



Your Travel Pack

No longer available to new customers
since 20th March 2020.

Welcome to your Travel Pack

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This Pack isn't available for new applications, so once you close it, you won't be able to purchase another one. When you cancel your Pack, you won't pay the monthly fee and the Pack's benefits will end so you'll no longer be covered after the end of the calendar month in which you cancel the Pack. You can still claim for something that happened while you were insured. Similar products are available with different features, benefits and terms and conditions.

Enjoy more comfort and reassurance while you're away with Worldwide Travel Insurance¹, and Comprehensive UK and European RAC Cover. All for £14.50 a month.

Don't forget to save the phone numbers below in your mobile phone so they're always to hand when you need them.

Features you enjoy now

Worldwide Family Travel Insurance

Whether you're skiing on the slopes at Chamonix or exploring the Great Barrier Reef, you and your family¹ are covered. Includes a 24-hour medical emergency support line.

If you or your family have a pre-existing medical condition:

Call us on **0800 158 2688*** to check whether it can be covered².



RAC Comprehensive Breakdown Cover

You can relax when you drive as you now have RAC Roadside Recovery, At Home & Onward Travel in the UK – and breakdown cover in Europe.

For assistance 24/7, 365 days a year:

From the UK, call **0800 051 2297***

When travelling in Europe, call **+44 161 452 3205***.



¹ Each Pack holder and his/her domestic partner must be under 80 years of age at the start of any trip to qualify for travel insurance. Covers children under 23 when the trip starts (including stepchildren and foster children) when travelling with you or your partner, or travelling on their own to visit and stay with close relatives who live abroad. All trips must start and end in the UK and last no longer than 31 days.

² Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by our Medical Risk Assessment team.

You'll find terms, conditions and exclusions for the features included in your Travel Pack on the following pages (please read them carefully so you'll know what's covered – and what's not).

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Things to know

Your new Travel Pack

This product meets the demands and needs of someone who requires Travel Insurance and/or Breakdown Cover and does not already have cover or is not happy with their existing cover.

Check you're not covered elsewhere

To avoid paying for cover you don't need, it's worth checking that you don't already have similar or overlapping cover on other packaged accounts or policies.

Changed your mind?

If you decide you don't want this Travel Pack, you have a statutory 14 day cooling off period in which to cancel. This period begins on the date your Travel Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. If you cancel within this period and have paid your first monthly Travel Pack fee, it will be refunded provided you have not travelled and there has been no claim or incident likely to give rise to a claim under your Worldwide Travel Insurance or RAC Comprehensive Breakdown Cover.

For your cancellation rights outside the 14 day cooling off period please refer to the 'Changing or ending a Pack' wording contained in the Barclays Pack terms and conditions at the front of this Welcome Pack.

Duration and Minimum Term

Unless you cancel within the 14 day cooling off period, you must hold this Pack for a minimum term of six months from it being added to your Qualifying Account, after which the Pack will automatically renew on a monthly basis and after which you can cancel the Pack at any time. There are some exceptions to this. For more information please refer to the Barclays Pack wording contained in the Barclays Pack terms and conditions section at the front of this Welcome Pack.

To cancel, contact us on 0345 7 345 345, visit your nearest Barclays Branch or tell us by writing to **Barclays, Leicester LE87 2BB**.

Remember, your account is available without a Pack, and with no monthly account fee.

Barclays Pack terms and conditions

A Pack is a set of services (such as insurance) that can be added to a qualifying current account. You can do this in the Barclays app or Online Banking, by calling us or visiting a branch. These terms cover your Pack and supplement and amend the Retail Customer Agreement, which can be found in our 'Barclays and You' leaflet. If there's inconsistency between these and the Customer Agreement, these terms take priority in relation to the Packs.

Each of the benefits and services in the Packs are provided to you under a separate agreement with the provider of the relevant benefits or services and the provider is responsible for providing the relevant benefits and services to you. The provider may be a company within the Barclays group of companies or a company outside that group.

What's a qualifying account?

You can only add a Pack to a Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account or if you have another account with us that we tell you is a qualifying account.

What's a Pack holder?

A 'Pack holder' is any person named as an account holder on the qualifying account.

Eligibility for Pack benefits

Before choosing a Pack, you should check that you are eligible for the benefits under each policy or feature (we will provide information to help you do this). For instance, you may not be eligible to claim for certain benefits because of your age, you have a pre-existing medical condition or some activities or equipment may not be covered. You will only be covered by any of the insurance benefits of Packs if you are a UK resident. To count as UK resident, you must spend at least 183 days a year within the UK.

What you pay

You pay a monthly fee for each Pack that you add to a qualifying current account. You'll find the current fees in the 'Barclays Tariff for Personal Customers', which is available in branch, by calling us or at [barclays.co.uk/rca](https://www.barclays.co.uk/rca). No part of a Pack fee is attributable to any particular benefit or service in your Pack. You will not be entitled to a refund or reduction in the Pack Fee if you choose not to use a benefit or service, you're not eligible for a benefit or service, or it's not otherwise available to you.

You may be able to add additional features to the services included in a Pack and we'll tell you what these cost before you choose to add them.

Closing a Pack

When you can close a Pack:

For most Packs, you can close or change the Pack at any time. However, if you took out a Travel Pack or Travel Plus Pack on or after 1 September 2016, you must keep it for six months from that date, and pay the Pack fee for those six months. See below for more information about the Travel or Travel Plus Pack.

We may not let you re-select the same Pack for a certain period after you cancel or change it.

We'll tell you if any restrictions apply when you cancel or change the Pack.

You can cancel your Pack by calling us, visiting a branch or by writing to **Barclays, Leicester LE87 2BB**.

When we can close a Pack:

We may close your Pack from your account if you don't pay the monthly Pack fee twice in a row, if your account becomes inactive for six months, it is no longer a qualifying account or for the reasons set out in the Retail Customer Agreement.

We can also close your account or Pack by giving you at least 30 calendar days' notice in writing for any reason.

What happens when a Pack is closed?

If your Pack is closed, you'll no longer be entitled to the benefits or services it provided. This may include any interest free arranged overdraft made available to you with this Pack.

Travel Pack and Travel Plus Packs

You must have a Travel Pack or Travel Plus Pack for a minimum term of six months from it being added to your qualifying account, after which you can close the Pack at any time.

There are some exceptions to this requirement:

- You close the Pack during the 14 day cooling-off period. This starts the day you receive your Welcome Pack
- You close your qualifying account
- You experience financial hardship due to a significant change in personal circumstances, for example, you're declared bankrupt
- You're no longer resident in the UK, or you reach 80 years of age
- Serious ill health, injury or mental incapacity that prevents you from travelling or death of an account holder
- You want to remove it after we have notified you of an unfavourable change to the terms of the Pack you hold, such as an increase in price or a change in what the Pack provides
- We close the Pack or your qualifying account for the reasons set out above.

When we can make changes to Packs

We review the Packs from time to time and may make changes to them, including the benefits and services included in a Pack or the providers of these or the Monthly fee. We may also make changes to the terms on which each benefit is provided (such as changes to the terms of an individual policy). We'll give you 30 days' personal notice before any changes like these. If we make changes to a Pack, we may provide information about you to any new provider to make sure there is no interruption in the benefit or service you receive. The new provider will use your information to provide you with the benefits and services.

Worldwide Travel Insurance

These are the terms and conditions which apply to your worldwide travel insurance. Please take time to read this information about the cover that is provided to you and anyone else covered by this policy.

The provision of insurance is conditional upon all insured persons complying with these terms and conditions. It is the Pack holder's responsibility to ensure that all insured persons are aware of and comply with the policy conditions, otherwise, we may refuse your claim or reduce your cover in the event of a claim.

If you have a question and can't find the answer in the policy wording, please contact Customer Services.

This insurance is underwritten by Aviva Insurance Limited ('we', 'us', 'our'). Registered in Scotland, no. 2116. Registered office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference Number 202153.

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting their website fca.org.uk.

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Key

To help you when you read your policy

These boxes highlight what your policy does not cover

These boxes highlight information we want to particularly draw your attention to

1. How to get help

Claims	Contact	Opening Hours
24 hour medical emergency assistance In case of medical emergency call this number	0800 158 2684 from the UK (+44) 1603 604 976 from abroad	24 hours
Travel claims Use this number to report any travel claims which are not as a result of a medical emergency If you need to return home early you must call us before making any arrangements	0800 404 6856 from the UK (+44) 1603 604 964 from abroad	
You can also go online travelpacks.myclaimshub.co.uk/claim to report travel claims which are not as a result of a medical emergency		
Complaints about a claim	0800 158 2685	
Legal expenses Use this number to report any legal expenses claims or if you require advice for any personal legal problem that may lead to a claim under this policy	0800 158 2686	

Customer Service	Contact	Opening Hours
Medical risk assessment helpline You must tell us about any pre-existing medical conditions. Please see A. Your health	0800 158 2688	8am-8pm Monday to Friday 8am-6pm Saturday 10am-4pm Sunday and Bank holidays
Questions about travel insurance or changes to cover upgrades or the medical information you have given us	0800 158 2690	
Cover upgrades	0800 158 2689	
Complaints not relating to a claim	0800 158 2690	
Request for large print, audio or Braille policy documents if you have a disability	0800 400 100	
Travel Assistant This helpline can assist you with a wide range of travel advice before you go or while you are away. Please do not call this number for policy queries, changes or claims	0800 158 2687 from the UK (+44) 1603 604 986 from abroad	24 hours

Calls to 0800 numbers from UK landlines and mobiles are free. Calls to 01 and 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

2. Making a claim

What you need to do

In life threatening situations you should seek medical attention immediately.

Contact our 24 hour Medical Emergency helpline before making any arrangements for medical treatment yourself if you have a medical emergency that requires

- Admission to hospital
- Treatment, tests or investigations as an outpatient
- Repeat consultations with a doctor

If you are in a serious medical emergency, then please don't delay getting help but call our 24 hour Medical Emergency helpline as soon as you can. One of our team will assist with the coordination of your treatment which may include moving you to another hospital or arranging to bring you home early. If necessary, we can arrange for a telephone consultation with one of our UK GPs.

For a minor illness or injury treated with medication from a pharmacy or one-off treatment at a clinic, keep any receipts for costs incurred and contact us when you get home. If you need any assistance contact the 24 hour Medical Emergency Assistance helpline at any time.

If you need to make a claim for travel, accommodation or related costs which you or any insured person has paid, we will only pay for your costs where you do not have a right to recover them from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations) or an insolvency administrator.

For example, if your trip is cancelled by your tour operator or booking agent you may have a right to a refund for some or all of the cost of your trip.

If you are not able to recover all of your costs, please contact us if you wish to make a claim.

When you make a claim, we may ask you for

- Proof of booking and any costs paid
- Details of any refund you have been able to obtain
- Evidence that you are not able to recover your costs elsewhere

Please check these terms and conditions carefully to ensure you

- Understand what is and isn't covered
- Contact the relevant helpline as soon as you can for assistance
- Keep any documentation that we require as you'll need to provide this in order for us to validate and settle your claim – we may refuse to pay your costs where you cannot provide this

Type of claim	What to do	What you'll need
Cancelling your trip or coming home early	<ul style="list-style-type: none"> Check that the reason you need to cancel or come home early is covered Contact the Medical Emergency Helpline before returning home 	<ul style="list-style-type: none"> For medical claims, we will send a medical certificate for completion by the patient's doctor to confirm the reason for your claim Evidence of your booking and the cancellation
Medical emergency	<ul style="list-style-type: none"> Contact the Medical Emergency Helpline before any hospital admission or as soon as possible thereafter 	<ul style="list-style-type: none"> All medical reports given to you by the treating facility
Unexpected costs – Travel disruption	<ul style="list-style-type: none"> Contact your airline/carrier and they will advise if you should travel to the airport/port to check in at your specified time 	<ul style="list-style-type: none"> Written confirmation from the airline/carrier of the actual date and time of your return to the UK Documentary evidence of costs incurred if you make your own way home
Unexpected costs – Missed transport	<ul style="list-style-type: none"> Do all you can to get to your departure point on time 	<ul style="list-style-type: none"> A repair or assistance report if the vehicle you were travelling in broke down or was involved in an accident
Unexpected costs – Delayed transport	<ul style="list-style-type: none"> Check that your delay was over 12 hours before submitting a claim 	<ul style="list-style-type: none"> Written confirmation from the airline/carrier of the actual date and time of departure and the reason for the delay
Unexpected costs – Emergency travel documents	<ul style="list-style-type: none"> Report incident details to the police as soon as reasonably possible 	<ul style="list-style-type: none"> All receipts for any costs incurred
Your belongings	<ul style="list-style-type: none"> Take all reasonable steps to recover lost or stolen property Report incident details to the police as soon as reasonably possible Report the loss or damage to the airline/carrier within the timescales stated within their terms and conditions Do not dispose of damaged items 	<ul style="list-style-type: none"> A 'Property Irregularity Report' from the airline/carrier and your baggage tag receipts Proof of purchase of the lost, stolen or damaged item Proof that you owned the money and its value A written report from the police or any other relevant authority
Delayed baggage	<ul style="list-style-type: none"> Report the loss to the airline/carrier within the timescales stated within their terms and conditions 	<ul style="list-style-type: none"> Written confirmation from the airline/carrier of the number of hours delay
Legal expenses	<ul style="list-style-type: none"> Contact the Legal Expenses Claims and Advice Helpline as soon as you are aware of the incident 	<ul style="list-style-type: none"> We will tell you when you call if we need anything else to deal with your claim

Limits and excesses

All limits in this policy are per person (apart from Personal liability, which is per incident, per policy).

You'll need to pay the first £50 of any claim, per insured person, per trip (unless stated otherwise). This means that if the total value of your claim is less than £50 per person, per trip, we'll not make any payment to you.

If any one incident results in you claiming under more than one section of the policy you will only pay one excess, and where two or more people claim for the same incident, the most you will pay is twice the excess.

Claims conditions

Your duties

You must

- Contact us as soon as reasonably possible and provide all the information, documents, evidence and help we need to settle your claim or pursue a recovery
- Tell us if you're aware of any writ, summons or prosecution
- Send us every communication relating to a claim as soon as possible

You or any person acting for you, must not negotiate, admit or reject any claim without our permission in writing.

Our duties

If we want to, we can take over and conduct in the name of the person claiming under the policy the defence or settlement of any claim or issue proceedings for our own benefit to recover any payment we have made under this policy. We shall have full discretion in the conduct of any proceedings or the settlement of any claim.

Claims

You or your legal representative must pay for any certificates, information and evidence we may need, for example death or medical certificates, police reports or purchase receipts. These costs will not be covered by the policy.

If we make a payment before cover is confirmed and our claims investigation reveals that no cover exists, you must pay us back any amount which we've paid, which you are not covered for.

If you make a medical claim, you may be asked to provide

- Consent for us to access your medical records in accordance with the Access to Medical Records Act 1998. We will use this information to deal with your claim, including assessing whether cover applies and assisting the treating doctor in providing you with the most appropriate treatment. Without this information, we may not be able to deal with your claim
- A medical report from the treating doctor

We'll assess whether any proposed treatment is an emergency or whether it can wait until you have returned home. If appropriate, we'll arrange for your return to the UK.

In the event of a claim for injury or illness, we may request and pay for you to be medically examined on our behalf. We may request and pay for a post-mortem in the event of a claim for death.

3. Things you need to know about this travel insurance

Who's covered

This policy provides cover for the following 'insured person(s)'

- 'You' – the Pack holder aged 79 or under when the trip starts
- 'Your partner' who lives at home with the Pack holder, aged 79 or under when the trip starts
- 'Your children' – you and/or your partner's dependent children aged under 23 when the trip starts (including stepchildren and foster children)

Children are only covered when travelling with you or your partner, or travelling on their own to visit and stay with close relatives who live abroad.

Eligibility

To be covered, your main home address must be in the UK. Additionally, all insured persons must

- Be a resident of the UK (living in the UK for more than 183 days a year)
- Be registered with a UK doctor
- Not have already started the trip when the Pack was taken out

Cover will be in place whilst you are a holder of this Pack and will end when one of the 'Automatic termination of cover' events shown in '6. General Conditions' occurs.

Trip

By 'trip' we mean a journey that begins and ends in England, Scotland, Wales, and Northern Ireland ('UK'), where the return journey has been booked before leaving the UK, for the purposes of any of the following

- A holiday, winter sports holiday, cruise or travel for personal reasons unrelated to the insured person's employment; and/or
- Voluntary, charity or conservation work or fundraising for a registered charity or conservation organisation; and/or
- Travel outside the UK in connection with your job to carry out non-manual work such as administrative tasks, meetings and conferences.

We'll provide the insured persons with the cover set out in these terms and conditions for a maximum of 31 days per trip (unless a cover upgrade has been purchased for the trip). Cover automatically applies for each trip booked, and you do not need to contact us every time a trip is booked.

If the trip is solely within the UK, cover will only apply where the insured person is away from home for at least 2 consecutive nights and has pre-booked holiday accommodation in a commercially run premises or has prepaid flights or ferry crossings.

We won't cover

- Any trip arranged
 - and taken before the Pack was purchased; or
 - in connection with the insured person's job where this trip involves manual or physical work of any kind, working with children, providing healthcare, policing, security or military service or the insured person's role as a politician, religious leader, professional entertainer or sportsperson; or
 - to carry out charity or conservation work where this involves working in a healthcare environment or working at heights of more than 3 metres; or
 - for medical treatment or advice; or
 - to give birth or to collect newly adopted or surrogate children; or
 - through a school, college or university group booking.

If any of these are the reason for the trip or even part of the trip, then you should seek alternative travel insurance as we'll not pay any claim in these circumstances. If the trip is in connection with the insured person's job then you should check if the employer has travel insurance to provide cover.

Known events

This policy covers you for unexpected and unforeseen events and circumstances, for example, if you have an accident while you are on holiday and need urgent medical treatment this will be covered.

We won't cover

There is no cover in relation to any event, incident or circumstances if, at the time you purchased this Pack or booked your trip (whichever is later), you (or the insured person) knew that, or you could reasonably be expected to have known that

- the event or incident had already occurred or was going to occur; or
- the circumstances existed, or were going to exist,

and the event, incident or circumstances could reasonably be expected to affect your (or the insured person's) travel plans.

For example:

- You would reasonably be expected to know of any event, incident or circumstances (like an air traffic control strike) that had been widely reported in the media in the UK at the time you booked your trip or purchased this Pack (whichever is later)
- There is no cover for cancellation of your trip if your travel plans are disrupted because flights are cancelled or any government or authority closes their borders, or imposes restriction of movement and these cancellations or restrictions were in place or had been announced at the time you purchased this Pack or booked your trip (whichever is later)

Please refer to the General Exclusions.

Travel advice of the Foreign, Commonwealth and Development Office (FCDO)

Foreign, Commonwealth and Development Office – travel advice by country

- Before you book a trip and travel, you should check the FCDO website [gov.uk/foreign-travel-advice](https://www.gov.uk/foreign-travel-advice). It is packed with essential travel advice and tips, plus up-to-date information about different countries
- **You should be aware of any travel restrictions or advisory notices for the country you plan to visit**
- This policy provides cover should you book a trip and then need to cancel the trip or return home early as a result of the FCDO advising against all travel or all but essential travel, or where British nationals are advised to return home

We won't cover

- Any claim for cancellation if the advice or measures were in place or had been announced at the time you purchased your Pack or the trip was booked (whichever is later)
- Any claim for coming home early if the advice or measures were in place or had been announced when you (or the insured person) left the UK

Reciprocal health agreements

The UK has reciprocal healthcare agreements with a number of countries and territories worldwide. If you are a UK resident, these agreements mean that you may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. We strongly recommend that you check if the country you are travelling to has a reciprocal health agreement in place and what the requirements are before you leave the UK; you can find more information online at [nhs.uk](https://www.nhs.uk) and search for healthcare abroad.

Period of Insurance

Each trip taken whilst the Pack is in force will be treated as a separate period of insurance; individually subject to all policy terms, conditions, limitations and exclusions. Cover for each separate trip applies as follows

- Cancellation cover begins from the date you purchase the Pack or the date of booking each separate trip (whichever is later) and ends when the insured person leaves home to start the trip
- Cover under all other sections begins when the insured person leaves home to start the trip and ends upon returning home providing that your trip does not exceed the trip limit of 31 days, unless you've purchased the extended trip duration upgrade (there's no cover for any part of any trip which is longer than the trip limit)

Extension of cover

If the insured person cannot get back to the UK before the trip limit ends, this insurance will remain in force

1. for up to 14 days if any vehicle the insured person is travelling in breaks down or their pre-booked transport is cancelled or delayed; or
2. for as long as deemed medically necessary by us and in consultation with the insured person's treating doctor where the claim is for emergency medical treatment under this policy.

Upgrading your cover

We understand that your needs may change, and there may be times where you may need to increase some of the limits or extend your cover.

To find out more or to get a quote, call the customer services upgrade number shown in '1. How to get help before you book your trip'. If we offer an upgrade, there may be an additional premium which you will need to pay. To ensure you are fully covered, you should buy your upgrade at the point of booking the trip.

Extended trip duration

If anyone insured by this Pack is planning a trip which will last longer than 31 days, this upgrade will allow you to cover the entire trip duration up to 90 days. The insured person must have a return trip booked before you can buy this upgrade.

There's no cover for any part of any trip which is more than 31 days in duration unless you buy the upgrade.

This upgrade covers one single trip, you will need to buy this for each trip which exceeds 31 days.

Increased cancellation cover

The most we'll cover for trip costs under 'B. Cancelling or coming home early' and the 'Travel Disruption' section in 'D. Unexpected costs' is £5,000 per person. If you or anyone covered by this policy are planning a trip and want to increase this limit you can upgrade to a maximum of £10,000 per person.

This upgrade covers one single trip, you will need to buy this for each trip that costs more than £5,000 per person.

Your belongings

The most we'll pay if your belongings are lost, stolen or accidentally damaged under the 'Your belongings' section is £1,500 for each person (£400 for valuables or any single item). This upgrade allows you to increase the limit up to a maximum of £2,500 per person (£650 for valuables or any single item).

This upgrade covers one single trip, you will need to buy this for each trip where your belongings exceed £1,500 per person.

Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions asked when you take out this Pack, make changes to it, or tell us about new medical conditions or changes to existing medical conditions.

You need to tell Barclays

- if you move address – if this means that you are no longer a UK resident or your main address is no longer in the UK then all the cover under this policy will end
- if you change your name – this affects our ability to maintain and service your policy

When we are notified of a change, we will let you know if this affects your policy, for example whether we are able to accept the change and if so, whether the change will result in revised terms or an additional premium. If the information provided by you is not complete and accurate, depending upon the information that you have given us, we may

- amend the underwriting decision(s) for any declared existing medical condition(s) which may result in an accepted condition being excluded, or
- refuse to pay any claim, or
- cancel this policy.

4. Policy cover

Table of Benefits

The table below explains the main benefits, features, exclusions and limitations for each section of your policy. Please refer to the relevant section for further information.

Section	Main benefits and features	Per person, per trip		Significant or unusual limitations
		Limit	Excess	
Cancelling or coming home early	<p>Non-recoverable unused pre-paid costs associated with the trip.</p> <p>Additional travel costs (if the insured person cannot use their return ticket), and/or accommodation costs necessary to allow the insured person to come home early</p>	£5,000	£50	<ul style="list-style-type: none"> • Existing medical conditions which have not been accepted by us as covered for the trip • Any awareness at the time of booking the trip of possible reasons that could prevent the insured person from travelling or continuing the trip
Emergency medical and associated expenses	Emergency medical treatment if the insured person falls ill or is injured on their trip	<p>£10,000,000</p> <p>Lower limits apply for some associated expenses</p>	£50	<ul style="list-style-type: none"> • Existing medical conditions unless these have been accepted by us as covered for the trip

Section	Main benefits and features	Per person, per trip		Significant or unusual limitations
		Limit	Excess	
Unexpected costs	<p>Travel Disruption</p> <p>Unexpected additional travel and accommodation costs to allow an insured person to continue the trip if their pre-paid travel plans are disrupted</p>	£5,000	£50	<ul style="list-style-type: none"> Any claim where a possible reason for the travel disruption had been reported in the media before the trip was booked or the Pack was taken out Any claim where the insured person hadn't allowed enough time to get to their departure point Any costs for running out of medication because the insured person hadn't taken enough with them to cover their time away
	<p>Missed transport</p> <p>Cover if an insured person misses pre-booked transport because of an unexpected transport delay</p>			
	<p>Delayed transport</p> <p>Cover if pre-booked transport is delayed</p>	£250	Nil	
	<p>Emergency travel documents</p> <p>Cover to enable the insured person to continue the trip or return home if they can't use their return ticket due to loss, theft or accidental damage to their passport or visa</p>	£750	Nil	
	<p>Emergency medical supplies</p> <p>Cover for emergency medical supplies if an insured person has to stay past their scheduled return date</p>	£200	Nil	
Personal liability	Cover if an insured person causes an accident on a trip which leads to death or injury to any person, or loss or damage to property	£2,000,000	£50 for incidents arising from the occupation of temporary holiday accommodation	<ul style="list-style-type: none"> Claims arising from an insured person's trade, business or profession or the use/ownership of animals, firearms, watercraft, electrically or mechanically powered vehicles, drones, or any other aircraft
Legal expenses	Cover to pursue a civil claim if an insured person suffers personal injury or death during a trip	£50,000	Nil	<ul style="list-style-type: none"> Any costs incurred before your claim has been accepted

Section	Main benefits and features	Per person, per trip		Significant or unusual limitations
		Limit	Excess	
Your belongings	If an insured person's personal belongings are lost, stolen or damaged during a trip	£1,500 £400 for valuables, an individual item, a pair or a set £500 for money (£100 for under 16s)	£50	<ul style="list-style-type: none"> • Belongings deliberately left somewhere that is not in the insured person's full view, with someone they know, or their travel provider • Valuables or money which is not kept in the insured person's hand luggage while they're travelling • Theft from a vehicle or caravan unless it was broken into and the belongings were left in an enclosed storage compartment • Damage to hired sports equipment
	If an insured person's bags are delayed for more than 12 hours on the outward journey	£150	Nil	
	Hire of replacement golf equipment	£350	Nil	
Winter sports	Cover for loss, theft or damage to winter sports equipment	£500	£50	
	Piste closure	£300	Nil	
	Avalanche delay	£200		
	Ski pack	£500		
				<ul style="list-style-type: none"> • Equipment deliberately left somewhere that is not in an insured person's full view, with someone they know, or with their travel provider • Damage to hired sports equipment • Losses from motor vehicles

A. Your health

Medical Declaration – applicable to each insured person

Please read this section carefully

This travel insurance is not a general health or private medical insurance policy and will only cover sudden and unexpected illness or accidents.

When you purchased your Pack you were asked if you or anyone to be insured by this policy had any existing medical conditions. You need to keep us informed about changes to your health and you should read below to find out what medical conditions you need to tell us about and when you need to tell us.

By 'medical condition' we mean any illness, injury or disease where in the 12 months before purchasing your Pack or booking a trip (whichever is later) an insured person has:

- been prescribed medication, including newly prescribed or repeat medication; and/or
- received or is awaiting medical treatment, tests or investigations; and/or
- been referred to, or had follow up with a specialist; and/or
- been admitted to hospital or had surgery.

You don't need to tell us about any common colds or contraceptive medication.

When you need to tell us

- **Before booking any trip** – if you wish us to consider covering existing medical conditions, you'll need to call the Medical Risk Assessment helpline and we will assess the condition(s) and tell you whether we can cover the condition(s)
- **After booking a trip but before travelling** – if after the trip has been booked you are referred to a consultant/specialist or admitted to hospital, you will be covered for cancellation of your trip and we will pay your travel costs you had paid before this happened. If you still wish to travel you must call the Medical Risk Assessment helpline and we will assess the condition(s) and tell you if we are able to cover the condition(s). If we are unable to cover the condition(s) but you still wish to go on the trip, we will not cover any claim arising directly or indirectly from the condition(s)
- **If you booked your trip before purchasing your Pack**, you should call us as soon as possible to find out if your existing medical condition(s) can be covered for the pre-booked trip

We won't cover

There's no cover for any claim for any insured person arising directly or indirectly from the following

- Any medical condition unless you have told us about it and we have agreed to cover the condition and confirmed this in writing
- Any symptoms you (or the insured person) were aware of before purchasing this Pack or booking a trip (whichever is later) that you've sought, but not yet received, a diagnosis for
- Prescribed medication not being taken as directed
- Travelling against the advice of a doctor or purposely travelling without medical advice when it was reasonable to have consulted a doctor
- Travelling with the intention of seeking medical advice or treatment or having investigations and/or any complications or new conditions found as a result of these
- Travelling when you (or the insured person) have received a terminal prognosis

B. Cancelling or coming home early

What we'll cover

We'll pay the costs shown below if an insured person unavoidably has to cancel their trip or come home early if one of these events happens

- i. Illness, death, injury or quarantine of an insured person.
- ii. Sudden and unexpected serious illness, death or injury of a close relative, person the insured person is going to stay with, or business colleague who must be at work in order for the insured person to go on their trip.
- iii. The insured person is
 - a. called as a witness or for jury service or attend a tribunal in a court of law
 - b. formally notified of redundancy; or
 - c. needed at home following a burglary or severe damage to their home.
- iv. The insured person is unable to leave their home, reach their departure point or their pre-arranged accommodation due to severe weather, a natural disaster, fire or explosion.
- v. A natural disaster, severe weather, fire, explosion or an outbreak of food poisoning means the insured person is unable to use their pre-booked accommodation.
- vi. The insured person's travel or accommodation provider becomes insolvent.
- vii. Pre-booked travel arrangements on the insured person's outward journey from the UK are cancelled or delayed for more than 12 hours or diverted after departure.
- viii. The insured person is denied boarding because there are too many passengers and no alternative is available for more than 12 hours from the scheduled departure time.
- ix. The insured person is a member of HM Armed Forces, the Emergency Services, a Government department or the NHS and leave is cancelled due to an unexpected posting or an emergency in the UK.
- x. In the 31 days before the departure date, or while the insured person is away on their trip:
 - a. The insured person is the victim of a violent crime that has been dealt with by the police; or
 - b. The Foreign, Commonwealth & Development Office issues an advisory notice advising British nationals against all (or all but essential) travel to the insured person's destination or to leave the area in which they are staying.
 - c. A terrorist attack happens within a 50-mile radius of the insured person's pre-arranged accommodation and they do not wish to travel or wish to return home early.

You'll also be covered to cancel or come home early if the person an insured person is travelling with or going to stay with is affected by one of these events.

We'll pay the following:

- Unrecoverable costs that each insured person has paid or legally has to pay for their own unused personal travel and accommodation, as well as unused pre-paid costs associated with the trip (e.g. pre-paid excursions, green fees, or kennel or cattery fees; and/or
- Additional travel and accommodation costs to allow the insured person to return home early if they cannot use their return ticket.

The most we'll pay for cancelling or coming home early is £5,000 per person (unless you have purchased an upgrade).

We'll only pay for costs where the insured person does not have a right to recover them from their travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL (or similar organisations) or an insolvency administrator.

We won't cover

- Anything excluded under the 'Your health' section or the General exclusions
- Any claim where, at the time of purchasing this Pack or booking a trip (whichever is later), the insured person knew that an illness or injury of a close relative, travelling companion or person the insured person was going to stay with could reasonably be expected to affect the insured person's travel plans
- Any claim for cancelling or coming home early due to the requirement to quarantine upon return to the UK
- Any claim for cancellation if the advice or measures were in place or had been announced at the time you purchased your Pack or the trip was booked (whichever is later)
- Any claim for coming home early if the advice or measures were in place or had been announced when you (or the insured person) left the UK.
- Travel and accommodation costs relating to timeshare agreement e.g. management fees, maintenance costs and exchange fees
- Travel and accommodation costs paid for using loyalty, reward or points schemes
- Voluntary redundancy, resignation or dismissal
- Costs for coming home early unless these have been authorised by us before the insured person arranges them
- Any claim for additional travel and accommodation costs if the insured person had not purchased a return ticket before the claim event occurred
- Any claim where the travel and/or accommodation provider has offered suitable alternative arrangements and the insured person has refused these
- The cost of the original return travel to the UK if we've paid for alternative transport for the insured person to return home
- Any claim for coming home early after the insured person has chosen to move to alternative accommodation

C. Emergency medical and associated expenses

In life threatening situations you should seek medical attention immediately.

Contact our 24 hour Medical Emergency helpline before making any arrangements for medical treatment yourself if you have a medical emergency that requires:

- admission to hospital; or
- treatment, tests or investigations as an outpatient; or
- repeat consultations with a doctor

If you are in a serious medical emergency, then please don't delay getting help but call our 24 hour Medical Emergency helpline as soon as you can on **(+44) 1603 604 964**.

What we'll cover

We'll provide the cover shown below if an insured person is suddenly and unexpectedly ill, are injured, quarantined or dies during a trip.

Emergency medical

Emergency medical treatment (including rescue services to take you to hospital following injury or illness) and emergency dental treatment required for immediate pain relief only.

Associated expenses

- i. The necessary travel and accommodation costs for a person who has to stay with the insured person or travel to be with the insured person, where we agree this is necessary.
- ii. Accommodation costs if the insured person needs to stay beyond their planned return date because they're medically unfit to travel home and additional travel costs if they can't use their return ticket.
- iii. Bringing the insured person home if it is medically necessary, when it will be arranged by us.
- iv. Costs of returning the insured person's body home or burial or cremation outside of the UK.
- v. Where you have a valid claim for Emergency medical we'll pay a benefit for each full 24 hours the insured person is treated in hospital or confined to their accommodation on medical advice. If the insured person is unable to play golf due to injury or illness we'll also pay their non-refundable pre-booked green fees.

The most we'll pay for

- Emergency medical and associated expenses outside of the UK is £10 million per person
- Associated expenses within the UK is £10,000 per person
- Emergency dental treatment is £1,000 per person
- Hospital or accommodation confinement is £1,000 per person (we'll pay £50 for every 24 hours they're confined)
- Non-refundable green fees is £300

We won't cover

- Anything excluded under the 'Your health' section or General exclusions
- Non-emergency treatment that our medical team have not agreed to beforehand and/or consider can wait until the insured person gets home
- Extra costs following the insured person's decision not to move hospital or return home after the date it was deemed safe for them to travel by us and in consultation with their treating doctor
- Alternative medicine or medical treatment that is not mainstream or the usual method of treatment of the insured person's illness or injury in the UK
- Extra costs because the insured person has requested a single or private room
- Costs relating to any medical treatment received in the UK unless this is during travel to or from the Channel Islands or Isle of Man and these costs are not covered by reciprocal health care agreements
- Medication which, at the time the trip started, the insured person knew that they would need while they were away

D. Unexpected costs

What we'll cover

Travel disruption

We'll cover your unexpected additional travel and accommodation costs to allow the insured person to continue their trip or to get home at the end of their trip, if their pre-paid travel plans are disrupted for the following reasons

- i. The insured person is unable to leave their home, reach their departure point or their pre-arranged accommodation due to severe weather, a natural disaster, fire or explosion.
- ii. A natural disaster, severe weather, fire, explosion or an outbreak of food poisoning means the insured person is unable to use their pre-booked accommodation.
- iii. The insured person's travel or accommodation provider becomes insolvent.
- iv. The insured person's pre-booked travel arrangements are cancelled or delayed for more than 12 hours from the time shown on their ticket or diverted after departure.
- v. The insured person is denied boarding because there are too many passengers and no alternative is available for more than 12 hours.

We'll also pay a proportionate refund for any non-recoverable unused pre-paid event tickets, green fees and excursion costs if

- i. the insured person arrives at their destination later than scheduled due to their travel plans being disrupted for one of the reasons listed above;
- ii. the cruise ship the insured person is travelling on is unable to dock at the scheduled destination; or
- iii. the insured person is confined to their cabin for medical reasons during their trip.

Missed transport

If the insured person misses their pre-booked transport because of an unexpected transport delay, such as the vehicle they're travelling in breaking down, or public transport being delayed or cancelled, we'll pay for alternative travel and accommodation costs to enable the insured person to reach their destination.

Delayed transport

If an insured person's pre-booked transport is delayed and they decide to continue the trip, we'll pay £50 for each full 12-hour period their transport is delayed.

We'll work out the length of the delay from the date and time of the scheduled departure.

Emergency travel documents

If an insured person's passport or visa is lost, stolen or accidentally damaged while they're outside the UK, we'll pay for an Emergency Travel Document and additional travel and accommodation costs to enable them to continue their trip or return home if they can't use their return ticket.

Emergency medical supplies

If an insured person is unable to return home on their pre-booked transport and their prescribed medication has run out as a result of having to make alternative travel arrangements, we'll pay for emergency medical supplies.

The most we'll pay for

- Travel disruption is £5,000 per person
- Missed transport is £5,000 per person
- Delayed transport is £250 per person
- Emergency travel documents is £750 per person
- Emergency medical supplies is £200 per person

All costs for alternative transport or accommodation must be of a similar standard to that which was originally booked.

The Excess applies to claims for Travel disruption and Missed transport only.

We won't cover

- Anything excluded in the General exclusions
- Any costs where the travel and/or accommodation provider has offered alternative suitable arrangements and the insured person has refused these
- Any costs under Travel disruption or Missed transport where we've paid a claim for cancelling or coming home early due to the same event
- Any costs for running out of medication because the insured person hasn't taken enough with them to cover the time away
- Under emergency travel documents, any claim for travel and accommodation expenses of any person who could travel without the insured person making the claim but decides to stay with them
- The cost of purchasing a new replacement passport or visa

E. Your belongings

Please read this section carefully to ensure both the cover and the limits provided are appropriate and meet your needs. We offer an upgrade to the overall limit, please see the section titled 'Upgrading your cover in '3. Things you need to know about this travel insurance'. If the cover or limits do not provide you with enough cover for your belongings then you may need to seek insurance for your belongings elsewhere, for example through your home contents insurance.

Belongings – means the insured person's luggage and its contents and anything worn or carried whilst travelling, and golf equipment (but excluding money and valuables).

Valuables – means jewellery, costume jewellery, watches, items made of or containing precious metals or stones, binoculars, handheld games consoles and equipment, mobile phones, mp3 players, photographic or video equipment, e-readers, laptops, tablets and any accessories designed to be used with any of these including headphones.

Money – means personal cash, travellers' cheques, postal or money orders, pre-paid coupons or vouchers, pre-loaded cash and phone cards, non-refundable pre-paid event and entertainment tickets, passports, visas, driving licences and travel tickets that are owned by the insured person.

What we'll cover

We'll cover you if your belongings, valuables or money are lost, stolen or accidentally damaged during the trip. We'll also pay for

- i. The replacement of essential items that the insured person needs on the trip if their bags are temporarily lost by their transport provider on the outward journey and the transport provider can confirm the insured person was without them for more than 12 hours
- ii. Hire of replacement equipment if an insured person's golf equipment is lost, stolen, accidentally damaged or lost by their transport provider on the outward journey and the transport provider can confirm the insured person was without it for more than 12 hours

We'll choose to settle any claim by payment or replacement and all claims will be settled based on their value at the time of loss. We won't pay the cost of replacing with new items and we also won't pay more than the original cost that you (or the insured person) paid for the items.

For golf equipment, we'll calculate the value of any item at the time of loss less a deduction for wear and tear and depreciation.

Age of belongings	Amount payable
Less than 1 year old	90% of value
Less than 2 years old	70% of value
Less than 3 years old	50% of value
Less than 4 years old	30% of value
Over 4 years old	10% of value

The most we'll pay for

- Your belongings is £1,500 per person; this includes £400 maximum for any valuables, individual item, pair or set
- Temporary loss of bags is £150 per person
- Hire of replacement golf equipment is £35 per day up to a maximum of £300

In respect of money claims, the most we'll pay is £500 per person (£100 if under 16 years old).

The excess will not apply to claims for temporary loss of bags or hire of replacement golf equipment.

We won't cover

- Anything excluded in the General exclusions
- Belongings that have been deliberately left somewhere that are not in the insured person's full view, with someone they know, or with their travel provider
- Valuables or money which are not kept in the insured person's hand luggage while they're travelling
- Theft from a motor vehicle or caravan unless it was locked, there is evidence of a break in, and the belongings were left in an enclosed storage compartment, boot, or luggage space
- Theft from a hotel room/apartment unless there is evidence of a break in and valuables or money have been placed in a locked safe

We won't cover (Continued)

- Damage to glass (except lenses in cameras, binoculars, telescopes or spectacles), china or similar fragile items
- Any claim for belongings confiscated or detained by customs or other officials
- Items used in connection with the insured person's job unless they belong to the insured person personally
- Pedal cycles, fishing or scuba equipment, or drones
- Winter sports equipment (skis, snowboards, boots, helmets, bindings or poles)
- Parts and accessories of any motor vehicles, caravans, trailers, aircraft, boats, boards and craft designed to be used on or in water
- Contact lenses, hearing aids, or medical or dental fittings
- Loss or theft of travellers' cheques or pre-loaded cash cards where the issuer has provided a replacement or where the insured person has not complied with the issuer's instructions
- Bonds, securities or documents of any kind (other than those defined as money above)
- Shortages due to a mistake or change in exchange rates
- Wear and tear or loss of value
- Damage to hired sports equipment
- Claims for delayed baggage on the insured person's return trip home
- Any claim for loss or theft which the insured person does not report to the police as soon as reasonably possible and get a written report (where it is not possible to obtain a police report they must provide other independent proof of loss such as a letter from the transport company, accommodation provider or vehicle hire company)

F. Accidental death or permanent disability

What we'll cover

If an insured person suffers an accidental bodily injury during their trip that requires urgent and immediate medical attention, we'll pay a benefit if within 24 months of the accident, the injury leads solely, directly and independently to one of the following

- i. Death (where benefit will be paid into the insured person's estate)
- ii. Total and permanent loss of use of an entire arm, leg, hand or foot
- iii. Permanent loss of sight to the extent that the insured person is eligible to be registered as severely sight impaired; or
- iv. Permanent disablement which entirely prevents the insured person following any occupation suited to their education, experience and capability.

We'll pay £50,000 per person for accidental death or permanent disability (other than death benefit if under 16 years old where we'll pay £3,000).

We won't cover

- Anything excluded in the General exclusions
- Accidental death or permanent disability claims where the insured person is taking part in any aerial activity
- Any claim for accidental death or permanent disability caused by sickness, disease, nervous shock or naturally occurring condition or degenerative process

G. Personal liability

What we'll cover

We'll cover you for compensation an insured person legally has to pay if they cause an accident during a trip that leads to

- i. Death or physical injury to any person
- ii. Loss or damage to property or belongings, including temporary holiday accommodation not owned by any insured person or a member of their family

We'll also pay any legal costs or expenses incurred by the insured person in relation to the incident. Our consent must be obtained in writing before the insured person incurs any expenses.

- The most we'll pay for personal liability is £2 million per incident, per policy.
- The £50 excess is only applicable for claims relating to temporary holiday accommodation.

We won't cover

- Anything excluded in the General exclusions
- Fines or damages the insured person must pay as punishment rather than compensation
- Loss of or damage to property which belongs to, or is under the control of any insured person or a member of their family, other than temporary holiday accommodation
- Bodily injury of an insured person, member of their family or someone who works for any insured person
- Liability arising from
 - anything in connection with an insured person's trade, business or profession, voluntary, charity or conservation work, casual paid or unpaid work
 - involvement in manual or physical work of any kind
 - any insured person owning or using
 - any land or building, other than temporary holiday accommodation which is not owned by an insured person or a member of their family
 - animals
 - firearms, other than sporting guns used for clay-pigeon or small-bore shooting
 - watercraft (other than surfboards or craft propelled by oars or paddles)
 - electrically or mechanically powered vehicles, other than golf buggies or vehicles designed to assist disabled persons (as long as they are not registered for road use)
 - drones or aircraft or any description

H. Legal expenses

What we'll cover

If during the trip, an incident causes the death of or injury to an insured person which was not an insured person's fault we'll provide a lawyer and legal costs to pursue a claim.

- The most we'll pay for legal expenses is £50,000 per person.
- No excess applies to this section.

We won't cover

- Anything excluded in the General exclusions
- Claims that don't result from a specific incident that happened during the trip
- Costs incurred prior to our written acceptance of your claim
- An application for judicial review
- Claims made by anyone other than you or your family enforcing their rights under this cover
- Claims which, in the lawyer's opinion, are more than likely to fail than succeed
- Claims where the costs of the claim are more than the potential compensation
- Costs relating to a contingency fee arrangement. In some countries a lawyer will only work for you if they receive a percentage of the compensation that you are rewarded. You cannot recover that percentage from this insurance

Choice of lawyer

- If court proceedings are issued within the UK or there is a conflict of interest, you can choose your own lawyer
- For proceedings outside the UK we'll choose the lawyer
- We'll appoint the lawyer subject to acceptance of our standard terms of appointment which are available on request.

Our rights and your obligations

- On request, your lawyer must provide us with the information or opinion about your claim
- You must fully co-operate with us and the lawyer
- You must notify us immediately if anyone offers to settle a claim. If you don't accept an offer which the lawyer advises is reasonable, we may refuse to pay further costs.
- If your claim is successful, you must instruct your lawyer to attempt to recover all costs relating to your case.
- This cover will end if you
 - Settle or withdraw a claim without our agreement
 - Do not co-operate with us or the lawyer
 - Dismiss a lawyer without our consent. We'll not withhold consent without good reason.

If, due to the above, we incur costs that wouldn't otherwise be incurred, we reserve the right to recover these from you.

I. Sports activities

What we'll cover

We'll cover you for injury, illness or death that occurs whilst taking part in most sports activities.

You and all insured persons must take all reasonable precautions to protect yourselves against illness and injury, including making use of any appropriate safety equipment, including helmets, following any instructions provided (if taking part in an organised activity) and only taking part if medically fit to do so.

Some activities are excluded under the Personal Liability section, particularly those involving the use of aircraft, watercraft and mechanical or electrical vehicles. Please refer to the Personal liability section for further information.

We won't cover

- Any claim as a result of any insured person
 - training for, or taking part in any race or time trial, organised sports event or competition, or any display, performance or tournament
 - participating in an activity as a professional or where being paid or receiving benefits of any kind, such as travel and/or accommodation expenses

Excluded Activities

There's no cover for any claim as a result of any insured person participating in these activities or any financial loss as a result of an insured person being unable to participate in these activities

Land

- Adventure racing, endurance events, marathon, ultramarathon, multi-discipline events
- Big game hunting, hunting
- Boxing, martial arts
- Caving, potholing
- Charity or conservation work that is not organised through a registered organisation, is not voluntary or involves work at heights over 3 metres or work in a healthcare facility
- Cycle racing
- Expeditions
- Free running, Parkour
- Horse riding involving jumping or hunting
- Mountain biking – other than trails graded as easy or moderate
- Mountaineering, rock climbing, bouldering (outdoors), or via ferrata
- Track events involving the use of motor vehicles
- Trekking that involves an ascent to more than 5,000 metres altitude

Aerial

- Base jumping
- Flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)
- Gliding
- Hang gliding
- Parachuting
- Paragliding
- Sky diving or parachuting (other than tandem skydiving through a licensed operator)

Water

- Canyoning, Coasteering
- Cliff diving or jumping
- Free diving
- High diving
- Ice diving
- Kite surfing
- River sports involving rivers over grade 3
- Sailing or yachting more than 12 miles from shore or where not following the sailing regulations and competency requirements for the destination
- Scuba diving
 - where this is the main reason the trip was booked
 - where not accompanied by a qualified instructor or dive master
 - beyond the depth to which the insured person is qualified to a maximum of 40m
 - that is professional, commercial or technical diving in nature, including but not limited to enriched air, tutor, solo, wreck, cave or cavern diving
- Water ski jumping

Winter sports activities

- Bobsleigh, cresta, luge, skeleton
- Freestyle skiing or snowboarding
- Off-piste skiing (unless accompanied by a qualified guide at all times in areas the resort management consider to be safe)
- Heli-skiing
- Glacier skiing
- Ski flying, jumping, stunting, or surfing
- Ski racing or training
- Ski mountaineering

J. Winter sports

What we'll cover

Winter sports are covered up to 31 days per calendar year

Winter sports equipment

- i. We'll cover an insured person's skis, snowboards, boots, helmets, bindings or poles if lost, stolen or accidentally damaged, we'll also cover their lift pass if it is lost or stolen.
- ii. We'll also pay for an insured person to hire replacement equipment if their own winter sports equipment is lost, stolen, accidentally damaged or lost in transit for more than 24 hours.

Piste closure

This section does not apply to cross-country skiing

If all pistes at the resort an insured person has booked are closed because of lack of snow, excessive snow or high winds we'll pay a daily benefit up to the limit shown below.

Winter sports holiday disruption

- i. We'll pay a benefit for each day that an insured person is medically certified as being unable to ski or board, as well as a proportionate refund of their non-refundable ski pack (lessons from a ski school, ski hire and lift pass).
- ii. We'll pay a benefit for additional travel and accommodation expenses if an insured person is delayed for more than 5 hours by avalanche or landslide and this means they cannot reach their resort or delays their departure from the resort on their return home.

The most we'll pay for winter sports equipment is £500 per person. We'll calculate the value of any item at the time of loss less a deduction for wear and tear and depreciation.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Less than 2 years old	70% of value
Less than 3 years old	50% of value
Less than 4 years old	30% of value
Over 4 years old	10% of value

The most we'll pay for

- piste closure is £300 per person, (we'll pay £30 per day)
- loss or theft of lift pass is £250 per person, (we'll pay £20 per day)
- winter sports holiday disruption is £200 per person (we'll pay £20 per day), other than for a ski pack where we'll pay up to £500
- hire of replacement equipment is £200 per person

We won't cover

- Anything excluded in the General exclusions
- Winter sports equipment which has been deliberately left somewhere that is not in the insured person's full view, with someone they know, or with their travel provider
- Wear and tear, loss of value, damage caused by moths or vermin, or any damage caused by cleaning, repairing or restoring
- Damage to hired sports equipment
- Losses from motor vehicles

5. General exclusions

These exclusions apply to all sections of this worldwide travel insurance.

- Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not contributed to by any other cause or event
 - a. War, invasion, act of a foreign enemy, hostilities or warlike operation or operations (whether war has been declared or not), civil war, revolution, rebellion or insurrection, civil commotion which is of such severity or magnitude that it can amount to or be likened to an uprising, military power (even if properly authorised by the duly elected government), usurped power; or
 - b. Any action taken to prevent, control or suppress, or which in any way relates to a. above.
- Claims directly or indirectly caused by
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
 - pressure waves caused by an aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Any claim for your death, injury or illness resulting from any insured person's
 - suicide or deliberate self-inflicted injury
 - misuse of alcohol or drugs or consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol addiction) to an extent which causes immediate or long term physical or mental impairment, including impairment to the insured person's judgement causing them to take action they would not normally have taken
 - misuse of alcohol or drugs causing an exacerbation of an accepted medical condition

- Any claim for an incident during the trip that results from any insured person's
 - deliberately putting themselves at risk of death, injury or illness (unless they were trying to save human life)
 - standing or climbing on any balcony railing or jumping from or between balconies
 - flying or piloting any aircraft
 - being in control of a motor vehicle, unless the insured person is fully licenced for such a vehicle in the UK (where applicable) and they comply with all local laws applying to the use of the vehicle, for example, wearing a seatbelt where this is required by law (including if they are a passenger)
 - using a motorcycle, scooter, moped, or quad bike unless wearing a crash helmet
 - being in control of an electric or motor vehicle and
 - acting in a dangerous or careless manner; and/or
 - exceeding the legal speed limit; and/or
 - drink or drug driving
- Any claim because any insured person doesn't feel like travelling or doesn't enjoy the trip, other than any reason detailed in 'B. Cancelling or coming home early'
- Any claim where the insured person does not follow the advice of local authorities in the area they are staying, for example by observing curfews, quarantine measures and avoiding public gatherings or demonstrations
- Any claim for costs where any insured person has a right to recover them from their travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL (or similar organisation) or an insolvency administrator
- Any claim in relation to any event, incident or circumstances if, at the time you purchased your Pack or you or any insured person booked a trip (whichever is later), you or the insured person knew that, or could reasonably be expected to have known that
 - the event or incident had already occurred or was going to occur; or
 - the circumstances existed, or were going to exist,
 and that the event, incident or circumstances could reasonably be expected to affect the insured person's travel plans
- Any claim where the insured person has not allowed enough time, or done everything they reasonably can, to get to their departure point for the time shown on their itinerary
- Any loss that is not specifically described in this policy
- Any costs you or another insured person has paid on behalf of persons not insured under this policy
- Any claim for course or tuition fees, project costs, sponsorship fees or similar
- Any claim for any part of any trip where the trip duration is longer than 31 days, unless you have purchased the trip extension cover upgrade
- Any claim resulting from a tropical disease where the insured person has not had the recommended inoculations and/or taken the recommended medication
- The cost of Air Passenger Duty (APD)
- Any claim as a result of problems with an insured person's travel documents before they leave the UK or if this means you are refused entry to another country

6. General conditions

Your cancellation rights

- You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date you purchase this Pack or the date you receive your policy document, whichever is later. If you have paid your first monthly Pack fee and cancel within this period, it will be refunded.

For your cancellation rights outside the 14 day period, please reference 'Closing your Pack' in the Barclays Pack(s) terms and conditions within this Welcome Pack.

Cover upgrades

- You have a statutory right to cancel within 14 days from the day of purchase of the upgrade or the day on which you receive your documents, whichever is later. If you wish to cancel, you'll be entitled to a full refund of the premium paid provided you haven't travelled and there has been no claim or incident likely to give rise to a claim. If you don't exercise your right to cancel, it will continue in force and you will need to pay the premium.
- For cancellations outside this 14-day period no refund of premium will be made.

Our cancellation rights

Barclays may cancel the Worldwide Travel Insurance immediately on our behalf by sending at least 7 days' written notice to your last known postal and/or email address setting out the reason for cancellation. Valid reasons include but are not limited to the following

- Where we reasonably suspect fraud
- Where you fail to co-operate with us or provide us with information or documentation we reasonably require and this affects our ability to process a claim or defend our interests
- Where you have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Barclays may also cancel this insurance and your travel Pack in accordance with the terms of the Barclays Pack(s) terms and conditions within this Welcome Pack.

Automatic termination of cover

The policy will remain in force until the first of the following automatic termination events occur.

The Pack holder

- closes this Pack. When and how you can do this is set out in the 'Closing your Pack' section in the Barclays Pack(s) terms and conditions within this Welcome Pack
- reaches 80 years of age
- is no longer a UK resident, or changes their main address to a non UK address

Barclays removes the Pack for one of the reasons in the 'Closing your Pack' section in the Barclays Pack(s) terms and conditions within this Welcome Pack.

If an insured person is not eligible for the travel insurance cover, there will be no refund or reduction in the Pack fee.

As your circumstances may change over time, it is important that you review the terms and conditions of your worldwide travel insurance regularly to check you remain eligible and that the cover remains adequate for your needs.

If an insured person is on a trip at the time an automatic termination event occurs, all cover will cease when the trip ends.

When we can make changes to your cover

We can, at any time and after taking a fair and reasonable view, make changes to your Travel Insurance terms and conditions, to reflect changes in our expectations of the future likely cost of providing cover. Policy cover may increase or decrease, but the changes will not be made for the sake of recouping past losses. When doing so we will only consider one or more of the following:

- our experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature
- information reasonably available to us on the actual and expected claims experience of insurers of similar products
- widely available economic information such as inflation rates and exchange rates

Additionally, we can, at any time and after taking a fair and reasonable view, make changes to your Travel Insurance terms and conditions:

- to reflect changes (affecting us or your policy) in the law or regulation or the interpretation of law or regulation, or changes in taxation
- to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which we intend to comply
- in order to make your policy clearer and fairer to you or to rectify any mistakes that may be discovered in due course

Changes (together with the reasons for such changes) will be notified to you in writing at least 30 days in advance.

Claims fraud

If your claim is in any way dishonest or exaggerated, we will not pay any benefit under this policy and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you to include recovery of any sums paid to you in respect of the fraudulent claim.

Contribution to claim

If, at the time of an incident which results in a claim under this policy, there is any other insurance or other source covering the same loss, damage, expense or liability, we are entitled to approach that insurer and/or other source for a contribution towards the claim and will only pay our share.

Your duty to prevent injury, loss, theft or damage

You and all insured persons must take all reasonable precautions to protect yourselves and your property.

Transfer of rights

You cannot transfer your rights under this policy. A person, partnership (whether limited or not) or company who is not insured under this policy has no rights under the Contracts (rights of third parties) Act 1999 to enforce any of its terms.

Payments made under compulsory insurance regulations and rights of recovery

If the law of a country in which this policy operates requires us to settle a claim which, if this law had not existed, we would not be obliged to pay, we shall be entitled to recover such payments from the relevant person insured or the person who incurred the liability.

Choice of law

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

- You and we agree otherwise; or
- At the date of the contract you are a resident of Scotland or Northern Ireland in which case (in the absence of agreement to the contrary) the law of that country will apply.

Use of language

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

Complaints

What to do if you are unhappy

If you are unhappy with any aspect of the handling of your claim we would encourage you, in the first instance, to seek resolution by contacting the Travel Claims Helpline number; or if your complaint is regarding anything else please contact the Customer Services Helpline number.

What will happen if you complain?

We aim to resolve all complaints as quickly as possible. If we are unable to resolve your concerns quickly, we will

- Acknowledge your complaint promptly
- Assign a dedicated complaint expert who will review your complaint
- Carry out a thorough and impartial investigation
- Keep you updated of the progress
- Provide a written response within eight weeks of receiving your complaint, this will inform you of the results of our investigation or explain why this isn't possible

Where we have been unable to resolve your concerns or have been unable to resolve your complaint within eight weeks, you may be able to ask the Financial Ombudsman Service to carry out an independent review. Whilst we are bound by their decision, you are not. Contacting them will not affect your legal rights.

You can contact the Financial Ombudsman Service by telephone on 0800 023 4567. You can also visit their website at [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk) where you will find further information.

Please be aware that the Financial Ombudsman Service will only be able to consider your complaint when we have had the opportunity to consider and resolve this.

Compensation

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See [fscs.org.uk](https://www.fscs.org.uk)

Privacy overview

Aviva privacy notice

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at [aviva.co.uk/privacypolicy](https://www.aviva.co.uk/privacypolicy) or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include Barclays, who are responsible for the sale and distribution of the product, and any applicable insurers, reinsurers or brokers we use.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal
- to support legitimate interests that we have as a business. We need this to:
 - manage arrangements we have with our insurers, reinsurers and brokers we use, and for the detection and prevention of fraud
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example, we may need to use personal information to carry out anti-money laundering checks.

We may also use personal information about other people, for example family members you wish to insure on a policy. **If you are providing information about another person we expect you to ensure that they know you are doing so. You might find it helpful to show them this privacy notice.**

The personal information we collect and use will include name, address, date of birth and financial information. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. We'll ensure that we only use that information where we need to for our insurance purposes (including assessing the terms of your insurance contract, dealing with changes to your policy and/or dealing with claims).

There may be times when we need consent to use personal information for a specific reason. If this happens we will make this clear to you at the time. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the 'Contacting us' details below. Please note that if consent to use this information is withdrawn we will not be able to continue to process the information you gave us for this/these purpose(s). This would not affect our use of the information where consent is not required.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we use as part of this application may be provided to us by a third party. This may include information already held about you within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Reference Agency Searches

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

The identity of our Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at www.transunion.co.uk/crain.

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we may use an automated underwriting engine to provide a quote for this product, using the information we have collected.

How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, Barclays and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other in respect of risks underwritten by Aviva, with insurers who cover Aviva under its group insurance policies and with our brokers who arrange and manage such reinsurance and insurance arrangements. They will use your data to decide whether to provide reinsurance and insurance cover, arrange and manage such cover, assess and deal with reinsurance and insurance claims under such cover and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area (“EEA”). We’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, including profiling and marketing, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the ‘Contacting us’ details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Pitheavlis, Perth PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioner's Office at any time.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the Police.

You should show this notice to anyone who has an interest in the insurance under the policy.

RAC Comprehensive Breakdown Cover

Please note that reference in this document and the policy summary to 'Qualifying Account' means Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which Travel Pack has been added.

One of the benefits of the Travel Pack is that it includes Roadside, Recovery, At Home, Onward Travel and European Breakdown Cover. It provides you, the Qualifying Account holder, with automatic cover, in the event of a breakdown occurring to your vehicle, providing you with peace of mind.

What your cover includes:

- 24 hour, 365 days a year cover.
- Personal based breakdown cover for unlimited call-outs in any 12 month period (non-commercial vehicles only, excluding certain vehicle types).
- Roadside repair, where possible, of mechanical and electrical problems (parts charged at cost).
- Nationwide recovery service to anywhere within the UK, Guernsey, Jersey and the Isle of Man (including your home address) if the problem can't be fixed at the roadside.
- At Home assistance – if your car won't start at home.
- Onward travel assistance in the form of either a replacement hire car for up to one day, hotel accommodation or alternative transport arrangements.
- Accident Care – giving you advice after an accident on what to do at scene, a vehicle driveability check, a liability assessment and a Personal Injury consultation. Where the other party is liable for the accident we may be able to provide you with a replacement vehicle.
- European Breakdown Cover for 2 claims per year with a £2,500 limit per claim. Cover is for up to 90 days for any one journey.
- £50,000 of legal expense cover whilst motoring in Europe.
- For more information about your breakdown cover and full Terms and Conditions, please see the Policy Summary and Policy Documents.

Your friends and family can also benefit from great savings on RAC Breakdown Cover

Introduce your friends and family to a special 25% discount on RAC Breakdown Cover. Please note that the Friends and Family offer does not form part of your Travel Pack Breakdown cover.

Friends and family should purchase breakdown cover direct with RAC.

Friends and Family Offer – To find out more or join RAC, call **0800 716 976*** quoting FP0180. RAC Terms and Conditions will apply.

If you have any questions about your membership, please call the Travel Pack Customer Helpline on **0800 158 3199*** and select the RAC option.

How to make a claim

If you require breakdown assistance call: For Roadside, Recovery, At Home and Onward Travel services call: **0800 051 2297***.

For European Breakdown Cover services: if the breakdown occurs in the UK, Guernsey, Jersey or the Isle of Man on the way to or from a designated European country, call: **0800 051 2298***.

If the breakdown occurs whilst in a designated European country, call: **(+44) 161 452 3205***.

You will need to provide your eligible vehicle registration and details of the breakdown location.

Cancellation Rights

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date the Travel Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. As your insurance contract forms part of your Travel Pack, cancellation of your insurance contract will also require your Travel Pack to be closed.

If you cancel within this period and have paid your first monthly Travel Pack fee, it will be refunded provided there has been no claim or incident likely to give rise to a claim.

For your cancellation rights outside the 14 day cooling off period please refer to the 'Changing or ending a Pack' wording contained in the 'Adding a Pack to your Current Account' terms and conditions at the front of this Welcome Pack.

Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100* or by visiting their website at fscs.org.uk.

The FSCS does not cover RAC Motoring Services' provision of insurance Under Roadside, Recovery and At Home insurance.

Your Feedback

Except for complaints regarding Motoring Legal Expenses insurance (see below for details), complaints can be made to us by telephone on **0800 051 1109***, or **0800 051 1216*** if your complaint relates to European Breakdown Cover, or in writing at Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, West Midlands WS5 4QZ. Should we be unable to resolve your complaint satisfactorily, you may refer your complaint to the Financial OmbudsmanService where it concerns RAC Insurance Limited. If you would like further details on the Financial OmbudsmanService, please write to them at Exchange Tower, London E14 9SR or by calling **0800 023 4567*** or **0300 123 9123**, or if calling from abroad **+44 20 7964 0500** or via their website financial-ombudsman.org.uk

For enquiries or complaints relating to Motoring Legal Expenses, please write to:

**RAC Legal Services,
Great Park Road,
Bradley Stoke,
BS32 4QN**

The Financial OmbudsmanService does not cover complaints concerning RAC Motoring Services' provision of the Roadside, Recovery and At Home elements of RAC Breakdown Cover.

Duration of Policy

Your RAC Breakdown Cover is only available as part of Travel Pack subject to you being a Qualifying Account holder. Your RAC Breakdown Cover will end if your Travel Pack is closed or your Qualifying Account is closed or switched to a non-qualifying account, you fail to pay the monthly Travel Pack fee or your residential address is no longer in the United Kingdom. Your RAC Breakdown Cover may

also be terminated or the terms may be changed by Barclays giving you 30 days' notice in writing.

RAC Breakdown Cover - Policy Document

Travel Pack (Roadside, Recovery, At Home, Onward Travel and European Cover)

Who we are:

RAC Motoring Services (Registered No: 1424399, Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands, WS5 4AW) and/or

RAC Insurance Limited (Registered No: 2355834, Registered Office RAC House, Brockhurst Crescent, Walsall, West Midlands, WS5 4AW).

The cover we provide:

- Roadside, Recovery and At Home Cover is provided by RAC Motoring Services
- Onward Travel and European Breakdown Cover is underwritten by RAC Insurance Limited
- Motoring Legal Expenses insurance (as part of European Breakdown Cover) is underwritten by RAC Insurance Limited

For insurance purposes, the home state is the United Kingdom.

Your cover at a glance

Roadside, Recovery, At Home and Onward Travel cover is available in the Territory ("Territory" is defined in the section titled 'Words with special meaning' below) and the Republic of Ireland.

European Breakdown Cover is available in the European Territory ("European Territory" is defined in the section titled "Words with special meaning" below) and in the Territory (to or from a European journey).

Limits of cover

The cover under this RAC Breakdown Cover is subject to unlimited call-outs that can be made under this RAC Breakdown Cover in any 12 month period. One call out will be any attendance by an RAC patrol or RAC contractor to a vehicle as a result of a call to the RAC under RAC Breakdown Cover.

European Breakdown Cover is only provided for a maximum period of 90 days for any one journey. Instead of individual benefit limits (with certain exceptions), you are covered to an overall limit of £2,500 per claim. You may make up to two claims against all valid European Breakdown Cover in a

membership year and each claim must be for a separate journey.

Roadside/Recovery/At Home

If your eligible vehicle suffers a breakdown in the Territory or the Republic of Ireland we will provide the service below. This service is provided on the terms and conditions in this Policy document including the General Terms, Costs and General Exclusions:

- an RAC patrol or contractor who will endeavour to repair your eligible vehicle
- labour where the breakdown occurs at the roadside or at your home address or other address in the Territory where you normally keep the vehicle
- if in our opinion we are unable to repair your eligible vehicle locally or within a reasonable time, or because repairs are unwise, we will provide:

If the breakdown occurs in the Territory:

- transportation of your vehicle to your home or a single address anywhere else in the Territory
- transport for you and up to seven passengers to the above chosen destination (If there are more than five people this may require two separate vehicles. An adult from your eligible vehicle must accompany any children)
- this service is also available should you be taken ill and cannot continue your journey as you have no passengers who can drive your vehicle. You will need to produce some form of medical certificate for this (In these cases, we will provide cover at our discretion)

OR

If the breakdown occurs in the Republic of Ireland:

- transportation of your vehicle to a destination of your choice within 10 miles. If you have no preferred destination, we will take the vehicle to a nearby garage
- transport for you and up to seven passengers to the above chosen destination (If there are more than five people this may require two separate vehicles. An adult from the covered vehicle must accompany any children)
- if you need to leave your vehicle at the garage we will reimburse you for taxi fares up to 20 miles from the garage (A receipt must be obtained)

This service must be arranged at the time of the breakdown and cannot be requested later.

What is not covered under Roadside/Recovery/At Home

- a second recovery if the original fault has not been properly repaired by a third party or if we have advised you that it is a temporary repair
- eligible vehicle servicing or reassembly
- the use of the recovery service as a way to avoid repair costs
- recovery which is not arranged at the time of the breakdown but is requested later
- any other matters excluded under this RAC Breakdown Cover policy

Onward Travel

Onward Travel is available in the Territory only.

- Onward Travel benefits must be arranged at the time of breakdown and cannot be requested later
- You are entitled to one of the following extra benefits once we have decided that we cannot get your vehicle repaired locally:

Replacement car hire

We will pay for:

- the hire cost of a car up to 1600cc provided by our supplier for the duration of the repairs to your vehicle (up to a maximum of one day) for one incident
- insurance (including Collision Damage Waiver) – subject to an excess of £500 payable by you in the event of vehicle damage to the hire car. If you are aged 21-25 then a surcharge of £14 is payable prior to taking the hire car.
- replacement car hire is subject to availability and our supplier's terms and conditions, which will be provided to you at the time of hire, but which will usually include:
 - a. age limits
 - b. the need to have a current driving licence with you
 - c. limits on acceptable endorsements
 - d. the need to provide a valid credit card number (Alternatively, our supplier will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the vehicle to you)
- hire cars are not usually available with a tow bar, and therefore your caravan or trailer will, if eligible (see General Exclusions Point 6) be recovered under the Recovery benefit with your broken down vehicle
- if we decide that a hire car is not a practicable solution for any reason, hotel accommodation or alternative transport will be provided instead

Alternative transport costs

- we will arrange and reimburse you for rail, air or other public transport costs for up to eight people to reach the end of the journey within the Territory
- we will pay these costs up to £150 a person or £500 for a group whichever is less

Hotel accommodation

- we will arrange and reimburse you for the cost of one night's bed and breakfast for up to eight people in a hotel of our choice
- we will pay these costs up to £150 a person or £500 for each group, whichever is less. You will have to pay for any extra hotel or transport costs

Special medical assistance

Onward Travel also provides special medical assistance. If you or one of your passengers in your eligible vehicle is taken into hospital more than 20 miles from home we will arrange and pay for overnight accommodation for the other passengers, as described in "Hotel accommodation" above – we will also arrange for an ambulance to take the patient to a local hospital near to their home once medical permission has been given. Special medical assistance is not available for planned hospital visits

What is not covered under Onward Travel:

- a second use of the Onward Travel benefits if the original fault has not been properly repaired by a third party or if we have advised you that it is a temporary repair
- other charges arising from your use of the hire car benefit, such as fuel costs, deposit, insurance excess charges, our supplier's costs of collecting and returning the vehicle and any costs due to you keeping the car after the agreed period of hire
- if you require a second or any other type of vehicle this will be at your cost, we will try to arrange this for you at your request
- if you are unfortunate enough to have an incident with the hire vehicle and you make an insurance claim, you will be responsible for paying any excess
- unless specifically included in the Onward Travel cover described above, any other matters are excluded under this RAC Breakdown Cover policy

European Breakdown Cover

European Breakdown Cover is designed to offer you assistance in the event of breakdown, road traffic accident, or fire or theft of your eligible vehicle, or illness of the only qualified driver in a European Territory.

This section describes what you are entitled to under European Breakdown Cover and how to use the service. It must be read in conjunction with the General Terms, Costs and General Exclusions sections printed elsewhere in this policy.

Important Information

Credit card requirement

Car hire companies insist on having valid credit card details at the time of booking and the card must be produced when collecting a hire car. Therefore, if a hire car is necessary for you to continue your journey, we will require your credit card details to arrange this. Please see section 1 – Replacement car and section 6 – Journey continuation. We will also require your credit card details if we arrange a service for you which is not covered by your policy or if it exceeds the European Breakdown Cover limit.

Mobile phones

The regulations on the temporary importation and use of mobile phones vary from country to country. Please check with your service provider that your phone meets the requirements and necessary standards for the countries in which you are travelling.

Whilst convenient, mobile phones are expensive to use and you should note some service providers charge for calls to freephone numbers. It may also not be possible for an RAC Control Centre to return a call to a mobile phone, however where we are able to return your call, you may still have to pay the costs of the international call. Please note mobile phone calls are not covered under European Breakdown Cover and we regret that we cannot reimburse any costs incurred. You are therefore recommended to use a conventional phone wherever possible.

In case of difficulty in reaching an emergency number or to check cost please contact the service provider of your mobile phone, or use a conventional phone.

Breakdowns on European Territory motorways

If you break down on a motorway in European Territory use the roadside emergency telephones where provided. You cannot normally call RAC Control Centres from these. You will be connected to the police or authorised motorway service, who will send a breakdown recovery vehicle. Please note that due to local legislation the RAC Control Centre is not able to send a breakdown recovery vehicle to a motorway location. If you are unable to locate a motorway phone or services station phone, please contact the RAC Control Centre for guidance.

In France the same procedure applies if you break down on a motorway service area.

You may have to pay labour and towing charges on the spot and an authorised tariff is normally applicable. However, this will normally only be to the recovery company's own depot in the case of any tow.

These items are covered by European Breakdown Cover and you should obtain a receipt to claim a refund from us on your return home. If you are towed from a motorway, contact the RAC Control Centre as soon as you can, from the recovery company's depot if possible.

Motorcycles

Motorcycles are covered on the same basis as other eligible vehicles. However, we regret it is not possible for us to hire a motorcycle if a replacement vehicle is required. A hire car or alternative transport will be arranged, whichever is most suitable. We are also unable to hire a trailer for you to transport your eligible motorcycle.

Caravan and trailers

Any supplement paid to include a caravan or trailer under European Breakdown Cover is to cover our increased risk and costs. We do our best to find solutions to motoring problems, but we regret we cannot arrange a replacement caravan or trailer in the event of a breakdown which in our opinion we are unable to repair locally or within a reasonable time, or because repairs are unwise. Hire vehicles are unlikely to include tow bars so that it may become necessary to repatriate a caravan or trailer together with your eligible vehicle, if your eligible vehicle cannot be repaired in the European Territory by the return date.

Service providers

We do not give any warranty or assurance as to the services provided by garages, breakdown/recovery companies, repairers, car hire companies and other third party service providers whose emergency services we arrange and/or pay for under European Breakdown Cover. They do not act as our agents and we do not accept liability for their acts or omissions. You should check that any repairs to your eligible vehicle are carried out to your reasonable satisfaction.

Motor insurance and vehicle warranty

European Breakdown Cover does not replace motor vehicle insurance. We strongly recommend you tell your motor insurers before taking your eligible vehicle abroad. If you do not, your insurance policy will only cover you for damage you might cause to other people or their property. This means that you

will not be covered for damage to your vehicle, fire, theft etc. Your insurers will also need to know if you are towing a caravan or trailer. If your eligible vehicle has a manufacturer's or other mechanical warranty, we will provide emergency assistance but you are responsible for ensuring subsequent repairs are in accordance with the warranty and do not invalidate it.

Service in the Territory for a journey to the European Territory

Section 1

Temporary replacement car in the Territory on the outward journey to or inward journey from a planned journey in the European Territory.

We will pay:

Cost of self-drive hire car including collision damage waiver and replacement Green Card as necessary:

- to carry out the planned journey if as a result of an accident, fire or theft within 7 days of your declared departure date the eligible vehicle cannot be repaired or recovered (in the case of theft) in time for departure on the declared date, or
- to complete the planned journey if your eligible vehicle breaks down on the way to the port of departure and we confirm that it cannot be repaired in time for departure.

We will not pay:

Fuel and oil costs, personal insurance or any other extra costs.

Important self-drive car hire information:

We will normally try to arrange a hire car equivalent to, but not necessarily the same as, your eligible vehicle, if there is one available. If your eligible vehicle was an MPV or similar vehicle we may arrange two hire cars. We will only arrange this if there are two qualified drivers in your party. Otherwise we will arrange alternative means of transport.

Car hire arranged under European Breakdown Cover will be subject to the normal conditions of the hiring company. We use reputable car hire companies with market standard terms and conditions which the driver must fully comply with. You must also have held a full UK driving licence or equivalent for a minimum of one year (two years for France). You must present your driving licence to the hire company and present your full UK driving licence, National Insurance number and any other information requested.

Your credit card details will also be required by the hire company and the card must be presented to the hire company as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle.

Please note: we cannot guarantee a hire car will be available. We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack or automatic gearbox and cannot guarantee the hire of mini buses or vans. European Breakdown Cover does not extend cover to a self-drive hire car arranged for you under the terms of European Breakdown Cover.

See also the notes on Collision Damage Waiver and crossing international borders in section 6

Important self-drive hire car information.

Section 2

Roadside assistance and recovery in the Territory on the outward journey to or inward journey from the European Territory.

We will pay:

On the outward journey from home to the departure port and on the inward journey from the arrival port to home, if you are stranded on a public highway through breakdown of your eligible vehicle:

- assistance from RAC Patrol or garage/repair service to repair your eligible vehicle at the roadside if possible or where in our opinion we are unable to repair locally or within a reasonable time, or because repairs are unwise, to tow your eligible vehicle to a local garage.

Note: Following an accident, fire, theft, vandalism, or other incident normally covered by a motor insurance policy, we will provide assistance at the roadside. However, you will be liable for the cost of any towing which is then necessary for removal of your eligible vehicle.

- if in our opinion your eligible vehicle cannot be repaired locally or within a reasonable time or because repairs are unwise, we will pay for either a recovery service to return your eligible vehicle and up to eight persons including yourself to your home or to a nominated repairer in the Territory. If we recover your eligible vehicle and there are more than five people travelling in it, we may use two separate vehicles for the recovery. An adult must accompany any children

We will not pay:

The cost of any parts used for roadside repairs or the cost of any garage repairs, including labour.

Costs covered by your eligible vehicle's warranty.

Towing costs for the removal of your eligible vehicle following an accident, fire, theft, vandalism or other incident normally covered by a motor insurance policy.

Service while abroad in the European Territory

Section 3

Roadside assistance procedure in the event of breakdown on a motorway in the European Territory.

If your eligible vehicle breaks down on a motorway in the European Territory, use the roadside emergency telephones where provided. You cannot normally call RAC Control Centres from these.

You will be connected to the police or authorised motorway service, who will send a breakdown/recovery vehicle to you. Please note that due to local legislation the RAC Control Centre may not be able to send a breakdown recovery vehicle to a motorway location.

In France the same procedure applies if you break down on a motorway service area.

If you are towed from a motorway it will normally be to the recovery company's depot. Contact the RAC Control Centre as soon as you can, from the recovery company's depot if possible.

Note: you may have to pay labour and towing charges on the spot and an authorised tariff is normally applicable. However, this will only be to the recovery company's own depot in the case of any tow. These items are covered by European Cover and you should obtain a receipt to claim a refund on your return home.

We will pay:

1. Attendance of local breakdown service or garage to repair your eligible vehicle at the roadside if possible, or tow it from the place of breakdown or accident to the nearest local repairer where you may arrange and instruct repairs.
2. In the event of breakdown:
 - a limited contribution up to £150 towards labour charges, if the local repairer is able to effect repairs necessary to enable your eligible vehicle to continue the journey on the date of the breakdown; or

- inspection fees to confirm that your eligible vehicle cannot be repaired by your return travel date.
3. Storage charges for your eligible vehicle while awaiting repair or repatriation.

We will not pay:

1. Repair costs, including labour, other than as set out above under 2.
2. Repair costs if your eligible vehicle was in an accident, damaged by fire or stolen, or if it is uneconomical to repair.
3. The cost of parts used for roadside or garage repairs.
4. The cost of any repairs not directly necessary to enable your eligible vehicle to continue the journey on the date of the breakdown.
5. Costs covered by your eligible vehicle's warranty.

Section 4

Spare parts despatch

We will pay:

Freight, handling and ancillary charges for despatch of spare part(s) necessary to complete repairs to your eligible vehicle but which are not obtainable locally. The fare for one person to collect part(s) from the appropriate railway station or airport.

We will not pay:

The cost of parts themselves, which must be paid on receipt. When telephoning the RAC Control Centre you will be asked for your credit card details. Alternatively you will be asked to pay for the part(s) direct to the repairer.

Any despatch costs for parts that are not necessary to complete repairs to your eligible vehicle.

Section 5

Additional accommodation expenses

We will pay:

A contribution of up to £35 per person per day towards necessary additional (not alternative) accommodation expenses for room only while you wait for your eligible vehicle to be repaired, providing the appropriate RAC Control Centre can confirm repairs to your eligible vehicle will take more than 12 hours, or if it is to be repatriated to the Territory. You should make your own hotel arrangements, but in France or Monaco only you may request assistance from the RAC Control Centre in Lyon to make hotel arrangements.

We will not pay:

The costs of meals or any other extra costs.

We reserve the right to limit or refuse any "Additional accommodation expenses" if your eligible vehicle is a motor home or caravan designed or modified to be used as accommodation and in our opinion can still be used as such.

Section 6

Journey continuation or return home

This benefit is not available at the same time as Section 5 "Additional accommodation expenses".

We will pay:

A contribution to travel expenses for you and your party to continue the planned journey during the period your eligible vehicle is not roadworthy or to return home by direct route, if the appropriate RAC Control Centre can confirm repairs to your eligible vehicle will take more than 12 hours, or if it is to be repatriated to the Territory.

This benefit is also available if your eligible vehicle is stolen and not recovered within 24 hours. In this event a police report must be obtained. However, this benefit will cease if and when your eligible vehicle is recovered in a roadworthy condition.

Expenses can comprise up to 14 days self-drive car hire including collision damage waiver (see Collision Damage Waiver note in section 6 **Important self-drive hire car information** below) and replacement Green Card as necessary, or second/standard class rail, or a combination of both.

Arrangements for self-drive car hire under this Section 6 must be made by the appropriate RAC Control Centre.

Where it is estimated repairs will take only a few days, we will only pay for your party staying and claiming additional accommodation until repairs are completed. If repairs will take longer, a self-drive hire car or other transportation will be arranged to get your party to your planned destination. When your eligible vehicle is repaired or recovered in a roadworthy condition the cost of a self-drive hire car or other transportation for one person is covered to return to collect it. The RAC Control Centre, after consultation with you, will decide the best option.

We will not pay:

Fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged with the car hirer and any other extra costs in connection with self-drive hire car.

The cost of any car hire beyond the period agreed with the appropriate RAC Control Centre. The cost of any car hire not arranged by the appropriate RAC Control Centre.

Any car hire expenses after your eligible vehicle is repaired except for the direct journey to return and collect it.

First class rail fares.

Any costs under this benefit if they are for services you used at the same time as Section 5 – “Additional accommodation expenses”.

Important car hire information

Car hire arranged under European Breakdown Cover will be subject to the normal conditions of the hiring company. We use reputable car hire companies with market standard terms and conditions which the driver must fully comply with. You must also have held a full UK driving licence or equivalent for a minimum of one year (two years for France). You must present your driving licence to the hire company and present your full UK driving licence, National Insurance number and any other information requested.

Your credit card details will also be required by the hire company and the card must be presented to the hire company as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle.

Collision Damage Waiver (CDW). Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver (CDW). This means that if the car is damaged during the hire period you could be liable for the first portion of the cost, which is likely to be over £150, and have your credit card charged. The amount could be much higher and varies according to hire company, category of hire car and location. The CDW covers the amount above the excess.

In some parts of Europe hire cars are not allowed to cross national borders. In Greece international drop-offs are not permitted. It may be necessary therefore to arrange two hires or alternative transport to complete your journey. A car hired abroad must not be brought into the United Kingdom. A second car hire will be arranged for the United Kingdom part of your journey.

Please note: we cannot guarantee a hire car will be available. We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack or automatic gearbox and cannot guarantee the hire of minibuses or vans. European Breakdown Cover does not extend cover to a self-drive hire car arranged for you under the terms of European Breakdown Cover.

Section 7

Replacement driver

We will pay:

Cost of providing a replacement driver to drive your eligible vehicle and your party to your destination or return home if a registered doctor declares you medically unfit to drive and you are the only qualified driver.

We will not pay:

Replacement driver cost if there is another qualified driver in your party who is fit to drive.

Any expenses which you or your party would have had to pay.

Section 8

Accidental damage to or loss of tent

We will pay:

Up to £35 per person per day contribution to accommodation expenses if during the period of cover you are camping and your tent is damaged accidentally making it unusable, or it is stolen. Alternatively, we may at our option authorise the cost of a replacement tent. If your tent is stolen you must obtain a police report within 24 hours.

We will not pay:

The cost of meals or any other extra costs.

Damage caused by weather conditions.

The cost of a replacement tent not authorised by us.

Any costs if your tent was stolen and you do not obtain a police report within 24 hours.

Section 9

Urgent message relay service

We will pay:

Cost of relaying urgent messages from the RAC Control Centre to your immediate relatives or close business associates if your eligible vehicle cannot be driven because of breakdown, accident or fire or it is stolen.

We will not pay:

Cost of relaying any urgent message not arranged through the RAC Control Centre. The cost of non-urgent messages or messages to persons not described under “we will pay”.

Section 10

Your eligible vehicle repatriation to the Territory

We will pay:

The cost of taking your eligible vehicle by road transporter from the garage in the European

Territory to your home or chosen Territory repairer for repair in the Territory, if the RAC Control Centre can confirm with the garage in the European Territory that repairs cannot be completed by your planned return date to the Territory and providing the cost is not more than the UK market value* of your eligible vehicle. Please also note that we will pay only up to the overall claim limit for the journey. You will be liable for any costs in excess of the overall claim limit and your credit card account will be charged for those additional costs.

If your eligible vehicle is declared a “write-off” by the vehicle’s insurers, we will pay the cost of packing and freighting the baggage in the vehicle.

Note: When repatriation is authorised it normally takes 10-14 working days for delivery to a Territory address from most European Territories. At busy times it may take longer.

*UK market value as per Glasses Guide or equivalent.

We will not pay:

Claims for any repatriation not authorised by the RAC Control Centre. The cost of repatriation if this is more than the UK market value of your eligible vehicle. The cost of repatriation if your eligible vehicle is roadworthy.

Any costs in excess of the overall claim limit.

If your eligible vehicle has been fitted with a roof box or bicycle rack, you must remove and place it inside your eligible vehicle. The roof box keys need to be left with your car keys in the event that Customs and Excise require access.

Important: If you are making a claim against your motor insurance in the event of an accident, fire, theft or break-in we require their agreement before repatriating your eligible vehicle. We also reserve the right to negotiate with them to reclaim costs incurred by us under this policy.

Section 11

Customs claims indemnity

We will pay:

Continental or Irish Customs claims for duty (a) if the eligible vehicle is beyond economic repair as a result of fire or theft abroad during the journey and it has to be disposed of abroad under Customs supervision, or (b) it is stolen abroad during the journey and not recovered. We will deal with necessary Customs formalities. To arrange, please call RAC European Support, 0870 5 49 33 20*** Monday – Friday 9am – 5pm.

We will not pay:

Any import duties not relating to your eligible vehicle.

Service after return home

Section 12

Collection of your eligible vehicle left in a European Territory for repair.

We will pay:

The following costs for one person to collect your eligible vehicle, repaired in a European Territory after breakdown.

1. standard/second class rail fare plus other public transport fares which are necessary to reach place of collection in a European Territory
2. additional Homeward cross-Channel ferry fare for your repaired eligible vehicle and one person (calculated by taking the actual fare less the value of any unused Homeward portion of your original cross-Channel ticket)
3. up to £35 per night for single room hotel accommodation necessary to complete the round trip – limited to room only

We will not pay:

First class rail fares, the cost of any meals, costs for more than one person.

Note: The RAC Control Centre will make the sole decision whether your eligible vehicle should be repaired in a European Territory for you (or someone nominated by you) to return to and collect. When you are advised your eligible vehicle is repaired and ready for collection you must immediately notify RAC European Support. Call 0870 5 49 33 20***, Monday – Friday 9am – 5pm.

Section 13

Contribution to hire car

We will pay:

Up to £250 for self-drive car hire, including collision damage waiver, whilst you are awaiting the repatriation of your eligible vehicle from a European Territory under the terms of European Breakdown Cover.

We will not pay:

Fuel, oil, personal insurance and any other extra costs. Self-drive car hire after your eligible vehicle is returned to your chosen Territory address. Cost of self-drive car hire if you or a person chosen by you is collecting your eligible vehicle from a European Territory after repair. Any cost over £250, including collision damage waiver.

Section 14

Loss of no claims bonus

We will pay:

Compensation for the amount of no claims bonus you lose on your motor policy due to an accident(s) abroad in your eligible vehicle during your period of cover.

Compensation is payable at the renewal date of the motor policy after expiry of your period of cover. You must provide written confirmation of the amount and that no third party action is being taken to recover the loss of your no claims bonus. To claim, please call RAC European Support, 0870 5 49 33 20***, Monday – Friday 9am – 5pm.

We will not pay:

Any amount if third party action is being taken to recover the loss of your no claims bonus. Subsequent reductions in no claims bonus and any loading of the premium.

Section 15

Motoring Legal Expenses Insurance

This section of European Breakdown Cover gives up to £50,000 worth of cover and is underwritten by RAC Insurance Limited (Company No. 2355834) acting through RAC Legal Services.

You will be covered when travelling in your eligible vehicle from the UK, Guernsey, Jersey and Isle of Man. This includes the journeys both from and to your home provided that these fall within the period of cover. RAC also covers the eligible vehicle on board a ferry, Euro tunnel, a hovercraft, catamaran or motorail service.

The full terms of the Motoring Legal Expenses Insurance are set out below.

Definitions

The following definitions apply only to this section of European Breakdown Cover. The definitions on page 52 may apply where appropriate.

“insured event”

means a road traffic accident or incident or series of incidents which give rise to legal proceedings (as defined below) occurring during the period of cover.

“legal costs”

means the reasonable and properly incurred fees, expenses, costs and disbursements by or on behalf of you and authorised by us in pursuing or defending legal proceedings (as defined below), and the costs of a third party for which you are held liable by court order or which are agreed by us and which are incurred in connection with legal proceedings (as defined below).

“legal proceedings”

means the pursuit of a claim for damages for uninsured losses either by negotiation or by civil, tribunal or arbitration proceedings within a court in a European Territory, in respect of a matter covered under European Breakdown Cover, and the defence of a motoring prosecution within a court of criminal jurisdiction in a European Territory.

“legal representative”

means the solicitors or other qualified experts appointed by us to act for you in accordance with condition 2 of this section of European Breakdown Cover provided that such solicitors or experts satisfy the following conditions:

1. they agree to fund all disbursements and do not claim for them until the end of the case, and
2. they agree not to submit any claim for legal costs until the end of the case and to try to recover all legal costs from the other party in the action, and
3. they agree to report in writing to RAC on any substantive development in the progress of the case.

“limit of cover”

means £50,000 overall.

“Qualifying Account”

means Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which **Travel Pack** has been added.

“RAC”/“us”/“we”

means in this section 15 RAC Insurance Limited of RAC House, Brockhurst Crescent, Walsall, West Midlands, WS5 4AW acting through RAC Legal Services (part of RAC Motoring Services).

“road traffic accident”

means an accident in a European Territory involving your eligible vehicle occurring during the period of cover on a public highway or a private road or a car park to which the public has an uninterrupted right of access, for which you are not at fault and another party is at fault.

“Travel Pack”

A combined package of insurance, service and/or financial features (including RAC Breakdown Cover) that can be added to any **Qualifying Account**, for a monthly fee.

“European Territory”

means all European Territory countries listed on page 52 of this policy.

“uninsured losses”

means loss arising out of a road traffic accident which is not otherwise covered by insurance of any kind and either damage occurs to the eligible vehicle or any personal effects owned by you whilst they are in or on your eligible vehicle or you suffer death or bodily injury whilst in or getting into or out of your eligible vehicle.

What is covered

1. RAC will provide you with initial legal advice following an insured event.
2. RAC will indemnify you up to the limit of cover against the legal costs of:
 - the pursuit of a claim for uninsured losses directly arising from a road traffic accident, and/or
 - the defence of a motoring prosecution brought against you in connection with criminal proceedings involving your eligible vehicle
3. Your reasonable costs of travelling abroad for any necessary medical examination or court appearance up to £50 per person per day. This is subject to a maximum of £1,000 per accident.

What is not covered

1. Claims which are not for uninsured losses or where the uninsured losses are of a value of £250 or less.
 2. Appeals unless you have notified RAC in writing of your wish to appeal at least ten working days before the deadline for any such appeal and the written approval of RAC has been obtained.
 3. Claims (including appeals) which, in our reasonable and expert opinion, there is not a 51% or greater chance of success. Cover may be refused or discontinued if such prospects do not, or no longer, exist.
 4. Legal Costs:
 - incurred before RAC have confirmed acceptance of the claim in writing
 - exceeding any amount approved by RAC
 - incurred following a payment into court by a third party unless RAC have authorised you in writing to continue with the claim after the payment into court or you are ultimately awarded or settle for more than the amount of the payment
 - incurred if you withdraw instructions from the legal representative or from the legal proceedings unless such withdrawal is approved by RAC
 - for any expert witness unless previously agreed by RAC
 - where you are responsible for unreasonable delay which is prejudicial to the claim or where you fail to give proper instructions in due time to RAC or the legal representative
 - where you pursue a claim without the consent of RAC or in a different manner from that advised by the legal representative
5. Claims against us or any company or subsidiary of RAC plc or claims by you against any other person covered under your RAC Cover.
 6. Claims relating to matters for which you would, but for the existence of your RAC membership European Breakdown Cover, be entitled to indemnity under any other policy of insurance.
 7. Claims directly, or indirectly, caused by, contributed to or arising from:
 - prosecutions against you which allege dishonesty or violence or which arise from drink or drugs related offences or parking offences
 - any deliberate illegal act or omission by you or any act which is false or fraudulent in any way
 - faults in your eligible vehicle or faulty incomplete or incorrect service, maintenance or repair of your eligible vehicle
 - a road traffic accident occurring during your participation in a race, rally or competition
 8. Claims for travelling expenses, subsistence allowances or compensation for absence from work, except that we will pay reasonable costs for you to travel abroad for a medical examination or a court hearing if this becomes necessary, up to £50 per person per day. This is subject to a maximum of £1,000 per accident.
 9. Legal costs, fines or other penalties which a court of criminal jurisdiction orders you to pay.

Important

On the continent documentation for claims is essential and you must obtain receipts for all items for which you wish to claim.

Conditions for Motoring Legal Expenses Insurance

1. To make a claim you must notify RAC of the claim in writing as soon as reasonably possible and in any event within 180 days of the insured event leading to the claim.
2. On receipt of a claim under this Section of European Breakdown Cover RAC will evaluate the claim, advise on the steps you should take

to pursue the claim and, where appropriate, appoint a legal representative from its approved panel to pursue the claim by negotiation.

In the event that the claim is not settled by negotiation and proceedings are necessarily issued, you do not have to continue to instruct the legal representative nominated by RAC and may propose another legal representative.

3. During the course of the claim you must:
 - co-operate at all times in the completion of any necessary documentation or provision of information requested either by RAC or by the legal representative
 - if you appoint your own legal representative, take all available steps to recover the legal costs in the legal proceedings
 - not do anything which may prejudice your case or RAC's position in respect of the claim
 - notify RAC of any settlement offer made before accepting it
4. During the course of the claim RAC will have the right of direct access to the legal representative.
5. RAC shall not provide cover under this Section of European Breakdown Cover if you make a false declaration when applying for cover.
6. You shall take all reasonable steps to prevent any occurrence which may give rise to a claim under this Section of European Breakdown Cover.
7. You shall take all reasonable steps to mitigate the losses that flow from a road traffic accident.
8. RAC may take over and conduct the claim and may settle the claim in your name, for example where RAC is unable to contact you. RAC will take all reasonable steps to protect your interest.
9. Every written notice or communication by RAC shall be sent to you at the last address known to RAC Legal Services.
10. An enquiry or complaint about the terms of this Section of European Breakdown Cover may be made to RAC Legal Services at Great Park Road, Bradley Stoke, Bristol BS32 4QN or 0333 2022 981*.

General terms and conditions of European Breakdown Cover

1. Period of cover: European Breakdown Cover is valid during your current membership year. Cover for Section 1 Temporary replacement car, will start 7 days before each booked journey

within the Period of Cover. Cover for the other sections starts on your departure from home or arrival in the European Territory as appropriate.

2. Eligible vehicles: Your eligible vehicle must be one of the following and must be permanently registered in the Territory as a private vehicle: car, motorcycle 121cc or over, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility vehicle. A supplement, which will be collected at the time of breakdown, must be paid to cover a motor caravan or minibus.

Your eligible vehicle must also:

- have a maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);
- have maximum overall dimensions of: length 7m; height 3m; width 2.55m (all including any load carried).

Your eligible vehicle can only be covered if it is being used for a journey and returning to the Territory within the period of cover.

Caravans and baggage or boat trailers of proprietary make not over 3,500kg (3.5 tonnes) Gross Vehicle Mass are covered, subject to payment of an extra fee, which will be collected at the time of breakdown. They must also carry a roadworthy spare wheel and tyre. Caravans and trailers must not be more than overall dimensions as follows: length including tow bar 7m; height 3m; width 2.55m.

3. Maximum number of persons: Your eligible vehicle must not carry more persons than recommended by the manufacturer or a maximum of 8 persons (including the driver) whichever is the lesser. However, for minibuses the maximum number is 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during vehicle construction and to the manufacturer's specification.

Note: your cover will not be valid if you carry within your eligible vehicle more persons than the seating capacity stated in your eligible vehicle's vehicle registration document.

4. Your eligible vehicle condition:
 - Your eligible vehicle must be roadworthy and in good mechanical condition at least 7 days before any booked journey within your period of cover. You must also make sure it is serviced as the manufacturer recommends

- You must make sure your eligible vehicle (including any caravan/trailer you wish to cover) meets all the laws of the countries you visit. This includes particular weight limits for towing. If you do not comply with these laws we can refuse to provide cover.
5. Expense claims: you must retain all original receipts, bills, credit card or bank statements for items of expense that you wish to claim back from us under this policy. We may not repay your expenses unless you can provide satisfactory evidence of the expenses claimed.
 6. Authority for repatriation or repair:
 - If your eligible vehicle is not able to be driven due to an accident, fire, break-in or theft, any damage which you are entitled to have repaired by your motor insurers must be reported to them immediately. Your motor insurers must decide whether to authorise repair in the European Territory or have the vehicle repatriated. We cannot repatriate the vehicle unless your motor insurers first give their permission. We also reserve the right to negotiate with them to reclaim any costs we may have incurred in providing services under this policy.
 - It is our decision alone whether to repatriate or repair locally your eligible vehicle that cannot be driven as a result of a breakdown, or as a result of a road traffic accident, fire or theft, for which you do not have fully comprehensive cover.
 7. Non-repatriated vehicles: Repatriation will not be available if the United Kingdom market value of your eligible vehicle is less than the cost of repatriation.
 8. Policy supplements: Where charged, supplements for caravans, baggage or boat trailers and certain motor vehicles are to cover our increased risk and costs.
 9. Repayment of Credit: You must pay back to us on demand
 - (a) any costs we have paid at your request for which you are not covered under European Breakdown Cover
 - (b) the cost of any spare parts supplied at your request.
- We reserve the right to charge these costs to your credit card account if necessary.
10. Car Hire: we will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with any pre-booked ferry or train etc. It may be necessary for you to collect a hired vehicle from the nearest available place of supply.
 11. Spares Despatch: After you have asked the RAC Control Centre to despatch parts you are responsible for paying for them in full, even if you later obtain them locally. We will arrange to despatch parts as quickly as possible but delays will occur at weekends and bank holidays or other busy times. We do not accept responsibility for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.
- Please note that spare part(s), especially for older vehicles, may not be available or may be difficult to locate. This may impede or prevent us dispatching spares.
12. Taxi Arrangements: On occasion you may be asked by the RAC European Control Centre to make your own taxi arrangements. In this instance, you should obtain a receipt and send it to us to claim a refund after you have returned home.

Making a claim

When providing assistance we make every effort to meet on your behalf all costs within the claim limit. However, in some instances you may be asked to pay locally and reclaim costs on your return to the Territory. There may also be occasions when you arrange and pay for assistance direct and wish to reclaim the cost.

All claims must be made on an RAC claim form and are subject to the claims procedure and conditions detailed in this Making a claim section of your European Breakdown Cover. A RAC claim form can be obtained from the contact details below.

If you have paid any cost which you believe is covered under European Breakdown Cover, please telephone us for a claim form immediately on your return home. State you wish to claim under European Breakdown Cover. When returning your completed claim form you should enclose relevant original receipts, bank or credit card statements (not photocopies).

For RAC European Breakdown Cover claims, except for Motoring Legal Expenses Insurance, please contact us at:

Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, West Midlands WS5 4QZ, or Telephone: 0800 051 1216*

For Motoring Legal Expenses Insurance claims, please contact us at:

RAC Legal Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN, or 0333 2022 981*.

Conditions for payment of claims

Payment of claims depends on you complying with the following conditions for all sections of European Breakdown Cover.

1. You must be a resident of the Territory.
2. You must make any claim in writing on an RAC claim form.
3. If we pay out money for you under European Breakdown Cover, we can take over your right to recover that money. You must co-operate with us as much as possible to enable us to do this.
4. You must do all you can to prevent accident, injury, loss or damage, as if you were not covered under European Breakdown Cover.
5. You must forward to us any writ, summons, legal document or other communication about the claim as soon as you receive them.
6. You must obtain any original receipts, bank or credit card statements, certificates, police reports, evidence etc and give all the information and help we may need at your expense. This includes medical certificate(s) and details of your household or motor insurance if necessary.
7. You must not admit liability or offer or promise payment without our written permission.
8. You warrant that your eligible vehicle is roadworthy and in good mechanical condition when you apply for European Breakdown Cover and that you will keep it in that condition.
9. If any claim is found to be fraudulent in any way your European Breakdown Cover will be cancelled immediately and the fraudulent claim will be forfeited.
10. Exchange rates used are those valid at the date your claim is assessed by us.

Accident Care

Accident Care services in the Territory

Accident Care is a service offered by RAC Legal Services as part of RAC Breakdown Cover. The Accident Care services are available to you if you have been involved in a road traffic accident in the Territory. The Accident Care services are subject to all the relevant terms, costs and exclusions set out elsewhere in this RAC Breakdown Cover policy, in addition to the terms set out below.

Accident Care Services

At the Scene

These are the services that we can provide to you at the scene:

Advice

When you phone, we will give you advice on a wide range of issues, including what information you need to collect, whether you need to contact the police, and how to deal with the other party.

Vehicle driveability check

Through asking you a series of questions, we will assist you in determining the driveability of your vehicle.

Liability assessment

We can if we have enough information give you a preliminary view on who we think is liable and advise you how to deal with the situation.

Please note that many of the above services can also be provided to you once you have left the scene of the accident.

Further Services

These are the services we provide to you once you have left the scene:

Call back – at a time to suit you

We will call you back to deal with any other issues that you may have and to take our advice and assistance to the next level.

Legal advice

We can advise on many legal issues (regardless of fault), including uninsured losses, repair problems, traffic offences, consumer disputes and the best ways of getting the best value for your vehicle if it is a write-off.

Replacement Vehicle

If you are not liable for the accident and the other party's insurer agrees with this (and in certain other circumstances at an additional cost) we can provide a like-for-like temporary replacement vehicle until your car is repaired, or until you buy a replacement. This will be subject to certain restrictions and the terms and conditions of the vehicle supplier.

Personal Injury Claims Service

We can provide a personal injury consultation with a qualified legal professional and where possible pursue a personal injury claim on your behalf where we believe you have a good case.

Accident Care Terms and Conditions

1. Accident Care will only be provided following your involvement in a road traffic accident in the Territory (please note that restrictions on certain services may apply in Northern Ireland).

2. We can stop providing you with Accident Care at any time if we reasonably believe (at our discretion) that the service you are requesting goes beyond the scope of Accident Care or will cause us to incur unreasonable costs on your behalf (for example, if any claim is disputed by your motor insurer, we will not be obliged to assist you in pursuing the claim). This will not affect your membership with us for any other services.
3. The Accident Care service is not an insurance policy.
4. Any contract for goods or services we obtain on your behalf will be between you and the third party supplier (unless we notify you otherwise). We will not be responsible for the terms of any agreement with a third party supplier, or for the implications to you of entering into a contract on those terms. Such contract will be subject to the terms and conditions. You should therefore check the terms of any such agreement carefully, to ensure that you are happy with them.
5. There may be additional charges for goods or services we arrange on your behalf including, but not limited to, services such as the sourcing of car hire or car repair. You will be notified of any additional charges (either by us or the third party supplier) before you are obliged to enter into any contracts with any third party suppliers.

Eligible Vehicle Specifications

The following vehicle specifications are applicable to services provided under Roadside/Recovery and At Home. Different vehicle specifications applicable to the European Breakdown Cover services are set out in the European Breakdown Cover section of this policy.

	Max Weight (gross)	Max Length	Max Width
Vehicles	3.5 tonnes	5.5 metres (18ft) including tow bar	2.55 metres (8ft 4in)
Caravans/Trailers	3.5 tonnes	7.6 metres (25ft) including tow bar	2.55 metres (8ft 4in)
Vans/Pickups/ Car derived Vans	3.5 tonnes	5.5 metres (18ft) including tow bar	2.55 metres (8ft 4in)

Words with special meaning

“Accident” means an accidental crash immobilising your eligible vehicle.

“Breakdown” is where your eligible vehicle is inoperative and/or has ceased to function as a whole as a result of a mechanical or electrical failure. A component failure (e.g. air-conditioning failure) in itself does not constitute a breakdown unless it causes your eligible vehicle to cease to function as a whole.

“Eligible vehicle” means any vehicle eligible for cover that meets the specifications set out (1) in the Vehicle Specifications section for Roadside, Recovery and At Home services, or (2) in the European Breakdown Cover section for services provided under European Breakdown Cover.

“European Territory” means Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine, Vatican City.

“Home” means the address where you live in the Territory.

“Journey” (applicable to European Breakdown Cover section only) means a holiday or trip in a European Territory during your Period of Cover in your eligible vehicle which includes any or all of the countries covered by your policy and which begins on departure from your home and ends on return to your home.

“Membership Year” means any 12 month period from the date on which you added Travel Pack to your Qualifying Account and each 12 month period thereafter.

“Qualifying Account” means Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account to which Travel Pack has been added.

“RAC Contractor” means a contractor appointed by us to provide certain breakdown assistance services.

“Specialist Equipment” is equipment in our view not carried by RAC Patrols or RAC Contractors.

“Territory” means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.

“the party/your party” means the total number of persons including you, travelling with you in your eligible vehicle for the whole period of your journey.

“Travel Pack” means a combined package of insurance, service and /or financial features (including RAC Breakdown Cover) that can be added to any Qualifying Account, for a monthly fee.

“We/Us/Our” means RAC Motoring Services and/or RAC Insurance Limited.

“You/Your” means the person(s) who has Travel Pack added to their Qualifying Account and is entitled to receive the services under this RAC Breakdown Cover policy

General Terms

1. You must be with the eligible vehicle at the time of breakdown. You must also be in attendance when the patrol or contractor arrives, or we may not be able to provide assistance.
2. If there are any domestic animals in your eligible vehicle, their onward transportation is at our discretion and solely at your risk. We will not insure any animal during any onward transportation we undertake. Unless there is a safety issue, guide dogs for the blind or hearing dogs will always be transported with their owners.
3. Following a breakdown or accident attended by the police, other emergency service, or a Highways Agency traffic officer, removal of your eligible vehicle will not take place until the emergency service concerned have authorised it. If the police, emergency service, or a Highways Agency traffic officer concerned insist on immediate recovery by a third party, the cost of this must be met by you.
4. We will not pay for any losses that are not directly associated with the breakdown or the incident in relation to which a claim is made under RAC Breakdown Cover. For example, loss of earnings due to us being unable to repair the vehicle at the roadside, losses caused by delay in us (or any third party) providing any benefit of service or onward travel costs such as missed flights (except that this will not apply in relation to any claim you or a driver may have for death or personal injury).
5. We do not warrant to carry out the services if we are prevented from doing so in circumstances beyond our reasonable control including, without limitations, the activities of civil or government authorities, third party industrial disputes, internal industrial disputes where we have taken reasonable steps to prevent the effects of such action on our services, but have been unable to do so; acts of God; terrorism or severe weather conditions.

6. We have the right to refuse to give service if you behave in a threatening or abusive way to our employees or contractors.
7. If the service you require is not provided for under this policy we will try, if you wish, to arrange it at your expense. The terms of any such service are a matter for you and the supplier.
8. We will take all reasonable care in providing our services to you. We will not be responsible for the action or inaction of any other third parties who may provide additional services to you.
9. This policy is governed by the laws of England and Wales. Any legal disputes will be heard in an English/Welsh Court.

General Exclusions

1. This policy does not cover:
 - commercial vehicles used for any business use
 - eligible vehicles which were broken down or unroadworthy at the time of joining
 - eligible vehicles not complying with the vehicle specifications
 - eligible vehicles which have broken down anywhere other than on a public highway, or other road or area to which the public have right of access
 - eligible vehicles which have broken down as a result of taking part in any motor sport event (including, without limitations rallies or stock car racing) which takes place off the road and/or is not subject to the normal rules of the road. However, vehicles participating in any event (such as a treasure hunt, touring assembly or navigational road rally), which take place on, and comply with the normal rules of the road, will be covered
 - eligible vehicles being demonstrated or delivered under trade plates
 - the transportation of any vehicle or trailer which contains horses or livestock
 - any claim caused directly or indirectly by the overloading of your eligible vehicle and/or any caravan or trailer
 - costs for anything which was not caused by the incident you are claiming for
 - routine servicing of your eligible vehicle, replacing tyres, missing or broken keys, or replacing windows. We may be able to arrange for the provision of these services but you must pay any costs incurred

- any incident affecting a vehicle hired under the terms of European Breakdown Cover
 - any claim as a result of eligible vehicle breakdown due to:
 - (a) running out of oil or water;
 - (b) frost damage;
 - (c) rust or corrosion;
 - (d) tyres which are not roadworthy;
 - (e) using the incorrect fuel
 - any claim caused directly or indirectly by the effect of intoxicating liquors or drugs
 - any claim where your eligible vehicle is being driven by persons who do not hold a full United Kingdom or other driving licence recognised and accepted in the UK
 - any claim which you have made successfully under any other policy of insurance held by you. If the value of your claim is more than the amount you can get from your other insurance we may pay the difference subject to policy limits and exclusions
 - any claim by you unless you are resident of the United Kingdom and your eligible vehicle is registered with the DVLA in Swansea or Northern Ireland
 - your eligible vehicle must not carry more persons than recommended by the manufacturer or a maximum of 8 persons (including the driver) whichever is the lesser. However, for minibuses the maximum number is 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during vehicle construction and to the manufacturer's specification
 - any claim if your insured vehicle is being repatriated and Customs in any country find its contents are breaking the law of that country
 - any personal effects, valuables or luggage left in your eligible vehicle or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the eligible vehicle. These are your responsibility
2. If a breakdown occurs with two or more Qualifying Account holders, who are entitled to cover under their RAC Breakdown Cover policy, in the eligible vehicle, only one account holder is entitled to call us out and we are only obliged to respond to the first call out we receive.
 3. This policy does not cover any eligible vehicle which is used on a "hire and reward" basis (for example taxis and private hire cars) which shall include for these purposes any passenger travelling in such eligible vehicle (even if the passenger or the driver are Qualifying Account holders).
 4. The provision to display a valid excise licence has been removed in light of the legislative change. However, your vehicle still needs to hold a valid excise licence for service to be provided.
 5. You must have your registered home address in the Territory.
 6. If your eligible vehicle should breakdown whilst towing a caravan or trailer in the Territory we will recover your eligible vehicle together with the caravan or trailer. If your trailer or caravan breaks down then we can arrange for the recovery of your trailer or caravan but you will be liable for the recovery costs. We recommend that you always carry a serviceable spare tyre and wheel appropriate to your eligible vehicle, caravan or trailer.
 7. We are not responsible for the cost of any parts, or for any garage, labour or other costs in excess of your policy limits set out in the part entitled "Policy Document". Please note these costs in Europe are likely to be higher than in the UK.
 8. If you call us for assistance following a fire, theft or act of vandalism covered by a policy of motor insurance, you will be liable to pay us for the costs of removal.
 9. This policy does not cover you for any loss caused by any delay, whether the benefit or service is being provided by us or someone else (for example a garage, hotel, car hire company, carrier, etc).

Costs

Your policy does not include cover in relation to the following:

1. Any cost incurred without our prior consent. All requests for service must be made directly to us.
2. The cost of draining or removing contaminated fuel (i.e. mis-fuelling). We will arrange for your eligible vehicle to be taken to a nearby garage for assistance, but you will have to pay for any work carried out. Any other recovery may be arranged but you will be liable for any additional costs.
3. Specialist Equipment costs. We will however arrange for the specialist services if requested but you will have to pay for any additional costs direct to the contractor e.g. winching and specialist lifting equipment.

4. Any costs incurred as a result of you failing to carry a serviceable spare tyre and wheel, or incurred in arranging the removal of a wheel secured by locking wheel nuts when you are unable to provide a serviceable key, appropriate to your eligible vehicle, caravan or trailer.
5. Please note that motorised vehicles that are manufactured without the provision of a spare wheel will be considered on their individual merits and assistance is at our discretion. Assistance in changing a wheel is covered, subject to you carrying a serviceable spare as specified above.
6. The cost of a locksmith (if we are unable to open the eligible vehicle for any reason), bodyglass or tyre specialist. We will arrange for your eligible vehicle to be taken to a nearby garage for assistance but you will have to pay for any work carried out on your eligible vehicle. Any other recovery may be arranged but you will be liable for any additional costs.
7. Your eligible vehicle storage charges.
8. The cost of ferry crossings and/or toll fees for your eligible vehicle and the return ferry costs and/or toll fees of the accompanying recovery vehicle if required to enable a successful recovery.
9. In the case of any policy benefits, any costs listed under 'we will not pay' and any other costs which are not expressly stated under 'we will pay'.

European Breakdown Cover for Travel Pack Service Limit for Travel Pack customers:

- European Breakdown Cover is only provided for a maximum period of 90 days for any one journey. Instead of individual benefit limits (with certain exceptions), you are covered to an overall limit of £2,500 per claim. You may make up to two claims against valid European Breakdown Cover in a membership year and each claim must be for a separate journey.

Battery related faults

For battery related faults your cover is as follows:

- Our initial attendance for a battery related fault is included. There is no charge for that attendance.
- The fitting of any parts or batteries purchased by you prior to our attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts.

- Our patrol will test your battery on the initial breakdown attendance. If the battery is no longer serviceable and so fails the test you will be advised to replace it.
- If you call us out again within 12 months of the initial attendance for the battery related fault and we identify the same fault as a problem caused by the same battery, you will have to pay an additional charge which will be notified to you at time of the call-out. That charge will be no less than £75.
- You will be charged separately for any such additional charges.

Duration of cover

Your RAC Breakdown Cover is only available if you have the Travel Pack added to your Qualifying Account. Subject to your right to cancel (see below), the cover is from month to month. Your RAC Breakdown Cover will end if your Travel Pack is closed or your Qualifying Account is closed or it is switched to a non-qualifying account, you fail to pay the monthly Travel Pack fee or your residential address is no longer in the United Kingdom. Your RAC Breakdown Cover may also be terminated or the terms may be changed by Barclays giving you 30 days' notice in writing.

Cancelling your cover

You have a statutory 14 day period in which to cancel your insurance contract. This period begins on the date the Travel Pack is added to your Qualifying Account or the date you receive your policy document, whichever is the later. As your insurance contract forms part of your Travel Pack, cancellation of your insurance contract will also require your Travel Pack to be closed.

If you cancel within this period and have paid your first monthly Travel Pack fee, it will be refunded provided there has been no claim or incident likely to give rise to a claim.

For your cancellation rights outside the 14 day cooling off period please refer to the 'Changing or ending a Pack' wording contained in the terms and conditions at the front of this Welcome Pack.

Caring for our customers

We are committed to providing you with the highest standard of service and customer care. We realise, however there may be occasions when you feel that you did not receive the standard of service you expect. Should you have cause for complaint please contact us and we will work with you to try to resolve your complaint within 28 days.

If you have used our breakdown service and are dissatisfied with any aspect of the service provided to you, please bring the complaint to our attention as soon as you can (if possible within 28 days of becoming aware of it). This does not affect your statutory rights to take legal action or exercise any other legal remedy.

Please write to us at: Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, West Midlands WS5 4QZ or please telephone us on 0800 051 1109* or 0800 0511216* if your complaint relates to European Cover.

Email: customeroperations@rac.co.uk

For complaints regarding Motoring Legal Expenses Insurance the address is detailed in the Conditions for Motoring Legal Expenses Insurance section.

We will deal promptly with your query. Unless we can satisfactorily resolve your complaint within 24 hours we will send you an acknowledgement within five working days, along with a leaflet outlining our complaints procedures while we investigate your complaint further.

For those products and services we provide that are classified as general insurance business, if, after following the above procedure, your complaint has not been resolved to your satisfaction within eight weeks, or it is eight weeks since we received your complaint you have the right to refer the matter to: Financial Ombudsman Service, Exchange Tower, London E14 9SR.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. Referral to the Financial Ombudsman Service does not affect your right to take legal action against RAC Motoring Services and/or RAC Insurance Limited.

- Should you wish to refer your complaint to the Ombudsman please be aware that you have six months from the date of our final written response in which to do so.

The Financial Ombudsman Service does not cover complaints concerning RAC Motoring Services' provision of the Roadside, Recovery and At Home elements of RAC Breakdown Cover.

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on

0207 741 4100 or 0800 678 1100* or by visiting their website at fscs.org.uk.

The FSCS does not cover RAC Motoring Services' provision of the Roadside, Recovery and At Home elements of RAC Breakdown Cover.

Your Data

Data protection statement

This section provides a short summary of how **RAC** collects and uses **your** data. Please refer to our website at rac.co.uk/privacy-policy for full details. Alternatively, **you** can obtain a copy of our Privacy Policy by using the contact details below.

Should **you** require information about how **Barclays Bank UK PLC** collects and uses **your** data, please contact **Barclays Bank UK PLC**.

What is your data?

There are three types of data **RAC** will hold about **you**:

1. Personal data is information **RAC** holds on its records which identifies **you**. This includes **you** name, address, email address, telephone number and date of birth;
2. **RAC** will also hold data about **you** that is not personal, for example, information about your vehicle; and
3. In very limited circumstances, **RAC** will hold special categories of personal data, for example, relating to **your** health. **RAC** will only ask for this data when it is absolutely necessary and in accordance with data protection laws.

How RAC obtains your data

RAC obtains **your** data when **you** contact **us** directly in relation to **your** cover and **your** policy. **RAC** also obtains your data from **Barclays Bank UK PLC** when **you** purchase this **policy** and/or if **you** report a new **claim** to **Barclays Bank UK PLC** in relation to this **policy**.

How RAC will use your data

RAC will use **your** personal data for the provision of cover and services under **your policy**, for example, helping **you** if **you** make a **claim**. RAC may disclose **your** personal data to **our** service providers who provide help under **your policy**. RAC may also disclose **your** personal data to **Barclays Bank UK PLC** for claim and policy administration purposes.

RAC carries out checks against publicly available information (such as the electoral roll, county court judgments, bankruptcy orders or repossessions).

RAC also monitors and records any communications with **you** including telephone conversations and emails for quality and compliance reasons.

Please note that, if **you** do not provide **your** personal data, RAC will be unable to provide **you** with the cover **you** have requested, as well as services related to administering **your** cover and **policy**.

Your rights

You have a number of rights relating to **your** personal data. For further information regarding any of these rights, please visit rac.co.uk/privacy-policy or contact the Data Protection Officer:

1. Call **our** Customer Service Team: 0330 159 0360; or
2. Email **us**: breakdowncustomercare@rac.co.uk; or
3. Write to us:
Freepost RTLA-HZHB-CESE
RAC Insurance Limited
Great Park Road
Bradley Stoke
Bristol
BS32 4QN

Arranged Overdraft Interest Charges

Customers can no longer take this Pack. This Pack hasn't been available to new customers since 20th March 2020. If you already hold this Pack on your Barclays Bank Account, and you apply for an arranged overdraft the first £100 will be interest free.

An overdraft limit is a borrowing facility which allows you to borrow money through your current account. Arranged overdrafts, including interest free amounts, are subject to application, financial circumstances and borrowing history, so the amount offered may be different to that shown in the examples below. Overdraft facilities are repayable on demand and you must be 18 or over and a UK resident to apply for one.

If you cancel your Travel Pack

If you only hold this Pack and you cancel it, you won't be entitled to the interest-free amount on any overdraft you have on your Barclays Bank Account. If you will still hold another Pack or add a different Pack, you may no longer be entitled to the interest-free overdraft amount as it depends on the type of pack you hold. Please refer to the relevant welcome pack(s) which can be found on [barclays.co.uk/current-accounts/welcome-pack/](https://www.barclays.co.uk/current-accounts/welcome-pack/) or contact us. The removal of your interest-free amount won't affect your overdraft limit, but it will mean you'll pay interest charges whenever you go overdrawn.

How does my overdraft compare?

A good way to compare the cost of our overdraft with other overdrafts or other ways of borrowing is to look at the APR. The APR shows the cost of borrowing over a year.

Account type	Interest charges	Representative example
Barclays Bank Account with Overdraft Tier (where your Pack benefits include the interest free overdraft)	Overdraft interest is calculated for each day that you are overdrawn and is charged to your account monthly. The maximum arranged overdraft is £5,000	0% interest (variable) payable on arranged overdrafts up to £100. If you use an arranged overdraft above this amount the annual rate of interest is 35.0% (variable) 51.6% APR Representative (variable), based on a £1200 overdraft balance and monthly Travel pack fees of £14.50.
Premier Current Account, Student Additions, Higher Education Account	If you already hold your Travel Pack on one of these accounts, no additional interest free arranged overdraft amount is available as a result of you holding the pack. You can find out more by visiting www.barclays.co.uk/overdrafts	
Barclays Basic Current Account	There are no arranged overdraft facilities available on Barclays Basic Current Account.	

About our insurance services

In the following section 'we' refers to Barclays Bank UK PLC.

Name and address of the insurance intermediary

The registered address of Barclays Bank UK PLC is **1 Churchill Place, London E14 5HP**.

Statutory status

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

Financial Services Register

You can check details of our Regulators and Registration by visiting the 'Financial Services Register' at fca.org.uk/register. You can also contact the FCA Consumer Helpline on **0800 111 6768***.

Advice or information

We can only offer Car Breakdown Cover and Travel Insurance from single insurers.

The policies/terms and conditions of these features are provided as part of the Travel Pack and may not be the same as any stand-alone policy for a similar product issued by Barclays.

If you obtained your Travel Pack by visiting a Barclays branch, by telephone, in your Barclays app or via the internet, the Travel Pack is provided on a non-advised basis. As such, we have only provided information on the Travel Pack and have not made a recommendation about the suitability of this Travel Pack.

Your feedback

We want to hear from you if you feel unhappy with the service you have received from us. Letting us know your concerns gives us the opportunity to put matters right for you and improve our service to all our customers.

You can complain in person at your branch, in writing, by email or by telephone. A leaflet detailing how we deal with complaints is available on request in any of our branches, from the Barclays Information Line on **0800 400 100*** or at barclays.co.uk. Alternatively you can write to **Barclays, Leicester LE87 2BB**.

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service at Exchange Tower, London E14 9SR (Tel: **0800 023 4567*** or **0300 123 9123**, or if calling from abroad **+44 20 7964 0500**, website: financial-ombudsman.org.uk).

The Financial Ombudsman Service is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 741 4100** or **0800 678 1100*** or by visiting their website at fscs.org.uk.

Change of insurer

From time to time for commercial reasons we may decide to change the chosen insurer(s). If we do, we will write to you at least 30 days before we make any change, giving you details of the new insurer and any variations to the terms and conditions of cover.

Your cancellation rights are not affected.

Statement of price

The premium payable for all associated insurance products is £0.00.

The cost of your Travel Pack is £14.50 per month. There are no taxes or further costs unless otherwise stated. If you cancel the Travel Pack, fail to pay the monthly Travel Pack fee or your Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account is closed, all associated insurance products are cancelled. You are unable to cancel individual insurance products.

General information

Governing law

If you buy insurance in the United Kingdom, you can choose which law to apply to your policy. Unless you and the insurer make a written agreement saying otherwise before the policy is issued, the law of England and Wales will apply to this insurance. Unless otherwise agreed the contractual terms of this policy, all prior information and all communications will be in English.

Termination rights and process

Cover will continue as long as you continue to have Travel Pack added to your Barclays Bank Account, Barclays Basic Current Account, Student Additions, Higher Education Account or Premier Current Account and the benefit continues to be provided as part of the Travel Pack.

Your information

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your account(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to [barclays.co.uk/control-your-data](https://www.barclays.co.uk/control-your-data) or you can request a copy from us.

Credit Reference Agencies and Fraud Prevention Agencies

In order to process your application we will supply your personal information to credit reference agencies and fraud prevention agencies and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance or employment. Once you open an account with us, we will share account data with the credit reference agencies on an ongoing basis.

If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies' websites:

- www.transunion.co.uk/crain
- www.equifax.co.uk/crain
- www.experian.co.uk/crain

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to [barclays.co.uk/control-your-data](https://www.barclays.co.uk/control-your-data) or you can request a copy from us.

Disclosure (in relation to insurance cover provided as part of the Barclays Current Account range)

You are responsible for providing complete and accurate information to insurers when you take out your insurance policy and throughout the life of your policy. It is important that you ensure that all statements you make on the proposal forms, claim forms and other documents are full and accurate. If you fail to disclose any information to your insurers, this could invalidate your insurance cover and could mean that part or all of the claim may not be paid.

Registered Office Details of the Insurer

RAC Comprehensive Breakdown Cover

RAC Motoring Services.

Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands WS5 4AW.

Registered in England Number: 1424399.

Authorised and regulated by the Financial Conduct Authority.

RAC Insurance Limited.

Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands WS5 4AW.

Registered in England Number: 2355834.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 202737).

Worldwide Family Travel Insurance

Aviva Insurance Limited.

Registered Office: Pitheavlis, Perth PH2 0NH.

Registered in Scotland No: 2116.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. (Financial Services Register No. 202153).

Find out more

Online

barclays.co.uk/packs

By phone

0800 158 3199*

Or in branch

You can get this in Braille, large print or audio by calling **0800 400 100***. Barclays welcomes calls via Relay UK and SignVideo. Visit barclays.co.uk/accessibility for more information.

[Call monitoring and charges information](#)

*Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider.

Calls may be monitored or recorded for quality and training purposes. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.

Barclays Bank UK PLC. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676). Registered in England. Registered No: 9740322. Registered Office: 1 Churchill Place, London E14 5HP.

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