



Travel Insurance Policy Booklet

CHUBB®

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Welcome

Thank you for choosing AIB NI Travel Insurance which is arranged, administered and underwritten by Chubb European Group SE. This document, together with your policy schedule, makes up the contract between you and us. This is an agreement between us and you, nobody else has any rights under it.

It's important to read this document carefully as it tells you what you're covered for, as well as what you're not covered for. If you're unsure of anything you can get in touch with us on some of the numbers on the next page.

When we say 'we', 'us' and 'our', we mean Chubb European Group SE. When we say 'you' and 'your', we mean anyone named on the policy schedule. Anyone insured on this policy must live in the United Kingdom (UK) and be under 75 years old at the time of getting an annual policy. There's no upper age limit if you're getting a Single Trip policy.

When we say UK in this document, we include the Isle of Man and Channel Islands. We'll always communicate with you in English. The laws of England and Wales will apply to this policy. English Courts will have jurisdiction in any dispute.



How to get in touch

You can contact us in the following ways.

Claims

By phone

0800 519 9942

Or if calling from outside the UK:

+44 203 305 9094

Lines are open 9am to 5pm,
Monday to Friday.

By email

aibni.travelinsurance@chubb.com

By post

Chubb European Group SE
AIB Travel Insurance Team
PO BOX 1086
Belfast BT1 9ES

Complaints

By phone

0800 519 9942

Or if calling from outside the UK:

+44 (0) 141 285 2309

Lines are open 9am to 5pm,
Monday to Friday.

By email

aibni.travelinsurance@chubb.com

By post

The Customer Service Manager
Chubb European Group SE
AIB Travel Insurance Team
PO BOX 1086
Belfast BT1 9ES

For medical and other emergencies abroad

Chubb Assistance helpline

+44 (0) 20 3305 9094

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

For everything else

Customer Services at Chubb European Group SE

By phone

0800 519 9942

Or if calling from outside the UK:

+44 (0) 141 285 2309

Lines are open 9am to 5pm,
Monday to Friday.

By email

aibni.travelinsurance@chubb.com

By post

Chubb European Group SE
AIB Travel Insurance Team
PO BOX 1086
Belfast BT1 9ES

Large Print, Braille, or Audio

If you need details in Large Print,
Braille, or Audio please call us on
0800 519 9942 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 - 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 519 9942**.

Important information about COVID-19

This Policy does not cover and **We** will not (under any sections) pay for **claims** of any kind directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof) and / or its outbreak. This exclusion applies to all sections of cover except for Section B – Medical Expenses and Repatriation provided **You** are not travelling in, to or through any area to which the Foreign, Commonwealth & Development Office has advised against 'all travel' or 'all but essential travel'. To the extent that any term or condition in the Policy may be inconsistent with this exclusion, this exclusion shall prevail.

Summary of cover limits

Section A: If you have to cancel your trip or cut it short

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This cover is if you need to cancel your trip before you leave, or if you need to come home early when you're already on your trip.	Up to £5,000	£50
Only for trips abroad. Additional travel and accommodation expenses if you have to return home due to illness of family or friends.	Up to £300	£0
Only for trips abroad. If your transport is delayed for over 24 hours, and you cancel your trip.	Up to £5,000	£50

Section B: Medical costs if you get sick or injured

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This cover will pay your medical costs if you get ill or injured when you're on a trip. We'll also take care of bringing you home, or bringing your body home if you die.	Unlimited for trips abroad £2,000 for trips in the UK	£50
Only for trips abroad. If you're mugged.	Up to £50 for every 24 hours you're in hospital, up to a limit of £1,000	£0
Only for trips abroad. If you're in hospital abroad and your pet at home needs care.	Up to £100	£0

Section C: If your luggage is lost, damaged or stolen

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This will cover you to repair or replace personal belongings that get lost, stolen, or damaged, including if they're lost while you're travelling.	Up to £2,000	£50
If your luggage is lost by your airline or other transport company.	Up to £200	£0
If your valuables are lost.	Up to £300	£50
If your passport is lost.	Up to £300	£0
If you need essential medication brought to you.	Up to £300	£50
If you need replacement mobility aids brought to you.	Up to £900	£50

Section D: If you die or are permanently disabled because of an accident

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
If you have an accident which leaves you permanently disabled.	Up to £25,000	£0
If you die because of an accident.	Up to £25,000 if you're over 16 Up to £7,500 if under 16	£0

Section E: If your transport is delayed or you miss your departure (only for trips abroad)

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
Only for trips abroad. If your transport is delayed.	£20 for every 12 hours, up to a limit of £250	£0
Only for trips abroad. If you miss your departure because your car has broken down or public transport was delayed.	Up to £1,000	£50

Section F: If there's a disaster which leaves your accommodation unusable

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This cover will pay for different accommodation if you can't use the accommodation you booked because of a natural disaster or similar.	Up to £500	£50

Section G: If accommodation services you've paid for aren't provided

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
We'll cover you if you aren't provided with services you've paid for, such as room cleaning or water and electricity access.	Up to £25 for every 24 hours, up to a limit of £500	£50

Section H: If you accidentally injure someone or damage their property

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This covers legal bills and any damages you might have to pay if you accidentally injure or kill someone, or damage their property.	Up to £2,000,000	£50

Section I: If you need to take legal action (only for trips abroad)

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This covers your legal costs if someone else injures you, and you want to take legal action against them.	Up to £25,000	£0

Section J: If your transport is hijacked

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
We'll pay this if you're held hostage by hijackers on your journey.	Up to £50 for every 24 hours, up to a limit of £1,000	£0

Optional covers

Section K: If you hire a car and have an accident (optional)

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This will cover you if you have an accident in a hire car. It will pay the excess for the car insurance organised by the rental company.	Up to £5,000. The most we'll pay per incident is £3,500.	£0

Section L: Winter Sports Cover (optional)

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This extends your cover to when you do winter sports like skiing. It also includes specialist cover that you'll only need when doing winter sports, such as replacement equipment hire, or if you can't ski because of no snow.	Up to £500	£50

Section M: Cruise Cover (optional)

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This covers things that only happen on a cruise, such as if you get sick and need to stay in your cabin, or leave and rejoin the cruise.	Up to £1,000	£50

Section N: Golf Cover (optional)

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This covers things that you'll only need if you play golf, such as hiring replacement equipment, or paying unused green fees.	Up to £1,000	£50

Section O: Business Travel Cover (optional)

COVER	AMOUNT WE'LL PAY PER PERSON	EXCESS PER PERSON
This covers you if you're travelling for business. It includes special cover sections, such as hiring replacement audio-visual equipment, or covering samples and business money.	Up to £2,000	£100

Policy upgrades

You can pay extra to take out one or more policy upgrades, as well as the optional covers described opposite. Any policy upgrades or optional covers you've paid for will be shown in your policy schedule, under 'Your optional cover extensions'. If nothing is listed there, you're not covered for any optional covers or policy upgrades. The policy upgrades are as follows:

If you don't want to pay the excess

If you've bought the excess waiver option, you won't have to pay the excess for any claim you make.

If you want to be covered for longer trips

If you've paid extra to be covered on longer trips, your trip can last up to 62 days in a row. Plus, the total number of days you can go away for becomes unlimited.

If you're taking part in risky or dangerous activities

If you want to take part in an activity that might be more risky or dangerous, you can pay extra to be covered for the activities listed on page 26. If an activity isn't listed then it isn't covered. If you think you're likely to need this, make sure to take out this extension before you leave for your trip. You cannot take this cover out mid-trip.



What you need to know before you go

Pre-existing conditions

You must tell us about any pre-existing medical conditions you have. We consider a medical condition to be pre-existing if it's diagnosed before you booked your trip or took out the policy. If we choose to cover any pre-existing conditions, we'll confirm this in writing.

You must also tell us if your health changes. This means if you're diagnosed with or treated for a condition after taking out this policy but before going on a trip. You'll also need to tell us if you're currently being investigated by a doctor, or have seen a specialist or consultant. This includes if you're waiting for treatment or test results, or to be referred to a specialist. We'll also need to know if you've stayed at or been treated in hospital or had surgery.

We'll also need to know if you've been prescribed any medication. You must take any medication recommended or prescribed to you by a doctor. You must also tell us if you have a terminal illness. If you're not sure if we need to know something, get in touch for advice.

Conditions we need to know about are:

- Circulatory conditions (including stroke or high blood pressure)
- Diabetes
- Cancer or brain tumour
- Heart condition (including angina or heart attack)
- Any psychiatric or psychological condition, including anxiety, stress or depression.

You might need to pay an extra premium. We might add special conditions to your policy or stop covering a particular medical condition. For example, if you have a heart attack, we might no longer cover any heart related health problems.

If you need help in an emergency (Chubb Assistance)

If you need help in an emergency, you should contact Chubb Assistance. Chubb Assistance is our dedicated helpline. We're here to answer your questions and give advice.

Call us on **+44 20 3305 9094**.

Make sure you have your policy with you when you call.

Medical help while on a trip

You must contact Chubb Assistance as soon as possible if you get ill or injured. If you can't call, someone else can do it for you. If you don't contact Chubb Assistance, we might not pay your claim, or we might pay you less.

Chubb Assistance's panel of doctors can give medical advice over the telephone. We can also give you the names and addresses of local doctors, dentists, clinics and hospitals if you need advice about where to get emergency treatment. We might also arrange for a doctor to call on you, or for you to be sent to hospital.

If you're sent to hospital abroad

If you're sent to a hospital abroad, Chubb Assistance will get in touch with them directly. We'll pay the hospital, so you don't have to use your own money.

If you're sent to hospital, or are seriously ill, and there's no one to look after your children, we can arrange for them to be brought home. We can also organise a responsible adult to bring them back.

Bringing you home

Chubb Assistance can also organise getting you back to the UK. We might use normal transport like trains and planes if you're fit to use it. If you need urgent treatment, or you need specialist care during the journey, we might use an air or road ambulance.

Other things Chubb Assistance can help you with

We can also help in non-medical emergencies. We can help arrange the right service, but you'll have to pay for it yourself.

Getting access to your money

We can send you up to £250 per trip if you can't access your money where you are. For example, if there isn't a bank you can withdraw money from. You'll have to pay us back the amount of money we're sending you. If your money was stolen or lost, you can claim for this under 'If your luggage is lost, damaged or stolen' on page 37.

If your tickets or travel documents are lost

If your tickets or travel documents are lost or stolen, we can help replace them by telling you who to contact. However, we won't pay for them to be replaced.

If you need to send an urgent message

If you need to send an urgent message to your family or work, we can do this for you. We'd do this if your trip was interrupted by medical or travel problems.

If you need translation help

If you're having trouble because a service you're using doesn't speak English, we can also help to translate for you.

If you need legal advice

If you need legal advice, we can put you in touch with a local English-speaking lawyer. We can also direct you to the local British Embassy or Consulate. If you need us to, we'll pay your bail and emergency legal costs, but you'll have to pay us back.

Healthcare agreements with other countries

The UK has some healthcare agreements with other countries. You might be able to pay less if you take advantage of this. If you do get these, you don't have to pay the excess. If you would have paid less if you had one of these cards, we won't pay the difference.

You should get a Global Health Insurance Card (GHIC). The UK has agreements with European countries which means that if you have a GHIC you might pay less for treatment there. By Europe, we mean all EU countries, plus Iceland, Liechtenstein, Norway and Switzerland.

If you still have a European Health Insurance Card (EHIC), you can still use this until it expires. Then you must apply for a GHIC replacement. You can do this here:

- Online: www.nhs.uk/ghic

You can also find forms online which you can post to us.

- Phone: **0300 330 1350**

If you need treatment in Australia, you must register with Medicare. This means that some charges can be partially refunded. You must also make your claim to us while you're still in Australia. We'll only pay the amount your claim would have cost if you'd registered with Medicare.

If you use these agreements, you won't have to pay towards your care (your Excess).

Following advice about the country you're travelling to

You should check the Foreign, Commonwealth, and Development Office (FCDO) website for information about the country you're travelling to.

We don't cover any trips to countries or areas where the FCDO advise against 'all travel' or 'all but essential travel'.

To see if this affects your destination, check gov.uk/government/organisations/foreign-commonwealth-development-office.

To prepare and stay safe, check the FCDO Travel Aware campaign on the following:

- Website: travelaware.campaign.gov.uk
- Twitter: [@FCDOtravelGovUK](https://twitter.com/FCDOtravelGovUK)
- Facebook: facebook.com/FCDOTravel
- Youtube: youtube.com/fcotravel
- Instagram: [@travelaware](https://instagram.com/travelaware)

Vaccinations you need before you travel

You must have whatever vaccinations or medication the UK Department of Health recommends, unless you have a good medical reason not to. This must be confirmed in writing by a doctor. Check nhs.uk/healthcareabroad for details of what you need, including advice for tropical diseases.

When are children covered?

We'll cover the policyholder's children and grandchildren, as well as their partner's. This includes stepchildren and grandchildren, along with those who are fostered or adopted. Any child covered under this policy must be under 18 (or under 23 if they're in full time education) and financially dependent on the policyholder or their partner. Any who are married or living with a partner won't be covered.

Children must travel with you or another adult named on the policy. If you have the Annual Multi-trip policy, they're also covered in some other cases.

We'll cover children if they're on an organised school, college, or university trip. We'll also cover them if they're travelling with an adult who you or your partner know.

We'll cover children who are travelling alone on a plane, so long as they're travelling to join you or another adult on the policy. The airline must have a special scheme to look after children on their own.

How this policy works

Amounts you have to pay

Premium

A premium is the amount you have to pay us for this insurance. The exact amount you pay can change depending on your situation. For example, you might pay more if you are at higher risk, by having underlying health conditions, or regularly travelling to more dangerous areas. If your situation changes, the amount may change. Check your Policy Schedule to see how much you have to pay.

Excess

When you make a claim, you'll have to pay part of the cost - this is known as the excess. When that has been paid, we'll pay the rest up to the maximum limit for each section. The excess changes depending on what has happened and which section of cover you need. For some sections you don't have to pay any excess. You also won't have to pay the excess if you use agreements with foreign healthcare systems like GHIC or Medicare.

If you choose the Excess Waiver extension you won't have to pay any excess.

Changing your policy

If you want to make a change

You can call us on **0800 519 9942** if you want to make a change to your policy. This includes if your information changes, for example, you get diagnosed with a medical condition. We might ask you to confirm any changes in writing. We might also need to change some conditions or the amount you pay.

When we might make a change

We might change your policy if the law or official guidance changes. We'll write to you at least 30 days before the change happens. You can then choose to continue with the policy or cancel it. When we change your policy, we'll send you a new Policy Schedule with the new information on it. From that date, you'll be covered by the new policy.

When this policy starts and ends

When your policy starts and ends depends on if you have Annual Multi-Trip cover or Single Trip cover.

Annual Multi-Trip Cover

Annual Multi-Trip cover starts when you take out the policy, unless you've asked for it to start on a later date. For example, you could take out the policy on the 02 February, but request that the cover only begins on the 28 February. It ends 12 months after the start date.

With this option, you're covered for travel both abroad and in the UK. If you travel within the UK, you must stay away for at least 2 nights. Your accommodation must be booked before the trip begins. You're covered on your journey home so long as you return home in 24 hours after leaving pre-booked accommodation.

Single Trip Cover

Single Trip cover begins when you take out the policy and ends when you get home. You can't nominate an advance start date with Single Trip cover. If you buy Single Trip cover, you're only covered for trips abroad. Your cover for cancellation begins on the date you buy this policy. Your cover for all other sections begins on the date your trip starts.

Where are you covered?

Your cover will stop if you leave the area of travel shown on your Policy Schedule. For example, if you just buy cover for Europe, you won't be covered for travel worldwide. You're covered for the journey to and from your home in the UK so long as you return home in 24 hours of arriving back in the UK.

Are children covered?

Children will be covered up until their 18 birthday, or their 23 birthday if they're still in full time education. Cover will also stop if the child gets married, or stops being financially dependent.

How long your trips can last under an Annual Multi-Trip policy

You can go away for up to 31 days in a row, and up to 180 days in total in one year. If you have an Annual Multi-Trip policy, you can buy an extension which means you can be away for 62 days in a row. If you do this, there's no limit to the number of days you can be away in a year.

Automatic extension of cover

In some cases, cover for your trip will be automatically extended at no extra cost.

We'll extend it by up to 14 days if you can't get home because the public transport you were booked to travel on isn't running. You can't have known it wouldn't be running beforehand. It must be cancelled, delayed, or cut short because it has broken down or because of bad weather, strikes, or volcanic ash. When we say 'bad weather', we mean the weather is so bad the authorities have warned people not to travel.

We'll extend it up to 30 days longer because of medical reasons. This

means that you can't get home because you're injured, ill, or in quarantine. If this happens to someone you're travelling with, and a doctor advises you to stay with them, we'll cover this too.

If you buy the Winter Sports Extension, you can spend up to 21 days a year doing winter sports.

If the policy is due to run out while you're on holiday, you must buy a new policy to be covered for the rest of your trip. You must do this before you leave the UK.

Giving us the facts

It's very important the information you give us is accurate and complete. You must tell us right away if anything is wrong on your Policy Schedule, or your information changes. If you don't tell us the truth when we ask you something, whether carelessly or deliberately, we may not pay claims. We may also cancel your policy or treat it as if it never existed.

How to make a claim

If you need to make a claim, you should get in touch with us as soon as you can.

Medical emergencies

If you're injured or sick when abroad and you need medical care please contact Chubb Assistance on **+44 20 3305 9094**. If you can't call, someone else can do it for you. If you don't contact Chubb Assistance, we might not pay your claim, or we might pay you less.

All other claims

For all other claims, please contact AIB NI within 30 days or as soon as possible. You can do this in the following ways:

Online

You can download claim forms at <https://aibni.chubbinsured.com/info/claim-forms>

By phone

From within the UK:

0800 519 9942

From outside the UK:

+44 203 305 9094

Lines are open 9am to 5pm,
Monday to Friday.

By email

aibni.travelinsurance@chubb.com

By post

Chubb European Group SE
AIB Travel Insurance Team
PO BOX 1086
Belfast BT1 9ES

If you have any other insurance that covers what you're claiming for, we'll only pay our share.

Sometimes claims take a while to process and be paid. If this is the case, and the cause of the delay is outside of our control, we won't pay any interest on the amount we pay. This is also the case if the payment is delayed.

We also won't pay any fees your bank charges you for any transactions related to a claim.

What this policy covers

What activities are you covered for?

Sports and activities we cover

If you choose to take part in any of the activities listed below during your trip - and something goes wrong – you’ll be covered under this policy. If you’ve paid for the optional hazardous activities cover, you’re also covered for the activities listed on page 26. Please bear in mind we won’t cover you if the activity is the main reason for going on your trip. This doesn’t apply for winter sports activities if you’ve paid for the winter sports extension.

You must follow all local laws, regulations and guidelines when taking part in these activities. You should also use any recommended safety equipment.

We don’t cover competitions or races of any kind. This includes practicing for speed or time trials. We also won’t cover you if you’re taking part as a professional.

We won’t pay claims if a doctor has advised you not to take part in any of these activities.

Each section of cover has its own exclusions, so remember to check those as well before making a claim.

ACTIVITY	CONDITIONS
Archery	You must be supervised by someone qualified.
Arm wrestling	
Badminton	
Basketball	
Beach basketball	
Beach cricket	
Beach football	

ACTIVITY	CONDITIONS
Beach volleyball	
Bocce	
Body boarding	
Bowling	
Bowls	
Canoeing or kayaking	We won't cover you if you travel further than 12 nautical miles - this would be leaving any country's territorial waters.
Carriage, hay or sleigh rides	
Clay-pigeon shooting	You must be supervised by someone qualified.
Cricket	
Croquet	
Curling	
Cycling	We don't cover BMX or mountain biking.
Deep sea fishing	We don't cover competitions.
Dry skiing	
Elephant riding	We'll cover you for rides that last less than 2 days.
Fell walking	
Fencing	You must be supervised by someone qualified.
Fishing or angling	We won't cover you if you travel further than 12 nautical miles - this would be leaving any country's territorial waters.
Footbag (hacky sack)	
Football	
Gokarting	You must wear a crash helmet.
Golf	
Handball	

ACTIVITY	CONDITIONS
Hiking or hill walking (up to 1,000m above sea level)	We'll only cover you if guides or ropes aren't needed.
Horse riding	We don't cover horse polo, hunting or jumping.
Hot air ballooning	This must be a professionally organised, with you as a passenger.
Ice skating	We don't cover speed skating or ice hockey.
Javelin	
Jet skiing	
Korfball	
Lacrosse	
Land sailing	
Laser games	
Long jump or triple jump	
Mini-basketball and maxi-basketball	
Motorcycling (up to 125cc)	You must wear a crash helmet. If you're in control of the bike, you also need to have a full UK motorcycle licence.
Netball	
Paddleball	
Parascending	This must be over water.
Pony trekking	
Racquetball	
Rafting	This doesn't include white water rafting. We also won't cover you if you travel further than 12 nautical miles - this would be leaving any country's territorial waters.

ACTIVITY	CONDITIONS
Rambling (up to 4,000m above sea level)	We'll only cover you if guides or ropes aren't needed.
Roller skating or blading	This includes inline skating.
Rounders	
Rowing	We won't cover you if you travel further than 12 nautical miles - this would be leaving any country's territorial waters.
Running	We don't cover competing or if you do it professionally.
Safari	We don't cover hunting safaris, only camera safaris. It must also be professionally organised.
Sail boarding	
Sailing or yachting	We won't cover you if you travel further than 12 nautical miles - this would be leaving any country's territorial waters.
Scuba diving (up to 18 metres)	You must be with a qualified instructor. If you yourself are qualified, at least one other person still needs to be with you. You're covered as long as the dive is no deeper than 18 metres.
Snorkelling	
Squash	
Softball	
Streetball	
Surfing	
Swimming	
Tennis or table tennis	
Trampolining	

ACTIVITY	CONDITIONS
Trekking (up 1,000m above sea level)	We'll only cover you if guides or ropes aren't needed.
Tug of war	
Twirling	
Volleyball	
Water polo, or water skiing	
Wind surfing	

Hazardous sports and activities

If you've paid extra for the hazardous sports and activities cover, you'll be covered for the activities below by your policy.

ACTIVITY	CONDITIONS
Abseiling	
Athletics	We only cover charity events.
Banana boating	
Biathlon	We only cover charity events.
Bungee jumping	
Camel riding	
Climbing (indoor)	
Cross country running	We only cover charity events.
Cycling (BMX) and/ or off-road mountain biking	
Fishing or angling	We won't cover you if your travel further than 12 miles.
Fives	
Gaelic football	
Gliding	We don't cover crewing or piloting.

ACTIVITY	CONDITIONS
Gymnastics	
Hiking or hill walking (above 1,000m and up to 4,000m above sea level)	We'll only cover you if guides or ropes aren't needed.
Hockey or roller hockey	
Hurling	
Jet boating	
Judo	
Karate	
Kendo	
Kite surfing	This must be on water.
Marathon running	We only cover charity events.
Martial arts	We won't cover you under Section I: 'If you need to take legal action on a trip abroad'.
Modern pentathlon	We only cover charity events.
Orienteering	
Paintballing	You must wear eye protection. We won't cover you under Section I: 'If you need to take legal action on a trip abroad'.
Parachute jumping	We only cover static line jumps.
Paragliding	You must be supervised or with an instructor.
Parascending	Over land only. You must be supervised.
Pistol or rifle shooting	
Rambling (above 1,000m and up to 4,000m above sea level)	We'll only cover you if guides or ropes aren't needed.
Rap jumping	You must keep to the rules and guidelines set by the organiser.

ACTIVITY	CONDITIONS
Re-enacting	We won't cover you under Section I: 'If you need to take legal action on a trip abroad'.
Ringos	
Sailing or yachting	This must be offshore. We won't cover you if you're competing or doing it professionally.
Sand dune surfing/ skiing	
Scuba diving (up to 30 metres depth)	You must be with a qualified instructor. If you yourself are qualified, at least one other person still needs to be with you.
Sea kayaking	We won't cover you if you travel further than 12 miles offshore.
Shark diving (in cage)	
Shinty	
Skate boarding	
Summer tobogganing	
Street hockey	You must wear a helmet and knee/elbow pads.
Tae Kwon Do	We won't cover you under Section I: 'If you need to take legal action on a trip abroad'.
Triathlon	We only cover charity events.
Trekking (above 1,000m and up to 4,000m above sea level)	We'll only cover you if guides or ropes aren't needed.
War games	We won't cover you under Section I: 'If you need to take legal action on a trip abroad'.
White water canoeing, kayaking or rafting	We only cover rivers up to grade three.



Winter sports and activities

If you've paid extra for the winter sports and activities cover, you'll be covered for the activities below by your policy.

ACTIVITY	CONDITIONS
Bigfoot Skiing	
Cross country skiing	
Dog sledding	
Glacier skiing	
Glacier walking	
Kite snowboarding	
Langlauf	
Mono skiing	
Skiing or snowboarding	You must be accompanied by a qualified guide if you go off piste.
Ski touring	
Snowblading	
Speed skating	
Tobogganing	
Use of snowmobiles and skidoos	

SECTION A

If you have to cancel your trip or cut it short

What's covered

We'll pay up to £5,000 if you have to cancel your trip or cut it short for a reason listed below.

We'll refund the cost of travel, accommodation and any pre-paid tours you didn't use. We'll also pay for accommodation and travel to get you home to the UK. We'll only do this if someone you're travelling with dies, or suffers a serious injury or illness.

What we'll pay for

We'll only pay if you can't get the money back from anywhere else. We also won't cover you if you're refunded with a voucher, timeshare, or points scheme.

You must cancel your bookings as soon as possible. If you delay and are charged more as a result, we won't cover this.

If you have to book extra accommodation or travel, this must be of the same standard as you had originally.

For example, if you travelled in economy but you need to return home early, we won't pay for a first

class ticket. We also wouldn't pay for you to stay in more expensive accommodation.

If you need to cancel for medical reasons

If you need to cancel your trip for medical reasons, a doctor must confirm this. We'll also cover emergency pregnancy complications. These must be diagnosed by a doctor who specialises in pregnancy. The doctor can't be someone insured on the policy, or someone related to you.

If official advice about the country you're travelling to changes

If you have to cancel your journey because the Foreign, Commonwealth, and Development Office advice changes, we'll cover you. The new advice must be against 'all travel' or 'all but essential travel' for the place you're going to or travelling through. The reason given must be terrorism, coups, political unrest, or natural disaster, but not communicable disease. This must happen in the

28 days before you leave for your trip. The FCDO advice must not have been in place when you booked your trip.

If your close family or friends back home are seriously ill

We'll cover you if you have to cancel your trip if a close family member or someone who you work closely with dies or gets seriously ill or injured. This includes someone you were planning to stay with.

We'll pay up to £300 for extra travel and accommodation costs to bring you home early because of a close family member's sudden, unexpected death, serious illness, or accident.

We'd also do this for a member of your wider family, a neighbour, or a close friend. We'll only do this if you were abroad at the time. The travel and accommodation must be of a similar standard to the ones you originally booked.

We won't pay claims related to any serious medical condition that was diagnosed before you booked your trip. This includes if the condition was long term or if it goes away and comes back. If they have an accident, their injuries must be

serious enough for them to be sent to hospital as an inpatient. The treating doctor must also expect them to stay there for over 7 days.

If you cancel your trip because your transport is delayed

If you're delayed for at least 24 hours, you'll be covered if you decide to abandon your trip. If you decide to abandon your trip, we'll refund any travel and accommodation costs you haven't used. You must not be able to get the money back from anywhere else.

We only cover delays if you're travelling abroad. This can be on the first part of your outbound journey from the UK, or on the final part of your return journey back to the UK. For example, if you caught a train from London to Bruges, we'll only cover the Eurostar leg of the journey. This delay must be caused by a strike, bad weather, mechanical breakdown, or your plane being grounded because there's something wrong with it. When we say 'bad weather', we mean the weather is so bad the authorities have warned people not to travel.

We'll only pay if you checked in before the time your transport was due to leave. You must do whatever the travel company asks you to. You'll also have to give us written details from the public transport operator telling us how long your delay was, and the reason for it.

You can either claim for a delay (under 'Section E: If your transport is delayed or you miss your departure'), or for abandoning, but not both.

Other reasons you might need to cancel

We'll refund your trip if one of you has to do jury service, or has to be a witness in a court trial.

We won't cover this if you or anyone you're travelling with has to go to court because of their job. For example, if one of you is a lawyer, or is called as an expert witness in a trial.

We'll also pay if your home is burgled and the police need you to return home. This includes attempted burglary.

We'll cover you if your home is seriously damaged by a fire, flood or storm in the 7 days before you

leave for your trip. If it happens whilst you're away on your trip, we'll cover you to come home early.

We'll cover you if one of you is made redundant. You must register as unemployed. You can't have been unemployed when you booked the trip. You must not have volunteered for redundancy, or known you were going to become unemployed. We won't cover you if you're self-employed, a contract worker, or if you resigned. We also won't cover you if you can't afford the trip.

What isn't covered

We won't cover you if you don't get any passports, permits, or visas you'll need to travel.

We also won't pay if you just don't want to go.

We won't cover you if you have to cancel your trip or cut it short because laws or regulations change. We also won't cover you if these laws or regulations mean you now have to pay extra costs.

If you cancel your trip because your transport is delayed

We'll only pay you if the money isn't recoverable from any other source, whether you're successful in getting it back or not.

e.g. Calum is flying out with Skyhigh airlines, but the flight is seriously delayed. Skyhigh doesn't offer any refunds, so we'd pay him a claim.

Marianne is flying with Jetstream airlines, which is also severely delayed. Jetstream offers refunds, but says that customers have to apply for one within 3 weeks of the delay. Marianne misses the deadline, so she can't get a refund from Jetstream. However, because she could have got the money back, we won't pay her claim.

We also won't cover you if you're refunded with a voucher, timeshare, or points scheme.

We won't cover you if you knew there was going to be a strike when you booked your journey. We won't pay claims if the public transport you were due to travel on was taken out of service by the authorities. We also won't cover you if you travel against the advice of the authorities.

SECTION B

If you get sick or injured

What's covered

We'll cover the cost of medical treatment while you're abroad if you get sick or injured. Any medical treatment you receive must be within a year of the injury or illness first happening.

You must contact us as soon as possible, or someone else can do it for you. Chubb Assistance is our dedicated support line. You must follow any advice we give you and get our permission for any extra costs like travel or accommodation. Make sure you keep your receipts because you'll need them if you make a claim. Chubb Assistance will help organise things like moving you back to the UK or to a different hospital. If we advise you move hospital or come home and you don't, and this ends up costing you money, we won't cover it.

Medical treatment

A medical professional must prescribe or give any treatment you receive. This can include surgery and tests to diagnose what's wrong with you. It must be directly related to the injury or illness you tried to get treatment for. The person treating you must say any treatment you get is medically necessary and an emergency. By emergency, we mean that it can't be delayed until you return to the UK. The doctor treating you will be responsible for deciding whether or not it's an emergency.

We'll cover you for pregnancy complications, as long as you didn't know about them before you left. They must be diagnosed by a doctor or a specialist in pregnancy and childbirth. If you're between 28 and 35 weeks pregnant, you'll need a doctor to confirm you're fit to travel. This must be in writing and given in the 5 days before your trip.

We'll cover up to £250 if you need

emergency dental treatment to relieve pain.

We'll pay up to £20 a day, for up to 50 days, if you have to stay in hospital abroad. It must be recognised as an official hospital in the country you're in. We'll only pay if you spend at least 24 hours there.

If you're mugged

If you're mugged abroad and have to stay in hospital overnight, we'll pay up to £50 a day, for up to 20 days. You must tell the police as soon as possible after it happens and get a written police report from them.

If your pet back home needs care

If you have to stay in hospital, we'll pay up to £100 for your pet to stay in a kennel or cattery.

We'll only do this if being in hospital abroad delays your return to the UK. We'll only do this for trips abroad.

Bringing you home

We'll pay for you to return home if you get sick or injured and a medical professional says it's necessary. We'll also pay if a child covered by this policy gets sick or injured and you need to travel back to the UK with them.

If you're in the UK, we'll pay up to £2,000 for an ambulance to move you to a hospital closer to your home.

If you can't return home when you were due to, and need to stay abroad longer, we'll pay up to £100 a day for travel and room costs. This does not count towards a return ticket. You must get permission for this from Chubb Assistance. If you need someone to stay with you, we'll pay their room and travel costs too.

If you get ill in the UK, we'll pay for one person who also lives in the UK to visit and stay with you. This includes accommodation, travel, meals, and phone calls. You must give us the original receipts for these costs.

If you die when travelling abroad, we'll pay up to £5,000 for your body or ashes to be returned home. We can also pay for cremation or burial costs in the country where you die, if your next of kin prefers. If you die in the UK, we'll pay up to £2,000 to bring your body or ashes home, but we won't cover cremation or burial costs.

What isn't covered

We won't pay any claims if your doctor has advised you not to travel.

We won't cover any medical treatment abroad if that was the reason for your trip. We also won't pay for health spas, rehab centres, nursing homes, or homes to help you recover from an operation or illness. This includes all treatment and services they might provide. We also won't cover any cosmetic surgery.

We won't pay for any medication you started taking before your trip. We also won't cover any medical treatment in the UK.

We won't pay any extra for accommodation or transport which is better than you originally booked. We also won't pay extra for you to get a single or private room in hospital.

SECTION C

If your luggage is lost, damaged or stolen

What's covered

We'll pay up to £2,000 for repair and replacement costs if your luggage is damaged, lost or stolen. We'll pay up to £300 for each item or set. We'll also pay £200 if it was delayed for at least 12 hours on your outward journey.

What you need to do

If your luggage is lost, damaged, or delayed while in the care of an airline or other transport company, you must get a written report from them. You must also tell them within 24 hours.

If you lose anything, or think something's been stolen, you must tell the police and your accommodation provider (e.g. hotel) within 24 hours. We'll need you to give us a copy of the original police report.

Lost money and valuables

We'll pay £300 for lost or stolen valuables. We'll pay up to £100 for lost or stolen money if you were under 16 at the time. If you were aged 16 or over we'll pay up to £500.

We'll cover lost money or valuables so long as you were carrying them or they were left in a safe or safety deposit box.

For any other belongings, we'll also cover them if they're in a locked room or a locked part of a car (e.g. boot or glove compartment). There must be proof the car was broken into,

or it must have been stolen.

We won't cover anything you leave unattended unless they're in the care of an airline or transport company.

If you lose a Traveller's Cheque, you must report it straight away to the company who issued it. We won't pay you if the company offers to replace it.

Replacing essential items and documents

If your luggage is lost or delayed when you're travelling, we'll pay for you to replace essential things. These include medication, toiletries, mobility aids, and clothes. Your luggage must have been lost for at least 12 hours and it must be on your outbound journey. You must keep receipts for any items you buy.

We'll pay up to £300 to replace your passport or driving licence if it's lost, damaged or stolen when you're abroad. You must do everything you can to keep it safe and try your best to get it back if it goes missing. If this doesn't work, we'll pay the replacement fee so long as it's not due to expire in the next two years. We'll cover the cost of getting these documents to you if you need them to get back into the UK. If this happens, we'll also cover extra travel and room costs to let you fetch your new documents.

If you need essential medication or mobility aids brought to you

If your essential medication is lost, damaged or stolen on a trip abroad, we'll pay up to £300 for a courier to bring it to you. We'll also do this if you accidentally forgot to take it with you on your trip abroad. We'll only do this for essential medication. If your airline or transport loses it, it must be lost for at least 12 hours.

Chubb Assistance will first try and find a replacement in the local area. If this can't be found quickly enough, we'll pay a courier to bring your essential medication to you, or a replacement. We'll only do this if we're legally allowed to.

If you have mobility aids, and they're lost or damaged on your journey, we'll pay up to £900 for a courier to bring replacements to you. We'll also arrange this if they were lost by your airline or transport for at least 12 hours. When we say mobility aids we mean crutches, walking sticks, walking frames, evacuation chairs, mobility scooters, and wheelchairs. You must give us proof they were lost or delayed.

What isn't covered

We won't cover you if your items are taken by officials like customs or police. We'll also consider wear and tear when we decide how much to pay. 'Wear and tear' is damage that happens naturally as something gets old and affects its value. You might not get the same amount you paid for something if you've had it for a while.

We also won't pay if it becomes faulty or stops working without being damaged.

We won't cover anything relating to your business, including equipment, goods, samples, money or tools, unless you've bought the business travel extension.

There are some items we won't cover at all. These are:

- Antiques
- Musical instruments
- Pictures
- Household goods
- Contact lenses
- Corneal lenses
- Dentures
- Dental fittings
- Hearing aids
- Bonds
- Securities
- Any documents (other than travel documents)
- Anything made of glass
- China
- Fragile items
- Watercraft and related equipment
- Bicycles
- Vehicles (and accessories)
- Sport equipment (while being used)
- Golf equipment
- Winter sports equipment

SECTION D

If you die or are permanently disabled

What's covered

We'll pay up to £25,000 if you're injured in an accident while on a trip which directly causes permanent disability or death within 12 months. When we say permanently disabled we mean you've lost your sight, lost an arm or leg, or suffer permanent total disablement.

We'll consider you to be permanently totally disabled if you can't do your job any more. If you don't currently have a job, we'll cover you if you can't do two of the following without help. This disability must be permanent.

- Eating
- Getting in and out of bed
- Dressing and undressing
- Going to the toilet
- Walking 200m on flat ground

We'll pay a claim for permanent blindness in both eyes if an eye specialist has added your name to the government's Register of Blind Persons. We'll pay a claim for losing your sight in one eye if your eyesight can't be corrected using glasses, contact lenses, or surgery. We consider your sight to be lost if you can't see an object 3 feet away, that you should be able to see clearly 60 feet away.

A medical professional must confirm that they don't think you will ever regain the sight you lost.

We'll pay a claim for you losing an arm if it's amputated at the wrist or above. We'd also pay if you lost the use of your hand or any more of your arm above the wrist.

We'll pay a claim for you losing a leg if it's amputated at the ankle (talo-tibial joint) or above.

We'd also pay if you lost the use of your foot or any more of your leg above the ankle.

We may ask you to have a medical examination or if someone dies, a post-mortem. We'll cover the cost of this. The medical examination will be done by one of our own medical professionals, or an independent medical professional.

We'll only pay one claim for each physical injury. If someone aged under 16 dies accidentally after a physical injury on holiday, the most we will pay is £7,500.

If someone aged 18 or over dies, we'll pay the claim to their estate. We'll then give the receipt to the person named in the will to take over the estate. If someone aged under 18 dies, we'll pay the claim to their parent or guardian.



SECTION E

If your transport is delayed or you miss your departure

What's covered

If your transport is delayed

We'll pay £20 for every 12 hours you're delayed, up to £250.

We'll only pay if you're delayed for at least 12 hours. If you're delayed for at least 24 hours, you'll be covered if you decide to abandon your trip. See 'Section A: If you have to cancel your trip or cut it short' for more details.

You can either claim for a delay, or for abandoning, but not both.

We only cover delays if you're travelling abroad. This can be on your outbound journey from the UK, or on the final part of your return journey back to the UK. For example, if you caught a train from London to Bruges, we'll only cover the Eurostar leg of the journey. This delay must be caused by a strike, bad weather, mechanical breakdown, or your plane being grounded because there's something wrong with it. When we say 'bad weather', we mean the

weather is so bad the authorities have warned people not to travel.

We'll only pay if you checked in before the time your transport was due to leave. You must do whatever the travel company asks you to. You'll also have to give us written details from the public transport operator telling us how long your delay was, and the reason for it.

If you miss your departure

We'll pay up to £1,000 if you miss your departure for a trip abroad for one of the reasons listed below. This is to cover your travel and any extra accommodation costs you might need to help you get to your destination.

We'll do this if your public transport doesn't arrive on time, or if your car or taxi breaks down or is involved in an accident.

You must make sure you give yourself long enough to arrive on time.

You may be required to provide

receipts for the extra travel and accommodation costs. If your car breaks down, or is involved in an accident on the way to the departure point, we'll need a written report from the breakdown service or garage which helped you. Alternatively, you could give us proof that your car was roadworthy and broke down at the time, not before. If your public transport arrives late, you must give us evidence of the time it was supposed to arrive, and the time it actually arrived.

What isn't covered

We'll only pay you if the money isn't recoverable from any other source, whether you're successful in getting it back or not.

e.g. Calum is flying out with Skyhigh airlines, but the flight is seriously delayed. Skyhigh doesn't offer any refunds, so we'd pay him a claim.

Marianne is flying with Jetstream airlines, which is also severely delayed. Jetstream offers refunds, but says that customers have to apply for one within 3 weeks of the delay. Marianne misses the deadline, so she can't get a refund from Jetstream. However, because

she could have got the money back, we won't pay her claim.

We also won't cover you if you're refunded with a voucher, timeshare, or points scheme.

We won't cover you if you knew there was going to be a strike when you booked your journey. We won't pay claims if the public transport you were due to travel on was taken out of service by the authorities. We also won't cover you if you travel against the advice of the authorities.

If you have to book extra accommodation or travel, this must be of the same standard as you had originally. For example, if you travelled in economy, we won't pay for a first class ticket. We also wouldn't pay for you to stay in more expensive accommodation.

SECTION F

If there's a disaster which leaves your accommodation unusable

What's covered

We'll cover you if there's a natural disaster and you can't stay in the accommodation you booked.

When we say natural disaster we mean fire, flood, earthquake, storm, lightning, explosion, or hurricane. We'll pay for different accommodation of a similar standard to the one you booked, and travel costs to get there.

You might need to send us proof to confirm what happened, the cause and how long it lasted.

An example of proof could be a letter from a public authority such as the police. You can't have known that this was likely to happen before you left for your trip. You must also keep all receipts for the extra costs you pay. We'll only cover you if you can't get your money back elsewhere.

We will not cover any costs which are recoverable (whether successful or not) by you, that can be recovered from a tour operator, airline, hotel, or other service providers under the terms of any contract or any relevant law or regulation or any compensation scheme.

We also won't cover you if you're refunded with a voucher, timeshare, or points scheme. We won't pay any claims relating to your job or other work. This includes any injury to any of your employees that happens while they are working for you.

We won't cover you if you travel against the advice of the authorities.

SECTION G

If accommodation services you've paid for aren't provided

What's covered

We'll pay £25 for every 24 hours you're not provided with certain services you've already paid for, up to £500. These services must be missing for at least 60 hours, without breaks. These services are room cleaning services, and kitchen service meaning that food can't be prepared or served to you. It also includes access to water and electricity.

The accommodation will need to confirm that you paid for these services but they weren't available at the time of your holiday.

What isn't covered

We won't cover you if you can get your money back elsewhere.



SECTION H

If you accidentally injure someone or damage their property

What's covered

We'll pay up to £2 million if you accidentally damage another person's property or injure another person by causing death, illness, or disease. When we say damaging someone else's property, this includes damaging accommodation you're staying in and the objects inside it. £2 million is the most we'll pay for any one event. This includes any problems you later discover that were caused by the same event.

What is an event?

You're smoking a cigarette and accidentally set your hotel on fire. As a result, several people lose their lives, or become seriously ill. They and their families sue you for negligence, saying you weren't careful enough when you threw away your lit cigarette.

A court agrees with them and tells you to pay damages to them and the families. This is **one event**. However, over the next year, several more people die, or are discovered to be permanently disabled from health conditions which were caused by the fire. They and their families sue you for negligence. We'll consider this to be part of the same event, because it has the same cause – the fire you started. Therefore, we'll only pay up to the maximum for one event.

We'll also pay legal costs and expenses. For example, if a court says that you have to pay the other person's legal fees, we'll pay them. You'll need us to agree in writing before you do anything you'll need to pay for, like hiring a lawyer. This includes solicitors fees to represent you at a coroner's inquest or inquiry into a fatal accident.

This doesn't count towards the £2 million limit, unless the case happens in Canada or the USA. In these cases, legal costs will come out of the same pot of money as the damages.

What isn't covered

We won't pay claims for incidents covered by any other insurance.

We won't cover you if you injure a member of your own family.

We won't cover you if you damage your own property. We also won't cover you if you damage property you were taking care of for someone else.

We won't pay any claims relating to your job or other work. This includes any injury to any of your employees which happens while they're working for you.

We won't cover any legal responsibility you have as a result of a contract or agreement you signed – unless you would have had that responsibility anyway.

We also won't cover mechanically propelled vehicles. We won't pay any claims relating to owning, hiring, or using a horse-drawn vehicle.

We won't cover anything that happens relating to guns, unless they're designed to be used for sport.

We won't cover anything related to an airborne or waterborne vessel, like a plane, drone, or boat. However, we'll cover boats under 10m long without engines, as long as they're not used at sea.

We won't cover you if you're doing overseas volunteer work or activities for a charity or non-profit organisation.

We won't cover any punitive or exemplary damages. This means damages intended to punish you or make an example of you, that go beyond just returning things to their original state.

SECTION I

If you need to take legal action on a trip abroad

What's covered

We'll pay up to £25,000 for your legal costs if someone injures you or makes you ill when you're abroad and you want to take legal action against them. This is the most we'll pay for a single claim, including any appeals.

You must make your claim within 12 months of the incident first starting.

You can choose your own lawyer, but we can help recommend one if you're not sure how to go about this. You must get our permission in writing before hiring a lawyer or agreeing to anything.

Your lawyers must be qualified to practise in the country where the legal claim is happening.

This is usually the country where the event took place. It could also be the country where the person you're taking to court lives.

You can change your lawyer at any

time, but you'll need us to agree. You'll have to send us the names and addresses of the lawyers you've chosen. If we don't agree, we can ask the court to suggest other lawyers. Meanwhile, we can employ temporary lawyers for your benefit. We might also be the insurers of another person involved in the case. In this case, you can choose your own lawyers to make sure they're independent.

You must co-operate with the lawyers and give them any information or documents they ask for.

We'll decide whether it's reasonable to pursue the claim. This means the legal costs can't be too high in comparison to the money you're trying to get. We'll ask the lawyers and our own advisers before we decide whether or not to cover you.

If you don't agree, you can pay for a barrister to offer further advice.

If they agree your case is worth pursuing, we'll pay the cost of getting this advice.

If we still disagree, we'll ask a lawyer we're both happy with to decide.

We can also go to court in your name to try and get compensation from someone else, even if you don't want to. We might do this if you make a claim and we believe we can get the money back by taking legal action.

The people you're taking to court might decide to take you to court as well. This is called a counter claim. We'll cover your legal costs for this.

Sometimes people give money to stop a case being taken to court. This is called settling a case. If someone tries to take you to court, we might offer to settle. We'll do this if we think the other side has a high chance of success. The person you're taking to court might also offer to settle. If we think this is a good deal, we might recommend you accept the offer. If you don't agree to settle when we think you should, we won't cover you anymore.

If you settle when we don't think you should, we won't cover you anymore. If you ask your lawyers to stop representing you, or withdraw a claim without our permission, we might stop covering you.

What isn't covered

We won't pay claims if you break the law or harm anyone on purpose.

If the other side offers to settle, and we agree, but you decide not to, we won't cover you. The same applies if we offer to settle and you decide not to. We might not pay anything if you settle a claim which we haven't agreed to. We can also ask you to give back any money we've already paid you.

We won't pay costs or expenses if whoever is appointed to represent you works on a no-win-no-fee basis. We also won't cover you if you are going to court in the hopes that being successful will prove you right, or if you want a legally binding decision.

We won't cover any fines or money you're told to pay by a court.

We won't pay anything related to taking a tour operator, travel agent, or transport company to court. We won't cover you if you try to take us or anyone who works for us to court. We also won't cover you if you want to take your employer, other insurers, or someone else insured on this policy to court.

We won't cover claims against businesses who make, distribute, or supply drugs and medication.

SECTION J

If your transport is hijacked

What's covered

We'll pay £50 for every 24 hours you're held hostage by hijackers when travelling to or from your trip, up to £1,000. You must give us written details of the hijacking from the police, airline, or other transport operators.

Optional covers

SECTION K

If you hire a car (optional)

What's covered

If you hire a car while travelling and have an accident which damages the car, we'll pay towards your excess. We'll pay up to £3,500 per incident, and up to £5,000 overall. Normally, when you hire a car, you'll have pay for car insurance organised by the rental company. However, you'll still have to pay part of the cost to them – this is the excess. Our insurance will pay the excess for you.

You're covered if the car you hired is vandalised, is involved in an accident, is stolen, or is damaged by fire – and the car is unusable. We'll also cover you if the car needs to be towed.

Never admit fault if an incident happens. Don't negotiate or agree to pay anything either – we won't cover you if you do this.

When and where are you covered?

Remember, we can only cover you if you hire the car in the destination shown on your policy schedule.

For both Single Trip and Annual policies, we'll cover one-time hires that last up to 31 days.

What cars can you drive?

Please check you're hiring from a fully licensed rental company. We only cover cars less than 10 years old and are worth less than £70,000. We don't cover any vehicle that has more than nine seats. We also don't cover off-road cars, sports cars or any other high-performance cars. This section isn't designed to cover racing or rallying of any kind, even if you hire the car just to practice.

Who can drive?

Make sure all drivers are named on the rental agreement. As well as your own name, you can have up to five additional drivers as long as they're covered under this policy, and they all have valid licenses. This can be a driver's license, or an internationally recognised license for driving hired vehicles. All drivers must also be over the age of 21 – but no older than 75 – on the date you bought the policy.

If the key is lost or stolen

If the key to the hired car is lost or stolen, we'll pay up to £500 per incident and up to £1,500 overall. This is to cover the cost of replacing locks, and any locksmith charges you might have to pay.

What isn't covered

We won't pay claims for the following:

- Any costs covered by the rental company or by any other insurance
- Extra fines you're charged by the rental company for damaging the car.
- Any damage caused

by wear and tear.

- Any damage caused by insects or other vermin.
- Any damage to the inside of the car, or to any of its contents. For example, we wouldn't cover damage to a seatbelt.
- If you breach any of the terms of your rental agreement. This includes if someone who isn't named as a driver on the agreement drives the hired car.
- If you're under the influence of any non-prescribed drugs at the time of the incident. This includes drugs you're taking to treat a drug addiction, even if it's been prescribed by a medical professional.
- If you drive the car on a dirt road.

SECTION L

If you want to do winter sports on your trip (optional)

What’s covered

If you want to do winter sports like skiing, you’ll need to buy the Winter Sports extension. This means that the following activities are also covered.

ACTIVITY	CONDITIONS
Bigfoot Skiing	
Cross country skiing	
Dog sledding	
Glacier skiing	
Glacier walking	
Kite snowboarding	
Langlauf	
Mono skiing	
Skiing or snowboarding	You must be accompanied by a qualified guide if you go off piste.
Ski touring	
Snowblading	
Speed skating	
Tobogganing	
Use of snowmobiles and skidoos	

You must wear any recommended safety equipment. You must also follow all safety rules the activity organisers give you. You can only ski or snowboard off piste if you’re with a qualified local guide or instructor.

If your equipment is damaged, lost or stolen

We'll pay up to £500 for winter sports equipment that gets lost, stolen, or damaged. When we say 'winter sports equipment' we mean skis, snowboards, boots, helmets, bindings and poles. We'll pay for it to be replaced or repaired, whichever is cheaper. If you hired it, you must prove you were responsible for the items and the cost of replacing or repairing them.

If you owned it, we'll take into account wear and tear which causes it to lose value. 'Wear and tear' is damage that happens naturally as something gets old and affects its value. You might not get the same amount you paid for something if you've had it for a while. Check this table to see how much we'll pay.

AGE OF EQUIPMENT	AMOUNT WE'LL PAY (% OF PRICE YOU PAID FOR IT)
Up to 1 year	90%
1-2 years	70%
2-3 years	50%
3-4 years	30%
4+ years	20%

We'll also cover you if your ski pass gets lost or stolen.

We'll only cover these things if you were carrying them, or they were left in a safe place. Examples of a safe place include a safe, safety deposit box, locked room, or locked part of a car (e.g. boot or glove compartment). There must be proof the car was broken into, or it must have been stolen. We'll also pay out if an airline or other transport company was responsible for it at the time.

If you lose anything, or think something's been stolen, you must tell the police, accommodation provider, airline, or transport company within 24 hours. We'll need you to give us a copy of the original police, airline, or transport company report.

If you need to hire winter sports equipment

We'll also pay if you need to hire replacement winter sports equipment. We'll do this if yours is lost, stolen, or damaged. We'll also do this if it's lost or delayed by an airline or transport when you were travelling out from the UK. It must be delayed for at

least 12 hours after you've arrived at your destination. We'll pay £20 for each 24 hour period, up to £250.

If you can't go skiing

You might have paid for a ski pack, including things like a ski pass, ski hire, and skiing lessons. If you can't finish your holiday because you get injured or ill, we'll pay you back for what you haven't used. You must give us a doctor's medical certificate to prove that you were injured or ill.

We'll pay £50 for each 24 hour period, up to £300.

We'll also cover you if you can't ski because there's no snow at a resort you've booked in advance. The piste must be closed for at least 24 hours, with no alternative skiing available. We'll pay £20 for every 24 hours in a row that you can't ski, up to £250.

If your trip is delayed because of an avalanche

We'll pay up to £250 for extra travel and accommodation costs if your trip is delayed because of an avalanche. We'll do this if an avalanche means you can't leave for your holiday or go home. You must be delayed at least 12 hours. This will begin at the time you were scheduled to leave. We won't pay if we've already paid a claim for 'If your transport is delayed', or 'If there's a disaster which leaves your accommodation unusable'.

What isn't covered

We won't cover you for this if your doctor has advised you not to do winter sports.

We won't cover you if your items are taken by officials like customs or police.

We also won't pay if it becomes faulty or stops working without being damaged.

We won't cover anything relating to your business, including equipment, goods, samples, money or tools.

SECTION M

If you're going on a cruise (optional)

What's covered

If you miss your departure

If you miss the boarding time for the first part of your cruise, we'll pay up to £1,000. This is to cover accommodation and travel costs so you can stay somewhere else for the night, and board the ship at the next stop.

We'll pay for you to join the international departure point as long as you missed your departure because your public transport doesn't arrive on time. If you're travelling by car or taxi – and it breaks down or it's involved in an accident – you'll also be covered. You can also claim if there's an accident or breakdown that's happening ahead of you, and you miss your departure as a result.

You must make sure you leave enough time to travel to your departure point, especially if your transport isn't part of a package deal with the cruise line. We won't pay for alternative accommodation and travel

costs if you give yourself less than three hours before boarding time to arrive at the docking point.

If you make a claim under this section, keep in mind we'll always ask you for proof. So, make sure you keep all receipts for any extra travel or accommodation you pay for. We'll also ask for any information or documents that confirm the reason for missing your departure. For example, if your public transport was delayed, we may need to see a written report from the company you travelled with.

If you have to book extra accommodation or travel, this must be of the same standard as you had originally. For example, if you travelled in economy but you need to return home early, we won't pay for a first class ticket. We also wouldn't pay for you to stay in a more expensive hotel.

In the next two sections when we talk about being 'sick or injured' this must meet certain conditions. Check "Section B: If you get sick or injured" on page 34 to see what we cover. It won't count as a sickness or injury if we don't.

You might make a claim under "Section A: If you have to cancel your trip or cut it short" on page 30 as well as one of the two sections below. If this happens, you'll only need to pay one excess per person.

If you're sick and need to stay in your cabin

If you have to stay in your room because you're sick or injured, we'll pay £100 for every 24 hours you stay in there. The most we'll pay is £1,000. Please make sure you get a medical report from the ship's medical officer so we can pay your claim. You won't have to pay any excess for this claim.

If you have any pre-booked activities or outings, and you miss it because you have to stay in your room, we'll cover you up to £500.

We won't cover any activities or outings you didn't pre-book. We also won't cover any activities or outings you book after you fall sick or are injured. But, you might still be able to make a claim under 'Section A: If you have to cancel your trip or cut it short'.

Take a look at page 30 for more information.

If you're sick and need to leave the cruise

If you're sick or injured, and you need to be treated in a hospital, you might have to leave the cruise. If this happens, we'll pay up to £1,000 to cover travel costs so you can join the cruise again at the next stop. Be aware we won't do this if the next stop is the final departure point, or there's less than three days left of the trip. You can still make a claim under 'Section A: If you have to cancel your trip or cut it short' though. Take a look at page 30 for more information.

Chubb Assistance must help you with making any travel arrangements, so do get in touch. We'll also need to approve any arrangements you make, so please

make sure your check with them before booking anything. We'll only cover standard forms of tickets and transport. For example, we wouldn't pay for you to fly first class.

You'll also need to get a signed medical certificate by the doctor that treated you in hospital. The doctor must be registered as a medical professional in the country you're being treated in, and they must be unrelated to you. The doctor also can't be anyone that's insured under this policy. If you don't, we won't pay for any travel arrangements you make. But if you're able to give us alternative proof, we'd be happy to consider this.

What isn't covered

We won't pay claims for any of the following:

- If you can get your money back elsewhere.
- If you've used vouchers or any other promotional schemes to cover costs.
- Accommodation or travel costs if the public transport

you travelled with offers a suitable alternative.

- Timeshare costs for any property you stay in during your trip, including management fees, maintenance costs and exchange fees.
- If the public transport you were planning to take goes out of service.
- If your public transport is delayed due to industrial action, like a strike, that you knew about when booking your journey.
- If you're delayed because the weather is so bad the authorities have warned people not to travel.
- If the cruise operator says you can't rejoin the cruise again after getting sick or injured. If this happens, you can still claim under 'Section A: If you have to cancel your trip or cut it short'.



SECTION N

If you're going to play golf (optional)

What's covered

We'll pay up to £1,000 to cover your golf equipment if it gets lost, stolen, or damaged. We'll pay for it to be replaced or repaired, depending on which costs less. We'll take into account wear and tear which causes it to lose value.

'Wear and tear' is damage that happens naturally as something gets old and affects its value. You might not get the same amount you paid for something if you've had it for a while. Check this table to see how much we'll pay. The most we'll pay for any one item is £300.

AGE OF EQUIPMENT	AMOUNT WE'LL PAY (% OF PRICE YOU PAID FOR IT)
Up to 1 year	90%
1-2 years	70%
2-3 years	50%
3-4 years	30%
4+ years	20%

We'll only cover equipment if you were carrying it, or it was left in a safe place. This means they were left in a safe, safety deposit box, locked room, or locked part of a car (e.g. boot or glove compartment). There must be proof the car was broken into, or it must have been stolen. We'll also pay out if an airline or other transport company

was responsible for it at the time.

If you lose anything, or think something's been stolen, you must tell the police, hotel, airline, or transport company within 24 hours. We'll need you to give us a copy of the original police, airline, or transport company report.

If you need to hire replacement equipment

We'll cover you if you need to hire replacement golf equipment, if your own equipment is lost, stolen, or damaged during your journey. If your equipment has been lost by an airline or other transport company, it must be delayed for at least 12 hours.

The most we'll pay is £20 for each 24 hour period, up to £200 in total.

If you can't play golf because you're injured or ill

We'll pay green fees you paid for in advance if you can't play golf because you're injured or ill. We'll pay £50 for each 24 hour period, up to £300. You must give us a doctor's medical certificate to prove this.

If you get a Hole in One

If you get a Hole in One, we'll pay up to £50 towards one round of drinks. You must send us this claim in writing, and it must be signed by the golf club secretary. You must send us the receipt for the round of drinks.

What isn't covered

We won't cover you if your items are taken by officials like customs or police.

SECTION O

If you're travelling for business (optional)

What's covered

We'll pay up to £2,000 in total to cover your business equipment if its lost, stolen, or damaged.

We'll also pay if you need to hire replacement equipment while on your trip. We only cover:

- Audio-visual equipment including digital videos
- Photographic equipment
- Computer equipment
- Mobile phones
- Product samples

The most we'll pay for any one item is £300. We'll pay up to £500 for any samples or equipment you've hired. We'll also pay £50 for each 24 hour period, up to £500, if you need to hire replacement equipment.

If we pay to replace any damaged equipment, it will then belong to us, so make sure you keep hold of it.

We'll also pay up to £1,000 if any money you're holding for business reasons is lost or stolen. You'll be covered from the moment you get the money, but no earlier than 72 hours before you leave home.

We'll only cover these things if you were carrying them, or they were left in a safe place. This means they were left in a safe, safety deposit box, locked room, or locked part of a car (e.g. boot or glove compartment). There must be proof the car was broken into, or it must have been stolen. We'll also pay out if an airline or other transport company was responsible for it at the time.

If you lose anything, or think something's been stolen, you must tell the police, hotel, airline, or transport company within 24 hours. We'll need you to give us a copy of the original police, airline, or transport company report.

What this policy doesn't cover

Alcohol and drugs

We won't pay any claims caused by you drinking so much alcohol that it significantly affects your judgement. You can drink alcohol on your trip, but we won't pay any claims relating to you drinking too much. We may ask for a doctor or medical report to confirm this.

We also won't cover you if you take any drugs that are illegal in the country you're in, abuse medications, or use legal highs.

Harming yourself

We won't cover you if you commit suicide, attempt to commit suicide, or deliberately injure yourself. We also won't cover you if you put yourself in unnecessary danger or ignore warning signs, unless you're trying to save another person's life.

Breaking the law

We won't cover you if you break the law in the country you're travelling to.

Sanctions

We won't pay any claims which would cause us to break the law of the UK, EU, or USA. This includes trade and economic sanctions, and UN resolutions. Sanctions, laws, and regulations can prevent us from doing business with or involving certain countries, groups, companies, and people. Call us on **0800 519 9942** for more information, especially if you think you'll be travelling to an affected country.

Non-commercial aircraft

We won't pay claims that result from you flying in any aircraft that doesn't have a commercial licence for carrying passengers. The aircraft must be provided by a licensed airline or air charter company, and you must be a fare paying passenger. The one exception to this is if the activity is covered under Sports and Activities on page 22 or Hazardous sports and activities on page 26.

War

We won't cover anything caused by a war or act of war, whether or not one has been declared.

Contagious disease

We won't cover you if you can't travel because a contagious disease, or the fear of one, leads to any authority, travel or accommodation provider putting restrictions in place. We'll still pay for your medical treatment, or to bring you home.

A contagious disease is an illness caused by a bacteria, virus, or other microorganism that can be passed on from one person to another. This includes Coronavirus (Covid-19).

Radioactivity

We won't pay any claims relating to radioactivity. This could be from nuclear fuel (e.g. uranium), nuclear waste, or nuclear machinery. It could be caused by an explosion, the nuclear product being set on fire, or just if you come into contact with it. This includes toxic, explosive, or dangerous substances.

Other things we don't cover

We won't cover you if you buy services from a company which goes bust. This includes tour operators, travel agents, ticketing agents, transport or accommodation.

We won't cover you if you lose money exchanging currency. This includes conversion fees, or if the money loses value because of the exchange rate.

We won't pay any claims relating to sound waves. This happens if an aircraft travels at or above the speed of sound, causing pressure waves. When we say aircraft, we mean planes and any other airborne devices, for example drones, missiles, and rockets.

We won't cover you if the main reason for going on your trip is to do one of the sports or activities listed on page 22. This includes the hazardous sports and activities listed on page 26.

Cancelling this policy

If you want to cancel your policy

Contact us by phone, email, or post, using the details below if you want to cancel your policy.

If you want to cancel your policy in the first 14 days, we'll refund all the money you've paid unless you've made a claim. The 14 days begin when you receive your Policy Schedule.

If you want to cancel your policy after the 14 days, we'll refund part of the money you've paid, depending on how long you've been covered for. We won't be able to refund you if we've paid a claim. The Policy will end when we get your order to cancel it, unless you ask for it to be cancelled later.

By post

The Customer Service Manager
Chubb European Group SE
AIB Travel Insurance Team
PO BOX 1086
Belfast BT1 9ES

By email

aibni.travelinsurance@chubb.com

By phone

0800 519 9942

Or if calling from outside the UK:

+44 141 285 2309

Lines are open 9am to 5pm,
Monday to Friday.

When we might cancel your policy

We can only cancel your policy for a good reason, for example if you have committed fraud or tried to commit fraud. We would also cancel it if we were ordered to by a court, regulator, or law enforcement agency.

If we cancel your policy, we'll tell you 30 days before, in writing. We'll refund part of the money you've paid, depending on how long you've been covered for. However, we won't refund you if we've paid a claim.

How to make a complaint

We want to give a high quality service at all times. If you aren't happy with something, we want to hear from you so we can put things right. If you want to make a complaint, please get in touch. You can contact us in the following ways:

If you want to complain about the customer service or sale of your policy

By email

aibni.travelinsurance@chubb.com

By phone

0800 519 9942

To call from outside the UK:

+44 141 285 2309

Lines are open 9am to 5pm,
Monday to Friday.

By post

The Customer Service Manager
Chubb European Group SE
AIB Travel Insurance Team
PO BOX 1086
Belfast BT1 9ES

If you want to complain about a claim

By email

aibni.travelinsurance@chubb.com

By phone

0800 519 9942

To call from outside the UK:

+44 (0)1293 726329

Lines are open 9am to 5pm,
Monday to Friday.

By post

The Claims Manager
Chubb European Group SE
AIB Travel Insurance Team
PO BOX 1086
Belfast BT1 9ES

If you're not happy with our response

If you're not happy with how your complaint is handled, you can contact the Financial Ombudsman Service (FOS).

The FOS is an independent complaints service that's free to use. You can refer your complaint to the FOS if you're not happy with our final response, or eight weeks after you first complained. You have six months from the date of our last response to refer your

complaint to the FOS.
You can find out more about them and how to complain at financial-ombudsman.org.uk.
You can also ask them for a leaflet with more information on it.

You can also contact them in the following ways:

By phone
0800 023 4567

Calls are free from a UK landline or mobile.

To call from outside the UK:
+44 (0)300 123 9123

Calls charged at the same rate as 01 or 02 numbers on a mobile phone.

By email
complaint.info@financial-ombudsman.org.uk

By post
The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Taking a complaint to the FOS doesn't affect your legal rights. You can still choose to take your complaint to court. If you do the laws of England and Wales apply to this policy and English Courts will have jurisdiction in any dispute. All communication on this policy will be in English. You can find out more about this through Citizens Advice.

Financial Services Compensation Scheme (FSCS)

In the unlikely case we're unable to pay claims, we're still backed by the Financial Services Compensation Scheme (FSCS).

You can find out more about the FSCS at www.fscs.org.uk.
You can get in touch with them in the following ways:

By online form
claims.fscs.org.uk

By phone
0800 678 1100 or 020 7741 4100

By post
Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

How we use your personal information

Both us and AIB NI collect and use your personal information so we can provide you with insurance. We collect information such as your name, date of birth, salary, and data like fingerprints for Touch ID. We do this so we can keep our records updated, and keep track of your location if we need to contact you about your account.

We may also share your data with groups such as insurers, our legal advisors, other AIB NI companies, and our service providers. We do this if we're handling a claim or complaint from you.

You have a few rights in relation to when we use your data:

- You can have your personal data corrected if there's a mistake.
- You can object to us processing your personal data.
- You can have your personal data erased.
- You can see your personal data and how we use it.

You can see the full details of how we use your personal information at <https://www.chubb.com/uk-en/footer/privacy-policy.html>. For details on how AIB NI uses your personal information please visit the 'Using My Personal Data' booklet in branch or online at <https://aibni.chubbinsured.com>.



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CEG's UK branch is registered in England & Wales. UK Establishment address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. -Details about our authorisation can be found on the Financial Conduct Authority website (FS Register number 820988).

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