital, nursing home or nursing services.
- **Transport and accommodation**
Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from your home country on medical advice. This includes where medically necessary repatriation to your home country.
- **Funeral expenses**
The reasonable cost of transporting your body or ashes to your home or we will pay up to £1,500 for your funeral expenses, in the place where you die outside your home country.
- **Search and rescue**
Mountain search and rescue services when deemed medically necessary.
We will also pay
- **In-patient benefit**
£10 for each 24-hour period that you are in hospital as an in-patient up to £500 in total during the trip as well as any fees or charges paid under Treatment.
- **Dental**
Up to £200 for emergency dental treatment to relieve sudden pain.

What is not covered

We do not cover:

- The excess of £150.
- The cost of replacing any medication you were using when you began your trip.
- Any condition stated under Health Declaration and Health Exclusions on pages 5 to 6.
- Extra transport and accommodation costs which are of a higher standard to those already used on your trip, unless we agree.
- Any costs incurred 12 months after the date of your death, injury or illness.
- Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.
- Services or treatments you receive within your home country.

Your Cover Section 2 – Emergency Medical And Other Expenses (continued)

- Services or treatments you receive which the **medical practitioner** in attendance and **we** think can wait until you get back to your **home** country.
- Medical costs over £250, in-patient treatment or repatriation which **we** have not authorised.
- The extra costs of having a single or private room in a hospital or nursing home.
- The cost of all treatment which is not directly related to the illness or injury that caused the claim.
- **Your** burial or cremation within **your home** country.
- Replacing or repairing false teeth or artificial teeth (such as crowns).
- Dental work involving the use of precious metals.

Also refer to the **General Policy Exclusions and General Policy Conditions** that apply to all sections of the policy.

Your Cover Section 3 – Personal Accident

The Cover

What is covered

We will pay an insured person or their legal personal representative one of the following amounts following an accident during your trip.

Death

£25,000 for death.

Permanent loss

£25,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disablement

£25,000 for a permanent physical disability as a result of which there is no paid work which you are able to do.

Note: Death benefit payments will be made to your personal representative.

Special Conditions relating to Claims

We will ask you to provide us with the following:

- A detailed account of the circumstances surrounding the **event** (including photographs and video evidence if this applies).
- Medical evidence from the treating **medical practitioner** to confirm the extent of the injury and treatment given including, hospital admission/discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate (if this applies).

What is not covered

We do not cover:

- Any claim arising more than one year after the original accident.
- More than one of the benefits resulting from the same injury.

Also refer to the **General Policy Exclusions and General Policy Conditions** that apply to all sections of the policy.

Your Cover Section 4 – Delayed Baggage

The Cover

What is covered

Up to £400 in total for essential replacement items, if your **baggage** (this does not include **valuables** or **ski equipment**) is stolen or temporarily lost on the outward journey of your trip for more than 12 hours from when you arrive at your destination.

Note: You must send us the receipts for anything that you buy. If the items are permanently lost, and you have to make a claim under your Home & Legacy home insurance policy, we will deduct any amount that you are due to be paid under this Section 4 of your Multi Trip Travel policy from the final claim settlement made under your home insurance policy.

Special Conditions relating to Claims

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay/loss/damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.

What is not covered

Refer to the General Policy Exclusions and General Policy Conditions that apply to all sections of the policy.

Your Cover Section 5 – Loss Of Passport

The Cover

What is covered

We will pay the following if **your** passport is lost, stolen or destroyed on **your** trip.

Costs for issuing a temporary passport

Up to £300 in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your** home country.

Remaining value of original passport

The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

Special Conditions relating to Claims

You must obtain written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

Your Cover Section 6 – Personal Liability

The Cover

What is covered

We will pay up to £2 million plus any other costs we agree to in writing that relate to anything you cause during your trip for which you are legally liable and results in one of the following:

- **Bodily injury** of any person.
- Loss of or damage to property which you do not own and you or a **relative** have not hired, loaned or borrowed.
- Loss of or damage to the accommodation you are using on your trip that does not belong to you or a **relative**.

Special Conditions relating to Claims

You should obtain/provide us with:

- A detailed account of the circumstances surrounding the claim (including photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that you should not admit liability, offer to make any payment or correspond with any third party without our written consent.
- Full details of any witnesses, providing written statements where available.

What is not covered

We do not cover:

- The **excess** of £150 for claims relating to loss of or damage to the accommodation you are using on your trip.
- A claim under this Section as well as the Liability Section of your Home & Legacy home policy for the same **event**.
- Any liability for **bodily injury** or loss of or damage to property that comes under any of the following categories:
 - Something which is suffered by anyone employed by you or a **relative** and is caused by the work they are employed to do.
 - Something which is caused by something you deliberately did or did not do.
 - Something which is caused by your employment or employment of a **relative**.
 - Something which is caused by you using any firearm or weapon.
 - Something which is caused by any animal you own, look after or control.
 - Something which you agree to take responsibility for which you would not otherwise have been responsible for.
- Any contractual liabilities.
- Any liability for **bodily injury** suffered by you, a relative or **travelling companion**.
- Compensation or other costs caused by accidents arising from your ownership or possession of any of the following:
 - The use of any land or building except for the accommodation you are using on your trip.
 - Motorised or mechanical vehicles and any trailers attached to them.
 - Aircraft, motorised water craft or sailing vessels.

Also refer to the General Policy Exclusions and General Policy Conditions that apply to all sections of the policy.

Your Cover Section 7 – Delayed Departure

The Cover

What is covered

Compensation if the flight, international train or sea vessel you are booked on is delayed at its **departure point** from the time shown in your travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

We will pay:

Delay

£50 after the first full 12 hours of delay and £50 after each extra delay of 12 hours up to £400 in total; or

Abandonment

Up to £7,000 in total for your part of the unused costs of the **trip** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after you have been delayed for more than 12 hours, you decide to abandon the **trip** before you leave your home country.

Delayed Departure Airport Lounge Access

What is covered

We will pay you up to £25 in total for the cost you have paid for you to access an airport lounge in the event that a flight you are booked to travel on as part of a **trip** covered by this policy is delayed in departure by at least 2 hours. This includes any flight from or to the airport which is your **departure point** but also any other flight on which you are booked during the same **trip**.

Cover will become available on the announcement of a delay of 2 hours or more. There is no cover for the combined duration of delays on separate flights during your **trip**, even if they exceed 2 hours or more in total.

Note: Cover provided by this benefit is in addition to and is not instead of any claim that you are entitled to make under the Delayed Departure Benefit for the same delayed flight.

Your Cover Section 7 – Delayed Departure (continued)

Special Conditions relating to Claims

- You should obtain written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

What is not covered

We do not pay under delay and abandonment for:

- Anything which is caused by **you not checking in at the departure point** when you should have done.
- Missed connections.
- Compensation unless **you get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.**
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your policy or travel tickets for your trip** were bought (whichever is later).

We do not pay under abandonment:

- The **excess of £150.**
- More than the minimum market value of equivalent travel tickets, if **your travel tickets have been paid for using an airline mileage reward scheme.**

We do not pay under Delayed Departure Airport Lounge Access:

- Any costs incurred for entrance to an airport lounge, which **you have paid for before the flight delay had been announced.**
- Compensation in the event that **you are unable gain access to an airport lounge for reasons beyond our control, such as if the lounge is at full capacity or if you are unable to meet the entry requirements and conditions as set by the lounge provider.**
- Compensation in the event an airport lounge is not available at **your location.**
- Reimbursement if **you are:**
 - unable to provide evidence of the purchase of a lounge access pass showing the amount paid;
 - not listed as a fare-paying passenger on the delayed flight.
- Delays that were announced before **you left your home to begin your trip.**
- More than one airport lounge access for any one delayed flight, irrespective of the number of delay announcements or extensions for that flight.

Also refer to the General Policy Exclusions and General Policy Conditions that apply to all sections of the policy.

Your Cover Section 8 – Missed Departure

The Cover

What is covered

We will pay you up to £500 in total for the cost of extra accommodation and transport which you have to pay to get to your trip destination or back home because you do not get to the departure point by the time shown in your travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- an accident or breakdown happening ahead of you on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which you are travelling; or
- the vehicle you are travelling in has an accident or breaks down.

Special Conditions relating to Claims

- For claims caused by delays on a motorway or dual carriageway you must get written confirmation from the police or emergency breakdown services of the location, reason for and duration of the delay.
- You will need to provide a detailed account of the circumstances causing you to miss your departure together with supporting evidence from the public transport provider or accident/breakdown authority attending the private vehicle you were travelling in.

What is not covered

- We do not cover any claim unless you:
 - get a letter from the public transport provider (if this applies) confirming that the service did not run on time;
 - get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in;
 - have allowed time in your travel plans for delays which are expected.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your trip were bought (whichever is later).
- Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.

Also refer to the General Policy Exclusions and General Policy Conditions that apply to all sections of the policy.

Your Cover Section 9 – Winter Sports (Optional Cover)

The Cover

What is covered

This cover only applies if **you** have paid an extra premium and **we** have issued you with a **policy schedule** which states -Winter Sports included.

Ski pack

We will pay up to £500 in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **You** have to cancel or curtail **your trip** for any reason mentioned under the heading “What is covered” for Section 1 – Cancellation or curtailment charges.
- **You** cannot ski because of an injury or illness (including being diagnosed with an **epidemic** or a **pandemic** disease such as COVID-19) during **your trip**.

Delayed ski equipment

We will pay up to £50 each 24-hour period up to £500 in total for the hire of alternative **ski equipment** if yours is temporarily lost or stolen on **your outward journey** for more than 12 hours from when **you** arrived at **your destination**.

Special Conditions relating to Claims

- **You** must provide written confirmation to **us** from a **medical practitioner** that **you** were unable to ski because of **your illness** or injury.

What is not covered

We do not cover under under ski pack:

- Anything mentioned under the heading ‘What is not covered’ within Section 1, Cancellation or curtailment charges.
- Anything mentioned under the heading ‘What is not covered’ within Section 2 Emergency medical and associated expenses.

Also refer to the General Policy Exclusions and General Policy Conditions that apply to all sections of the policy.

Your Cover Section 10 – Overseas Legal Expenses And Assistance

The Cover

You can call our 24-hour legal helpline 365 days a year for advice on any travel related legal problem to do with a trip outside the **United Kingdom**, arising under the law of England, Wales, Scotland and Northern Ireland.

Telephone	From the UK	020 8603 9804
	From overseas	+44 (0) 20 8603 9804

What is covered

If you die, are ill, or injured during a trip outside the **United Kingdom** and you or your legal personal representative take **legal action** to claim damages or compensation for negligence against a third party we will do the following:

- Nominate an **appointed adviser** to act for you. If you and we cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- For each **event** giving rise to a claim pay up to **£25,000 legal costs** for **legal action** for you (but not more than **£50,000** in total for all persons insured on this policy).

Special Conditions relating to Claims

- you must conduct your claim in the way requested by the **appointed adviser**;
- you must keep us and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to you;
- we will not be bound by any promises or undertakings which you give to the **appointed adviser**, or which you give to any person about payment of fees or expenses, without our consent;
- we can withdraw cover after we have agreed to the claim, if we think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

What is not covered

We do not cover any claim:

- not reported to us within 90 days after the **event** giving rise to the claim;
- where we think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between members of the same household, a **relative**, a **travelling companion**, or one of your employees;
- where another **insurer** or service provider has refused your claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, us, the **insurer**, another **person insured** by this policy or our agent;
- following an event in the **United Kingdom** (but events in the **United Kingdom** may be covered under your Home & Legacy home insurance policy under the Legal Expenses Section of the cover).

Your Cover Section 10 – Overseas Legal Expenses And Assistance (continued)

We do not pay legal costs:

- for **legal action** that we have not agreed to;
- if you refuse reasonable settlement of your claim. You should use Alternative Resolution Facilities such as mediation in this situation;
- if you withdraw from a claim without our agreement. If this occurs **legal costs** that we have paid must be repaid to us and all **legal costs** will become your responsibility;
- that cannot be recovered by us, you or your **appointed adviser**, when you receive compensation. Any repayment will not be more than half of the compensation you receive;
- awarded as a personal penalty against you or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same **event**.

Also refer to the **General Policy Exclusions and General Policy Conditions** that apply to all sections of the policy.

General Policy Exclusions

Each section of the Multi Trip Travel policy contains specific exclusions. You should refer to the various sections of this Multi Trip Travel policy for the details of these.

The following exclusions apply to the whole of your policy:

We will not cover you for claims directly or indirectly caused by the following:

- i You not answering accurately any question(s) we have asked you at the time of buying or renewing this policy, where your answer(s) may have affected our decision to provide you with this policy or you failing to notify us of any change in circumstances;
- ii an epidemic or pandemic, except as expressly covered under Section 1 – Cancellation or curtailment charges, Section 2 – Emergency medical and other expenses and where selected Section 9 – Winter sports (optional cover);
- iii war, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d’etat, terrorism, weapons of mass destruction;
- iv ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment;
- v you not following any advice or recommendations made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended;
- vi you taking part in a sports or leisure activity or winter sport that is not listed on pages 7 or 8 or confirmed in writing as covered or where the appropriate premium has been paid;
- vii you travelling on a motorcycle, unless the rider holds an appropriate and valid licence and both of you are wearing crash helmets;
- viii you travelling in an aircraft, unless you are a passenger in a fully-licensed, passenger-carrying aircraft;
- ix the effect of your alcohol, solvents or drug dependency or long term abuse;
- x you being under the influence of alcohol, solvents or drugs or doing anything as a result of using these substances (except drugs prescribed by a medical practitioner but not for the treatment of drug addiction);
- xi your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life);
- xii your property being held, taken, destroyed or damaged under the order of any government or customs officials;
- xiii any currency exchange rate changes;
- xiv the failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under Section 2 – Emergency medical and other expenses and Section 3 – Personal accident);
- xv you acting in an illegal or malicious way;
- xvi you not enjoying your trip or not wanting to travel;
- xvii any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy;
- xviii an epidemic or pandemic, except as expressly covered under Section 1 – Cancellation or curtailment charges or Section 2 – Emergency medical and other expenses.

General Policy Conditions

These conditions are especially important terms of the contract(s) between you and us. They apply to all sections of the policy. You must comply with the following conditions to have the full protection of this policy. If you do not comply with them a claim may be rejected or payment could be reduced. In some circumstances your policy might be invalid.

Assignment

Under European Law the contract is not assignable without our written consent.

Automatic renewal

If you pay your premium by instalments using premium finance facilities offered by Home & Legacy we will contact you or your insurance intermediary in good time before your policy expires with full details of the premium and terms.

If you do not want to renew your policy, or do not want to continue to pay your premium by instalments you will be asked to inform us or your insurance intermediary before your renewal date with clear instructions.

If you do not respond to our request on or before your renewal date we will automatically renew your policy.

If we decide not to renew your policy we will notify you of this in writing before the renewal date.

This automatic renewal process only applies if your premium is paid by instalments using premium finance facilities offered by Home & Legacy.

Change of circumstances and information

If you know about any changes that may affect the insurance cover the insurer provides under your policy you must tell us as soon as possible to allow us to re-assess the likelihood of an insured event occurring and the terms and conditions of your policy. If we are not advised of changes in circumstances, this may affect your ability to claim under the policy. Here are the changes you should tell us about:

- you changing your address;
- you having any medical conditions. You must tell us about any medical conditions before your trip so that we can confirm if cover can be provided for your medical conditions. Refer to the Health Declaration and Health Exclusions on pages 5 to 6;
- you taking part in any hazardous sports and activities. Refer to Sports and Activities covered, pages 7 and 8 which set out the activities which are or which can be covered by us at an additional cost;
- any trip you book that will last longer than 45 days;
- if you have not extended your cover for winter sports, if you are planning to take part in winter sports activities during your trip; or
- if you have taken cover for winter sports but will require cover for more than 31 days in total during the period of insurance.

We may re-assess your cover and premium when we are told about changes in your circumstances.

In some circumstances we may not be able to continue your policy following the changes. Where this happens you will be told and your policy will be cancelled in line with the provisions of General Policy Condition – Our cancellation rights. If you do not tell us about changes or give us incorrect information, the wrong terms may be quoted, the insurer may be entitled to reject payment of a claim or a payment could be reduced. In certain circumstances your policy might be invalid.

General Policy Conditions (continued)

Financial sanctions

We will not provide cover and nor shall we be liable to pay any claim or provide any benefit to you or to any beneficiary or third party who may have any rights under this policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

If any such prohibition or restriction takes effect during the period of insurance we may cancel your policy by giving you written notice at your last known address.

Fraud

If you or anyone acting on your behalf makes any false or fraudulent claim or supports a claim by false or fraudulent document, device or statement, you will forfeit all rights under the Multi Trip Travel policy and all cover will cease.

In such circumstances, we retain the right to keep the premium paid.

Other insurance

If at the time of any loss, damage or liability covered by your policy you have any other insurance covering the same loss, damage or liability we will only pay our share of the claim.

Our cancellation rights

We may cancel your policy if there are grounds to do so by sending you 14 days notice in writing by recorded delivery to your last known address.

We may cancel your policy if:

- i we are made aware of changes in your circumstances which mean that it is not possible for the insurer to continue to provide cover under this policy;
- ii you fail to meet one or more of the terms and conditions of your policy, and if we agree with you that it is possible for you to rectify such breach(es), where you have not fully complied within the time period we specify to you in writing;
- iii any additional terms and conditions which we set out as a requirement for providing your insurance cover, by including an endorsement to your policy, where such additional terms and conditions have not been complied with; or where we have given you time to comply with the terms and conditions, if they have not been complied with within the time period we specified;
- iv if we discover that you misrepresented information or facts you gave to your insurance intermediary or to us for the purpose of providing the insurance cover under your policy, for example, if you gave us information that you knew to be untrue; or incomplete and if we had been made aware of such information it would have led to the insurer not entering into the insurance contract in the first place.

If we cancel your policy you will be entitled to a refund of the premium paid, subject to a deduction for the time you have been covered unless you have made a claim or an event has occurred which could result in a claim, in which case the insurer will be entitled to retain the premium due for the period of insurance.

If we exercise the right to cancel your policy, this will not prejudice your rights in respect of an insured event which occurred before the date of cancellation.

We also reserve the right to terminate your policy in the event that there is a default in instalment payments due under any linked loan agreement by sending you 14 days notice in writing to your last known address.

General Policy Conditions (continued)

Our rights following a claim

If you have the right to recover all or part of any payment made under this policy, the insurer may take over proceedings in your name, but at their own expense, to recover for their benefit the amount of any payment made under this Multi Trip Travel policy. You must give us all the assistance reasonably required to do this.

We or the insurer may also take over and deal with in your name the defence or settlement of any claim.

Premium payment

The insurer will not make any payment under this Multi Trip Travel policy unless you have paid the premium.

Third party rights

This Multi Trip Travel policy is not intended to give any person any right to enforce any term of this insurance which that person would not have had but for the Contract (Rights of Third Parties) Act 1999 or any subsequent legislation.

Your duty of care

You must take care to protect yourself and your property against accident, injury, loss and damage and act as if you are not insured and to minimise any potential claim.

Your duty when you have a claim (incident reporting)

If you become aware of any incident which might result in a claim against you that may be insured under your policy, you must:

- notify the local police if the loss or damage is caused by theft or attempted theft, accidental loss, malicious persons or vandals;
- contact us as soon as possible giving full details of the incident;
- send to us any claim, writ, summons, legal process or other communication about the claim as soon as possible on receipt;
- provide all necessary information and assistance that the insurer may request;
- not admit liability or make an offer or promise of payment without the insurer's prior written consent; and
- allow the insurer to defend any proceedings on your behalf.

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HOME & LEGACY

EXPERTLY CRAFTED
INSURANCE

For further information about Home & Legacy Multi Trip Travel,
please contact your insurance intermediary or call us on 0344 893 8360.

Visit our website at homeandlegacy.co.uk.



Chartered

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