THE TRAVEL INSURANCE PRODUCTS & SERVICE
This travel insurance is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation (for overseas holidays only), losses to possessions/money, personal liability and similar expenses incurred from your travel Vacation Rentals (UK) Ltd only offer travel insurance products from a single insurer.Vacation Rentals (UK) Ltd do not give advice or make personal recommendations in connection with any travel insurance product.You must make your own decision as to whether an insurance product Vacation Rentals (UK) Ltd offers fulfils your specific insurance requirements. Vacation Rentals (UK) Ltd collect and hold insurance premiums as agent of the insurer. It is a condition of booking an overseas holiday with Vacation Rentals (UK) Ltd that you have personal travel insurance in place that provides cover at least equivalent to the travel insurance Vacation Rentals (UK) Ltd offer.

INSURANCE PREMIUM AND FEES
When Vacation Rentals (UK) Ltd provide you with a quotation for insurance,Vacation Rentals (UK) Ltd will tell you about any charges which may apply in addition to the insurance premium.

YOUR INSURANCE COVER
This is your policy wording and gives you full details of what is and what is not covered and what to do if you need to claim. Please make sure you take it on holiday with you.

24-HOUR MOToring BREAKDOWN SERVICE
Please tell us as quickly as possible about any motor breakdown, accident or theft during your journey (or within 7 days before you leave).

Phone: 020 8603 9533

Please tell us where you are, your booking reference number and quote Vacation Rentals (UK) Ltd UK motor breakdown insurance.Whilst every effort will be made to provide the assistance services detailed in this policy, there may be occasions where due to circumstances beyond our control or due to the location of the breakdown, certain services may not be available.

Note: If you do not contact us at the time for assistance your claim may be refused. When the motoring breakdown service has provided a replacement vehicle, you will be expected to leave cash or credit card deposit and produce a clean driving licence. If we are unable to verify your policy cover with your issuing agent immediately, we may need to take a credit or debit card number in order to provide the required assistance. No payment will be taken without the prior authority of the card holder.

24-HOUR EMERGENCY MEDICAL ASSISTANCE
Please tell us immediately about any serious illness or accident where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. You can call 24 hours a day 365 days a year. Please tell us where you are, your booking reference number and quote Vacation Rentals (UK) Ltd UK travel insurance.

Phone: 020 8603 9533
email: medical@allianz-assistance.co.uk

UK Travel Insurance
Personal Travel & Motor Breakdown
Lodges & Parks

Valid for issue up to 31/12/2020. For holidays commencing before 31/05/2021

SUMMARY OF COVER - PERSONAL TRAVEL
The following is only a summary of the main cover limits. You should read the rest of the policy for the full terms and conditions.

<table>
<thead>
<tr>
<th>Section/Cover</th>
<th>Limit (up to)</th>
<th>Excess</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Emergency medical and associated expenses</td>
<td>£2,500</td>
<td>£25</td>
<td>5-6</td>
</tr>
<tr>
<td>2 Personal possessions</td>
<td>£1,500</td>
<td>£25</td>
<td>6</td>
</tr>
<tr>
<td>3 Personal money</td>
<td>£500</td>
<td>£25</td>
<td>6</td>
</tr>
<tr>
<td>4 Personal accident</td>
<td>£15,000</td>
<td>Nil</td>
<td>6</td>
</tr>
<tr>
<td>5 Personal liability</td>
<td>£2 million</td>
<td>£100</td>
<td>7</td>
</tr>
<tr>
<td>6 Additional expenses</td>
<td>£1,000</td>
<td>No excess</td>
<td>7</td>
</tr>
</tbody>
</table>

Note: Some sections of cover also have extra sub limits, for example the personal possessions section has a single article and valuables limit.

SUMMARY OF COVER - MOTOR BREAKDOWN
The following is only a summary of the main motor breakdown cover limits. You should read the rest of the policy for the full terms and conditions.

<table>
<thead>
<tr>
<th>Section/Cover</th>
<th>Limit (up to)</th>
<th>Excess</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Cover before you leave</td>
<td>£300 - Labour charges £1,600 - Car hire</td>
<td>No excess</td>
<td>7</td>
</tr>
<tr>
<td>2 Emergency roadside repairs and getting your insured vehicle to a garage</td>
<td>£300</td>
<td>No excess</td>
<td>8</td>
</tr>
<tr>
<td>3 Car hire, hotel accommodation and recovery costs Chauffeur hire</td>
<td>£1,600</td>
<td>No excess</td>
<td>8</td>
</tr>
<tr>
<td>4 Essential telephone costs</td>
<td>£5</td>
<td>No excess</td>
<td>8</td>
</tr>
<tr>
<td>5 Car hire</td>
<td>£100</td>
<td>No excess</td>
<td>8</td>
</tr>
</tbody>
</table>

Note: the maximum aggregate amount for Motor Breakdown cover shall not exceed £2,500.

IMPORTANT TELEPHONE NUMBERS

Customer services 0345 604 3881
24-hr emergency medical assistance 020 8603 9533
24-hr motoring breakdown service & claims 020 8603 9533
Personal travel insurance claims 020 8603 9958

Please read this policy and carry it with you during your journey.
Thank you for taking out your insurance with us.

Your booking confirmation shows whether you have purchased this insurance. This is your insurance policy wording. Please make sure that you take it on holiday with you in case of an emergency. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call Vacation Rentals (UK) Ltd on 0345 604 3881.

Insurance
Your insurance is underwritten by AWP P&C SA and is administered in the United Kingdom by Allianz Global Assistance.

Policy
Your policy and booking confirmation is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the period of insurance.

Unless specifically mentioned the benefits and exclusions within each section apply to each person insured. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Motor breakdown
When the motoring breakdown service has provided a replacement vehicle, you will be expected to leave cash or credit card deposit and produce a clean driving licence. If we are unable to verify your policy cover with your issuing agent immediately, we may need to take a credit or debit card number in order to provide the required assistance. No payment will be taken without the prior authority of the card holder.

Note: If you do not meet the requirements of the hire company, we may be unable to arrange a hire car for you.

Your cancellation rights
If your cover does not meet your requirements, please notify Vacation Rentals (UK) Ltd on 0345 604 3881 within 14 days of receiving your policy documents and return all such documents to us. If you do so, you will be entitled to a refund of your premium unless during this 14 day period you have travelled, made a claim or intend to make a claim. Please be aware that your cancellation rights are no longer valid after this initial 14 day period.

Information you need to tell us
There is certain information that we need to know as it may affect the terms of the insurance cover we can offer you.

You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your insurance. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid.

If you think you may have given us any incorrect answers, or if you want any help, please call Vacation Rentals (UK) Ltd on 0345 604 3881, as soon as possible and we will be able to tell you if we can still offer you cover.

Policy excess
Under some sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each person insured, for each section, for each incident. The amount you have to pay is the excess.

Data protection notice
We and Vacation Rentals (UK) Ltd care about your personal data. This summary below and our full privacy notice explain how we protect your privacy and use your personal data. Our full Privacy Notice is available at www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to Legal and Compliance Department, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD. For Vacation Rentals (UK) Ltd’s full privacy notice, please visit: www.awaze.co.uk/privacy-notice

• How will we obtain and use your personal data?
  - We will collect your personal data from a variety of sources including:
    - Data that you provide to us; and
    - Data that may be provided about you from certain third parties, such as your insurance broker, doctors in the event of a medical emergency, airline companies in the event of repatriation or authorised repairers in the event of a breakdown.
  - We will collect and process your personal data in order to comply with our contractual obligations and/or for the purposes of our legitimate interests including:
    - Entering into or administering contracts with you;
    - Informing you of products and services which may be of interest to you.

• Who will have access to your personal data?
  - We may share your personal data:
    - With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
    - With other service providers who perform business operations on our behalf;
    - Organisations who we deal with which provide part of the service to you such as in the event of a medical emergency or vehicle recovery operators;
    - To meet our legal obligations including providing information to the relevant ombudsman if you make a complaint about the product or service that we have provided to you.
  - We will not share information about you with third parties for marketing purposes unless you have specifically given us your consent to do so.

• How long do we keep your personal data?
  - We will retain your personal data for a maximum of seven years from the date the insurance relationship between us ends. If we are able to do so, we will delete or anonymise certain areas of your personal data as soon as information is no longer required for the purposes for which it was obtained.

• Where will your personal data be processed?
  - Your personal data may be processed both inside and outside the European Economic Area (EEA).
  - Whenever we transfer your personal data outside the EEA to other Allianz Group companies, we will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, we take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

• What are your rights in respect of your personal data?
  - You have certain rights in respect of your personal data. You can:
    - Request access to it and learn more about how it is processed and shared;
    - Request that we restrict any processing concerning you, or withdraw your consent where you previously provided this;
    - Request that we stop processing it, including for direct marketing purposes;
    - Request that we update it or delete it from our records;
    - Request that we provide it to you or a new insurer; and
    - File a complaint.

• Automated decision making, including profiling
  - We carry out automated decision making and/or profiling when necessary.

• How can you contact us?
  - If you would like a copy of the information that we hold about you or if you have any queries about how we use your personal data, you can contact us as follows:

For Allianz Global Assistance
  - By post: Data Protection Officer, AWP Assistance UK Ltd
  102 George Street, Croydon CR9 6HD
  - By telephone: 020 8603 9853
  - By email: AzPUDP@allianz.com

For Vacation Rentals (UK) Ltd
  - By post: Data Protection Officer, Vacation Rentals (UK) Ltd
  Spring Mill, Earby, Lancashire BB94 0AA, United Kingdom
  - By telephone: 0345 268 9282
  - By email: datachanges@awaze.co.uk

Financial Services Compensation Scheme
For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 0207 741 4100, or by visiting their website at www.fscs.org.uk.

Governing law
Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.
When the following words and phrases appear in the policy document or booking confirmation, they have the meanings given below. These words are highlighted by the use of bold print.

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

**Area of cover**
You will not be covered if you travel outside the UK or Channel Islands.

**Breakdown**
Electrical or mechanical breakdown, road accident, damage or destruction by fire or attempted theft, puncture or loss of keys which means the insured vehicle cannot be moved.

**Channel Islands**
Jersey, Guernsey, Alderney, Sark, Herm, Brecqhou and Lihou.

**Doctor**
A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than you or a relative.

**Economic sanction(s)**
Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or United Kingdom. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freeze the assets of a government, the corporate entities and residents of a sanctioned country, or freeze the assets of specific individuals or corporate entities.

**Excess**
The deduction we will make from the amount otherwise payable under this policy for each person insured, for each section, for each claim incident. For example a couple that both have personal possessions stolen from their bag and both incur a medical expense during the same journey, will have a total of four excesses deducted. Two of these will be for the two claims under section 2 (possessions) and two of these will be for the two claims under section 1 (medical).

**Family**
Two adults and all of their children or grandchildren (including foster children) aged 4-18. Children under 4 are covered free. All persons must live at the same address (see note below).

Note: If you are travelling with your grandchildren or are divorced or separated and your children do not live permanently with you they can still be covered under this policy.

**Hazardous activity**
The following activities are automatically covered: banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if you hold a certificate of proficiency or you are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:
- Any professional sporting activity; or
- Any kind of racing except racing on foot; or
- Any kind of manual work.

We are not able to cover you for any other activities that are not listed.

**Home**
Your usual place of residence in the UK or Channel Islands.

**Insured vehicle**
The vehicle must be:
- A car, motorcycle over 150cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the United Kingdom or Channel Islands. Towed caravans or trailers are not covered unless agreed in writing by us and the extra additional premium paid.
- Less than 15 years at the date you buy the policy.
- Not more than 3,500kg in weight (including any load), 7 metres long, 3 metres high and 2.25 metres wide.
- Not carrying more than the recommended number of passengers (maximum being 8 including the driver).
- Kept in a safe and roadworthy condition and serviced in accordance with the manufacturer's specifications.

**Insurer**
AWP P&C SA.

**Journey**
A trip that takes place during the period of insurance which begins when you leave home and ends when you get back home or to a hospital or nursing home in the UK or Channel Islands, whichever is earlier.
- Any other trip which begins after you get back is not covered.
- A trip which is booked to last longer than 90 days is not covered.

**Pair or set**
A number of items of personal possessions that belong together or can be used together.

**Period of insurance**
The cover under Motor breakdown section 1 – Cover before you leave begins seven days before the beginning of your journey (but not before your policy was issued) and ends at the beginning of your journey.

The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.

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

**Personal money**
Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

**Personal possessions**
Each of your suitcases, trunks and similar containers (including their contents) and articles worn or carried by you (including your valuables and passport).

**Person insured, you, your**
Each person shown on the booking confirmation, for whom the appropriate insurance premium has been paid.

**Relative**
Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

**Resident**
A person who has their main home in the UK or Channel Islands and has not spent more than six months abroad during the year before the policy was issued.

**Single parent family**
One adult and all of their children or grandchildren (including foster children) aged 4-18. Children under 4 are covered free. All persons must live at the same address (see note below).

Note: If you are travelling with your grandchildren or are divorced or separated and your children do not live permanently with you they can still be covered under this policy.

**Travelling companion**
Any person that has booked to travel with you on your journey.

**United Kingdom (UK)**
England, Scotland, Wales, Northern Ireland and the Isle of Man.

**Valuables**
Cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, mobile phones, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer equipment / accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

We, our, us
Allianz Global Assistance which administers the insurance on behalf of the insurer.

You, your, person insured
Each person shown on the booking confirmation, for whom the appropriate insurance premium has been paid.
HEALTH DECLARATION AND HEALTH EXCLUSIONS

These apply to the Emergency Medical and Associated Expenses and Personal accident sections. It is very important that you read the following:

It is a condition of this policy that:
1. If you have a medical condition, you must ask your doctor if it is safe for you to travel to your chosen destination.
2. You will not be covered if you travel against the advice of a doctor or where you would have been advised not to travel if you had sought their advice before beginning your journey.
3. If you make a claim, you would need to get your doctor to confirm in writing that at the time your policy was issued your condition was stable, that you were fit to travel and there was no sign that your condition would get worse.
4. You will not be covered if you know you will need treatment or consultation at any medical facility during your journey, unless we agree in writing.
5. You will not be covered if, before your policy was issued, a doctor diagnosed that you have a terminal condition.
6. You must not have been waiting for medical treatment as a hospital patient or have been under investigation when your policy was issued or at the date your travel tickets were bought (whichever is later).
7. You will not be covered if you are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.

GENERAL EXCLUSIONS

The following exclusions apply to the whole of your policy:

We will not cover you for any claim arising from, or relating to, the following:

1. You not answering accurately any question(s) we have asked you at the time of buying this policy, where your answer(s) may have affected our decision to provide you with this policy.
2. War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, (this does not apply to claims made under the Allianz Group from providing cover under this policy.
3. Any epidemic or pandemic.
4. You not following any suggestions or recommendations made by any government or customs officials.
5. Any economic sanction which prohibits us, the insurer or members of the Allianz Group from providing cover under this policy.
6. Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
7. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
8. The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any data as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency Medical and Associated Expenses and Personal Accident sections).
9. You acting in an illegal or malicious way.
10. You not enjoying your journey or not wanting to travel.
11. Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the policy.
12. We will not provide cover for any goods, services, advice or arrangements supplied, given or made by us, any insurer providing cover which forms part of this policy, or any agent acting for them. This does not affect your legal rights.
13. We will not pay for the following:
   a) Anything caused by the insured vehicle being used for:
      i) carrying goods or materials;
      ii) hire or reward;
      iii) motor racing, rallies, speed or other tests.
   b) Anything caused by you:
      i) causing damage or injury on purpose;
      ii) breaking the law;
      iii) deliberately putting yourself at risk (unless you were trying to save another person's life);
      iv) being under the influence of alcohol or drugs (other than those prescribed by a registered doctor but not when prescribed for the treatment of drug addiction); or
      v) not following the laws of the country or the local authorities.

CONDITIONS

The following conditions apply to the whole of your policy. Please read these carefully as we can only pay your claim if you meet these:

1. You are a resident of the UK or Channel Islands.
2. You take reasonable care to protect yourself, your property and insured vehicle against accident, injury, breakdown, loss and damage and act as if you are not insured and to minimise any potential claim.
3. You have a valid booking confirmation.
4. You accept that we will not extend the period of insurance if the original policy plus any extensions have either ended, been in force for longer than 90 days or you know you will be making a claim.
5. You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section 'Making a claim' for more information.
6. You accept that no alterations to the terms and conditions of the policy apply, unless we confirm them in writing to you.
7. You must contact our motoring breakdown service when the insured vehicle has a breakdown. We will not provide cover if we have not authorised it.
8. You must get our authorisation for service costs at the time the insured vehicle has a breakdown. This must be organised by us and carried out according to our instructions.
9. You must keep the insured vehicle in a safe and roadworthy condition.
10. You must do everything necessary to get the repairs to the insured vehicle carried out quickly.
11. You must not abandon the insured vehicle or any parts to be dealt with by us.
12. You must tell the police, as soon as reasonably possible but within 24 hours, of loss or damage caused by theft. (You also have to tell the police in certain circumstances if you are involved in a road accident.)
13. You must tell us immediately of any extra or replacement car you want to have insured. If you do not tell us and an incident happens with the car concerned, this will make the policy invalid.

We have the right to do the following:

1. Cancel the policy if you tell us something that is not true, which influences our decision as to whether cover can be offered or not. A full premium refund may be given and depending on the circumstances we may report the matter to the police.
2. Only cover you for the whole of your journey and not issue a policy if you have started your journey.
3. Take over and deal with, in your name, any claim you make under this policy.
4. Take legal action in your name (but at our expense) and ask you to give us details and fill in any forms (including Department for Work and Pensions forms), which will help us to recover any payment we have made under this policy.
5. With your or your personal representatives permission, get information from your medical records to help us or our representatives deal with any claim. This could include a request for you to be medically examined or for a post mortem to be carried out in the event of your death. We will not give personal information about you to any other organisation without your specific agreement.
6. Only refund or transfer your premium if you decide that the policy does not meet your needs and you have contacted Vacation Rentals (UK) Ltd within 14 days from the date you receive your policy and booking confirmation. We can recover all costs that you have used if you have travelled or made a claim or intend to make a claim.
7. Not to pay any claim on this policy (except under the Personal Accident section) for any amounts covered by other insurance services or any motoring organisations. In these circumstances we will only pay our share of the claim.
8. If you cancel or cut short your journey, all cover provided will be cancelled without refunding your premium.
9. Ask you to pay us back any amounts that we have paid to you which are not covered by this policy.
10. Not to provide help if the insured vehicle has an electrical or mechanical fault which keeps happening or has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.
11. Decide on the best way of dealing with your call for help. We will take account of your own wishes whenever possible as well as the conditions and rules in force in the UK.
12. Not pay for any event which is covered by another insurance policy or any motoring organisation's service.
MAKING A CLAIM

To claim, please visit the website www.azgatravelclaims.com. This will lead you to our online claims notification service where claim forms can be obtained immediately directly from the site. Alternatively:

MOTOR BREAKDOWN INSURANCE
Always contact our motor breakdown service on: 020 8603 9533

PERSONAL TRAVEL INSURANCE
To claim phone: 020 8603 9958
or write to:
Allianz Global Assistance Personal Travel Insurance Claims Department
PO Box 451, Feltham TW13 9EE
or email travel.claims@allianz-assistance.co.uk

You should fill in the form and send it to us as soon as possible with all the information requested as it is essential that you provide us with as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us. You will need to obtain some information about your claim while you are away. Below is a list of the documents we often need in order to deal with your claim.

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

Emergency Medical and Associated Expenses
• Always contact our 24-hour emergency medical service.
Phone: 020 8603 9533 when you are hospitalised, or need to return home early.
• Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
• For claims relating to illness or injury a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of death.

Personal possessions and Personal money
• Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
• If appropriate, you should also report the theft, damage or loss to your courier or hotel / apartment manager and ask for a written report.
• Original receipts, vouchers or other suitable evidence of purchase/ownership/value for lost, stolen or damaged personal possessions.
• Confirmation, such as withdrawal slips, from your bank or other suitable evidence for Sterling.
• Keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the item will then belong to us.
• Obtain an estimate for repair for all damaged items.

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

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

MAKING A COMPLAINT

If you have a complaint regarding the sale of the policy, please contact:
Vacation Rentals (UK) Ltd on 0345 604 3881 as your issuing agent.

Complaints relating to claims or administration of the policy:
If you have a complaint regarding claims or administration of the policy, please contact:
Customer Service, Allianz Global Assistance
102 George Street, Croydon CR9 6HD
Telephone: 020 8603 9853
Email: customersupport@allianz-assistance.co.uk

Please supply us with your name, address and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration. Visit www.financial-ombudsman.org.uk write to Financial Ombudsman Service, Exchange Tower, London E14 9SR call 0345 080 1800 or email complaint.info@financial-ombudsman.org.uk

Online sales only
If you purchased your policy online, you are also able to use the EC On-line Dispute Resolution (ODR) platform at http://ec.europa.eu/consumers/odr/ who will notify the FOS on your behalf.

YOUR PERSONAL TRAVEL COVER

EMERGENCY MEDICAL AND ASSOCIATED EXPENSES - SECTION 1

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness, injury or accident, we must be told immediately – see under the heading ‘24-hour emergency medical assistance’ for more information.

WHAT YOU ARE COVERED FOR

We will pay you or your personal representatives for the following necessary and unforeseen emergency expenses if you die, are injured or taken ill during your journey.
Up to £2,500 in total under this section for reasonable fees or charges you incur in:
Medical Repatriation
Up to £1,000 for medical repatriation to get you back home or to a hospital within 25 miles from your home, if you are an in-patient for more than 48 hours in a hospital more than 25 miles away from your home.
Treatment
Up to £250 for medical, surgical, medication costs, hospital, nursing home or nursing services.
Hospital Benefit
£20 for each 24-hour period that you are in hospital as an in-patient up to £600 in total during the journey.
Transport and accommodation
Up to £1,000 for:
• reasonable extra transport and accommodation costs (room only) for you and any one other person who is required on medical advice to travel to be with you (from within the UK or Channel Islands), remain with you or escort you home.
• the reasonable cost of transporting your ashes or body home.
• reasonable extra transport and accommodation costs which you may have to pay to return home on the advice of a doctor following death, serious illness or serious injury of a relative.
WHAT YOU ARE NOT COVERED FOR

An excess of £25 (except In-patient benefit).

The cost of replacing any medication you were using when you began your journey.

Any claim if you were unable to comply with the terms stated under Health exclusions on page 4, at the date your policy was issued.

Extra transport and accommodation costs which are of a higher standard to those already used on your journey, unless we agree.

Anything caused by:
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life);
- you being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- you travelling on a motorcycle, unless the rider holds a valid UK and Channel Islands motorcycle licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous activity not detailed in the policy.

Any costs incurred 12 months after the date of your death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section, unless we have agreed to pay them.

In-patient treatment or repatriation which we have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Your burial or cremation within your home country.

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Also refer to sections General exclusions, Conditions & Making a claim.

PERSONAL POSSESSIONS – SECTION 2

WHAT YOU ARE COVERED FOR

Up to £1,500 in total for your personal possessions damaged, stolen, lost or destroyed on your journey. The most we will pay for valuables is £250 in total whether jointly owned or not. There is also a single article, pair or set limit of £250.

Note - It will be our decision to pay either:
• The cost of repairing your items;
• To replace your belongings with equivalent items; or
• The cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

WHAT YOU ARE NOT COVERED FOR

An excess of £25.

More than £50 for tobacco, alcohol and fragrances (perfumes and so on).

More than the part of the pair or set that is stolen, lost or destroyed.

A claim for more than one mobile phone per person insured.

Breakage of or damage to: sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

Loss or theft of, or damage to the following:
- Valuables left in a motor vehicle or in a tent.
- Personal possessions unless they are on your person, locked in the accommodation you are using on your journey or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for valuables).
- Valuables carried in suitcases, trunks or similar containers unless they are on your person all the time.
- Valuables unless they are on your person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation (excluding tents) you are using on your journey.
- Items for which you are unable to provide a receipt or other proof of purchase.
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- Personal money.

Also refer to sections General exclusions, Conditions & Making a claim.

PERSONAL MONEY – SECTION 3

WHAT YOU ARE COVERED FOR

Up to £500 for loss or theft of your personal money (but no more than £250 in cash in total, whether jointly owned or not) while on your journey.

WHAT YOU ARE NOT COVERED FOR

An excess of £25.

Loss or theft of cash unless you can provide a withdrawal receipt or other evidence to support the amount.

Loss or theft of personal money, unless it is on your person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.

Loss or theft of personal money, left in a tent.

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

Also refer to sections General exclusions, Conditions & Making a claim.

PERSONAL ACCIDENT – SECTION 4

WHAT YOU ARE COVERED FOR

We will pay you or your personal representative one of the following amounts for an accident during your journey.

Death
£15,000 for death. (We will not pay more than £2,000 if you are aged 15 or under or aged 70 or over at the time of the accident.)

Permanent loss
£15,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

Physical disableness
£15,000 for a permanent physical disability as a result of which there is no paid work which you are able to do. (We will not pay any compensation if you are aged 70 or over at the time of the accident.)

Note: Death benefit payments will be made to your Personal Representative.

WHAT YOU ARE NOT COVERED FOR

Any condition stated under Health declaration and health exclusions.

Any claim arising more than one year after the original accident.

Anything caused by:
- your sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life);
- you being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- you travelling on a motorcycle, unless the rider holds a valid UK and Channel Islands motorcycle licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous activity not detailed in the policy.

We will not pay more than one of the benefits resulting from the same injury.

Also refer to sections General exclusions, Conditions & Making a claim.
PERSONAL LIABILITY – SECTION 5

If you are hiring or using a motorised or mechanical vehicle or machinery while on your journey you must make sure that you get the necessary insurance from the hire company or owner.

We do not cover this under our policy unless it is a Hoseasons or Blakes boating or sailing holiday organised by Vacation Rentals (UK) Ltd (see Note below).

WHAT YOU ARE COVERED FOR

We will pay up to £2,000,000 plus any other costs we agree to in writing that relate to anything you cause during your journey for which you are legally liable and results in one of the following:

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

Note:

• Inform us as soon as you or your personal representatives are aware of a possible accident, prosecution, inquest or fatal injury, which might lead to a claim under this section. Please do not negotiate, pay, settle, admit or deny any liability to any third party, without our written consent.
• Please provide a detailed account of the circumstances surrounding the claim supported by photographs, video or other evidence including witness statements where appropriate.
• If your journey is a Hoseasons or Blakes boating or sailing holiday organised by Vacation Rentals (UK) Ltd, cover will be provided under this section except where damage occurs as a result of your driving or steering.
• We will also pay for damage to the accommodation you are using on your journey described at the beginning of this section, that your pet has caused during your journey.

WHAT YOU ARE NOT COVERED FOR

An excess of £100 for damage to property or accommodation.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- Something which is suffered by anyone employed by you or a relative and is caused by the work they are employed to do.
- Something which is caused by something you deliberately did or did not do.
- Something which is caused by your employment or employment of a relative.
- Something which is caused by you using any firearm or weapon.
- Something which is caused by any horse, or by a dog which is defined under the Dangerous Dogs Act 1991 (and its subsequent amendments) that you own, look after or control.
- Something which you agree to take responsibility for which you would not otherwise have been responsible for.

Any contractual liabilities.

Any liability for bodily injury suffered by you, a relative or travelling companion. Compensation or other costs caused by accidents arising from your ownership or possession of any of the following:

- The use of any land or building except for the accommodation you are using on your journey.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised watercraft or sailing vessels (see Note above).

Also refer to sections General exclusions, Conditions & Making a claim.

ADDITIONAL EXPENSES – SECTION 6

WHAT YOU ARE COVERED FOR

Travel and accommodation

We will pay up to £20 in total if the flight, train or sea vessel you are booked on is delayed at its departure point by more than 6 hours from the time shown in your travel itinerary (plans), as a result of:

- industrial action;
- bad weather;
- mechanical breakdown of the train or sea vessel; or
- the grounding of the aircraft due to a mechanical or structural defect.

Beach closure

We will pay £75 in total (£15 per day) if the beach at your resort is closed during your journey due to pollution.

Natural catastrophe

We will pay up to £1,000 in total for extra accommodation and transport costs you need to pay to move to other accommodation of a similar standard to that you originally booked, if, as a result of fire, flood, earthquake, avalanche or storm during your journey, you cannot use your accommodation.

Holiday disturbance

We will pay up to £1,000 in total for extra accommodation and transport costs you need to pay to move to other accommodation of a similar standard to that you originally booked, if you experience excessive noise or any other significant nuisance, which is outside of the control of Vacation Rentals (UK) Ltd.

WHAT YOU ARE NOT COVERED FOR

Under Travel and accommodation

Any claim not supported by written confirmation from the carrier confirming the delay.

Withdrawal from service of an aircraft, train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority.

Under Beach closure

Any claim:

- not supported by written confirmation from the Coast Guard confirming the beach closure.
- where the beach had been closed before your policy was issued.

Under Natural catastrophe

Compensation which you can get from Vacation Rentals (UK) Ltd or anywhere else.

Any expense which you would normally have expected to pay during your journey.

Under Holiday disturbance

Any claim not supported by confirmation from Vacation Rentals (UK) Ltd that they were unable to provide alternative accommodation and transport.

Also refer to sections General exclusions, Conditions & Making a claim.

YOUR MOTOR BREAKDOWN COVER

COVER BEFORE YOU LEAVE – SECTION 1

WHAT EACH INSURED VEHICLE IS COVERED FOR

In the event of a breakdown occurring to the insured vehicle within seven days of the start of your journey (but not before the date your policy was issued) we will arrange assistance at your home or the roadside and recovery to the nearest repairer (if required) up to a maximum of £300 in total. Should the insured vehicle not be repaired or recovered prior to the start of your journey, we will arrange and pay up to £1,600 in total (max £80 per day) for a replacement vehicle. In the event that the insured vehicle is stolen within seven days of the start of your journey (but not before the date your policy was issued) and not recovered or repaired prior to your journey we will arrange for a replacement vehicle up to £1,600 (£80 per day).

Note:

- We will try to provide a vehicle of similar size to the insured vehicle subject to availability. Unfortunately motorcycles, motor caravans, minibuses, tow bars, caravans and trailers generally cannot be provided.
- If you have a replacement vehicle, you must meet the requirements of the car hire company. For example, these could include your age, putting down cash or credit card deposits and having a clean relevant driving licence.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any insured vehicle which has not been serviced to the manufacturer’s recommendations and kept in a safe and roadworthy condition.

Any insured vehicle which has electrical or mechanical faults which keep happening.

Any cost arising from filling the insured vehicle with the incorrect or contaminated fuel.

The cost of essential spare parts or repair costs.

The cost of any personal accident insurance.

The cost of any fuel or oil used.

Also refer to sections General exclusions, Conditions & Making a claim.
EMERGENCY ROADSIDE REPAIRS AND GETTING YOUR INSURED VEHICLE TO A GARAGE – SECTION 2

WHAT EACH INSURED VEHICLE IS COVERED FOR
In the event of a breakdown occurring to the insured vehicle during your journey we will arrange assistance at your home, holiday accommodation or the roadside and recovery to the nearest repairer (if required) up to a maximum of £300 in total.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR
Any repairs to the insured vehicle that are not described in this section.
Any insured vehicle which has not been serviced to the manufacturer’s recommendations and kept in a safe and roadworthy condition.
Any insured vehicle which has electrical or mechanical faults which keep happening.
Any cost arising from filling the insured vehicle with the incorrect or contaminated fuel.
Any help or payment if we cannot reasonably get to your insured vehicle because of bad weather.
The cost of essential spare parts or repair costs at a garage.
Also refer to sections General exclusions, Conditions & Making a claim.

CAR HIRE, HOTEL ACCOMMODATION & RECOVERY COSTS - SECTION 3

WHAT EACH INSURED VEHICLE IS COVERED FOR
We will help arrange and pay for the following if during your journey you cannot use the insured vehicle for at least 24 hours because of breakdown and it cannot be repaired or recovered within that time.

Note:
• We will try to provide a vehicle of similar size to the insured vehicle subject to availability. Unfortunately motorcycles, motor caravans, minibuses, tow bars, roof boxes, caravans and trailers generally cannot be provided.
• If you have a replacement vehicle, you must meet the requirements of the car hire company. For example, these could include your age, putting down cash or credit card deposits and having a clean relevant driving licence.

Car hire
Up to £1,600 in total (£80 per day) for the cost of hiring a replacement vehicle to enable you to continue to your journey destination and back again to collect the insured vehicle after the repair has been done or return to your home.

Hotel accommodation
Up to £40 per day for each person insured for extra hotel accommodation to stay in the location where the insured vehicle was recovered, until the repairs have been done.

Transport costs
We will pay either:
- the reasonable costs of recovering the insured vehicle to your home; or
- the reasonable costs of rail or coach fares to travel to the scene of the breakdown to collect the insured vehicle, once the repairs have been done.

We will also help arrange and pay:
Chauffeur hire
Up to £1,600 in total (£80 per day) for the cost of hiring a chauffeur in the event of a serious illness or serious injury (not due to a road traffic accident) of the driver in your party.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR
Any costs after the insured vehicle is available and can be driven (unless we have agreed to the hire of a chauffeur).
Any sundry expenses resulting from an incident claimed for under this section. For example fares, food and drink.
Breakdowns due to a lack of petrol, oil, water or frost damage.
Any cost arising from filling the insured vehicle with the incorrect or contaminated fuel.
Use of the insured vehicle for racing, pace-making or being in any contest or speed trial or any rigorous reliability testing.
The cost of any repairs or charges incurred as a result of an accident involving the insured vehicle.
The cost of any parts, components or materials used to repair the insured vehicle.
Under car hire
The cost of any fuel or oil used.
Under hotel accommodation
Any hotel arrangements if your main accommodation is a tent.
Also refer to sections General exclusions, Conditions & Making a claim.

ESSENTIAL TELEPHONE COSTS - SECTION 4

WHAT EACH INSURED VEHICLE IS COVERED FOR
We will pay up to £5 in total for essential telephone calls made as a result of a breakdown during your journey.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR
Also refer to sections General exclusions, Conditions & Making a claim.

HOME CAR HIRE - SECTION 5

WHAT EACH INSURED VEHICLE IS COVERED FOR
We will help arrange and pay up to £100 in total for the cost of hiring an equivalent vehicle in your home country if your own insured vehicle is still unavailable on your return to your home country following a breakdown during your journey.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR
The cost of any personal accident insurance.
The cost of any fuel or oil used.
The cost of returning the hired vehicle to the hire car company.
Also refer to sections General exclusions, Conditions & Making a claim.

Please call 0345 604 3881 for large print, audio and Braille.