



off on your travels



Your Tailored Annual **Travel Policy Summary**
For selected home insurance customers



Travel Insurance
...a summary of your cover



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Policy Summary

Please read this document carefully to ensure it meets your needs. Full terms and conditions can be found within the policy document.

Features of a Direct Line Tailored Annual Travel Insurance Policy

The policy you have purchased is underwritten by Direct Line Insurance plc and will run for the period shown on your Travel Insurance Policy Schedule. This document does not form part of the contract between us.



Sections of cover	What is covered	What is not covered
<p>A Personal belongings</p>	<p>The insurance provided under paragraph A of section 3 of your Direct Line Home policy will apply to the property insured while temporarily outside the British Isles for up to 60 days in any one period of insurance, and while in the custody and control of you or any member of your family.</p> <p>For any claim we will not pay more than £7,500 or the sum insured shown in the schedule for section 3, whichever is less.</p> <p>The most we will pay for any one claim will be the total sum insured for personal possessions shown in the schedule, up to the following limits.</p> <ul style="list-style-type: none"> – We will not pay more than the individual sum insured for any item. – We will not pay more than £1,500 for any one item, set or collection, unless the schedule states otherwise. 	<p>(a) loss of or damage to:</p> <ul style="list-style-type: none"> (i) pedal cycles or their accessories. (ii) skis or sub-aqua equipment while in use. (iii) cricket bats or squash racquets while in play. (iv) property more specifically insured by any other policy. (v) property held or used for any profession, business or employment. <p>(b) loss or damage caused by:</p> <ul style="list-style-type: none"> (i) theft; <ul style="list-style-type: none"> 1) by deception. 2) from an unattended motor vehicle unless the item is within the vehicle and violence and force is used to enter the vehicle. (ii) confiscation or detention by customs or other officials; (iii) uninsurable risks.
<p>B Delayed personal belongings</p>	<p>Up to £100 for any essential personal belongings which you reasonably need to buy if you have to wait more than 12 hours for baggage that the carrier has temporarily lost on the way to your holiday destination.</p>	<p>Any claims where the delay to your personal belongings happens when you are on your return journey (going home).</p>

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C Personal money	Up to £500 if your personal money is lost or stolen while on your journey. Be aware the limit for cash is £250 per insured person.	<ul style="list-style-type: none"> • Any loss not reported to the police within 24 hours of discovering it. • Any loss not supported by a police report.
D Emergency medical and travel expenses abroad	Up to £5,000,000 for continuous medical and travel expenses incurred abroad, including £2,500 for funeral expenses.	<ul style="list-style-type: none"> • Any loss where you were travelling against medical advice or specifically to get treatment. • Any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to booking or taking your trip, about whether or not it was appropriate to travel; • An anticipated event.
F & G Cancellation or Cutting Short (curtailment) a journey	Up to £5,000 if you need to cancel your journey or cut short (curtail) your trip.	<ul style="list-style-type: none"> • Claims arising from the withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. An example of this would be if an aircraft was not allowed by the Civil Aviation Authority (because of volcanic ash in the airspace) to leave, or land on, its scheduled airport. Please note the above exclusion does not apply:

Sections of cover	What is covered	What is not covered
F & G Cancellation or Cutting Short (curtailment) a journey (continued)		<ul style="list-style-type: none"> – if your policy started before 18 June 2010 or you renew a policy that originally started before this date; or – if you obtained your quote before 18 June 2010 and subsequently accepted that policy or you have renewed that policy. • You must not be waiting for medical treatment as a hospital inpatient or day-patient before booking any journey unless we know about it and have agreed it in writing. • You must not book a journey if you have reason to believe it may be cancelled. • Any incident where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early. • Any costs not agreed by the Assistance company. • The transport operator or their agents refusing to transport you, a member of your immediate family or your travelling companion because they consider that you or they are not fit to travel. • Any treatment or help where, given your physical or mental condition you should not have travelled or it would have been reasonable for you to have consulted your medical practitioner, prior to booking or taking your trip, about whether or not it was appropriate to travel. • An anticipated event.

Sections of cover	What is covered	What is not covered
H Personal accident	<p>Benefit 1 – £10,000 if your injury leads to death or total or permanent loss of sight or physical loss of limb.</p> <p>Benefit 2 – £25,000 if you are permanently disabled and cannot carry out any paid work at all after two years from the date of the accident because of this injury.</p>	<ul style="list-style-type: none"> • More than one benefit for the same incident. • Any more than £1,500 for Benefit 1 if you are under 16 years of age at the time of the accident.
I Personal liability	Up to £2,000,000 per policy for personal liability for an incident that you caused during your journey that results in: death, physical injury, accident, loss or damage to the property.	<ul style="list-style-type: none"> • Any claim in relation to your employment or that of a member of your family. • Any claim resulting from you owning or using a firearm, an aircraft or a horse-drawn, waterborne, motorised, mechanical or towed vehicle.
J Delayed or missed departure	<p>If your departure is delayed by at least 12 hours we will pay you £20 for the first 12 hours and £10 for every following full 12 hours delay (to a maximum of £200). Alternatively, you can cancel your holiday (please see section F).</p> <p>If you miss your departure we will pay you up to £600 for extra accommodation and comparable transport charges if you arrive at your departure point too late to board your booked transport.</p>	<ul style="list-style-type: none"> • Claims arising from the withdrawal of an aircraft, cross-channel train or sea vessel from service (temporarily or permanently) on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country. <p>An example of this would be if an aircraft was not allowed by the Civil Aviation Authority (because of volcanic ash in the airspace) to leave, or land on, its scheduled airport. Please note the above exclusion does not apply:</p> <ul style="list-style-type: none"> – if your policy started before 18 June 2010 or you renew a policy that originally started before this date; or

Sections of cover	What is covered	What is not covered
J Delayed or missed departure (continued)		<ul style="list-style-type: none"> – if you obtained your quote before 18 June 2010 and subsequently accepted that policy or you have renewed that policy. • You failing to check in at the departure point as instructed in your travel itinerary. • Any form of industrial action strike or failure of public transport that was announced on television, news bulletins or in the press prior to the booking of the trip and the purchase of this insurance. • If your private car is not roadworthy prior to breaking down on the way to your departure point. • You missing your departure because of heavy traffic or road closures, and you did not leave enough time to reach your departure point, and you did not use public transport.
K Loss of passport	<p>Up to £250 for reasonable extra travel and accommodation costs while you arrange a replacement.</p>	<p>Any costs unless the loss is reported to the police within 24 hours.</p>
L Legal assistance	<p>We provide a 24 hour helpline for practical UK Legal advice in connection with your journey and for reporting a claim.</p> <p>We will pay up to £50,000 for legal costs to help you claim damages or compensation: for injury, illness or death, which happens during your journey; or following a dispute about an agreement you have for your journey.</p> <p>If you are arrested or held abroad we will pay up to £250 for the first consultation that you arrange with a local solicitor.</p>	<ul style="list-style-type: none"> • Claims reported more than 180 days after the date you knew or should have known about the incident leading to the claim. • Any claim resulting from any illness or injury that develops gradually or is not caused by a specific or sudden accident. • Legal costs and expenses that you have paid or will have to pay before we have agreed to them.

Sections of cover	What is covered	What is not covered
<p>M Winter sports cover</p>	<p>If you have paid the relevant premium you are covered for up to 22 days winter sports cover during the period of your insurance. This cover includes up to £500 for your winter sports equipment if it is damaged, lost or stolen. The most we will pay for a single item, pair or set is £250. £25 a day (to a maximum £300) for equipment you reasonably need to hire following theft, damage or loss of your own equipment. Up to £250 for unused ski passes, hire or tuition fees for which you cannot get a refund if your pass is lost or stolen, your resort closes completely or an accident or sickness prevents you from continuing your journey.</p>	<ul style="list-style-type: none"> • Any items left unattended, unless they are in a recognised secure place or in the secure area of a motor vehicle, which someone has broken into. • Any equipment that is more than 5 years old. • Any claim made outside the recognised skiing season in the ski resort where the loss takes place. • Any claim unless you booked your holiday before you left the UK.
<p>N Disaster cover</p>	<p>The most we will pay for each claim is £1,000. This is a new section of cover and is not shown on your schedule. The excess is £35 for each person.</p> <p>If, during your trip, you can no longer stay at your pre-booked and prepaid accommodation because of:</p> <ul style="list-style-type: none"> • fire; • lightning; • explosion; • earthquake; • tidal wave; • storm; • avalanche; • hurricane; 	<ul style="list-style-type: none"> • you changing your mind to travel or continue with your trip when the local or national authorities confirm that it is safe to stay; or • expenses you can recover from elsewhere.

Sections of cover	What is covered	What is not covered
<p>N</p> <p>Disaster cover (continued)</p>	<ul style="list-style-type: none"> • flood; or • medical epidemic or pandemic; <p>we will pay the necessary extra travel and accommodation expenses to allow you to continue with your trip, or return to the UK if you cannot continue with your trip.</p>	
<p>O</p> <p>Travel, accommodation and other end supplier failure cover</p> <p>This cover is provided and administered by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom ("IPP"), who are regulated and authorised by the FSA (FSA registration: 311958) and is underwritten by Groupama, Novae and Sagacor.</p>	<p>The Insurer will pay up to £5,000 in total for each insured person named on the invoice for:</p> <ol style="list-style-type: none"> 1. Irrecoverable sums paid in advance and prior to departure in the event of the insolvency or other financial failure of the travel, accommodation or other end supplier where such sums do not form part of an inclusive holiday, or 2. In the event of the insolvency or other financial failure of any travel, accommodation or other end supplier after departure: <ol style="list-style-type: none"> a) additional proportionate costs you incur in replacing that part of the arrangements to a similar standard to that originally booked, or <ol style="list-style-type: none"> b) the cost of return transportation to the UK of a similar standard to that originally booked if the cutting short of a journey (curtailment) is unavoidable. 	<p>Exclusions</p> <p>The Insurer will not pay for costs arising from:</p> <ul style="list-style-type: none"> – the insolvency or other financial failure of the travel, accommodation or other end supplier whose services were not booked from within the UK; – the insolvency or other financial failure of: <ol style="list-style-type: none"> a) any travel, accommodation or other end supplier (or that of a provider of any other component part of your journey) where at the time of the booking or taking out of this insurance (whichever is later) you could have reasonably been expected to know of a reason why the service could not be provided due to the end supplier's insolvency or other financial failure. (For example, where there is significant media coverage in the UK about the

Sections of cover	What is covered	What is not covered
<p>O Travel, accommodation and other end supplier failure cover (continued)</p>	<p>PROVIDED THAT in the case of a) and b) above, where practicable you shall have obtained the approval of IPP prior to incurring the relevant costs.</p>	<p>provider's insolvency or other financial failure or where you find out about the insolvency or other financial failure prior to booking)</p> <p>b) any travel, accommodation or other end supplier who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim)</p> <p>c) any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked travel, accommodation or the services of any other end supplier</p> <p>– any loss for which a third party is liable or which can be recovered by other legal means, for example under the Consumer Credit Act.</p>

General Conditions and Exclusions

Please refer to your policy document for full details

- We will not pay for any claim under this policy unless you are a resident of the UK and aged 64 or under at the start of the policy.
- No journey must last for more than 42 days and your total trips must add up to no more than 60 days.
- We will not pay for any claim under this policy in connection with or caused in any way by you using a two wheeled motor vehicle as a rider or passenger unless wearing a helmet and in all circumstances unless the rider is a holder of a full UK motorcycle licence.
- We will not pay for any claims caused by terrorism. This exclusion does not apply to Section D – emergency medical and travel expenses abroad, Section E – emergency medical expenses in the UK or to Section H – Personal accident except where nuclear, chemical or biological weapons, devices or agents are used.
- We will not pay for any claims caused by you climbing, jumping or moving from one balcony to another, regardless of the height of the balcony.
- We will not pay for any claims caused by you committing suicide, deliberately injuring yourself, making yourself ill or putting yourself in needless danger; sexually transmitted diseases, insanity, alcohol or drugs or solvent abuse.
- After you have paid for this policy, you must tell us if you are diagnosed with:
 - any heart condition, any circulatory condition (problems with blood flow, including high blood pressure) or any breathing condition (including asthma);
 - any type of cancer;
 - any joint and bone condition;
 - any gastrointestinal (stomach) condition; or
 - diabetes.

We will then decide if we can provide you with cover on your existing terms. We may ask you to pay an extra premium, add special conditions to the policy or exclude cover for that medical condition.

If we cannot provide cover for the medical condition diagnosed after you paid for the policy, or if you do not want to pay the extra premium, you can call us on **0845 246 0415** and make a cancellation claim if you have booked and paid for a journey that you have not yet made. Or, you can cancel your policy and we will send you a pro-rata refund, as long as you have not travelled or made a claim.

- We have the right to reject any claim which is in any way connected with a pre-existing medical condition that:
 - You or your travelling companion(s) suffer from; and
 - You did not tell us about; and
 - Cover for it was not agreed in writing by us.

Excess information

An excess of £35 will apply per person per incident, unless otherwise stated.

Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided you have not travelled or made any claims during that time.

How to complain

Should there ever be an occasion where you need to complain, please call us on **0845 246 0489**. If your complaint relates to a claim please contact your Claims handler whose details will be shown in your claims documentation.

If you wish to write, then address your letter for:


- Claims complaints to the Regional Customer Service Manager at the address shown on your claims documentation
- All other complaints to the Head of Sales and Customer Services at the address shown on your Policy Schedule.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone **0845 080 1800**.

How to make a claim

If you wish to make a claim, please call us on **0845 246 0415**. Under all sections of cover, documentary evidence in support of any claim will be required.

If you require assistance abroad, please call us on our 24 hour Emergency Assistance as follows:

In USA & Canada call toll free  **ASSURED ASSISTANCE INC.**

1 877 350 69 68

In Central & South America and Caribbean

905 816 2565 (Canada)

From anywhere else in the world

+44 870 241 4628 (UK)

In the UK

0870 241 4628

Details about our Regulator

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority (FSA). You can visit the FSA website, which includes a register of all regulated firms, at **www.fsa.gov.uk**, or you can phone the FSA on **0300 500 5000**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**.



Travel Customer Hotline: 0845 246 0489

Travel Claims Hotline: 0845 246 8585

24 Hour Emergency Assistance

In USA & Canada call toll free  **ASSURED ASSISTANCE INC. 1 877 350 6968**

In Central & South America & Caribbean call collect (Canada) 905 816 2565

From anywhere else in the world (UK) +44 870 241 4628

Or in the UK 0870 241 4628

directline.com

Calls may be recorded. Maximum call charge from a BT landline is 3p per minute. Calls from other networks may vary.

Direct Line Insurance plc. Registered in England number 01810801. Registered Office: Direct Line House, 3 Edridge Road, Croydon, Surrey CR9 1AG. Authorised and regulated by the Financial Services Authority. Lines open 8am-9pm Monday-Friday, 9am-5pm Saturday and 11am-5pm Sunday.



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