

Citigold Worldwide Annual Holiday Travel Insurance Policy document

Important Insurance Information

Effective from 15th September 2011

Citigold®

Citi never sleeps

citi®

When you're away from home, it's reassuring to know that if you need assistance that, Citigold is with you every step of the way. As part of your exclusive personal banking service, Worldwide Annual Holiday Travel Insurance including winter sports cover for you and your family is included as standard.

As you are covered from the day your Citigold Current Account is opened, if you have any questions or need assistance whilst on holiday call ACE, on:

- Got a question?

Call ACE Insurance on **0800 345 7691**

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

- Want to make a travel insurance claim?

Call ACE Insurance on **0845 841 0059**

and quote your Citigold Account number.

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

- Overseas and need medical treatment?

Call **+44 (0)20 7173 7798**

prior to the treatment taking place.

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

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About our insurance services

1. The Financial Services Authority (FSA)

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

2. What products do we offer?

We only offer travel insurance from **ACE European Group Limited**.

3. Which service will we provide you with?

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

4. What will you have to pay us for our services?

No direct fee will be payable to Citibank for insurance mediation with regard to this product.

5. Who regulates us?

Citibank International plc, 33 Canada Square, London E14 5LB is authorised and regulated by the Financial Services Authority. Our FSA Register number is 122342. Our permitted business is arranging general insurance contracts. You can check this on the FSA's register by visiting the FSA's website **www.fsa.gov.uk/register** or by contacting the FSA on **0845 606 1234**.

6. What to do if you have a complaint

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

In writing – Write to Citibank International plc, Citigroup Centre 2, Customer Care Unit, Floor 19, 25 Canada Square, Canary Wharf, London E14 5LB.

By phone – Telephone: **0800 00 55 00**.

By email – If you have your e-PIN and access to the internet, send us an email through Citibank Online by clicking Customer Services and following the instructions.

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

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

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

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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

Worldwide Holiday travel insurance

Please note: Throughout this document the terms in **bold** have the meanings given to them in the Definitions Sections which appear in Parts I and III of the Policy.

Statement of demands and needs

This travel insurance is typically suitable for those who are UK residents and aged under 80 years on the date the holiday begins and wish to insure themselves and their family when travelling for cancellation, curtailment and rearrangement, travel delay, missed departure, personal accident, medical and additional expenses, hospital benefit, personal property, money, loss of passport or driving licence expenses, hijack, personal liability, overseas legal advice and expenses and where applicable, winter sports.

Maximum length covered is 30 days per trip and no more than 90 days a year.

You should be aware that we may refuse to pay claims if at the date on which a Holiday is booked, or at the commencement date or effective date if later:

- A person insured is aware of any reason why a Holiday might be cancelled or curtailed
- A person insured or his/her Immediate Family is receiving or on a waiting list for treatment at a hospital or nursing home
- A person insured intends travelling against the advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment or where a terminal prognosis has been given

If alternative travel insurance is held elsewhere the policyholder should review each policy to decide which cover is most appropriate for their circumstances.

Citibank Worldwide Holiday Travel Insurance Policy Summary

This policy summary is essential reading, but does not contain the full Terms and Conditions of **your** Citigold Current Account Worldwide Holiday Travel Insurance Policy which can be found in the policy document. Cover is underwritten by ACE European Group Limited (ACE).

Scope

The Citibank Worldwide Holiday Travel Insurance Policy provides mainly medical, personal belongings, money and cancellation/disruption cover for any holiday trip (maximum 30 days per trip and 90 days per year in total) taken within the Period of Insurance.

- a) Each Person Insured must be:
 - i) Resident in the United Kingdom, Isle of Man or the Channel Islands for a minimum of 180 days per calendar year; and
 - ii) Aged under 80 years on the date the Person Insured begins each Holiday.
- b) Children travelling without **You** or **Your** Partner will only be insured if they are travelling:
 - i) In the company of an adult (i.e. someone not defined as a Child under this Policy) **You** or **Your** Partner know (other than on an organised school, college or university trip);
 - ii) As an unaccompanied minor on a scheduled air service which operates an unaccompanied minor scheme, and then only if they are travelling with the intention of joining, or being subsequently joined by, another adult insured under this Policy.

Duration

Cover under Part III, Section 1 - Cancellation, Curtailment and Rearrangement commences as soon as the cover is effected or when the holiday is booked - whichever is later. Cover under the other Sections commences as soon as **You** leave home on the first day and ends when **You** reach home on the last day of the holiday. Cover remains in force as long as **You** maintain **Your** Citigold Current Account and Citibank retain ACE as its travel insurance supplier for Citigold Current Account holders. As this insurance may continue for more than a year **You** should review it periodically to ensure that cover remains adequate.

Significant features and benefits

| | | |
|----|---|--|
| 1 | Cancellation, Curtailment and Rearrangement | Up to £3,000 |
| 2 | Travel delay (not applicable to holidays within UK, Isle of Man or Channel Islands) | Up to £100 for short delay or up to £3,000 if the holiday is abandoned after a minimum 24-hour delay |
| 3 | Missed departure (not applicable to holidays within UK, Isle of Man or Channel Islands) | Up to £500 |
| 4 | Personal accident | £25,000 for death, Loss of Sight, Loss of Limb or Permanent Total Disability |
| 5 | Medical and additional expenses (not applicable to holidays within UK, Isle of Man or Channel Islands) | Up to £2,000,000 |
| 6 | Hospital benefit (not applicable to holidays within UK, Isle of Man or Channel Islands) | Up to £400 |
| 7 | Personal property | Up to £1,500 |
| 8 | Money | Up to £500 |
| 9 | Loss of passport/driving licence expenses | Up to £250 |
| 10 | Hijack | Up to £500 at a rate of £50 per day |
| 11 | Personal liability | Up to £2,000,000 |
| 12 | Overseas legal advice and expenses (not applicable to holidays within UK, Isle of Man or Channel Islands) | Up to £25,000 |
| 13 | Winter sports | Ski hire - £20 per day Lack of snow - £20 per day Unused ski pass - £75 per week Avalanche cover - £100 |

Significant exclusions

(See Part IV - General Exclusions and the 'Exclusions' part of each section of Part III of **Your** policy document.) There are some situations for which the **Person Insured** is not covered. These generally involve anything the **Person Insured** already knows about or that are caused by deliberate or illegal acts on the part of **Person Insured**.

- Aerial pursuits or sports [General Exclusion A]
- Any business trip [General Exclusion B]
- Hazardous activities/competitive winter sports [General Exclusion D]
- More than £2,500 if the Person Insured is under 16 years of age at the time of the Bodily Injury [Personal Accident Exclusion a)]
- If death, loss or disability is **Due To** disease or any physical defect, injury or illness which existed before the Holiday [Personal Accident Exclusion c)]
- The Excess - the first £50 of any claim under the Cancellation, Curtailment and Rearrangement, Missed Departure, Medical, Personal Property and Money Sections. The maximum Excess payable per Customer in respect of any one event resulting in a claim is £50 regardless of the number of Sections being claimed under and whether the claim relates solely to **You** or to **You, Your Partner** and/or Children
- Limit of £250 for valuables, golf club bags and accessories, and individual items or a pair/set of items [Section 7 Personal Property; Specific Exclusion B.a)]
- Personal Property left in an unattended vehicle unless suitably locked away [Section 7. Personal Property; Specific Exclusion B.a) v)]
- Loss or theft not reported to the police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours [Specific Exclusion B.a) vi)]

There may be other exclusions which are significant to the person insured. See Specific Exclusions of each Section and General Exclusions of the policy document for full details.

Cancellation

If **You** are not satisfied with this Policy and have not taken or booked a Holiday protected by the cover provided, **You** may return it to **ACE** within 14 days and **ACE** will cancel it. If this happens, the Policy will have provided no cover and **ACE** will refund any premiums **You** have paid.

If after 14 days **You** wish to cancel cover for any reason **You** should write and tell **ACE** to cancel this Policy, **ACE** will cancel it from the date **Your** letter is received or any later date **You** stipulate. **ACE** reserves the right to charge the appropriate premium for any period during which cover operated.

Claim provisions

In the event of a claim **You** should email **ACE** immediately or complete a claim form and send it to:

The Claims Service Team

ACE Claims and Customer Service Centre

200 Broomielaw, Glasgow G1 4RU

Telephone: **0845 841 0059**

Fax: **01293 597323**

Email: **ah.ukclaims@acegroup.com**

Complaints

If **You** are not satisfied with **ACE's** service, please write, quoting **Your** policy details, to:

Customer Services Manager

ACE Claims and Customer Service Centre

200 Broomielaw, Glasgow G1 4RU

Telephone: **0800 345 7691**

Fax: **01293 597376**

Email: **cust.servuk@acegroup.com**

Financial Ombudsman Service

If **You** are not satisfied following receipt of **ACE's** final response, **You** may contact:

Financial Ombudsman Service (FOS)

South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: **0845 080 1800**

Fax: **020 7964 1001**

www.financial-ombudsman.org.uk

The existence of these complaints procedures does not reduce **Your** statutory rights relating to this policy. For further information about statutory rights contact the office of Fair Trading or Citizens' Advice Bureau.

Compensation scheme

In the unlikely event that **ACE** is unable to meet its liabilities, **You** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS at **www.fscs.org.uk** Their contact details are:

FSCS

7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN

Telephone: **020 7892 7300**

www.fscs.org.uk

Worldwide Holiday Travel Insurance Policy

Please note: Terms in **bold** have the meanings given to them in the Definitions Sections which appear in Parts I and III of the Policy.

This is **Your** Worldwide **Holiday** Travel Insurance Policy available to **You** as a Citigold Customer which, together with any endorsements and the information supplied in **Your** application, is a contract between **You** and **ACE**.

In return for payment of the premium by **Citibank**, **ACE** agrees to insure **You** and **Your Partner** during the **Period of Insurance** in the manner and to the extent provided, and any children as defined in section 1.1 following and subject to the Policy Terms, Conditions and Exclusions.



Andrew Kendrick
Chairman and CEO
For ACE European Group Limited

The information You provide

- **ACE** fully accepts its responsibility to protect the privacy of customers and the confidentiality and security of information entrusted to it
- The information **You** provided when **You** took out **Your** Policy, together with other information **You** provide at any later date, will be used by **ACE** and its group companies, including **Citibank** and its group companies, to help it meet **Your** needs including supplying **You** with products and services **You** have requested and improving its products and services. **ACE** may disclose **Your** information to its service providers and agents for these purposes as well as any agents **You** have appointed to act on **Your** behalf
- It may also be used for the purpose of fraud prevention including passing details to other insurers and regulatory bodies
- Where **You** have provided information about another person in connection with the purchase and performance of this insurance Policy **You** confirm that they have appointed **You** to act for them, that they have consented to the processing of their personal data, including sensitive personal data and they have consented to the transfer of their information abroad. **You** also agree to receive on their behalf any data protection notices from **ACE**
- **ACE** may monitor and/or record **Your** communication with it either itself or by reputable organisations selected by **ACE**, to ensure consistent servicing levels and account operation
- It may be necessary for **You** to provide additional information including sensitive personal data, for example details relating to **Your** health, in order that **ACE** can assess and pay any claims
- **ACE** may only obtain this information or ask third parties such as independent medical examiners to obtain this information with **Your** express prior consent
- **ACE** will not disclose any claims details to any other third party without written permission from the Policyholder and/or claimant
- **ACE** will keep information about **You** only for so long as it is legally permitted

- In accordance with **Your** Subject Access rights, if **You** ask, **ACE** will tell **You** what information it holds about **You** and provide it to **You** in accordance with applicable law. Any information which is found to be incorrect will be corrected promptly
- Please telephone **ACE** on **0800 345 7691** or write to:
Customer Services Manager
ACE Claims and Customer Service Centre
200 Broomielaw, Glasgow G1 4RU
Email: **cust.servuk@acegroup.com**

Please read Your Policy

Your Policy and any endorsements set out the terms of **Your** contract with **ACE**. Please check these carefully to be sure the cover meets **Your** needs. If **You** have any questions please contact **ACE** on **0800 345 7691**.

Changes to Your Policy

If either **Your** insurance needs or any of the information **You** have given **ACE** changes, please tell **ACE** as it may need to change this Policy. **ACE** will update the Policy and issue an endorsement each time it agrees a change with **You**.

If **ACE** wishes to change this Policy it will advise **You** of the changes at least 30 days before it makes them.

Resolving issues

ACE will do its best to ensure that its Customers are delighted with the service they receive. If **You** are dissatisfied **ACE** wants to know and has a procedure for resolving issues. This procedure is set out after the end of this Policy.

Reciprocal Health Declaration

If **You** intend to travel to Europe (all EU countries plus Iceland, Liechtenstein, Norway and Switzerland) **You** should obtain a European Health Insurance Card (EHIC) and take it with **You** when **You** travel. This will allow **You** to benefit from the reciprocal health arrangements, which exist with these countries.

You can obtain more information about the European Health Insurance card, and apply for or renew **Your** EHIC:

Online at: **www.ehic.org.uk/Internet/home.do**

By Phone: **0845 606 2030**

By Post: Forms available at the Post Office™.

If **You** are travelling to a country outside the European Economic Area, **You** may be able to claim back some or all of the costs of any medical treatment **You** require - contact the Department of Health (details above) to find out more.

Marketing

Notwithstanding the information set out above, marketing information will not be sent to Citibank customers by **ACE**.

Part I

1.1 Definitions

The following words and phrases will always have the same special meaning wherever they appear in the Policy in **bold** type and starting with a capital letter. Additional Definitions appear in Part III Sections 4, 7, 8, 11 and 12.

| Word/Phrase | Special meaning |
|--|---|
| Abroad | Outside the United Kingdom , Isle of Man (and the Channel Islands if a Person Insured is resident in the Channel Islands). |
| Accident | A sudden identifiable violent external event that happens by chance and which could not be expected; or unavoidable exposure to severe weather conditions. |
| ACE; ACE's | ACE European Group Limited; of or pertaining to ACE European Group Limited. |
| ACE Assistance | Travel assistance and emergency medical and repatriation services organised by ACE . |
| Anniversary Date | Each annual anniversary of the Commencement Date . |
| Biological Agent | Any pathogenic (disease producing) micro organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants. |
| Chemical Agent | Any compound, which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants, or material property. |
| Child, Children | Your (and Your Partner's) children, stepchildren, legally adopted children and children for whom You (or Your Partner) are the legal guardian (as defined within ' Parent or Legal Guardian '). To be covered by this Policy, the children: a) Must not be married; and b) Must depend on You or Your Partner ; and c) Must be under 18 years old or under 23 years old if still in Full Time Education . |
| Citibank | Citibank International plc. |
| Claim(s) | Single loss or a series of losses Due To one cause insured by this Policy. |
| Commencement Date | The day, month and year, as advised in writing by Citibank , for cover to start. |
| Curtail, Curtailed, Curtailment | Cut short/cutting short Your Holiday . |
| Customer | The first named account holder of a Citigold account to whom Citibank through ACE is providing this Policy. |
| Due To | Directly or indirectly caused by, arising or resulting from, in connection with. |
| Effective Date | The day, month and year shown in the endorsement for any change in the cover to start. |

Part I

| | |
|---|---|
| Excess | <p>The first £50 of any Claim which each Person Insured must pay except for:</p> <ol style="list-style-type: none">A loss of deposit only Claim when the Excess is the first £10 of any Claim; orA Claim for medical and additional expenses in European Union countries where a reduction is obtained using a European Health Insurance Card. <p>The maximum Excess payable per Customer in respect of any one event resulting in a Claim under this policy is £50 regardless of the number of Sections being claimed under and whether the Claim relates solely to You or to You, Your Partner and/or Children.</p> |
| Full Time Education | <p>A programme of learning provided by a recognised educational body, which leads to a qualification by examination or assessment which is either:</p> <ol style="list-style-type: none">Full-time study; orA mixture of study and work experience as long as at least two thirds of the total time for the course is spent on study. |
| Hijack | <p>The unlawful seizure or taking control of an aircraft or other means of transport in which a Person Insured is travelling as a passenger.</p> |
| Hijackers | <p>The perpetrators of a Hijack.</p> |
| Holiday, Holidays | <p>Trip(s) involving pre-booked travel or accommodation, devoted entirely to pleasure, rest, or relaxation, where travel begins and ends in the United Kingdom, Isle of Man or the Channel Islands.</p> |
| Hospital | <p>An establishment which is registered or licensed as a medical or surgical hospital in the country in which it is located and where the Person Insured is under the constant supervision of a Qualified Medical Practitioner.</p> |
| Immediate Family | <p>Your Partner, or the grandchild, child, brother, sister, Parent, or grandparent of You or Your Partner, or anyone noted as next of kin on any legal document, all of whom must be resident in the United Kingdom, the Isle of Man or the Channel Islands.</p> |
| Nuclear, Chemical and Biological Weapons or Agents | <p>The use of any Nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical Agent and/or Biological Agent during the Period of Insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed in the pursuit of War or for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.</p> |
| Parent or Legal Guardian | <p>A person with parental responsibility, or a legal guardian, both being in accordance with the Children Act 1989 and any statutory amendment modification or re-enactment of it.</p> |
| Partner | <ol style="list-style-type: none">Your spouse;Your civil Partner registered pursuant to the Civil Partnership Act; orSomeone of either sex with whom You have been living as though they were Your spouse for at least 3 months. |

| | |
|---------------------------------------|---|
| Period of Insurance | 12 months from 00.01 on the Commencement Date (local standard time at the Customer's principal residence within the United Kingdom, Isle of Man or the Channel Islands) and each subsequent 12-month period for which Citibank shall pay and ACE shall accept a renewal premium. |
| Person(s) Insured | You , a Citigold Current Account holder and Your Partner , and Children . |
| Public Conveyance | An air, land or water vehicle operated under licence for the transportation of fee-paying passengers. |
| Qualified Medical Practitioner | A doctor or specialist, registered or licensed to practise medicine under the laws of the country in which they practise who is neither: 1. a Person Insured ; or 2. a relative of a Person Insured unless approved by Us . |
| Rearrangement Costs | Reasonable travel and accommodation costs necessarily incurred in rearranging a Holiday provided that: <ul style="list-style-type: none"> a) No claim has been made or will be made for cancellation costs or Curtaiment costs; b) Travel is of a standard no greater than the class of transport originally booked; and c) The standard of accommodation is not superior to that originally booked; d) The total amount payable will not exceed the cost of the original Holiday; e) The rearranged Holiday must be booked and fully paid no later than 6 months after the date of commencement of the original Holiday. |
| United Kingdom | England, Scotland, Wales and Northern Ireland. |
| War | Armed conflict between nations, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power. |
| Winter Sports | Skiing (including skiing outside the area of the normal compacted snow or ski slope, i.e. off-piste), tobogganing, snow boarding and ice skating (other than on an indoor rink) but excluding competitive winter sports (including, but not limited to, ski or ski bob racing, mono skiing, ski jumping, ski boarding, ice hockey, or the use of bobsleighs or skeletons). |
| You; Your £ | The Customer ; or of pertaining to the Customer . Pounds Sterling (GBP shall also mean pounds Sterling, where referred to in this Policy). |

1.2 Holidays Covered

This Policy covers all **Holidays** during the **Period of Insurance** provided they meet the following conditions:

- a) Each individual **Holiday** begins and ends during the **Period of Insurance**;
- b) No individual **Holiday Abroad** continues for more than 30 consecutive days;
- c) No more than 90 days in total are spent on **Holidays Abroad** in any 12-month period;
- d) Each **Holiday** in the **United Kingdom**, Isle of Man and the Channel Islands (if a **Person Insured** is resident in the Channel Islands) includes at least 2 nights spent in accommodation that is booked before the **Holiday** begins;
- e) **Winter Sports** cover is included.

Part I

1.3 People Covered

There is no insurance under the Policy unless all of the following conditions are met:

- a) each **Person Insured** must be:
 - i) Resident in the **United Kingdom**, Isle of Man or the Channel Islands for a minimum of 180 days per calendar year; and
 - ii) Aged under 80 years on the date the **Person Insured** begins each **Holiday**.
- b) **Children** travelling without **You** or **Your Partner** will only be insured if they are travelling:
 - i) In the company of an adult (i.e. someone not defined as a **Child** under this Policy) **You** or **Your Partner** know (other than on an organised school, college or university trip);
 - ii) As an unaccompanied minor on a scheduled air service which operates an unaccompanied minor scheme, and then only if they are travelling with the intention of joining, or being subsequently joined by, another adult insured under this Policy.

1.4 Period of insurance

- a) Insurance cover for cancellation under Part III Section 1 - Cancellation, **Curtailement** and Rearrangement begins when a **Holiday** is booked, or, from the **Commencement Date** or **Effective Date**, whichever is later.
- b) Insurance cover under all other Sections operates for a **Holiday** which begins and ends during the **Period of Insurance** and includes travel directly to and from the home of each **Person Insured** provided the return home is completed within 24 hours of:
 - i) Return to the **United Kingdom**, Isle of Man or the Channel Islands;
 - ii) Departure from pre-booked accommodation following a **Holiday** within the **United Kingdom**, Isle of Man or the Channel Islands which is covered under this Policy.If the return of a **Person Insured** from a **Holiday** is unavoidably delayed **Due To a Claim**, he or she will continue to be insured without any additional premium for the period of the delay.
- c) If there is a change to this Policy it will begin on the **Effective Date** shown on any subsequent endorsement that is issued to record the change in cover.

NB. All cover will cease from the date that **You** cease to be a **Customer**. If, however, **You** or any other **Person Insured** is on **Holiday** on this date, cover will cease immediately upon return to the **United Kingdom**, Isle of Man or the Channel Islands.

1.5 Medical requirements

ACE will refuse to pay any **Claim** if:

- a) At the date on which a **Holiday** is booked, or at the **Commencement Date** or **Effective Date** if later, a **Person Insured** is aware of any reason why a **Holiday** might be cancelled or **Curtailed**;
- b) At the date on which a **Holiday** is booked, or at the **Commencement Date** or **Effective Date** if later, a **Person Insured** or his/her **Immediate Family** is receiving or on a waiting list for treatment at a hospital or nursing home;
- c) A **Person Insured** intends travelling against the advice of a **Qualified Medical Practitioner** or for the purpose of obtaining medical treatment or where a terminal prognosis has been given.

1.6 Making a claim

Medical emergency only

Please use the Medical Emergency Service (part of the cover provided under Part III Section 5 - Medical and Additional Expenses). Contacting **ACE** first may delay treatment.

Other Claims

Contact:

The Claims Service Team

ACE Claims and Customer Service Centre

200 Broomielaw, Glasgow G1 4RU

Telephone: **0845 841 0059**

Fax: **01293 597323**

Email: **ah.ukclaims@acegroup.com**

To make a claim please phone or write to **ACE** within 30 days of the incident, or as soon as possible afterwards and provide **Your** name, address and Policy number. A claim form is available from the **ACE** Service Centre at the address shown above.

Reporting lost or stolen property

a) Money, valuables or personal property:

You must notify the local Police within 24 hours of discovery and provide **ACE** with a copy of their written report.

b) Travellers' cheques:

You must notify the local branch or agent of the issuing company.

c) Any property lost or stolen from a hotel:

You must notify the hotel management (in addition to the local Police).

1.7 Ace Assistance

ACE can help in a range of different circumstances, including medical emergencies. Please make sure **You** have details of this Policy, including the Policy number and **Period of Insurance** when **You** call.

The Medical Emergency Service can help with:

a) Repatriation:

If the **Qualified Medical Practitioner** appointed by **ACE Assistance** believes treatment in the **United Kingdom** is preferable, transfer will be arranged by regular scheduled transport services, or by air or road ambulance services if more urgent treatment and/or specialist care is required during the journey.

b) Payment of bills:

If a **Person Insured** is admitted to hospital **Abroad**, the hospital or attending doctor(s) will be contacted and payment of their fees up to the Policy limits will be guaranteed so a **Person Insured** does not have to make the payment from their own funds.

c) Provision of medical advice:

If a **Person Insured** requires emergency consultation or treatment **Abroad**, **ACE Assistance** will provide the names and addresses of local doctors, hospitals, clinics and dentists, and its panel of doctors will provide telephone medical advice.

d) Unsupervised Children:

If a **Child** is left unsupervised on a trip **Abroad** because **You** or **Your Partner** are hospitalised or incapacitated, **ACE Assistance** will organise his or her return home, including a suitable escort when necessary.

(Paragraphs a and b are part of the insurance provided under **Part III Section 5 - Medical and Additional Expenses**. Paragraphs c and d are provided under **Part II ACE Assistance/Medical Referral/Personal Assistance Services**.)

For the Medical Emergency Service call **+44 (0)20 7173 7798**.

ACE Assistance/Personal Assistance can help **You** with:

- a) Transfer of emergency funds
- b) Message relay
- c) Drug replacement
- d) Tracing lost Personal Property
- e) Replacement travel documents
- f) Lost credit cards
- g) Emergency translation service

Please note: These are non-insured facilitation services. Any costs incurred, e.g. for drug replacements must be reimbursed to **ACE Assistance**.

For **ACE Assistance/Personal Assistance** call **+44 (0)20 7173 7798**.

Part II

Ace Assistance/Medical Referral/Personal Assistance Services

The services under this Section are provided by **ACE Assistance** and are only available during a **Holiday Abroad**.

ACE Assistance/Medical Emergency and Referral Services

You can call **ACE Assistance** for a range of assistance and medical related services when you're on a **Holiday Abroad**.

Whilst **You** will not be charged for advice or assistance, **You** will be responsible for paying fees and charges for services provided (e.g. **You** will not be charged by **ACE Assistance** for locating an emergency translation service but will be responsible for paying the translator for his or her services). If the Policy covers a service or item under any of the Sections in Part III (e.g. medical expenses if **You** have to consult a doctor) **You** will be able to recover the payment.

The comments contained in this box are intended to draw **Your** attention to significant issues. They do not, in any way, form part of the contract.

ACE Assistance/ACE Personal Services

Please note: These are non-insured facilitation services making use of **ACE Assistance's** wide experience and contacts. Any costs incurred, e.g. for drug replacements must be reimbursed to **ACE Assistance** unless they form part of a successful claim under an appropriate Section of Part III of this Policy.

The comments contained in this box are intended to draw **Your** attention to significant issues. They do not, in any way, form part of the contract.

ACE Assistance will provide a **Person Insured** with the following services, in an emergency, when he or she is on **Holiday Abroad**. **You** will remain responsible for paying all fees and charges resulting from the provision by **ACE Assistance** of any advice or assistance.

Part II

a) Transfer of Emergency Funds:

Transfer of emergency funds up to £250 per trip if access to normal financial/banking arrangements is not available locally.

In order to reimburse **ACE Assistance** the **Person Insured** must authorise **ACE Assistance** to debit his or her credit or charge card with the amount of the transfer, or make alternative arrangements to deposit the funds in **ACE Assistance's** account in the **United Kingdom**.

If the emergency transfer is necessitated by theft or loss of **Money**, a **Claim** may be made under the Policy.

b) Message Relay

Transmission of urgent messages to relatives or business associates if medical or travel problems disrupt a **Holiday** travel schedule.

c) Drug Replacement

Assistance with the:

- i) Replacement of lost drugs or other essential medication, or lost or broken prescription glasses or contact lenses, which are unobtainable **Abroad**;
- ii) Sourcing and delivery of compatible blood supplies.

ACE Assistance will not pay for the replacement costs of any item or the costs of sourcing and delivering blood supplies.

d) Tracing Lost Personal Property

Tracing and re-delivery of **Personal Property** that has been lost or misdirected in transit if the carrier has failed to resolve the problem. (Please note: the **Person Insured** must have his or her **Personal Property** tag number available.)

e) Replacement Travel Documents

Assistance with the replacement of lost or stolen tickets and travel documents, and referral to suitable travel offices. (Please note: **ACE Assistance** will not pay for any item.)

f) Lost Credit Cards

Giving advice on how to contact the appropriate Card Issuers if credit or charge cards are lost or stolen. Data Protection legislation prevents **ACE Assistance** from contacting the Card Issuers directly.

g) Emergency Translation Facility

A translation service if the local provider of an assistance service does not speak English.

h) Legal Help

Referral to a local English-speaking Lawyer, Embassy or Consulate if legal advice is needed, and arrangement of payment of reasonable emergency legal expenses or bail, against a guarantee of repayment.

i) Unsupervised Children, on Holiday and at home

- a) Organisation of an accompanying **Child's** return home, with a suitable escort when necessary, if the **Child** is left unsupervised because **You** or **Your Partner** are hospitalised or incapacitated;
- b) Medical advice and monitoring, until **You** or **Your Partner** return home, if a **Child** who has been left in the **United Kingdom**, Isle of Man or the Channel Islands becomes ill or suffers injury.

j) Medical referral

- i) Provision of the names and addresses of local doctors, hospitals, clinics and dentists when consultation or treatment is required;
- ii) Arrangements for a doctor to call, and, if necessary, for a **Person Insured** to be admitted to hospital.

Condition - Prompt advice and assistance

Whilst **ACE Assistance** will make every effort to ensure advice or assistance is provided promptly and in good faith it cannot accept liability for loss or damage of any kind that may arise or result from the use, or intended use, of the **ACE Assistance**/Medical Referral/Personal Assistance services.

Part III

Section 1

Cancellation, Curtailment and Rearrangement (Maximum payable £3,000 per person insured)

A. Cover

ACE will refund the **Person Insured's** unused travel and/or accommodation costs up to £3,000 for any one **Holiday** (including ski hire, ski school and ski lift passes) which the **Person Insured** has paid or are contracted to pay and which cannot be recovered from any other source and **ACE** will pay reasonable **Rearrangement Costs** up to £3,000 for any one **Holiday** if it becomes necessary to cancel, **Curtail** or rearrange the **Holiday Due to:**

- a) The death, serious injury, sudden illness, complications of pregnancy (as diagnosed by a **Qualified Medical Practitioner** who specialises in obstetrics) or quarantine of **You** or **Your Immediate Family**, travelling companions or any person on whom the Holiday depends, provided that such cancellation, **Curtailment** or rearrangement is confirmed as medically necessary by a **Qualified Medical Practitioner**;
- b) A **Public Conveyance** being cancelled or **Curtailed** because of adverse weather, industrial action, or mechanical breakdown or derangement;
- c) The compulsory quarantine on the orders of a treating **Qualified Medical Practitioner** of the **Person Insured**, jury service or subpoena of a **Person Insured** or **Hijack** of the conveyance in which he or she is travelling;
- d) Unemployment of a **Person Insured** which qualifies for payment under any applicable statute;
- e) Serious damage making a **Person Insured's** home uninhabitable;
- f) The presence of a **Person Insured** being required by the Police following a burglary or attempted burglary at his or her home.

B. Exclusions (General Exclusions apply as well)

ACE will not pay:

- a) Cancellation costs, **Curtailment** costs and **Rearrangement Costs** where such cancellation, **Curtailment** or rearrangement has not been confirmed as medically necessary by a **Qualified Medical Practitioner**;
- b) If strike or industrial action is public knowledge when this Policy is taken out or a **Holiday** is booked;
- c) If an aircraft, sea vessel or train is withdrawn from service on the orders of the recognised regulatory authority in any country;
- d) If a **Person Insured** is called as an expert witness or if his or her occupation would normally require a court attendance;
- e) If a **Person Insured** was unemployed or knew they might become unemployed at the time a booking was made;
- f) If any other adverse financial situation necessitated cancellation, **Curtailment** or rearrangement of a **Holiday**;
- g) The **Excess**;
- h) Additional travel and accommodation expenses for **Curtailment** and **Rearrangement Costs** where the means of transport and/or accommodation used is of a standard superior to that of the outbound journey or **Holiday**;

Part III

- i) Any loss, charge or expense **Due To**:
 - i) A delay in notifying the tour operator, travel **Agent**, or transport or accommodation provider that it is necessary to cancel a booking;
 - ii) Disinclination to go on a **Holiday**; or
 - iii) Prohibitive regulations by the government of any country;
- j) A charge or expense paid for or to be discharged with any kind of promotional voucher;
- k) If a **Person Insured** was aware of any reason, either at the time the **Holiday** was booked or at the **Commencement Date** or **Effective Date** of this Policy if later, that might result in the **Holiday** being cancelled;
- l) If a trip is cancelled as the result of regulations made by any government or public authority.

Section 2

Travel Delay

(Maximum payable £100/£3,000 per person insured)

Cover under this Section only applies to **Holidays Abroad**.

A. Cover

If a **Person Insured** is delayed for at least 12 hours on the outbound or return journey because the scheduled departure of a **Public Conveyance** is affected by a strike, industrial action, adverse weather, mechanical breakdown/derangement, or grounding of an aircraft **Due To** mechanical or structural defect, **ACE** will pay:

- a) A £20 benefit for the first full 12 hours delay and a £10 benefit for each subsequent full 12 hours delay up to a maximum benefit of £100; or
- b) Up to £3,000 for cancellation costs, **Curtailment** costs and **Rearrangement Costs** if a **Holiday** is abandoned after a delay of at least 24 hours of the scheduled departure from the **United Kingdom**, Isle of Man or the Channel Islands.

B. Exclusions (General Exclusions apply as well)

ACE will not pay:

- a) The **Excess** if a **Holiday** is abandoned;
- b) Additional travel and accommodation expenses for **Curtailment** and **Rearrangement Costs** where the means of transport and/or accommodation used is of a standard superior to that of the outbound journey or **Holiday**;
- c) If a **Person Insured** does not:
 - i) Check-in before the scheduled departure time shown on his or her travel itinerary; and
 - ii) Provide **ACE** with written details from the airline, shipping company, coach or train operators describing the length of, and reason for, the delay;
- d) If an aircraft, sea vessel, coach or train is taken out of service on the instructions of a Civil Aviation Authority, Port Authority or similar authority;
- e) If a strike or industrial action could be reasonably expected when a **Holiday** is booked;
- f) A charge or expense paid for or to be discharged with any kind of promotional voucher.

Section 3

Missed Departure

(Maximum payable £500 per Person Insured)

Cover under this Section only applies to **Holidays Abroad**.

A. Cover

ACE will pay up to £500 for necessary and reasonable accommodation and travel expenses to enable a **Person Insured** to reach his or her scheduled destination if he or she arrives too late at the airport, sea port, coach or train station to commence a booked journey from or to the **United Kingdom**, Isle of Man or the Channel Islands **Due To**:

- a) The car he or she is using for travel breaking down or being involved in an accident; or
- b) The **Public Conveyance** he or she is using for travel failing to arrive on schedule; provided that:
 - i) Such travel is of a standard no greater than the class of transport on the outbound journey; and
 - ii) The standard of accommodation is not superior to that of the **Holiday**.

B. Exclusions (General Exclusions apply as well)

ACE will not pay:

- a) Accommodation and travel expenses where the means of transport and/or accommodation used is of a standard superior to that of the booked journey or **Holiday**;
- b) If the **Person Insured** does not provide original written:
 - i) Evidence from a motoring organisation or garage that the car used for travel is roadworthy and properly maintained;
 - ii) Details from the operators of the **Public Conveyance** used for travel of the length of, and reason for, the delay;
- c) The **Excess**;
- d) If the **Person Insured** has not allowed sufficient time for the journey;
- e) For a missed departure caused by strike or industrial action that could be reasonably expected when the **Holiday** was booked.

Part III

Section 4 Personal Accident (Maximum payable £25,000 per person insured)

Definitions

The following words and phrases will have the same special meaning in this Section wherever they appear in **bold** type and commence with a capital letter. Additional Definitions appear in Sections 7, 8, 11 and 12 and General Definitions apply as well.

| Word/Phrase | Special meaning |
|-----------------------------------|--|
| Bodily Injury | Physical injury that is caused by an Accident and within 24 months directly results in death, Loss of Sight , Loss of Limb or Permanent Total Disability . |
| Loss of Limb | Amputation or total and permanent loss of use of one or more hands at or above the wrist or of one or more feet above the ankle (talo-tibial joint). |
| Loss of Sight | Loss of sight: a) In both eyes when the Person Insured 's name has been added to the register of Blind Persons on the authority of a qualified ophthalmic specialist. b) In one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale (which means the Person Insured is only able to see at 3 feet that which they should normally be able to see at 60 feet) and ACE is satisfied that the condition is permanent and without expectation of recovery. |
| Permanent Total Disability | A disability which has lasted for at least 12 months from which ACE believes the Person Insured will never recover and which stops the Person Insured from carrying out gainful employment of any and every kind. |

A. Cover

If a **Person Insured** receives a **Bodily Injury** during a **Holiday ACE** will pay up to:

- £25,000 for death; or
- £25,000 for **Loss of Sight** or **Loss of Limb**; or
- £25,000 for **Permanent Total Disability**.

B. Exclusions (General Exclusions apply as well)

ACE will not pay:

- More than £2,500 if the **Person Insured** is under 16 years of age at the time of the **Bodily Injury**;
- More than one benefit for the same **Bodily Injury**;
- If death, loss or disability is **Due To** a disease or any physical defect, injury or illness which existed before the **Holiday**.

Section 5

Medical and Additional Expenses

(Maximum payable £2,000,000 per person insured)

Cover under this Section only applies to **Holidays Abroad**.

You must contact ACE Assistance before incurring any costs covered under this Section.

ACE Assistance/Medical Emergency and Referral/Personal Assistance Services (see beginning of this Policy and Part II)

You can call **ACE Assistance** for a range of medical related services when you're on a holiday abroad:

- Payment of bills, and repatriation in medical emergencies;
- Replacement of lost drugs or other essential medication, prescription glasses or contact lenses;
- Sourcing and delivery of compatible blood supplies;
- Transmission of urgent messages to relatives or business associates;
- Organisation of the return home of a child left unsupervised because **You** are in hospital or incapacitated;
- The names and addresses of local doctors, hospitals, clinics and dentists for consultation or treatment;
- To get a doctor to call.

The comments contained in this box are intended to draw **Your** attention to significant issues. They do not, in any way, form part of the contract.

A. Cover

If a **Person Insured** is injured or becomes ill (including illness **Due To** complications of pregnancy as diagnosed by a **Qualified Medical Practitioner** who specialises in obstetrics provided that if travelling within 12 weeks of the expected date of delivery the **Person Insured** provides a medical certificate which is dated no earlier than 5 days before the outbound travel date - issued by a **Qualified Medical Practitioner** or midwife confirming the number of weeks of pregnancy and that they are fit to travel) during a **Holiday Abroad**, **ACE** will pay:

- a) Up to £2,000,000 for medical, repatriation or travel expenses he or she incurs, including emergency dental or optical expenses.

Medical expenses must be for necessary hospital, surgical or other diagnostic treatment, given or prescribed by a **Qualified Medical Practitioner**, and include charges for staying in a hospital or nursing home.

Repatriation must be:

- i) Authorised by **ACE Assistance**;
- ii) Necessary on medical grounds; and
- iii) To the **United Kingdom**, Isle of Man or the Channel Islands (if a **Person Insured** is resident in the Channel Islands).

Part III

- b) Costs for additional travel and hotel expenses including those for any one other person if a **Person Insured** has to be accompanied on medical advice or a **Child** needs to be escorted home. These must be authorised in advance by **ACE Assistance**.
- c) If a **Person Insured** dies, up to £1,500:
 - i) For cremation or burial charges in the country in which he or she died;
 - ii) To transport his or her body or ashes back to the **United Kingdom**, Isle of Man or the Channel Islands (if a **Person Insured** is resident in the Channel Islands).

B. Exclusions (General Exclusions apply as well)

ACE will not pay:

- a) Any amount recovered under a National Health Service reciprocal agreement;
- b) For any treatment not confirmed as medically necessary;
- c) Any expenses incurred in the **Person Insured**'s country of residence;
- d) Any additional travelling expenses not authorised by **ACE Assistance** if a **Person Insured** has to return home earlier than planned or be repatriated from a **Holiday**;
- e) For medical treatment that a **Person Insured** travelled **Abroad** to obtain;
- f) For medication a **Person Insured** is taking before and which he or she will have to continue taking during a **Holiday**;
- g) For surgery, medical or preventative treatment which can be delayed in the opinion of the **Qualified Medical Practitioner** treating a **Person Insured** until he or she returns to the **United Kingdom**, Isle of Man or the Channel Islands (if a **Person Insured** is resident in the Channel Islands);
- h) Any additional costs for single or private room accommodation;
- i) Additional travel and hotel expenses incurred which have not been authorised in advance by **ACE Assistance**;
- j) Cremation or burial costs in the **United Kingdom**, Isle of Man or the Channel Islands;
- k) The **Excess**, except where the **Person Insured** has obtained a reduction in the cost of medical expenses in European Union countries by using a European Health Insurance Card.
- l) Any expenses incurred where a **Holiday** is booked or undertaken against the advice of a **Qualified Medical Practitioner** or where a terminal prognosis has been given.

Please note: All original receipts must be kept and provided to support a Claim.

Section 6

Hospital Benefit

(Maximum payable £400 per person insured)

Cover under this Section only applies to **Holidays Abroad**.

A. Cover

If a **Person Insured** is a hospital in-patient during a **Holiday** and has a **Claim** under **Part III Section 5 - Medical and additional expenses**, **ACE** will pay a benefit of £20 for each full 24 hours he or she spends in hospital up to a maximum of £400 for each **Holiday**.

B. Exclusions (General Exclusions apply as well)

ACE will not pay for time spent in an institution not recognised as a hospital in the country of treatment.

Section 7
Personal Property
(Maximum payable £1,500 per person insured)

ACE Assistance - Personal Assistance Services (see Part II of this Policy)

You can call **ACE Assistance** to help **You** to trace **Personal Property** that has been lost or misdirected by a carrier – and get it re-delivered to **You** if it is found. Note: This is a non-insured facilitation service making use of **ACE Assistance**'s wide experience and contacts. Any costs incurred must be reimbursed to **ACE Assistance** unless they form part of a successful Claim under this Section of the Policy.

The comments contained in this box are intended to draw Your attention to significant issues. They do not, in any way, form part of the contract.

Definitions

The following words and phrases will have the same special meaning in this Section wherever they appear in **bold** type and commence with a capital letter. Additional Definitions appear in Sections 4, 8, 11 and 12 and General Definitions apply as well.

| Word/Phrase | Special meaning |
|-------------------------------------|---|
| Personal Property | Any suitcase, trunk or container of a similar kind and its contents, and any article worn or carried by a Person Insured that is not excluded under B. Exclusions. |
| Repair and Replacement Costs | The cost of repairing partially damaged property, or, if property is totally lost or destroyed or uneconomical to repair, the cost of replacing property as new less a deduction for wear, tear or depreciation. (Please note: ACE will pay a reasonable proportion of the total value of a set or pair to repair or replace an item that is part of a set or pair.) |
| Valuables | Cameras and other photographic equipment, telescopes and binoculars, audio/video equipment (including radios, cassette/compact disc players, iPods, mp3 and mp4 players, camcorders, DVD, video, televisions, and other similar audio and video equipment), mobile phones, satellite navigation equipment, computers and computer equipment (including PDAs, personal organisers, laptops, notebooks, netbooks and the like), computer games equipment (including consoles, games and peripherals), jewellery, watches, furs, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals. |

Part III

A. Cover

- a) If **Personal Property** is lost, damaged or stolen during a **Holiday**, **ACE** will pay **Repair and Replacement Costs** up to £1,500.
- b) **ACE** will also reimburse the cost of essential items of clothing and toiletries up to £100 that a **Person Insured** has to purchase because **Personal Property** is lost or misplaced for at least 12 hours by an airline or other carrier on an outward journey from the **United Kingdom**, Isle of Man or the Channel Islands (if a **Person Insured** is resident in the Channel Islands).

B. Exclusions (General Exclusions apply as well)

- a) **ACE** will not pay:
 - i) The **Excess**.
 - ii) More than £250 for a single item, pair or set, or part of a pair or set;
 - iii) More than £250 for golf clubs, bags and accessories;
 - iv) More than £250 for **Valuables** in total and will only pay if the **Valuables** are attended by a **Person Insured** or are in a safety deposit box at the time they are lost, damaged or stolen;
 - v) For any items stolen from an unattended vehicle unless they were in the locked boot of the vehicle or in the luggage space at the rear of a locked estate car or hatchback under a top cover and out of view, and there is evidence of forced entry;
 - vi) Unless a loss or theft is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and **ACE** is provided with a copy of the original written Police report and report to the hotel management as applicable;
 - vii) For loss of or damage to:
 - I. **Personal Property** in the custody of an airline or other carrier unless the loss or damage is reported in writing to the airline or other carrier within 24 hours of discovery and **ACE** is provided with a copy of the original written airline or carrier report;
 - II. Household goods, contact or corneal lenses, sunglasses, dentures, hearing aids, samples or merchandise, bonds, securities or documents of any kind;
 - III. Antiques, musical instruments, pictures, typewriters, any computer equipment not defined under **Valuables**, sports equipment whilst being used (except for **Winter Sports** equipment if an endorsement confirming cover has been issued and the appropriate additional premium shown in the endorsement has been paid), vehicles or their accessories, watercraft and ancillary equipment, glass, china or similar fragile items and pedal cycles;
 - viii) For depreciation in value, normal wear and tear, denting or scratching, damage by moth or vermin, electrical, electronic or mechanical derangement, or damage **Due To** atmospheric or climatic conditions;
 - ix) For delay, detention, seizure or confiscation by customs or other officials.
- b) **ACE** will not pay:
 - i) Unless **ACE** is provided with original written confirmation from the carrier or tour representative that the lost or misplaced **Personal Property** was delayed for at least 12 hours after the **Person Insured** arrived at his or her destination;
 - ii) For **Personal Property** lost or misplaced on a journey returning a **Person Insured** to the **United Kingdom**, Isle of Man or the Channel Islands (if a **Person Insured** is resident in the Channel Islands).

Section 8

Money

(Maximum payable £500 per person insured)

ACE Assistance (see Part II of this Policy)

You can call **ACE Assistance**/Personal Assistance to:

- Transfer emergency funds up to £250 (**You** must make arrangements to repay any money transferred);
- Advise **You** on how to inform **Your** credit or charge Card Issuers if **Your** cards are lost or stolen. (Data Protection legislation prevents **ACE Assistance** from contacting Card Issuers directly).

Please note: These are non-insured facilitation services making use of **ACE Assistance's** wide experience and contacts. Any costs incurred must be reimbursed to **ACE Assistance** unless they form part of a successful **Claim** under this Section of the Policy.

The comments contained in this box are intended to draw **Your** attention to significant issues. They do not, in any way, form part of the contract.

Definitions

The following word will have the same special meaning in this Section wherever it appears in **bold** type and commences with a capital letter. Additional Definitions appear in Sections 4, 7, 11 and 12 and General Definitions apply as well.

| Word/Phrase | Special meaning |
|--------------|--|
| Money | Coins, banknotes, travellers' cheques, postal or money orders, travel tickets, pre-paid vouchers and credit cards. |

A. Cover

ACE will pay up to £500 if **Money** which is held by a **Person Insured** for his or her personal use is lost or stolen during a **Holiday** whilst:

- a) Being carried by a **Person Insured**; or
- b) Left in a safety deposit box.

B. Exclusions (General Exclusions apply as well)

ACE will not pay:

- a) The **Excess**;
- b) More than £50 if the carrier is under 16 years old;

Part III

- c) For delay, detention, seizure or confiscation by customs or other officials;
- d) Unless a loss or theft is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and **ACE** is provided with a copy of the original written Police report and report to the hotel management as applicable;
- e) For travellers' cheques:
 - i) Unless the loss or theft is reported immediately to the local branch or agent of the issuing company;
 - ii) If the issuing company provides a replacement service;
- f) For depreciation in value or shortage due to any error or omission.

Section 9

Loss of Passport/Driving Licence Expenses (Maximum payable £250 per person insured)

ACE Assistance (see Part II of this Policy)

You can call **ACE Assistance**/Personal Assistance to help **You** replace a lost or stolen passport.

Please note: This is a non-insured facilitation service making use of **ACE Assistance's** wide experience and contacts. Any costs must be reimbursed to **ACE Assistance** unless they form part of a successful Claim under this Section of the Policy.

The comments contained in this box are intended to draw your attention to significant issues. They do not, in any way, form part of the contract.

A. Cover

ACE will pay up to £250 to cover additional travel and accommodation costs incurred by a **Person Insured** to obtain a new passport or driving licence following the loss or theft of his or her original documents during a **Holiday**.

B. Exclusions (General Exclusions apply as well)

ACE will not pay:

- a) For delay, detention, seizure or confiscation by customs or other officials;
- b) Unless a loss or theft is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and **ACE** is provided with a copy of the original written Police report and report to the hotel management as applicable;
- c) For a passport or driving licence stolen from an unattended vehicle unless it was in the locked boot of the vehicle or in the luggage space at the rear of a locked estate car or hatchback under a top cover and out of view, and there is evidence of forced entry.

Section 10

Hijack

(Maximum benefit £500 per person insured)

A. Cover

If a **Person Insured** is held hostage by **Hijackers** during a **Holiday**, **ACE** will pay a benefit of £50 for each full 24 hours he or she is held hostage up to a maximum benefit of £500 for each **Holiday**.

B. Exclusions (See General Exclusions).

Section 11

Personal Liability

(Limit of liability £2,000,000 per person insured)

ACE Assistance (see Part II of this Policy)

You can call **ACE Assistance**/Personal Assistance to help **You**:

- Get legal advice from a local English-speaking lawyer, Embassy or Consulate;
- Pay reasonable emergency legal expenses or bail (against **Your** guarantee of repayment).

Please note: These are non-insured facilitation services making use of **ACE Assistance's** wide experience and contacts. Any costs incurred must be reimbursed to **ACE Assistance**.

The comments contained in this box are intended to draw **Your** attention to significant issues. They do not, in any way, form part of the contract.

Definitions

The following words will have the same special meaning in this Section wherever it appears in **bold** type and commences with a capital letter. Additional Definitions appear in Sections 4, 7 and 12 and General Definitions apply as well.

| Word/Phrase | Special meaning |
|---------------------------|---|
| Costs and Expenses | a) All costs and expenses recoverable by a claimant from a Person Insured ; b) All costs and expenses incurred with the written consent of ACE ; c) Solicitors' fees for representation at any coroner's inquest or fatal accident inquiry or in any court of Summary Jurisdiction; in respect of any occurrence to which this Section applies. |

Part III

A. Cover

ACE will indemnify a **Person Insured** against all sums which he or she is legally liable to pay as damages in respect of:

- a) Accidental bodily injury (including death illness or disease) to any person;
- b) Accidental loss of or damage to material property; which occurs during the **Period of Insurance** arising out of the **Holiday**.

The maximum that **ACE** will pay under this Section for all damages as a result of any one occurrence or series of occurrences arising directly or indirectly from one source or original cause shall be £2,000,000 (hereafter called the Limit of Liability).

ACE will in addition pay **Costs and Expenses** in respect of any occurrence to which this Section applies - except that in respect of occurrences happening in or claims or legal proceedings brought or originating in the United States of America and Canada or any other territory within the jurisdiction of either such country, **Costs and Expenses** described in a) and b) above are deemed to be included in the Limit of Liability.

B. Exclusions (General Exclusions apply as well)

ACE will not provide indemnity for any liability:

- a) In respect of bodily injury to any person who is under a contract of service with a **Person Insured** when such injury arises out of and in the course of their employment by the **Person Insured**;
- b) Assumed by a **Person Insured** under a contract or agreement unless such liability would have attached in the absence of such contract or agreement;
- c) In respect of loss of or damage to property:
 - i) Belonging to a **Person Insured**;
 - ii) In the care custody or control of a **Person Insured**. However this Exclusion shall not apply in respect of loss of or damage to buildings and their contents not belonging to but temporarily occupied by a **Person Insured** in the course of the **Holiday**;
- d) In respect of bodily injury loss or damage caused directly or indirectly in connection with:
 - i) The carrying on of any trade business or profession;
 - ii) The ownership, possession or use of:
 1. Horse-drawn or mechanically propelled vehicles;
 2. Aircraft, hovercraft or watercraft (other than manually propelled watercraft);
 3. Firearms (other than sporting guns);
 4. Animals (other than horses and domestic cats and dogs);
- e) Arising from the occupation or ownership of any land or building other than any building temporarily occupied by a **Person Insured** in the course of a **Holiday**;
- f) The cost of punitive or exemplary damages.

C. Special conditions applying to this section

- a) No admission, offer, promise or indemnity shall be made without the consent of **ACE** and **ACE** shall be entitled to take over and conduct in the **Person Insured**'s name the defence or settlement of any claim or to prosecute in the **Person Insured**'s name for **ACE**'s own benefit any claim for indemnity or damages or otherwise and shall have full discretion in the conduct of any proceedings and in the

settlement of any claim and the **Person Insured** shall give all information and assistance as **ACE** may require. Every letter, claim, writ, summons and process shall be forwarded to **ACE** on receipt. Written notice shall be given to **ACE** immediately the **Person Insured** shall have notice of any prosecution or inquest in connection with any circumstances which may give rise to liability under this Section.

- b) **ACE** may at its sole discretion in respect of any occurrence or occurrences covered by this Section pay to the **Person Insured** the Limit of Liability applicable to such occurrence or occurrences (but deducting therefrom any sum(s) already paid) or any lesser sum for which the claim(s) arising from such occurrence(s) can be settled and **ACE** shall thereafter be under no further liability in respect of such occurrence(s) except for the payment of **Costs and Expenses** incurred prior to the date of such payment and for which **ACE** may be responsible hereunder.
- c) If at the time of the happening of any occurrence covered by this Section there is any other existing insurance whether effected by the **Person Insured** or not covering the same liability **ACE** shall not be liable to indemnify the **Person Insured** in respect of such liability except so far as concerns any excess beyond the amount which would have been payable under such other insurance had this Section not been effected.

Section 12

Overseas Legal Advice and Expenses

(Maximum payable £25,000 per person insured)

Cover under this Section only applies to **Holidays Abroad**.

ACE Assistance (see Part II of this Policy)

You can call **ACE Assistance** to help **You**:

- Get legal advice from a local English-speaking lawyer, Embassy or Consulate;
- Pay reasonable emergency legal expenses or bail (against **Your** guarantee of repayment).

Please note: These are non-insured facilitation services making use of **ACE Assistance's** wide experience and contacts. Any costs incurred must be reimbursed to **ACE Assistance**.

The comments contained in this box are intended to draw **Your** attention to significant issues. They do not, in any way, form part of the contract.

Definitions

The following words and phrases will have the same special meaning in this section wherever they appear in **bold** type and commence with a capital letter. Additional Definitions appear in Sections 4, 7, 8 and 11 and General Definitions apply as well.

Part III

| Word/Phrase | Special meaning |
|------------------------------|---|
| Legal Expenses | <p>a) Fees, expenses, costs/expenses of expert witnesses and other disbursements reasonably incurred by the Legal Representatives in pursuing a claim or legal proceedings for damages and/or compensation against a third party who has caused accidental bodily injury to or illness of a Person Insured or in appealing or resisting an appeal against the judgement of a court, tribunal or arbitrator;</p> <p>b) Costs for which a Person Insured is legally liable following an award of costs by a court or tribunal or out of court settlement made in connection with any claim or legal proceedings.</p> |
| Legal Representatives | The solicitor, firm of solicitors, lawyer, advocate or other appropriately qualified person firm or company appointed to act on behalf of a Person Insured . |
| Any One Claim | All claims or legal proceedings included any appeal against judgement consequent upon the same original cause, event or circumstance. |

A. Cover

If during a **Holiday** a **Person Insured** sustains bodily injury or illness which is caused by a third party **ACE** will pay up to a benefit amount of £25,000 to cover **Legal Expenses** arising out of **Any One Claim**.

B. Exclusions (General Exclusions apply as well)

In respect of each **Claim** under this insurance **ACE** will not pay for:

- a) Any **Claim** reported to **ACE** more than 24 months after the beginning of the incident which led to the **Claim**;
- b) Any **Claim** where it is **ACE's** opinion that the prospects for success in achieving a reasonable settlement are insufficient and/or where the laws, practices and/or financial regulations of the country in which the incident occurred would preclude the obtaining of a satisfactory settlement or the costs of doing so would be disproportionate to the value of the **Claim**;
- c) **Legal Expenses** incurred before receiving **ACE's** prior authorisation in writing unless such costs would have been incurred subsequent to **ACE's** authorisation;
- d) **Legal Expenses** incurred in connection with any criminal or wilful act;
- e) **Legal Expenses** incurred in the defence against any civil claim or legal proceedings made or brought against the **Person Insured** except as a counter claim;
- f) Fines, penalties, compensation or damages imposed by a court or other authority;
- g) **Legal Expenses** incurred for any **Claim** or legal proceedings brought against:
 - i) A tour operator, travel agent, carrier, insurer or their agents where the subject matter of the claim or legal proceedings is eligible for consideration under an arbitration scheme or complaint procedure;
 - ii) **ACE** or its agents; or
 - iii) The **Person Insured's** employer;

- h) Actions between **Persons Insured** or pursued in order to obtain satisfaction of a judgement or legally binding decision;
- i) **Legal Expenses** incurred in pursuing any claim for compensation (either individually or as a member of a group or class action) against the manufacturer, distributor or supplier of any drug, medication or medicine;
- j) **Legal Expenses** chargeable by the **Legal Representatives** under contingency fee arrangements;
- k) **Legal Expenses** incurred where a **Person Insured** has:
 - i) Failed to co-operate fully with and ensure that **ACE** is fully informed at all times in connection with any claim or legal proceedings for damages and/or compensation from a third party; or
 - ii) Settled or withdrawn a **Claim** in connection with any claim or legal proceedings for damages and/or compensation from a third party without the agreement of **ACE**. In such circumstances **ACE** shall be entitled to withdraw cover immediately and to recover any fees or expenses paid;
- l) **Legal Expenses** incurred after a **Person Insured** has not:
 - i) Accepted an offer from a third party to settle a claim or legal proceedings where the offer is considered reasonable by **ACE**; or
 - ii) Accepted an offer from **ACE** to settle a **Claim**;
- m) **Legal Expenses** which **ACE** considers unreasonable or excessive or unreasonably incurred.

C. Special conditions applying to this section

- a) **Legal Representatives** must be qualified to practise in the courts of the country where the event giving rise to the **Claim** occurred or where the proposed defendant under this Section is resident.
- b) The **Person Insured** has the right to select and appoint a **Legal Representative** of their choice to represent them in any legal inquiry or legal proceedings (provided any appointment of a **Legal Representative** is not on a contingency fee basis, where the **Legal Representative** charges a proportion of the amount recovered as a fee). The **Person Insured** shall provide **ACE** with details of the selected **Legal Representative's** name and address. **ACE** may provide information about **Legal Representatives** in the **Person Insured's** local area if asked to do so.
- c) The **Legal Representatives** and the **Person Insured** must co-operate fully with and ensure that **ACE** is fully informed at all times in connection with any claim or legal proceedings for damages and/or compensation from a third party. **ACE** is entitled to obtain from the **Legal Representatives** any information, document or advice relating to a claim or legal proceedings under this Insurance. On request the **Person Insured** will give to the **Legal Representatives** any instructions necessary to ensure such access.
- d) **ACE's** authorisation to incur **Legal Expenses** will be given if a **Person Insured** can satisfy **ACE** that:
 - i) There are reasonable grounds for pursuing or defending the claim or legal proceedings and the **Legal Expenses** will be proportionate to the value of the claim or legal proceedings; and
 - ii) It is reasonable for **Legal Expenses** to be provided in a particular case. The decision to grant authorisation will take into account the opinion of the **Legal Representatives** as well as that of **ACE's** own advisers. If there is a dispute, **ACE** may request, at the **Person Insured's** expense, an opinion of a barrister as to the merits of the claim or legal proceedings. If the **Claim** is admitted, a **Person Insured's** costs in obtaining this opinion will be covered by this Insurance.

Part III

- e) If there is any dispute, other than in respect of the admissibility of a **Claim** on which **ACE**'s decision is final, the dispute will be referred to a single arbitrator who will be either a solicitor or barrister agreed by all parties, or failing agreement, one who is nominated by the current President of the appropriate Law Society. The party against whom the decision is made shall meet the costs of the arbitration in full. If the decision is not clearly made against either party the arbitrator shall have the power to apportion costs. If the decision is made in favour of **ACE**, the **Person Insured**'s costs shall not be recoverable under the Insurance.
- f) **ACE** may at its discretion assume control at any time of any claim or legal proceedings in the name of the **Person Insured** for damages and/or compensation from a third party.
- g) All **Claims** within this Section must be submitted to **ACE** in writing within 90 days.
- h) Any **Legal Expenses** incurred without the written agreement of **ACE** shall entitle **ACE** to withdraw cover immediately and to recover any fees or expenses paid to the **Person Insured**.
- i) **ACE** may at its discretion require the **Person Insured** to obtain at the expense of the **Person Insured** an opinion of a barrister agreed by the **Person Insured** and **ACE** as to whether or not there are reasonable grounds for continuing to pursue or defend any **Claim** or legal proceedings. **ACE** will pay such expense if the opinion indicates that there are reasonable grounds for pursuing or defending the claim or legal proceedings.
- j) **ACE** may at its discretion offer to settle a counter-claim against the **Person Insured** which it considers to be reasonable instead of continuing any claim or legal proceedings for damages and/or compensation by a third party.
- k) The **Person Insured** shall be responsible for the repayment to **ACE** of all sums paid by **ACE** in respect of the **Legal Expenses** where:
 - i) An award of costs is made in favour of the **Person Insured** in the claim or legal proceedings; or
 - ii) Costs are agreed to be paid to the **Person Insured** as part of any settlement of the claim or legal proceedings.
- l) If a conflict of interest arises, where **ACE** are also the insurers of the third party or proposed defendant to the claim or legal proceedings, the **Person Insured** has the right to select and appoint other **Legal Representatives** in accordance with the terms of this Insurance.
- m) If the **Legal Representatives** refuse to continue acting for a **Person Insured** with good reason or if a **Person Insured** dismisses the **Legal Representatives** without good reason the cover **ACE** provides will end at once, unless **ACE** agrees to appoint other **Legal Representatives**.

Section 13 Winter Sports

A. Cover

ACE will pay:

- a) Up to £20 for each full 24 hour period, up to a maximum of £200 in total, if it is necessary for a **Person Insured** to hire replacement **Winter Sports** equipment for **Winter Sports** equipment that is:
 - i) Lost or broken in an **Accident**;
 - ii) Lost or misplaced by an airline or other carrier on the outward journey from the **United Kingdom**, Isle of Man or the Channel Islands and delayed for at least 12 hours after the arrival of the **Person Insured** at his or her destination;
- b) Up to £75 for each full week, or a proportionate amount for shorter or longer periods, up to a maximum of £300 in total, to cover the value of an unused ski pass belonging to a **Person Insured**, and hire or tuition fees which a **Person Insured** cannot recover following:
 - i) An **Accident** or illness;
 - ii) Loss or theft of his or her ski pass;
- c) £20 for each full 24 hour period, up to a maximum of £200 in total, if a **Person Insured** is unable to ski because there is a lack of snow in the pre-booked resort and no alternative skiing available;
- d) Up to £100 for additional and necessary travel and accommodation costs if a **Person Insured's** outward or return journey is delayed by an avalanche for more than 12 hours from the scheduled departure time on his or her travel ticket.

B. Exclusions (General Exclusions apply as well)

ACE will not pay:

- a) For delay, detention, seizure or confiscation by customs or other officials;
- b) Under c) above if a **Claim** is paid under Part III Sections 2 or 3.
- c) Unless a loss or theft is reported to the Police (and the hotel management if the loss or theft occurs in a hotel) within 24 hours of discovery and **ACE** is provided with a copy of their original written Police report and report to the hotel management as applicable;
- d) If a **Claim** is **Due To** participation in competitive **Winter Sports** including, but not limited to: ski or ski bob racing, mono skiing, ski jumping, ski boarding, ice hockey, or the use of bobsleighs or skeletons.

Part IV

4.1 General Exclusions (Exclusions that apply to the whole Policy)

ACE will not be liable to make any payment under this Policy where any event that would otherwise be insured is **Due To**:

| | |
|---|--|
| A. Air travel/sports | <ul style="list-style-type: none"> a) Participation in aerial pursuits or sports including but not limited to: ballooning, bungee-jumping, gliding, hang-gliding, micro lighting, parachuting, paragliding or parascending; and b) Air travel, unless the Person Insured is travelling as a fare-paying passenger in a fixed wing aircraft which is provided by a licensed airline or air charter company. |
| B. Business | Business of any description that is undertaken on a Holiday . |
| C. Currency | Currency exchange. |
| D. Hazardous activities | Participation in or training for: mountaineering requiring the use of ropes or guides; potholing; any organised sporting Holiday or trip; travelling on a motorcycle over 125cc; competitive Winter Sports including, but not limited to: ski or ski bob racing, mono skiing, ski jumping, ski boarding, ice hockey, or the use of bobsleighs or skeletons; racing of any kind (except for racing on foot); scuba diving to depths in excess of 30 metres; and speed or endurance tests. |
| E. Illegal acts | Any illegal act of a Person Insured . |
| F. Misuse of alcohol/drugs | <ul style="list-style-type: none"> a) Misuse of alcohol or solvents by a Person Insured; b) Drugs ingested by a Person Insured except for drugs which are properly prescribed; c) The Person Insured driving a vehicle of any kind whilst the alcohol level in his or her blood exceeds the legal limit of the country where he or she is driving. |
| G. Nuclear, Chemical or Biological Terrorism | Any act of terrorism involving the use of Nuclear, Chemical or Biological Weapons or Agents . |
| H. Psychological conditions | Post traumatic stress disorder or a related syndrome or any psychological psychiatric condition diagnosed before a Holiday begins. |
| I. Radioactive Contamination | <ul style="list-style-type: none"> a) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel; b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly. |
| J. Sonic waves | Pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds. |
| K. Specified diseases | <ul style="list-style-type: none"> a) Infection with Human Immune Deficiency Virus (HIV) or other forms of the virus, Acquired Immune Deficiency Syndrome (AIDS) and AIDS-Related Complex (ARC); b) Sexually transmitted disease. |

Part IV

| | |
|-------------------------------|--|
| L. Suicide/self-injury | a) Suicide, attempted suicide or deliberate self-inflicted injury by the Person Insured regardless of the state of their mental health; or |
| M. War | b) Needless self-exposure to danger except in an attempt to save human life. |
| N. Winter Sports | War or any act of War whether War is declared or not. Any competitive Winter Sports , including but not limited to: ski or ski bob racing, mono skiing, ski jumping, ski boarding, ice hockey, or the use of bobsleighs or skeletons. |

4.2 General Conditions (Conditions that apply to the whole Policy)

| | |
|---|--|
| A. Contract | This Policy, any endorsements and any information provided in Your application will be read together as one contract. |
| B. Legal Interpretation and Language | Current legislation allows the parties to this contract to choose which law is used to interpret this Policy. You and ACE agree that: a) This Policy will be governed and interpreted in accordance with the Law of England and Wales and only the English Courts will have jurisdiction in any dispute; and b) Communication of and in connection with this Policy shall be in the English language. |
| C. Third Party Rights | You and ACE have agreed that it is not intended for any third party to this contract to have the right to enforce the terms of this contract. You and ACE can rescind or vary the terms of this contract without the consent of any third party to this contract who might seek to assert that they have rights under the Contracts (Rights of Third Parties) Act 1999. |
| D. Observing Policy Terms & Conditions | ACE will not be liable to make any payment under this Policy if a Person Insured or his or her personal representative(s) do not observe and fulfil its terms, exclusions and conditions. |
| E. Your duty to avoid or minimise a Claim | You and each Person Insured must take ordinary and reasonable care to safeguard against loss, damage, Accident , injury or illness as though he or she were not insured. If ACE believes You or any Person Insured have not taken reasonable care of property, the Claim may not be paid. The items insured under this Policy must be maintained in good condition and kept in good repair. |
| F. Interest | ACE will not pay interest on any benefit payable under this Policy unless payment has been unreasonably delayed by ACE following receipt of all the required certificates, information and evidence necessary to support the Claim . |
| G. Taxes and other costs | ACE is required to notify the Person(s) Insured that other taxes or costs may exist which are not imposed by ACE . |

4.3 Claim Provisions

- a) A **Person Insured** must:
- i) **Notify ACE immediately**
Email **ACE** immediately at **ah.ukclaims@acegroup.com** or send a fully completed claim form to **ACE** at 200 Broomielaw, Glasgow G1 4RU as soon as possible and within 30 days of becoming aware of anything likely to result in a **Claim**. A personal representative can do this if the **Person Insured** cannot;
 - ii) **Supply details and documents**
Supply at his or her own expense any information, evidence and receipts **ACE** requires including medical certificates signed by a **Qualified Medical Practitioner**, Police reports and other reports;
 - iii) **Protect property**
Take all reasonable steps to protect any item or property from further loss or damage and to recover any lost or stolen article;
 - iv) **Send ACE summons, writs, etc.**
Send **ACE** any original writ, summons, legal process or other correspondence received in connection with a **Claim** immediately it is received and without answering it.
- b) A **Person Insured** must not do the following without **ACE's** written agreement:
- i) **Admit liability**
Admit liability, or offer or promise to make any payment; or
 - ii) **Dispose of items**
Sell or otherwise dispose of any item or property for which a **Claim** is being made, or abandon any item or property to **ACE**.
- c) Each **Person Insured** must recognise **ACE's** right to:
- i) **Pay, repair or replace**
Choose either to pay the amount of a **Claim** (less any **Excess** and up to any Policy limit) or repair, replace or reinstate any item or property that is damaged, lost or stolen;
 - ii) **Inspect and dispose of items**
Inspect and take possession of any item or property for which a **Claim** is being made and handle any salvage in a reasonable manner;
 - iii) **Handle a Claim in Your name**
Take over and deal with the defence or settlement of any **Claim** in his or her name and keep any amount recovered;
 - iv) **Pay in Sterling**
Settle all **Claims** in pounds Sterling;
 - v) **Be reimbursed promptly**
Be reimbursed within 30 days for any costs or expenses that are not insured under this Policy, which **ACE** pays to a **Person Insured**, or on his or her behalf;
 - vi) **Receive medical certificates**
Be supplied at the expense of the **Person Insured** with appropriate original medical certificates before paying a **Claim** under Part III Sections 1, 4, 5 or 6;

Part IV

vii) Carry out medical examinations

Request and carry out a medical examination and insist on a post-mortem examination, if the law allows **ACE** to ask for one, at **ACE**'s expense.

d) **ACE** will not be liable to pay a **Claim** and may cancel the Policy immediately in either of the following circumstances:

i) Dishonesty

A **Claim** is in any way dishonest; or

ii) Fraud

If a **Person Insured** or anyone acting on his or her behalf, uses fraudulent means to benefit under this Policy.

Paying Claims

a) Death

i) If the **Person Insured** is 18 years or over, **ACE** will pay the **Claim** to the estate of the deceased **Person Insured** and the receipt given to **ACE** by the personal representatives shall be a full discharge of all liability by **ACE** in respect of the **Claim**.

ii) If the **Person Insured** is a minor, **ACE** will pay the **Claim** to **You** if they are a **Partner**. If the minor is not a **Partner** **ACE** shall make the payment to their **Parent or Legal Guardian**. The **Partner, Parent or Legal Guardian**'s receipt shall be a full discharge of all liability by **ACE** in respect of the **Claim**.

b) All other Claims

i) If the **Person Insured** is 18 years or over, **ACE** will pay the **Claim** to the **Person Insured** and their receipt shall be a full discharge of all liability by **ACE** in respect of the **Claim**.

ii) If the **Person Insured** is a minor, **ACE** will pay the **Claim** to that minor if they are a **Partner**. If the minor is not a **Partner** **ACE** shall make the payment to their **Parent or Legal Guardian** for the benefit of that minor. The **Partner, Parent or Legal Guardian**'s receipt shall be a full discharge of all liability by **ACE** in respect of the **Claim**.

4.4 Paying Premiums

a) Worldwide **Holiday** Travel Insurance for **You** and **Your Partner** including cover for children and Winter Sports: **Citibank** will arrange for the payment of premiums to **ACE**.

4.5 Ending or changing Your cover

14 day cancellation option

If **You** are not satisfied with this Policy and have not taken or booked a **Holiday** protected by the cover provided, **You** may return it to **ACE** within 14 days and **ACE** will cancel it. If this happens, the Policy will have provided no cover and **ACE** will refund any premiums **You** have paid.

Cancellation after 14 days

If **You** write and tell **ACE** to cancel this Policy, **ACE** will cancel it from the date **Your** letter is received or any later date **You** stipulate. **ACE** reserves the right to charge the appropriate premium for any period during which cover operated.

Changing Your Policy

You must email or write to **ACE** if either **Your** insurance needs or any of the information **You** have given **ACE** changes. A change in circumstances may affect **Your** cover, even if **You** do not think a change is significant, and **ACE** may need to change this Policy. **ACE** will update the Policy and issue an endorsement each time a change is agreed.

If ACE wants to cancel or change Your Policy

If **ACE** wants to cancel or change this Policy, **ACE** will write to **You** at the latest address **ACE** has for **You**. **ACE** will then cancel or change the Policy 30 days after the date of the letter. If **ACE** cancels the Policy **ACE** will refund any premium **You** paid for the cancelled period provided **You** have not made a **Claim** under the Policy during the current **Period of Insurance**.

4.6 Automatic ending of cover

a) Automatic ending of cover

- i) **Your** cover will end:
 - On **Your** 80th birthday; or
 - On the date **You** cease to be a Citigold Current Account **Customer**; or
 - On cancellation or termination of the Worldwide **Holiday** Travel Insurance Policy with **ACE**; or
 - If **You** do not pay the initial and subsequent renewal premiums to **ACE** if **You** have requested additional cover; or
 - If **You** are on a **Holiday** on the above dates, immediately upon **Your** return to the **United Kingdom**, Isle of Man or the Channel Islands; or,
 - When **You** die, whichever is earlier.
- ii) **Your Partner's** cover will end:
 - On their 80th birthday; or
 - When **Your** cover ends; or
 - If he or she is on a **Holiday** on the above dates, immediately upon their return to the **United Kingdom**, Isle of Man or the Channel Islands; or
 - When he or she dies, whichever is earlier.
- iii) Cover for **Children** will end on the first date premium is due after their 18th birthday (or 23rd birthday if still in **Full Time Education**) or earlier if:
 - The additional annual premium is not received; or,
 - **Your** cover ends beforehand; or
 - They get married; or
 - They stop being dependent, whichever is earlier.

b) Renewal of cover for Children and/or Winter Sports:

If a **Holiday** spans the **Anniversary Date** of this Policy or a **Holiday** has been booked which begins after the **Anniversary Date** of this Policy the new annual premium must be paid if cover is to continue. If the new annual premium is not paid, the remaining period of the **Holiday** or any future **Holiday** which has been booked will not be covered after the **Anniversary Date** of this Policy.

Part IV

Complaints Procedure

ACE is dedicated to providing a high quality service and wants to maintain this at all times. If **You** are not satisfied with this service, please contact **ACE** immediately, quoting **Your** Policy details, so that **Your** complaint can be dealt with as soon as possible.

Customer Services Manager

ACE Claims and Customer Service Centre

200 Broomielaw, Glasgow G1 4RU

Telephone: **0800 345 7691**

Fax: **01293 597376**

Email: **cust.servuk@acegroup.com**

The existence of this complaints procedure does not reduce **Your** statutory rights relating to this Policy. For further information about statutory rights contact the Office of Fair Trading or Citizens' Advice Bureau.

Financial Ombudsman Service

If **You** are not satisfied with **ACE**'s final response, You may approach the Financial Ombudsman Service for assistance. Its contact details are:

Financial Ombudsman Service

South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: **0845 080 1800**

Fax: **020 7964 1001**

www.financial-ombudsman.org.uk

A leaflet explaining its procedure is available on request.

Financial Services Compensation Scheme

In the unlikely event that **ACE** is unable to meet its liabilities, **You** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available from the FSCS at **www.fscs.org.uk** Their contact details are:

FSCS

7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN

Telephone: **020 7892 7300**

Email: **enquiries@fscs.org.uk**

www.fscs.org.uk.

ACE European Group Limited Registered in England No. 1112892.

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Authorised and regulated by the Financial Services Authority (FSA). Registration number FRN202803. Full details can be found on the FSA's Register by visiting www.fsa.gov.uk/register or by contacting the FSA on **0845 606 1234**.

ACE Claims and Customer Service Centre, 200 Broomielaw, Glasgow G1 4RU

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