

The background of the entire page is a dynamic splash of water with numerous bubbles and droplets, set against a gradient of blue from light to dark. The water appears to be falling from the top left, creating a sense of movement and freshness.

defaqto

2011



TRAVEL INSURANCE

# Travel Insurance

Available to residents of the United Kingdom, the Channel Islands and Isle of Man only.

O<sub>2</sub>

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This booklet contains three separate documents.

The 'Demands and needs statement' and the 'About our insurance services' documents both explain how the O<sub>2</sub> policy has been sold to you.

The 'Policy wording' provides the full terms, conditions and exclusions of the policy.

## Demands and needs statement

O<sub>2</sub> travel insurance is typically suitable for travel customers who wish to insure themselves for medical emergencies, cancelling and cutting short a trip, lost, stolen or delayed possessions, loss or theft of passport and personal liability.

There may be conditions which will exclude you from claiming on the policy. Please see the policy terms and conditions.

You may already possess alternative insurance for some or all of the features and benefits provided by this travel insurance product. It is your responsibility to investigate this.

Telefónica UK Limited has not provided you with any recommendation or advice about whether this product meets your specific insurance requirements.

### Insurer

- For sections 1-11 and 13-16  
AGA International SA.
- For section 12  
A consortium of Association of British Insurers and certain underwriters at Lloyds and is provided by International Passenger Protection Limited.

O<sub>2</sub> Travel Insurance,  
Mondial House,  
102 George Street,  
Croydon CR9 6HD

### 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers for travel insurance. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

### 3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for travel insurance.
- You will not receive advice or a recommendation from us for travel insurance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### 4. What will you have to pay us for this service?

- A fee.
- No fee.

You will receive a quotation, which will tell you about any other fees relating to any particular insurance policy.

### 5. Who regulates us?

Telefónica UK Limited is an Appointed Representative of Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon, CR9 6HD which is authorised and regulated by the Financial Services Authority, Mondial Assistance (UK) Limited FSA Register number: 311909.

Mondial Assistance (UK) Limited's permitted business is arranging travel insurance.

Mondial Assistance (UK) Limited also has permission to conduct the following business with regards to non-investment insurance contracts:

- Arranging
- Assisting in the administration and performance of a contract of insurance.
- Dealing as an agent
- Making arrangements with a view to transactions

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the FSA on 0845 606 1234.

### 6. What to do if you have a complaint?

If you wish to register a complaint, please contact us:

- in writing: O<sub>2</sub> Customer Support, Mondial House, 102 George Street, Croydon, CR9 6HD
- by phone: 0844 463 02 02
- by email: [customersupport@mondial-assistance.co.uk](mailto:customersupport@mondial-assistance.co.uk)

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration.

### 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS.

## Important information

Thank **you** for buying O<sub>2</sub> travel insurance.

### Your cover

**Your** policy confirmation e-mail shows the policy type, flex options and policy options **you** have chosen, the people who are covered and any special terms or conditions that may apply. Please check it carefully. **You** are also able to view and download this document via My Quotes and Policies on [www.o2.co.uk/travelinsurance](http://www.o2.co.uk/travelinsurance).

In return for **you** paying **us** the insurance premium, **we** will pay up to the maximum amount shown in the 'Summary of cover', for any claim covered under this policy, that is due to **incidents** outside **your** control during the **period of insurance**. The benefits payable on this policy apply to each **insured person**.

### The three policy types are:

- **Single** - covers just one **trip** with known start and end date.
- **Annual** - covers any number of **trips** throughout the policy year. **Trips** booked, but not taken until after the policy expires will only have the cancellation benefit up until this point. No one **trip** must last longer than 31 days.
- **Flow** - paid for on a monthly basis it covers any number of **trips** taken while the policy remains in force. Cover must run for at least six consecutive months from the start date shown on **your** confirmation e-mail. Any subsequent monthly extensions are optional, but must still be consecutive for cover to apply. No one **trip** must last longer than 31 days

### Note

**Your** policy does not cover everything. Read this policy carefully to make sure it provides the cover **you** need.

Certain words have a special meaning and are highlighted in **bold** print throughout the policy. The full meanings of these words are explained in the 'Glossary' at the end of this policy or within the sections where they appear. If there is anything **you** do not understand about **your** travel insurance policy, please call O<sub>2</sub> travel insurance on **0844 463 02 02** or write to O<sub>2</sub> travel insurance, Mondial House, 102 George Street, Croydon CR9 6HD.

### Your duty

**You** must:

- take all reasonable steps to protect **yourself** and **your** property; and
- tell **us** about anything that could affect **your** cover or **your** decision to take or continue with **your trip**, for example the health of a close **relative** who is not travelling with **you** (see under the heading 'Health declaration and health exclusions' of this policy).

If **you** do not tell **us** about something that may be relevant, **we** may refuse **your** cover and **we** will not cover any related claims. If **you** are not sure if something is relevant, please tell **us** anyway and keep a record of all extra information **you** give **us**.

### Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** confirmation e-mail for a refund of **your** premium.

For Flow cover, this 14-day period applies after receiving **your** first insurance confirmation e-mail. Once the policy has been in place for at least six months, it will also apply each time **you** receive **your** new policy confirmation e-mail confirming any changes that **you** have made to **your** Flow cover.

**You** can call O<sub>2</sub> travel insurance on **0844 463 02 02** or write to O<sub>2</sub> travel insurance, Mondial House, 102 George Street, Croydon CR9 6HD.

If during this 14-day period, **you** have travelled, made a claim or intend to make a claim, then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14-day period.

### Renewal of your insurance cover - for Annual cover

**We** will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your** policy confirmation e-mail.

The terms of **your** cover and the premium rates may be varied by **us** at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen.

At renewal **you** must tell **us** about relevant facts and check to see that **you** still comply with the health declaration (see under the heading 'Health declaration and health exclusions' of this policy) as this may affect the cover provided. If **you** do not comply with the Health declaration, this may invalidate **your** insurance.

## Summary of cover

The following tables show the maximum amount **we** will pay and policy **excesses** for each section of cover. Read the rest of this policy booklet for the full terms and conditions.

### Notes

#### Maximum per person

The most **we** will pay for each **insured person** for each **trip**, unless it says otherwise on **your** latest policy confirmation e-mail.

#### Excess

The amount **we** will deduct from **your** claim. The maximum **you** will have to pay for any claim(s) for any **trip** shall not exceed **£100** (or **£150** if **you** have chosen to increase the **excess** to **£75**). If **you** have paid the extra premium to have **£0 excess**, the **excess** will not be deducted from **your** claim.

#### Core benefits and Flex options

**Your** policy confirmation e-mail will show what options **you** have chosen, the benefit levels and the **excess** amount that apply.



## Summary of cover continued...

Section	Flex Down (Remove cover)	Core Benefits Maximum per person	Flex Up (Increase benefit levels) Maximum per person	
			Level 1 Options	Level 2 Options
<b>1</b> Emergency medical and associated expenses* - In-patient benefit - Dental - Search and rescue	No	£15 million £25 a day £500 max. £250 £30,000	N/A	N/A
<b>2</b> Cancelling or cutting short your trip*	Yes	£2,000	£5,000	£10,000
<b>3</b> Personal belongings* - Single article limit - Valuables limit	Yes	£1,500 £300 £500	£2,500 £750 £1,000	£3,000 £750 £1,000
<b>4</b> Personal money* - Cash limit	Yes	£500 £200	£750 £300	£1,000 £500
<b>5</b> Loss or theft of passport	No	£600	N/A	N/A
<b>6</b> Delayed personal belongings	No	£250	N/A	N/A
<b>7</b> Missed departure	No	£1,000	N/A	N/A
<b>8</b> Delayed departure* - Delay - Abandonment	No	£300 (£25 every full 12hrs) and £100 a room for overnight accommodation £2,000 (or your flexed cancellation option)	N/A	N/A
<b>9</b> Personal accident	No	£50,000	N/A	N/A
<b>10</b> Personal liability	No	£2 million	N/A	N/A
<b>11</b> Legal expenses	No	£30,000	N/A	N/A
<b>12</b> O <sub>2</sub> passenger protection	Yes	£1,000	N/A	N/A
Excess*	N/A	£50	No excess	£75
Hazardous activities	N/A	Standard activities	Extreme activities	Extreme Plus activities

\* The excess applies to these benefits. The excess amount you have chosen will be confirmed on your latest policy confirmation e-mail.

If you change any of the above Flex options to less than the core cover levels the policy will no longer achieve the Defaqto 5 Star Rating.

EXTRA COVER OPTIONS	
Section	Maximum per person
<b>13 Winter sports</b>	
Ski pack*	£300
Ski equipment*	
- Own	£500
- Hired	£300
- Single article limit	£250
Hire of alternative equipment	£300 (£20 a day)
Piste closure	£300 (£20 a day)
Avalanche	£200
<b>14 Golf cover</b>	
Green fees*	£300
Delayed golf equipment	£300 (£20 a day)
Golf equipment*	£1,000
- Single article limit	£150
Hole in one	£150
<b>15 Wedding cover</b>	
Wedding rings*	£250 each ring
Wedding gifts*	£1,000 each couple
Wedding clothes*	£1,500 each couple
Wedding photos or videos*	£750 each couple

EXTRA COVER OPTIONS	
Section	Maximum per vehicle
<b>16 Collision damage waiver (CDW)</b>	
Excess reimbursement	£3,000
Rental car key cover	£500

\* The excess applies to these benefits. The excess amount you have chosen will be shown on your latest policy confirmation e-mail.

## Health declaration and health exclusions

Existing medical conditions are not covered unless they have been declared to and accepted in writing by the insurer.

These apply to 'Section 1 - Emergency medical and associated expenses' and 'Section 2 - Cancelling or cutting short your trip'.

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

### Exclusions relating to your health

**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 at the time of taking out this insurance or booking **your trip** (whichever is later), **you**:

- a. are being prescribed regular medication;
- b. have received treatment for or had a consultation with a **doctor** or hospital specialist for any medical condition in the past 6 months;
- c. are being referred to, treated by or under the care of a **doctor** or a hospital specialist;
- d. are awaiting treatment or the results of any tests or investigations;

### Unless

The condition(s) has (have) been declared to and accepted by **us** in writing either by using the online medical screening facility when **you** buy the policy or by calling O<sub>2</sub> medical screening on **0845 618 0353**.

**You** should contact O<sub>2</sub> medical screening if:

- **you** need to declare a medical condition;
- **you** develop a medical condition after **your** policy was issued;
- **your** existing condition changes after **your** policy was issued;
- **you** are unsure whether a medical condition needs to be declared or not.

O<sub>2</sub> medical screening will be able to confirm if cover can be provided for **your** medical conditions and if an additional premium is payable. 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.

If **we** cannot cover a medical condition of any **person insured** with **us**, this will mean that any other **person insured** by **us** will not be able to make a claim arising from that medical condition.

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

- 2. You** will not be covered if **you** travel against the advice of a **doctor** or where **you** would have been if **you** had sought their advice before beginning **your trip**.
- 3. You** will not be covered if **you** know **you** will need treatment or consultation at any medical facility during **your trip**.
- 4. You** will not be covered if **you** were waiting for medical treatment or consultation at any medical facility or were under investigations for a medical condition when **your** policy was issued.
- 5. 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.

### Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your trip

**You** will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close relative or a **business associate** if at the time **your** policy was issued:

- **you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- **you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- **you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

### 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 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 with a secondary cancer.

#### Level of medical cover provided

This is not a private medical insurance policy and only gives cover for emergency medical treatment when an unexpected illness, injury or accident occurs during **your trip**.

## General exclusions

These exclusions apply to the whole of **your policy**.

**1. We** will not pay any claim directly or indirectly caused by the following.

- a.** Something **you** knew about that could affect **your** cover or **your** decision to take or continue with **your trip** at the time **you** buy the policy, for example:
  - i.** **your** health or the health of a **travelling companion** (see 'Health declaration and health exclusions'); or
  - ii.** strikes or other transport problems.
- b.** 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 (except under Section 1 - Emergency medical and associated expenses, Section 3 - Personal belongings, Section 4 - Personal Money and Section 9 - Personal accident where the terrorist activity takes place during **your trip**) or weapons of mass destruction (for example, nuclear, chemical or biological).
- c.** Any epidemic or pandemic.
- d.** **You** not enjoying **your trip** or not wanting to travel.
- e.** **You** making a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration, deliberate mis-statement or fail to provide any relevant facts when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
- f.** The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- g.** **You** being under the influence of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug addiction).
- h.** **You** not following any advice or recommendations made by the Foreign and Commonwealth Office, World Health Organisation or any **UK** government body or other official authority of the **UK** or the **Channel Islands**. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended. Also see page 11 for more information on the 'Know before you go' campaign.
- i.** **You** taking part in a hazardous activity or winter sport that is not listed or confirmed in writing as covered (see pages 8-9).
- j.** **You** travelling outside the **area of cover** shown on **your** policy confirmation e-mail.

**k.** **You** committing suicide, injuring **yourself** or needlessly putting **yourself** at risk (unless **you** were trying to save another person's life) for example swimming while under the influence of alcohol or climbing from one balcony to another.

**l.** **You** carrying out any illegal, malicious or criminal acts (including those where **you** are under the influence of alcohol), or **you** breaking the local road traffic regulations.

**m.** **You** travelling on a motor cycle, unless the rider holds an appropriate and valid licence and both of **you** are wearing crash helmets.

**n.** Changes in the currency exchange rate.

**o.** Travelling in an aircraft, unless **you** are a passenger in a fully-licensed, passenger-carrying aircraft.

**p.** **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.

**q.** Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk of nuclear equipment.

**2. We** will not pay claims for anything that is covered by another insurance policy or by anyone or anywhere else, for example any amounts **you** can get back from private health insurance, any reciprocal health agreements, transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. This exclusion does not apply to Section 9 - Personal accident.

**3. We** will not pay any claim for losses that are not directly covered by the terms of this policy (for example, loss of earnings due to **you** not being able to work following an illness or injury during **your trip**, or replacing locks if **you** lose **your** apartment keys).



## Hazardous activities

### Standard activities

- **Automatically covered**

Abseiling, archery, athletics, badminton, ballooning - hot air (organised pleasure rides only), banana boating, baseball, basketball, bungee jumping, bowls, canoeing (up to grade 2 rivers only not white water), climbing wall, cricket, curling, cycling, deep sea fishing, fell walking, fell running, fishing, football or soccer (children's club in resort only), glacier walking, golf, gymnastics, heptathlon, high rope activities, hiking (trekking and walking), hockey (under 16s using plastic sticks), horse riding (not competitions, racing, jumping, hunting, eventing, polo or rodeo), ice skating or blade skating (not speed skating), indoor climbing (on climbing wall), kayaking (up to grade 2 rivers only, not white water), marathon running, mountain biking, netball, orienteering, parascending or parasailing (over water), pony trekking, racket ball, rambling, rap jumping, ringos, roller skating or roller blading (wearing pads and helmets), rounders, rowing, running, sail boarding or windsurfing, safari trekking in a vehicle (organised tour), safari trekking on foot (organised tour), scuba diving to 30m, skateboarding, sledging (pulled by dogs or horses or reindeer as a passenger), snorkelling, softball, soccer or football (children's club in resort only), squash, surfing, table tennis, tennis, ten pin bowling, trekking/walking/hiking, tug of war, volley ball, wake-boarding, water polo, water-skiing, white water rafting (up to grade 3 river), windsurfing or sail boarding, zip-trekking (including over snow), zorbing.

- **Automatically covered but, cover under 'Section 10 - Personal liability' does not apply.**

Camel riding, catamaran sailing (if qualified), clay pigeon shooting, dinghy sailing, elephant riding, go karting, jet boating, jet skiing, paint balling (wearing eye protection), quad biking, rifle range shooting, sailing (if qualified and in territorial waters only), shooting, ski dooing, small bore target shooting, snow mobiling, yachting (if qualified in territorial waters only) war games (wearing eye protection).

### Extreme activities

- **Covered when the extra premium has been paid for Extreme activities.** Dry slope skiing, fencing, football or soccer (other than children's club in resort), hockey, kite surfing, lacrosse, sand dune surfing or skiing, shinty, soccer or football (other than children's club in resort), street hockey (wearing pads and helmets), triathlon/biathlon.
- **Also covered when the extra premium has been paid for Extreme activities but, cover under 'Section 10 - Personal liability' does not apply.** Fencing.

### Extreme Plus activities

- **Covered when the extra premium has been paid for Extreme Plus activities.** American football, bobsleighting, heli-skiing, hurling, ice hockey, rugby, summer (or grass) tobogganing.

### 'Category X' activities

- **Your policy does not provide any cover for the following activities.** Base jumping, black water rafting, bouldering, boxing, canyoning, caving or pot holing, cave tubing or cave diving, flying (except passengers in licensed passenger carrying aircraft), free mountaineering, gliding (no cover for crewing or piloting), hang gliding, high diving (over 5 metres), hunting (fox or drag), hydrospeeding, jousting, judo, karate, luge, manual work, martial arts, micro lighting, motor rallying or motor sport (all types on land or water), motorbike scrambling or dirt biking (and any other off road motorbiking), mountaineering (using ropes or guides), parachuting, paragliding or parapenting, paragliding, parascending or parasailing (over land), polo, pot holing or caving, power boat racing, riding on a luge, river bugging, rock climbing, rodeo, shark diving (in cage), sky diving or sky surfing, speed trails/time trails, water ski jumping, weight lifting, white water canoeing, white water sledging or wrestling.  
There is also no cover for:
  - taking part in a sporting activity where the organiser's guidelines have not been followed;
  - any professional sporting activity;
  - any kind of racing, except racing on foot; or
  - any kind of manual work.

## Standard winter sports activities

- **Covered when the extra premium has been paid for winter sports cover.** Skiing (including on dry slopes and indoor ski centres), snowboarding, big-foot skiing, cross-country skiing, glacier skiing, monoskiing, off-piste skiing or snowboarding (as long as you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines), sledging, snow blading, snow tubing, and tobogganing.

## 'Category X' winter sports activities

- **Your policy does not provide any cover for the following activities.** Cat-skiing, skeleton sledding, ski acrobatics, ski-flying, ski jumping, ski racing, ski stunting or snowcat skiing, or riding on a luge.  
There is also no cover for:
  - taking part in a winter sports activity where the organiser's guidelines have not been followed;
  - any professional winter sports activity; or
  - any kind of racing.

### Note

**We** may be able to cover **you** for other activities that are not listed. Please contact O<sub>2</sub> travel insurance on **0844 463 02 02** textphone: **020 8666 9562**.

**You** may need to pay an extra premium.

## 24-hour emergency medical assistance

Phone: **+ 44 20 8239 3902** (from outside **your home** country)

Textphone: **+ 44 20 8666 9562**. Fax: **+ 44 20 8603 0204**

Phone: **020 8239 3902** (from within **your home** country)

Textphone: **020 8666 9562**. Fax: **020 8603 0204**

E-mail: **o2medicalassistance@mondial-assistance.co.uk**

Quote O<sub>2</sub> 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.

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

For minor illnesses or accidents needing simple outpatient treatment where the medical expenses are under **£500**, if possible, please pay the bills, keep the receipts and make a claim when **you** return **home**.

## Emergency medical assistance service

**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 doctor** 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 hospital in **your home** country.

## Making a claim

**Phone:** 0844 463 02 02    **Textphone:** 020 8666 9562

(Monday-Friday 8am-6pm and Saturdays 9am-12pm)

**Write:** O<sub>2</sub> travel claims department, PO Box 1900, Croydon CR90 9BA.

**E-mail:** o2travelclaims@mondial-assistance.co.uk

To request a claim form quote O<sub>2</sub> travel insurance and **your** policy number.

- **For claims under section 12 O<sub>2</sub> passenger protection**

The O<sub>2</sub> travel claims department will then forward **your** claim to the **insurers** for assessment at IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR.

### Claims service

Please fill in and return the claim form with all the information and documents **we** have asked for, as soon as possible.

#### For all claims we will need the following.

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

### Note

**You** will often need to gather some information about **your** claim while **you** are away.

Under each section of cover there is a box called 'What **we** will need if **you** make a claim'. This gives details of the extra information **we** need for each type of claim.

## Making a complaint

**We** always aim to provide **you** with first-class service. However, **we** know that things can sometimes go wrong and there may be times when **you** feel **we** have not done so. If this is the case, please tell **us**, so that **we** can do **our** best to sort out the problem.

Please write to:

O<sub>2</sub> Customer Support

Mondial House

102 George Street

Croydon, CR9 6HD

Telephone: **020 8603 9853**

Email: **customersupport@mondial-assistance.co.uk**

To help **us** deal with **your** complaint as quickly and efficiently as possible, please tell **us your** name, address, phone number and claim reference and enclose copies of relevant correspondence and **your** policy number.

Complaints relating to section 12 will then be forwarded to The Claims Manager, IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR for action.

If **you** are not satisfied with **our** final response, **you** can refer the matter to the **UK** Financial Ombudsman Service for independent arbitration.

If **you** make a complaint, **your** legal rights will not be affected.

## Reciprocal health arrangements

### European Health Insurance Card (EHIC)

- The EHIC entitles **you** to medical treatment, at a reduced cost (or sometimes free), while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA is made up of the European Union (EU) countries plus Iceland, Liechtenstein and Norway.
- The EHIC only entitles **you** to the same government-provided medical treatment as a resident of the country that **you** are visiting. The EHIC will not cover any medical treatment in a private hospital or clinic, or the cost of bringing **you** back to the **UK**.
- **You** can apply for an EHIC online at [www.ehic.org.uk](http://www.ehic.org.uk) or by calling **0845 606 2030**. Application forms are also available from the Post Office.

#### Note

The EHIC does not cover the cost of medical treatment in a private hospital or clinic, the additional cost of returning to **your home** country or for a relative to stay or fly out to be with **you**. In a medical emergency **you** may have no control over the hospital **you** are taken to or the closest hospital may be private.

### Australia

- When travelling to Australia, **you** can enrol in Medicare which will entitle **you** to hospital treatments and medicines at a reduced cost. **You** can do this by contacting a local Medicare office in Australia.
- If **you** want to claim a refund of costs under the Medicare scheme, **you** must do this before **you** leave Australia. For more information on Medicare visit [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) or e-mail [medicare@medicareaustralia.gov.au](mailto:medicare@medicareaustralia.gov.au).

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

## Know Before You Go

As a partner in the 'Know Before You Go' campaign, **we** are working with the Foreign and Commonwealth Office (FCO) to help British travellers stay safe while abroad.

Before **you** travel abroad, visit the FCO website at [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel). It is packed with essential travel advice and tips, plus up-to-date information about different countries.

## Section 1 - Emergency medical and associated expenses

**If you are taken into hospital or you think you may have to come home early or extend your trip, you must contact us immediately. Phone +44 20 8239 3902 (from outside your home country) or 020 8239 3902 (from within your home country).**

### ✔ What you are covered for

**We** will pay **you** or **your** personal representatives up to **£15 million** in total for the following necessary and unforeseen emergency expenses if **you** die, are injured, have an accident or are taken ill during **your trip**.

#### Treatment

- Medical, surgical, medication costs, hospital, nursing home or nursing services.

#### Extra travel and accommodation

- Extra travel and accommodation for **you** and any one other person who stays or travels with **you** or to **you** from **your home** country when medically necessary.

#### Funeral expenses

- Transporting **your** body or ashes to **your home** or for **your** funeral expenses, in the place where **you** die outside **your home** country.

**We** will also pay the following:

#### Search and rescue

- Up to **£30,000** in total for mountain search and rescue services.

#### Hospital benefit

- **£25** for each full day up to **£500** in total if **you** are in hospital as an inpatient during **your trip** as well as any fees or charges paid under 'Treatment'.

#### Dental

- Up to **£250** in total for emergency dental treatment to relieve sudden pain.

#### Excursions

- For **your** excursions that have been paid for and that cannot be recovered from anywhere else, if **you** get written advice from a **doctor** that **you** cannot go on them, because of an injury or illness during **your trip**.

## What you are not covered for

Any condition set out under 'Health declaration and health exclusions', on page 6)

- The policy **excess** of the amount shown on **your** latest policy confirmation e-mail.
- Any claim where **you** do not take **your** prescribed medication or follow vaccinations or other preventative measures (such as malaria tablets) as recommended by:
  - **your doctor** before **you** travel;
  - the **doctor** treating **you** while **you** are away;
  - the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority.
- The cost of:
  - services or treatment that **we** have not agreed, and, in the opinion of the **doctor** treating **you** or **our** medical advisers (or both), can wait until **you** return to **your home** country;
  - treatment which is not directly related to the illness or injury that caused the claim;
  - taxi fares and phone calls (including mobile calls), unless agreed by **us**;
  - meals, beverages, and car hire, unless agreed by **us**;
  - having a single or private room, unless agreed by **us**;
  - replacing any medication **you** were using when **you** began **your trip**;
  - travel and accommodation of a higher standard to that originally booked for **your trip**, unless agreed by **us**;
  - travel and accommodation for more than one person to stay with **you** or travel to be with **you** from the **your home** country, if medically necessary;
  - services or treatments **you** receive within **your home** country (except emergency dental treatment);
  - **your** burial or cremation within **your home** country; or
  - dental work not needed in an emergency, replacing or repairing false teeth or artificial teeth (such as crowns), or any work involving the use of precious metals.

Please read the general exclusions that also apply.

## Special conditions and notes applying to section 1

- 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 during **your trip**.
- With **your** written permission, **we** will contact **your doctor** to confirm **your** medical history to help **us** deal with any claim. **We** can also ask for **you** to be medically examined or for a postmortem to be carried out if **you** die.
- To help **us** to recover any payment **we** have made under this policy, **we** can ask **you** to give **us** information and fill in any forms (including Department for Work and Pensions). **We** can also take legal action in **your** name (but at **our** expense).
- If **your** claim is reduced because **you** used a European Health Insurance Card (EHIC) or any other reciprocal health arrangement, **you** will not have to pay the **excess**.
- If **our** medical advisors think it is medically necessary to bring **you** back **home**, **we** will decide on the most suitable, practical and reasonable way to do this. 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 arranged. **We** can also arrange for **you** to be admitted into a hospital in **your home** country.
- The **doctor** treating **you** must provide a certificate confirming that **you** are fit to travel. Without this, airlines can refuse to carry any ill or injured person.
- If **you** refuse to return to **your home** country when the **doctor** treating **you** and **our** medical advisers agree that **you** are fit to travel, **we** will not pay any further costs or expenses and all cover for this **trip** will end. The only exception to this is where **your** illness or injury is during a long **trip**, **you** are discharged from hospital and both the **doctors** treating **you** and **our** medical advisers agreed that **you** are fit to continue with **your** booked **trip**. In this situation, **we** will continue cover, as long as the maximum costs relating to this illness or injury (for example, for outpatient appointments) are no more than **we** would have paid to bring **you** back **home** early.
- If there is a dispute between **our** medical advisers and the **doctor** treating **you**, **we** will ask for an independent medical opinion.



### ! What we will need if you make a claim

- Medical evidence from the **doctor** treating **you** to confirm the illness or injury and treatment given, including the dates **you** were admitted to and discharged from hospital, if this applies.
- A medical certificate if **you** cannot go on any pre-booked excursions because of illness or injury.
- Original receipts and accounts for all medical treatment and other expenses **you** have paid or have agreed to pay.
- General information set out in the 'Making a claim' section on page 10.

## Section 2 - Cancelling or cutting short your trip

Cover only applies when shown on your policy confirmation e-mail

**If you think you may have to come home early, you must contact us immediately. Phone +44 20 8239 3902 (from outside your home country) or 020 8239 3902 (from within your home country).**

### ABC Meaning of words in section 2

#### Redundancy / redundant

Loss of permanent paid employment (except in cases of voluntary redundancy, dismissal or expiry of a fixed term contract).

### ✓ What you are covered for

**We** will pay up to the limit shown under 'core benefits' within the summary of cover (if **you** have flexed the benefits, **your** latest policy confirmation e-mail will show the limits that apply) if **you** have no choice but to cancel or cut short **your trip**.

#### Cancellation

Costs of unused transport and accommodation because **you** have to cancel for reasons not known at the time **you** booked **your trip**.

#### Curtailement

**Your** part of the costs of unused transport and accommodation because **you** have to curtail for reasons not known at the time **you** began **your trip**.

### x What you are not covered for

#### Under Cancellation and Cutting short your trip

- Any condition set out under 'Health declaration and health declaration' on page 6.
- The policy **excess** of the amount shown on **your** latest policy confirmation e-mail.
- Anything caused by:
  - **you** not having the correct passport or visa;
  - **your** transport provider's refusal to allow **you** to travel for reasons beyond your control;
  - **you** not wanting to travel or not enjoying **your trip**; or
  - the company or person **you** booked **your trip** with (or their agents) being made bankrupt (see section 12 - O<sub>2</sub> passenger protection).
  - the withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.
- More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

#### Under Cancellation

- Any extra cancellation charges, because **you** did not tell the company or person **you** booked the **trip** with, as soon as **you** knew **you** had to cancel.
- **You** not being able to afford the **trip**, except where **you** are made **redundant** and were only made aware of this after the date **you** bought **your** policy or booked **your trip** (whichever is later).

#### Under Cutting short your trip

- Cutting short **your trip**, unless **we** have agreed.
- Costs for **you** to come **home** because of illness or injury when **you** did not get a medical certificate from the **doctor** treating **you** that says it was medically necessary for **you** to come **home** and **we** agreed to this.

**Please read the general exclusions that also apply.**

## Special conditions and notes applying to section 2

### Cancellation

- **You** must cancel the **trip** as soon as **you** know **you** are unable to go.

### Cutting short your trip

- **You** must contact the 24-hour emergency assistance service before **you** return **home** and they must agree to the reason for cutting the **trip** short.
- If **you** have to cut short **your trip**, **we** will work out the unused value of **your trip** from the date it is necessary for **you** to return to **your home country** early or the date **you** go into hospital as an inpatient, for the rest of **your trip**.
- **We** will pay unused **trip** costs (but not **your** unused return travel tickets if **we** paid for new tickets) based on each complete 24-hour period **you** have lost.

## What we will need if you make a claim

- Your original cancellation invoice (or invoices) showing all cancellation charges.
- Full details of the reason why **you** had to cut short **your trip**.
- A medical certificate, filled in by the **doctor** treating **you** (cutting short **your trip**) or **your doctor** in **your home** country (cancellation) confirming the illness or injury of the person causing **you** to cut short **your trip**.
- A certified copy of the death certificate, where this applies.
- Written confirmation from **your** employer in the case of **redundancy** or cancellation of annual leave.
- General information set out in the 'Making a claim' section on page 10.

## Section 3 - Personal belongings

Cover only applies when shown on your policy confirmation e-mail

### Meaning of words in section 3

#### Fragile items

China, glass, pottery or other fragile items that are likely to break easily.

#### Pair or set

A number of items of **personal belongings** that belong together or can be used together (for example, matching necklace and earrings or photographic equipment).

#### Personal belongings

Luggage, clothes, **valuables**, sports equipment (not including **ski equipment** or **golf equipment**) and any other items that **you** wear, use or carry that belongs to **you** or that **you** are legally responsible for.

**Unattended Personal belongings** that are not in **your** full view unless they are locked in the accommodation **you** are using on **your trip** or they are out of sight in the locked boot, locked roof box or in the glove compartment or covered luggage area of a locked motor vehicle.

#### Valuables

Jewellery, watches, items made of or containing precious metals, or precious or semi-precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones, memory sticks and cards), personal media players (including MP3s and MP4s), PDAs, satellite navigation equipment, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

### What you are covered for

**We** will pay up to the limit (or limits) shown under 'core benefits' within the summary of cover (if **you** have flexed the benefits, **your** latest policy confirmation e-mail will show the limits that apply), if **your personal belongings** are lost, stolen or damaged during **your trip**.

## What you are not covered for

- The policy **excess** of the amount shown on **your** latest policy confirmation e-mail.
- Loss or theft of **personal belongings**, unless **you** have reported it to the police within 48 hours of discovery and been given a written police report.
- Loss or theft of, or damage to, the following.
  - **Personal belongings** while in the possession of **your** transport or accommodation provider, unless **you** have reported it to them within seven days of discovery and they have given **you** a property irregularity report or other or similar written confirmation detailing:
    - the damage;
    - the temporary loss; and / or;
    - the permanent loss.
  - Items where **you** are unable to provide receipts or other proof that **you** bought or own the items and proof of the value.
  - **Unattended personal belongings**.
  - **Valuables**, unless they are on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**.
  - **Valuables** packed in suitcases, trunks or similar containers (unless being carried as hand luggage).
  - **Valuables** left in an unattended motor vehicle.
  - Any films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, that are not pre-recorded and released for public purchase.
- More than the value of the part of the **pair or set** that is lost, stolen or damaged.
- Breakage or damage to:
  - **fragile items**; or
  - sports equipment while it is being used.
- Loss or damage due to wear and tear and the process of cleaning.
- Damage caused by the contents of bottles or other containers leaking or breaking.
- The cost of replacing or repairing false teeth.
- More than **£50** for tobacco, alcohol, fragrances and perfumes.

Please read the general exclusions that also apply.

## Special conditions and notes applying to section 3

- This policy covers **your personal belongings** on a new for old basis. This means **we** will pay **you** the replacement cost of any item(s) lost, stolen or damaged. **We** may choose to repair the item or replace it with an equivalent item.
- There is a limit for single items (or **pair or set** of items) and a **valuables** limit, and this policy may not provide enough cover for expensive items such as jewellery or computer, audio or photographic equipment. These items can usually be insured under **your** home contents policy.
- If **your personal belongings** are lost, stolen or damaged while in the possession of the transport or accommodation provider, **you** must get a property irregularity report or other similar written confirmation from them within seven days of discovery detailing:
  - the damage;
  - the temporary loss; and / or
  - the permanent loss;

**You** might be able to claim directly with the transport or accommodation provider, by writing to them within 21 days of the damage or loss.

- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the damaged item will then belong to **us**.

## What we will need if you make a claim

- A written police report confirming full details of the theft.
- A written report from **your** travel representative or accommodation manager, if this applies.
- A property irregularity report or other similar written confirmation from the transport or accommodation provider detailing:
  - the damage;
  - the temporary loss; and / or;
  - the permanent loss.
- For lost, stolen or damaged items, where available original receipts or other suitable proof that **you** bought or own the items, and proof of the value.
- An estimate of the costs of repairing all damaged items.
- General information set out in the 'Making a claim' section on page 10.

## Section 4 - Personal money

Cover only applies when shown on your policy confirmation e-mail

### ABC Meaning of words in section 4

#### Personal money

**Cash**, cards, tickets or vouchers which have a monetary value (for example phone-cards, gift vouchers, admission and travel tickets). These must all be held for private and not business purposes.

#### Cash

Coins and notes that can legally be used as currency in any country.

### ✔ What you are covered for

- **We** will pay up to the limit (or limits) shown under 'core benefits' within the summary of cover (if **you** have flexed the benefits, **your** latest policy confirmation e-mail will show the limits that apply), if **your** personal money is lost, stolen or damaged during **your trip**.

### ✘ What you are not covered for

- The policy **excess** of the amount shown on **your** latest policy confirmation e-mail.
- Loss or theft of **personal money** unless:
  - **you** have reported the theft to the police within 48 hours of discovery and been given a written police report;
  - it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your trip**; or
  - **you** are able to provide foreign exchange receipts, withdrawal slips or statements from a bank or bureau de change confirming the amount, currency and when and where **you** got the **cash**.
- Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- Loss or theft of travellers cheques if a replacement service is provided.
- More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please read the general exclusions that also apply.

### ! What we will need if you make a claim

- A written police report confirming full details of the theft.
- A written report from **your** travel representative or accommodation manager, if this applies.
- Original foreign exchange receipts, **cash** withdrawal slips or statements from a bank or bureau de change confirming the amount, currency and when and where **you** got the **cash**.
- General information set out in the 'Making a claim' section on page 10.

## Section 5 - Loss or theft of passport

### ✔ What you are covered for

**We** will pay up to **£600** in total for the following if **your** passport is lost or stolen during **your trip**.

- A temporary replacement passport.
- Any extra costs for travel and accommodation.
- The value of **your** original passport.

### ✘ What you are not covered for

- Any claim, unless **you** get a letter from the local embassy or consulate **you** reported the loss to.

Please read the general exclusions that also apply.

### ! What we will need if you make a claim

- Written confirmation from the local embassy or consulate where the loss happened, which gives details of the date the passport was lost, and when it was reported and replaced. **We** will also require a written report from the police.
- Original receipts and accounts for getting the temporary passport and, if this applies, any extra costs for travel and accommodation.
- General information set out in the 'Making a claim' section on page 10.

## Section 6 - Delayed personal belongings

### ABC Meaning of words in section 6

#### Personal belongings

Luggage, clothes, **valuables**, sports equipment (not including **ski equipment**) and any other items that **you** wear, use or carry that belongs to **you** or that **you** are legally responsible for.

#### Valuables

Jewellery, watches, items made of or containing precious metals, or precious or semi-precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones, memory sticks and cards), personal media players (including MP3s and MP4s), PDAs, satellite navigation equipment, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

### ✔ What you are covered for

**We** will pay up to **£250** in total for essential replacement items, if **your personal belongings** are temporarily lost or delayed by **your** transport provider on **your** outward trip for more than 12 hours after **you** arrive at **your** destination.

### ✘ What you are not covered for

- Temporary loss or delay of **valuables**.
- Temporary loss or delay of **personal belongings** on **your** return trip to **your home** country.

Please read the general exclusions that also apply.

### 📄 Special conditions and notes applying to section 6

- **You** must get a property irregularity report or other similar written confirmation from the transport provider within seven days of discovery detailing the temporary loss. **You** might be able to claim directly with the transport provider, by writing to them within 21 days of the temporary loss.
- **We** will take off any amount that **you** are due to be paid under this section from the final claim settlement under 'Section 3 - Personal belongings', if **your personal belongings** are permanently lost.

### ! What we will need if you make a claim

- A property irregularity report or other similar written confirmation from the transport provider detailing the temporary loss.
- Receipts for essential replacement items that **you** buy.
- General information set out in the 'Making a claim' section on page 10.

## Section 7 - Missed departure

### ABC Meaning of words in section 7

#### Departure point

The airport, station or port where:

- **your** outward **trip** to **your** destination begins;
- any connecting or other pre-booked flights or other transport begins if **your trip** has more than one destination or connection; or
- **your** return **trip** back **home** begins (including any connecting transport **you** take later).

### ✔ What you are covered for

**We** will pay up to **£1,000** in total for the extra cost of travel and accommodation if **you** miss **your** booked departure because **you** do not get to **your departure point** on time as a result of:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down; or
- the vehicle **you** are travelling in is involved in a traffic jam.



## What you are not covered for

- Any claim:
  - if **you** did not leave enough time to arrive at **your departure point**;
  - if **you** have made travel arrangements independently from those included on **your** package holiday, and not left enough time between the arrival of **your** flight or other transport and the departure of any connecting flight or other transport; or
  - if **you** could reasonably have made other travel arrangements to reach **your departure point** in time.
- Any delay or failure of public transport caused by a riot, strike or industrial action which **you** were aware of before **you** bought **your** policy or booked **your trip** (whichever is later).
- The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

Please read the general exclusions that also apply.

## Special conditions and notes applying to section 7

**You** must get written confirmation of the reason for the delay - for example, a breakdown service report if **your** vehicle breaks down, police confirmation of unexpected motorway or road closures, or a public transport provider's confirmation that the service did not run on time.

## What we will need if you make a claim

- Full details of the circumstances causing **you** to miss **your** departure.
- Written confirmation as shown in the special conditions and notes applying to section 7.
- General information set out in the 'Making a claim' section on page 10.

## Section 8 - Delayed departure

### Meaning of words in section 8

#### Departure point

The airport, station or port where;

- **your** outward **trip** to **your** destination begins;
- any connecting or other pre-booked flights or other transport begins if **your trip** has more than one destination or connection; or
- **your** return **trip** back **home** begins (including any connecting transport **you** take later).

### What you are covered for

the following.

#### Delayed departure

We will pay

- **£25** for each full 12 hours of delay up to **£300** in total; and
- Up to **£100** in total for all **insured persons** for overnight accommodation if **your** booked transport is delayed at the **departure point** for more than 12 hours 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.

OR

#### Abandoning your trip

We will pay

- Up to **£2,000** in total (or if **you** have flexed the benefits to increase cancellation cover, **your** latest policy confirmation e-mail will show the limits that apply) if **you** abandon **your trip**, after **you** have been delayed for more than 12 hours at **your** outward **departure point** because of reasons described under 'Delayed departure' above.

AND

- Up to **£200** for any additional travel and / or accommodation costs **you** have had to pay as a result of abandoning **your trip**.

## What you are not covered for

### Under 'Delayed departure' and 'Abandoning your trip'.

- Claims for both delayed departure and an abandoned **trip**.
- Anything that is caused by **you** not checking in at the **departure point** when **you** were supposed to.
- Any delay caused by a strike or industrial action which began or was announced before **you** booked **your trip** or bought **your** policy (whichever is later).
- Any claim where **you** do not get written confirmation from the airline or other transport provider of the reason for the delay and the actual departure time.
- The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.

### Under 'Abandoning your trip'

- The policy **excess** of the amount shown on **your** latest policy confirmation e-mail.
- Claims unless the actual departure time was more than 12 hours later than the time shown in **your trip** booking.
- More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, airmiles, loyalty card points, redeemable vouchers or another similar scheme.

Please read the general exclusions that also apply.

## Special conditions and notes applying to section 8

**You** can only claim for either delayed departure or abandoning **your trip**.

## What we will need if you make a claim

- Written confirmation from the transport provider or their handling agent, which gives details of the scheduled and actual departure times and why the departure was delayed.
- For abandoning **your trip** claims **we** will also need all the information set out under 'Section 2 - Cancelling or cutting short your trip'.
- General information set out in the 'Making a claim' section on page 10.

## Section 9 - Personal accident

### Meaning of words in section 9

#### Accident

An unexpected event caused by something external and visible, that causes a physical bodily injury which, within 12 months, results in one of the following.

- Death.
- Total and permanent loss of sight in one or both eyes.
- Total and permanent loss of use of a limb.
- Permanent and total disablement.

## What you are covered for

**We** will pay up to **£50,000** if **you** have an **accident** during **your trip**.

## What you are not covered for

- Any medical condition set out under 'Health declaration and health exclusions', on page 6).
- Any claim **you** make more than one year after the **accident**.
- More than one of the payments shown in the summary of cover, resulting from the same **accident**.

Please read the general exclusions that also apply.

## Special conditions and notes applying to section 9

**We** will make death benefit payments to **your** personal representative.

## What we will need if you make a claim

- A detailed account of the circumstances surrounding the **accident**, including photographs and video evidence, police report, witness details and statements, where this applies.
- Medical evidence from the **doctor** who has treated **you**, to confirm the seriousness of the injury and treatment given (including dates of when **you** were admitted to and discharged from hospital).
- A certified copy of the death certificate, if this applies.
- General information set out in the 'Making a claim' section on page 10.

## Section 10 - Personal liability

### ABC Meaning of words in section 10

#### Liable / liability

A legal responsibility for something, especially costs or damages.

#### ✓ What you are covered for

**We** will pay up to **£2 million** in total if **you** accidentally injure someone or damage someone else's property during **your trip** and are legally **liable**.

#### ✗ What you are not covered for

- Any fines or exemplary damages (fines that punish, or aim to punish, the person responsible, rather than awarding compensation to the victim) **you** have to pay.
- **Liability** arising from any of the following.
  - Death or injury of people who work for **you**, a **travelling companion** or a members of **your** family.
  - Loss of or damage to property, including temporary holiday accommodation, that is owned by **you**, a **travelling companion**, a member of **your** family or someone who works for **you**.
  - **Your** business, trade, profession, job or any other activity **you** do for financial benefit.
  - **Your** involvement in manual work of any kind.
  - **You** owning, using or having control of:
    - animals;
    - firearms (except sporting guns used in a controlled environment and suitably supervised - for example, clay pigeon shooting);
    - motorised or mechanical vehicles and any trailers attached to them;
    - aircraft; or
    - motorised watercraft or sailing vessels (see 'Special conditions and notes applying to section 10' if **your trip** is an organised boating or sailing holiday).

**Please read the general exclusions that also apply.**

### Special conditions and notes applying to section 10

If **you** are using a motorised or mechanical vehicle while on **your trip**, **you** must make sure that **you** get the necessary insurance as this is not covered under this policy.

**You** or **your** personal representatives must tell **us** as soon as **you** or **your** personal representatives are aware of a possible legal claim, prosecution, inquest or injury, which might lead to a claim under this section.

**You** must not negotiate, pay, settle, admit or deny any **liability** to anyone else, without first getting **our** written permission.

If **your trip** is an organised boating or sailing holiday, **you** will only be covered for damage to the boat while it is not moving.

### What we will need if you make a claim

- A detailed account of the circumstances surrounding the claim, including photographs, video and medical evidence where this applies.
- Full details of any police report and witnesses (providing written statements where available).
- Any writ, summons or other correspondence **you** receive from anyone else about **your** claim.
- General information set out in the 'Making a claim' section on page 10.

## Section 11 - Legal expenses

### ABC Meaning of words in section 11

#### Appointed adviser

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

#### 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 these hearings, but not any applications **you** make;

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

#### Legal costs

- Fees or related expenses (including VAT or the equivalent local goods and services tax) **we** agree to pay in connection with **your legal action**.
- Any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties).
- Reasonable extra travel and accommodation costs if **you** have to go to a foreign court in connection with **your legal action**.

### ✓ What you are covered for

**We** will pay up to **£30,000** in total for **you** or **your** personal representative to have an **appointed adviser** take **legal action** to claim damages or compensation for negligence against someone else, if **you** are ill, injured or die during **your trip**.

### ✗ What you are not covered for

Any claim;

- not reported to **us** within 90 days after the **incident**;
- 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; or
- against a travel agent, **trip** provider or carrier, **us**, **the insurer**, another **insured person** under this policy or **our** agents.

### Legal costs;

- for **legal action**, or **legal costs** that **we** have not agreed to;
- if **you** refuse a reasonable settlement for **your** claim (in this case, use alternative resolution facilities, such as mediation);
- if **you** withdraw from a claim without **our** agreement (in this case, **you** must repay any **legal costs** that **we** have paid and all **legal costs** will become **your** responsibility);
- **you** have to pay under a contingency fee arrangement (an arrangement where the **appointed adviser** takes a percentage of any compensation awarded, as their fee);
- awarded as a personal penalty against **you** or the **appointed adviser** (for example, for not keeping to court rules); or
- for bringing **legal action** in more than one country for the same **incident**.

Please read the general exclusions that also apply.

### 📖 Special conditions and notes applying to section 11

- **We** will 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, such as mediation.
- **You** must carry out **your** claim in whatever way the **appointed adviser** suggests.
- **You** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence **you** receive, including any claim settlement offers **you** are made.
- **You** must pay **us** any legal costs that are awarded to **you** as part of the settlement.
- Do not reply to any correspondence from anyone else about **your** claim, without **our** written permission.
- **We** can take **legal action** in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
- **We** will not be bound by any promises or guarantees **you** give to the **appointed adviser** or any other person about paying fees or expenses, without **our** permission.
- **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 we will need if you make a claim

- A detailed account of the circumstances surrounding the claim, including photographs and video evidence (if available) within 90 days of the **incident**.
- Any writ, summons or other correspondence **you** receive from anyone else about **your** claim.
- Full details of any witnesses, providing written statements where available.
- General information set out in the 'Making a claim' section on page 10.

## Section 12 - O<sub>2</sub> passenger protection

Cover only applies when shown on your policy confirmation e-mail

**This section only is provided by International Passenger Protection Limited, and is underwritten by a consortium of Association of British Insurers and certain underwriters at Lloyds.**

## ABC Meaning of words in section 12

### End supplier

A scheduled airline, ferry, cruise, coach or rail company, caravan, mobile home, campsite or car rental company, hotel, villa, cottage or similar accommodation owner, excursion or safari operator or theme park.

## ✓ What you are covered for

**We** will pay up to **£1,000** in total for costs **you** incur as a result of insolvency of **your** travel **end supplier**.

### Insolvency prior to departure

- Irrecoverable sums paid in advance if the **end supplier** becomes insolvent before **your** departure; OR

### Insolvency after departure

If the **end supplier** becomes insolvent after **your** departure:

- extra pro rata costs **you** have to pay to replace that part of the **end suppliers** arrangements to a similar standard to that originally booked or
- if curtailment of the **trip** is unavoidable - the cost of return transport to **your home** country to a similar standard to that originally booked.

## 📄 Special conditions and notes applying to section 12

- Where possible **you** should contact the O<sub>2</sub> travel claims department (see 'Making a claim' section on page 10), before **you** make alternative arrangements so that **we** can agree to the costs.

## ✗ What you are not covered for

- **End supplier** arrangements booked outside **your home** country.
- **End supplier** arrangements that form part of an inclusive holiday/ packaged holiday.
- The financial failure of the **end supplier** if:
  - they are insolvent (including Chapter 11) or if they were known to be under any threat of insolvency at the date **your** policy or travel tickets for **your trip** were bought (whichever is the later).
  - they are a travel agent, tour organisers, booking agent or consolidator.
  - they are bonded or insured elsewhere (even if the bond is insufficient to meet the claim).
- Monies that are recoverable elsewhere or by any other means.
- Any loss for which a third party is liable or which can be recovered by other legal means.
- Any claim submitted over six months after the failure of the **end supplier**.
- Any loss that is not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach **your** pre-booked hotel following the financial failure of an airline.

**Please read the general exclusions that also apply.**



## Section 13 - Winter sports

Cover only applies when shown on your policy confirmation e-mail

### ABC Meaning of words in section 13

#### Ski equipment

Skis, snowboards, boots, bindings, poles and ice skates. Items that **you** have hired or borrowed and are legally responsible for are also covered.

#### Ski pack

Hired **ski equipment**, ski school fees and lift passes.

#### Winter sports

See page 9 for a full description of the activities covered.

### ✔ What you are covered for

**We** will pay for the following.

#### Ski equipment

Up to **£500** in total for **your** own **ski equipment** and up to **£300** in total for **ski equipment you** hire if it is lost, stolen or damaged during **your trip**. The most **we** will pay for a single item is **£250**.

#### Hire of other ski equipment

**£20** a day up to **£300** in total for costs to hire other **ski equipment** if **yours** is;

- temporarily delayed or lost on **your** outward **trip** for more than 12 hours after **your** arrival;
- lost, stolen or damaged during **your trip**.

#### Ski pack

Up to **£300** in total if:

- **you** have no choice but to cancel or cut short **your trip**.
- **you** cannot ski because of an illness or injury during **your trip**.

#### Piste closure

Up to **£20** a day up to **£300** in total if **you** are unable to ski or snowboard at your pre-booked resort due to bad weather conditions during **your trip**.

#### Avalanche

Up to **£200** if **you** need extra travel and accommodation to get to **your** pre-booked resort or return **home** because of an avalanche.

### ✘ What you are not covered for

#### Under 'Ski equipment'

- Anything mentioned under the heading 'What you are not covered for' within 'Section 3 - Personal belongings'.

#### Under 'Hire of other ski equipment'

- Anything mentioned under the heading 'What you are not covered for' within 'Section 6 - Delayed personal belongings'.

#### Under 'Ski pack'

- Anything mentioned under the heading 'What you are not covered for' within 'Section 1 - Emergency medical and associated expenses' and within 'Section 2 - Cancelling or cutting short your trip'.

#### Under 'Piste closure'

- Any compensation for the first full 24 hours at **your** booked ski resort.
- Any trip in **your home** country.
- Any claim unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed.
- Claims where **your trip** provider or other provider has provided compensation.
- For policies or **trips** booked less than 14 days before the start of **your trip** if the ski-lifts or ski-schools in **your** pre-booked resort were closed and the resort reports said this would continue.
- Any **trip** that takes place outside a recognised ski resort or the official resort opening dates.

#### Under 'Avalanche'

- Unless **you** get a letter from the relevant authority, **your trip** provider or other provider confirming the **incident**.
- Claims where **your trip** provider or other provider has paid compensation, or extra travel and accommodation costs.

**Please read the general exclusions that also apply.**

## Special conditions and notes applying to section 13

- This policy covers **your personal belongings** on a new for old basis. This means **we** will pay **you** the replacement cost of any item(s) lost, stolen or damaged. **We** may choose to repair the item or replace it with an equivalent item.
- There is a limit for single items, and this policy may not provide enough cover for expensive **ski equipment**. These items can usually be insured under **your** home contents policy.
- If **your ski equipment** is lost, stolen or damaged while in the possession of the transport or accommodation provider, **you** must get a property irregularity report or other similar written confirmation from them within seven days of the discovery detailing:
  - the damage;
  - the temporary loss; and / or
  - the permanent loss.

**You** might be able to claim directly with the transport or accommodation provider, by writing to them within 21 days of the damage or loss.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the damaged item will then belong to **us**.
- The special conditions and notes under 'Section 2 - Cancelling or cutting short your trip' also apply to this section of cover.'

## What we will need if you make a claim

### Under 'Ski equipment' and under 'Hire of other ski equipment'

- A written police report confirming full details of the theft.
- A written report from **your** travel representative or accommodation manager, if this applies.
- A property irregularity report or other similar written confirmation from the transport or accommodation provider detailing:
  - the damage;
  - the temporary loss; and / or
  - the permanent loss.
- For lost, stolen or damaged items, where available original receipts, vouchers or other suitable proof that **you** bought or own the items, and proof of the value.
- An estimate for repair for all damaged items.
- All hire receipts and luggage labels or tags.

### Under 'Ski pack'

- Medical evidence from the **doctor** who treated **you**, to confirm the illness or injury, including dates of when **you** were unable to ski.

### Under 'Piste closure'

- A letter from **your trip** provider, the local piste authority or ski-lift operator confirming the reason for the closure and how long it was closed.

### Under 'Avalanche'

- A letter from the local authority, **your trip** provider or other provider confirming the **incident**.

### For all claims

- General information set out in the 'Making a claim' section on page 10.

## Section 14 - Golf cover

Cover only applies when shown on your policy confirmation e-mail

### ABC Meaning of words in section 14

#### Golf equipment

Golf clubs, golf bag, golf trolley and golf shoes. Items that **you** have hired or borrowed and are legally responsible for are also covered.

#### Unattended

**Golf equipment** that is not in **your** full view unless it is locked in the accommodation **you** are using on **your trip** or it is out of sight in the locked boot or covered luggage area of a locked motor vehicle.

### ✔ What you are covered for

#### Golf equipment

**We** will pay up to **£1,000** in total for **your golf equipment** if it is lost, stolen or damaged during **your trip**. The most **we** will pay for a single item is **£150**.

#### Hire of other golf equipment

**We** will pay **£20** a day up to **£300** in total for costs to hire other **golf equipment** if **yours** is:

- temporarily delayed or lost on **your** outward **trip** for more than 12 hours after **your** arrival;
- lost, stolen or damaged during **your trip**.

#### Green fees

**We** will pay up to **£300** in total if **you** cannot play golf because:

- **you** have to cancel or cut short **your trip**;
- **you** are delayed in arriving at **your** resort because of reasons shown under 'Section 8 - Delayed departure';
- **you** are ill or injured during **your trip**; or
- the golf course is unexpectedly closed.

#### Hole in one

**We** will pay up to **£150** in total towards celebratory drinks if **you** complete a hole in one shot (not including **your** handicap allowance) during a round of golf on **your trip**.

### ✘ What you are not covered for

#### Under 'Golf equipment'

- Anything mentioned under the heading 'What you are not covered for' within 'Section 3 - Personal belongings'.

#### • Unattended golf equipment.

#### Under 'Hire of other golf equipment'

- Anything mentioned under the heading 'What you are not covered for' within 'Section 3 - Personal belongings'
- Anything mentioned under the heading 'What you are not covered for' within 'Section 6 - Delayed personal belongings'.

#### Under 'Green fees'

- Anything mentioned under the heading 'What you are not covered for' within 'Section 1 - Emergency medical and other expenses'
- Anything mentioned under the heading 'What you are not covered for' within 'Section 2 - Cancelling or cutting short your trip'.
- Anything mentioned under the heading 'What you are not covered for' within 'Section 8 - Delayed departure'.

**Please read the general exclusions that also apply.**

## Special conditions and notes applying to section 14

- This policy covers **your personal belongings** on a new for old basis. This means **we** will pay **you** the replacement cost of any item(s) lost, stolen or damaged. **We** may choose to repair the item or replace it with an equivalent item.
  - There is a limit for single items and this policy may not provide enough cover for expensive **golf equipment**. These items can usually be insured under **your** home contents policy.
  - 'Section 10 - Personal liability' is extended to provide cover for injury, loss or damage caused by ownership or use of a golf buggy on a golf course.
  - If **your golf equipment** is lost, stolen or damaged while in the possession of the transport or accommodation provider, **you** must get a property irregularity report or other similar written confirmation from them within seven days of discovery detailing:
    - the damage;
    - the temporary loss; and / or
    - the permanent loss.
- You** might be able to claim directly with the transport provider, by writing to them within 21 days of the damage or loss.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the damaged item will then belong to **us**.
  - **You** cannot make a claim under both this section and 'Section 6 - Delayed personal belongings' for the same reason.
  - The special conditions and notes under 'Section 2 - Cancelling or cutting short your trip' also apply to this section of cover.

## What we will need if you make a claim

- A written police report confirming full details of the theft.
- A written report from **your** travel representative or accommodation manager, if this applies.
- A property irregularity report or other similar written confirmation from the transport or accommodation provider detailing
  - the damage;
  - the temporary loss; and / or
  - the permanent loss.
- For lost, stolen or damaged items, where available original receipts or other suitable proof that **you** bought or own the items, and proof of the value.
- An estimate for repair for all damaged items.

- All hire receipts and luggage labels or tags.
- Written confirmation from the transport provider or their handling agent, which gives details of the scheduled and actual departure times and why the departure was delayed, if this applies.
- Medical evidence from the **doctor** who treated **you**, to confirm the illness or injury, including dates of when **you** were unable to play golf.
- Written confirmation from the golf club confirming the date and time that the course was closed, if this applies.
- General information set out in the 'Making a claim' section on page 10.

## Section 15 - Wedding cover

Cover only applies when shown on your policy confirmation e-mail

### Meaning of words in section 15

#### **Wedding clothes**

The wedding dress, wedding suit, and other accessories including shoes, make-up, hair styling and flowers all bought especially for the bride and groom to use on their wedding day.

#### **Wedding gifts**

Gifts given to the bride and groom during the **trip**. These may be sent before the **trip** or bought during the **trip**.

#### **Wedding rings**

The bride and groom's **wedding rings**.

### What you are covered for

#### **Wedding rings, wedding gifts or wedding clothes**

**We** will pay the following for loss, theft, or damage during **your trip**:

- Up to **£250** for each of **your wedding rings**;
- Up to **£1,000** in total for each couples **wedding gifts**;
- Up to **£1,500** in total for each couples **wedding clothes**.

#### **Replacement photographs or video**

Up to **£750** in total for each couple to reprint **your** wedding photographs, replace **your** wedding video or hire another professional photographer if:

- the booked professional photographer is unable to attend **your** wedding due to their injury, illness, death or other circumstances outside their control; or
- the professional photographs or video recording of the wedding day are lost, damaged or destroyed during **your trip** or within 14 days of the wedding day.

## **x** What you are not covered for

### **Under 'Wedding rings, wedding gifts or wedding clothes'**

- The policy **excess** of the amount shown on **your** latest policy confirmation e-mail.
- Anything mentioned under the heading 'What you are not covered for' and within 'Section 3 - Personal belongings' or 'Section 4 - Personal money'.

### **Under 'Replacement photographs or video'**

- The policy **excess** of the amount shown on **your** latest policy confirmation e-mail.
- Compensation **you** can get from the booked photographer or any other source.

**Please read the general exclusions that also apply.**

## **!** Special conditions and notes applying to section 15

The special conditions and notes under 'Section 3 - Personal belongings' and 'Section 4 - Personal money' also apply to this section of cover.

## **!** What we will need if you make a claim

- A written police report confirming full details of the theft.
- A written report from **your** travel representative or accommodation manager, if this applies.
- For lost, stolen or damaged items, where available original receipts or other suitable proof that **you** bought or own the items, and proof of the value.
- An estimate for repair for all damaged items.
- Written confirmation from the wedding photographer, which gives details of why they could not attend **your** wedding, and details of the extra costs to hire a different photographer.
- General information set out in the 'Making a claim' section on page 10.

## Section 16 - Collision damage waiver (CDW)

Cover only applies when shown on your policy confirmation e-mail

### **ABC** Meaning of words in section 16

#### **Insured vehicle**

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

- be no more than 10 years old and have no more than 10 seats;
- not be driven off a public highway;
- not be a motor home, campervan, commercial vehicle, minibus (with 10 seats or more), motorcycle or moped;
- have a retail purchase price of less than **£70,000**.

#### **Driver**

Aged between 21-79 at the time of driving.

## **✓** What you are covered for

### **Excess reimbursement**

**We** will pay up to **£3,000** in total for the reimbursement of the excess applied to **your** car hire insurance, if the **insured vehicle** is accidentally damaged, involved in an accident or is stolen during the **rental period**.

### **Rental car key cover**

**We** will pay up to **£500** in total for costs to replace rental car keys if these are lost, stolen, or damaged during the **rental period**. This will also include where necessary the costs to replace locks or for a locksmith to break into the **insured vehicle**.

## **x** What you are not covered for

- Any claim where **you** have not followed the terms of **your** rental agreement.

**Please read the general exclusions that also apply.**

## **!** What we will need if you make a claim

- **Your** original rental agreement.
- Detailed account of the circumstances surrounding the **incident** (including, photographs and video evidence if this applies).
- Full details of any witnesses, providing written statements where available.
- Detailed account of the circumstances that led to the accident / damage to the **insured vehicle**, including a written police report if this applies.
- Original bills or invoices **you** are asked to pay.
- A copy of the driving licence of the person driving the **insured vehicle** at the time of the accident.



## Legal and regulatory information

This policy is available to **residents** of the **UK, Channel Islands** and Isle of Man only.

### Insurer

Sections 1-11 and 13-16 of **your** O<sub>2</sub> travel insurance are underwritten by AGA International SA and is administered in the **United Kingdom** by Mondial Assistance (UK) Limited.

Section 12 is underwritten by a consortium of Association of British Insurers and certain underwriters at Lloyds and is provided by International Passenger Protection Limited.

### Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** confirmation e-mail for a refund of **your** premium.

For Flow cover, this 14-day period applies after receiving **your** first insurance confirmation e-mail. Once the policy has been in place for at least six months, it will also apply each time **you** receive **your** new policy confirmation e-mail confirming any changes that **you** have made to **your** Flow cover.

**You** can call O<sub>2</sub> travel insurance on **0844 463 02 02** or write to O<sub>2</sub> travel insurance, Mondial House, 102 George Street, Croydon CR9 6HD.

If during this 14-day period, **you** have travelled, made a claim or intend to make a claim, then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14-day period.

### Data protection

Information about **your** policy may be shared between Telefonica UK Limited, **us** and the **insurer** for underwriting and administration purposes.

Sensitive health and other information **you** provide will be used by **us, our** representatives, the **insurer**, other **insurers** and industry-governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

**Your** information may be used by **us**, the **insurer** and members of Allianz Global Assistance and shared with Telefonica UK Limited for marketing and research purposes or to inform **you** from time to time about new products or services.

If **you** do not want to receive marketing information please write to **us** at Mondial House, 102 George Street, Croydon, CR9 6HD. **You** have the right to access **your** personal records.

### Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS telephone number **020 7892 7300**, or by visiting their website at **www.fscs.org.uk**.

### Governing law

Unless agreed otherwise, English law will apply and all communication in relation to this policy will be in English. If there is a dispute concerning this policy, the English courts shall have exclusive jurisdiction.

### Contracts (Rights of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

## Glossary

When the following words and phrases appear in the policy document or policy confirmation e-mail, they have the meanings given below. These words appear in bold print.

### Area of cover

**You** will not be covered if you travel outside the area **you** have chosen, as shown on **your** policy confirmation e-mail.

- **UK**  
England, Scotland, Wales and Northern Ireland.
- **Europe**  
**UK, Channel Islands**, Mediterranean islands, Albania, Algeria, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearic Islands, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Islands, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland (Republic of), Isle of Man, Israel, Italy, Kosovo, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Romania, Russia – West of Urals, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey and Ukraine.
- **Worldwide**  
Worldwide

### Business associate

Anyone **you** work closely with, and whose unexpected absence from work means that a senior manager or director of **your** business needs **you** to cut short **your trip**.

### Channel Islands

Jersey, Guernsey, Sark and Alderney and Herm.

### Couple

Two adults living together.

### Doctor

A legally qualified **doctor** who holds the necessary certification in the country they are currently practising in. This person must not be related to **you** or anyone **you** are travelling with.

### Excess, excesses

The amount **we** will deduct from **your** claim. The maximum **you** will have to pay for any claim(s) for any **trip** shall not exceed **£100** (or **£150** if **you** have chosen to increase the **excess** to **£75**). If **you** have paid the extra premium to have **£0 excess**, the **excess** will not be deducted from **your** claim.

### Home

Where **you** normally live in the **UK, Channel Islands** or the Isle of Man.

### Incident

A single event that leads to **you** or any number of **insured persons** having to claim on one or more sections of the policy.

### Insurer

- For sections 1-11 and 13-16  
AGA International SA
- For section 12  
A consortium of Association of British Insurers and certain underwriters at Lloyds and provided by International Passenger Protection Limited.

### Period of insurance

- For Single cover  
If **you** have selected cancellation cover this will start on the date shown on **your** policy confirmation e-mail and ends at the beginning of **your trip**. Collision damage waiver cover starts at the beginning of **your rental period** and finishes at the end of **your rental period**. The cover for all other sections starts at the beginning of **your trip** and finishes at the end of **your trip**.
- For Annual cover  
If **you** have selected cancellation cover this will start on the date shown on **your** policy confirmation e-mail 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**.
- For Flow cover  
If **you** have selected cancellation cover this will start on the date shown on **your** latest policy confirmation e-mail and ends at the beginning of **your trip**. The cover for all other sections start at the beginning of **your trip** and finish at the end of **your trip** provided **you** continue to pay **your** monthly premium.
- For Single and Annual cover  
All cover ends on the expiry date shown on **your** policy confirmation e-mail, unless **you** cannot finish **your trip** as planned because of death, illness or injury or if **your** booked transport is delayed and this cannot be avoided. In these circumstances, **we** will extend cover free of charge until **you** can reasonably finish the **trip**.
- For Flow Policy Options  
All cover for Policy Options ends on the expiry date shown on **your** latest policy confirmation e-mail, unless **you** cannot finish **your trip** as planned because of death, illness or injury or if **your** booked transport is delayed and this cannot be avoided. In these circumstances, **we** will extend cover free of charge until **you** can reasonably finish the **trip**.

### Rental period

- **you** will only be covered if **you** are aged between 21 and 79 at the start date of **your** policy;
- a rental which is booked to last longer than 62 days is not covered, unless **we** agree otherwise in writing.
- rentals within the **UK** must be for at least 2 days, be more than 25 miles from **your home** (unless involves a sea crossing).

### Resident

A person who has their main home in the **UK, Channel Islands** or the Isle of Man, is registered with a **doctor** in the **UK, Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

### Travelling companion

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

### Trip

Any return journey that takes place during the **period of insurance** and starts and finishes from **your home**.

- For Single cover
  - **you** will only be covered if **you** are aged 79 or under at the date **your** policy was issued;
  - any other **trip** which begins after **you** get back is not covered;
  - a **trip** which is booked to last longer than 180 days is not covered.
- For Annual cover
  - **you** will only be covered if **you** are aged 69 or under at the start date **your** policy;
  - cover is for short trips of 31 days or less per trip only. There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 31 days per trip. This would include not insuring **you** for any part of a trip that is longer than 31 days in duration;
  - trips within the **UK, Channel Islands** or the Isle of Man must be for at least 3 nights and:
    - i have pre-booked transport or accommodation; or
    - ii be more than 25 miles from **your home** (unless involves a sea crossing).
  - when **you** have paid for the **winter sports** cover option, **you** will be covered for taking part in **winter sports** activities for up to 31 days in total during the **period of insurance**.

### • For Flow cover

- **You** will only be covered if **you** are aged 69 or under at the start date **your** policy;
- **You** will only be covered if **you** keep **your** policy in force for at least six consecutive months from the date **you** first bought the policy and continue to pay **your** premium monthly without any break in cover;
- a **trip** which is booked to last longer than 31 days is not covered;
- trips within the **UK, Channel Islands** or the Isle of Man must be for at least 3 nights or:
  - i have pre-booked transport or accommodation; or
  - ii be more than 25 miles from **your home** (unless involves a sea crossing).

### United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

### We, our, us

Mondial Assistance (UK) Limited who administer the insurance on behalf of the **insurer**.

### You, your, yourself, insured person

Each person shown on the policy confirmation e-mail, who has paid the appropriate insurance premium.

## Important contact details

### **Customer services:** (for queries about your travel insurance):

Phone: 0844 463 02 02

### **Health declaration:** (to declare a medical condition or change in your circumstances):

Phone: 0845 618 0353

### **24-hour emergency medical assistance:** (for medical emergencies or if you need to cut your trip short):

Phone outside your home country: +44 20 8239 3902

Phone within your home country: 020 8239 3902

E-mail: o2medicalassistance@mondial-assistance.co.uk

### **Claims:**

Phone: 0844 463 02 02

E-mail: o2travelclaims@mondial-assistance.co.uk

Calls to 020 8 numbers are charged at standard rate. Calls within the UK to 0845 numbers are charged a local rate. Calls within the UK to 0844 numbers are charged at 5p / minute from a BT landline or Free using the O2 network. Please note calls may be monitored or recorded. Calls from abroad or other network providers may vary.

These documents are available in large print, in Braille and on audio.  
Call 0844 463 02 02.

Telefónica UK Limited, Registered address: 260 Bath Road, Slough, Berkshire, SL1 4DX , Registered No. 1743099 is an Appointed Representative of Mondial Assistance (UK) Limited.

Sections 1-11 and 13-16 of O<sub>2</sub> travel insurance are underwritten by AGA International SA and is administered in the UK by Mondial Assistance (UK) Limited, Registered in England No. 1710361.

Registered Office Mondial House, 102 George Street, Croydon CR9 6HD.

Mondial Assistance (UK) Limited is authorised and regulated by the Financial Services Authority (FSA).

AGA International SA is authorised by Autorité de Contrôle Prudenciel in France and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority is available from us on request.

Mondial Assistance (UK) Limited acts as an agent for AGA International SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

Telefónica UK Limited acts as an agent for AGA International SA with respect to the receipt of customer money and handling premium refunds.

Section 12 of O<sub>2</sub> travel insurance is underwritten by a consortium of Association of British Insurers and certain underwriters at Lloyds and is administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR

International Passenger Protection Limited and the consortium of Association of British Insurers and certain underwriters at Lloyds are authorised and regulated by the Financial Services Authority (FSA)

International Passenger Protection Limited acts as an agent for the consortium of Association of British Insurers and certain underwriters at Lloyds with respect to the receipt of customer money and for the purpose of settling claims.

On behalf of International Passenger Protection Limited, Mondial Assistance (UK) Limited and AGA International SA and Telefónica UK Limited acts as an agent for the receipt of customer money and handling premium refunds