

# Important Insurance Information and Policy Documents for Citibank Plus Account holders

Please keep in a safe place



# Key Contact Numbers

## **Mobile Phone Insurance** (provided by Homecare Insurance Ltd)

Worldwide Cover for loss, theft and fraudulent use of your phone.

To register your mobile phone for cover to start and to make a claim you must contact Homecare on **0844 848 4263** (9am to 5pm, Monday to Saturday) or **+44 (0)84 848 4263** from overseas. This cover only covers one phone at a time. To make a claim please have your IMEI number, name of the police station where the Phone was reported stolen, the time and date it was reported stolen and your credit or debit card to hand when you call.

## **Worldwide Annual Holiday Travel Insurance** (provided by ACE)

Worldwide Holiday insurance for you and your partner. To upgrade your policy to include children, and/or winter sports please call **ACE** on **0800 345 7691** (9am to 5pm, Monday to Friday).

Please note that cover only extends for a maximum of 90 days per annum (with a maximum trip duration of 30 days). To make a claim please call **0800 345 7693** (9am to 5.30pm, Monday to Friday) or **+44 (0) 141 285 2974** from overseas. If you need to receive medical treatment while overseas please call **ACE Assistance PRIOR TO TREATMENT TAKING PLACE** on **+44 (0) 20 7173 7798** (24 hours a day, 7 days a week, 365 days a year).

## **Card Assist** (provided by Card Protection Plan Ltd)

Loss reporting service and emergency cash.

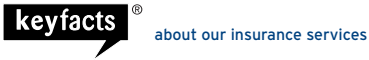
To enable us to cancel your cards you need to register them by calling **0844 848 7057** (9am to 8pm, Monday to Saturday). If your cards are stolen, you change your address or require an emergency cash advance please call **0844 848 7057** or **+44 (0) 1904 544622** from overseas (24 hours a day, 7 days a week). To be eligible you must report lost cards within 24 hours of discovery.

## **Identity Theft Protection** (provided by Homecare Insurance Ltd)

Insurance protection that covers you for the cost of restoring your identity if it is stolen.

You do not need to pre-register for cover to start. To use the confidential helpline to assist and advise please call **0844 848 4262** (8am to 8pm, 7 days a week). If you need to make a claim please call **0844 848 4262** (24 hours a day, 7 days a week). Please note that legal expenses must have received prior approval before being incurred.

# Citibank Plus Important Insurance Information Document



Citibank International plc  
33 Canada Square  
Canary Wharf  
London  
E14 5LB

Citibank International plc is registered in England with registered number 01088249



## 1. The Financial Services Authority (FSA)

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

## 2. Whose products do we offer?

- We offer products from a range of insurers for non-investment insurance contracts.
- We only offer products from a limited number of insurers.
- We only offer products from a single insurer for each of the following products: Travel Insurance which is provided by ACE European Group Limited; Identity Theft Protection and Mobile Phone Insurance which are provided by Homecare Insurance Limited and Card Assist which is provided by Card Protection Plan Limited.

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

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us for Card Assist, Identity Theft Protection, Holiday Travel Insurance and Mobile Phone cover. You will need to make your own choice about how to proceed.

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

- A fee.
- No fee.

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

## 5. Who regulates us?

Citibank International plc, 33 Canada Square, Canary Wharf, London E14 5LB is authorised and regulated by the Financial Services Authority. Our FSA Register Number is 122342. Our permitted business is arranging deals in general insurance contracts. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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

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

in writing Customer Service Team, Citibank International plc, P.O. Box 49930, London SE5 7XT.  
by phone Telephone 0800 00 55 00

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 the compensation scheme arrangements is available from the FSCS.

# Product Specific Terms and Conditions

The Citibank Plus Account Terms and Conditions should be read in conjunction with the Product Specific Terms and Conditions of third parties that provide the insurance services to you on behalf of Citibank and are in addition to the General Terms and Conditions.

1. Since the insurance benefits are provided by third parties, your details will be passed to them to set-up and maintain the policy.
2. Citibank has the right to change the insurance benefits provided under the Citibank Plus Account at any time. We will inform you in writing if we do so at least 30 days before if it is to your disadvantage.
3. Each individual insurance policy may be cancelled within 14 days of the start date or the date when you receive these terms and conditions, whichever is later. If you wish to cancel one of the policies after the first 14 days, please check the relevant policy details.
4. If at any time Citibank decides you are no longer eligible to receive the Citibank Plus Account we will give you 30 days notice and then can cancel the package, at which point the insurance benefits described in this document will cease.
5. Please refer to the individual insurance policies that follow in relation to when Your insurance starts and stops.

## Statement of demands and needs for Identity Theft Protection

If you do not have insurance cover, which (i) covers the expenses incurred whilst trying to regain your identity, and/or (ii) assists in preventing identity theft; and/or (iii) assists you in resolving a case of identity theft, this identity protection policy will meet your needs.

## Statement of demands and needs for Holiday Travel Insurance

This Holiday Travel Insurance is typically suitable for those who wish to insure themselves when travelling for cancellation, curtailment and rearrangement, travel delay, missed departure, medical and additional expenses, hospital benefit, personal property, money, loss of passport or driving licence expenses, hijack, personal liability, overseas legal advice and expenses. Cover can be upgraded to include cover for children and Winter Sports by contacting the insurer. Cover is subject to various Terms and Conditions. These can be found in the Policy Summary and Policy Wording, which you should read.

## Statement of demands and needs for Mobile Phone Insurance

If you do not have insurance that would

- a) replace your lost or stolen handset;
- b) cover you for airtime abuse; or
- c) cover you if your handset were lost or stolen from an authorised user;

then this mobile phone insurance will meet those needs.

## Statement of demands and needs for CPP Card Assist

If you do not have a contract which i) cancels your lost or stolen cards and orders replacements; or ii) offers a cash advance to cover your emergency expenses when your cards go missing, then this contract will meet your needs.

**All the insurance benefits are subject to the insurance Product Specific Terms and Conditions and these are contained in the insurance policy details that follow. Please read them carefully in order to check that they meet your requirements and that you understand any conditions or exclusions.**

## About the Financial Services Compensation Scheme

The UK Financial Services Compensation Scheme (the "Scheme") provides compensation in certain instances where we are unable, or are likely to be unable, to satisfy protected claims against us. However, the Scheme is governed by specific rules on compensation which determine your eligibility, the circumstances in which compensation will be available to you, and the limits on compensation payable to you. Any recovery under the Scheme is therefore subject to your specific circumstances, the nature of your claim and the specific rules of the Scheme.

The Scheme also covers certain instances where we advise on or arrange certain general insurance products and are subsequently unable, or likely to be unable to satisfy claims in connection with such activities. As of 1st January 2010 the limit for general insurance mediation is 90% of the claim with no upper limit. Up-to-date information on the limits applicable under the Scheme is available at [www.fscs.org.uk](http://www.fscs.org.uk)

Where we are responsible solely for arranging for you to enter into certain general insurance products with another provider (the insurer), you should be aware that the Scheme will only cover a situation where we cannot meet our obligations and not where the third party insurer is unable to do so, unless that third party provider is separately covered by the Scheme.

We will provide further information on the conditions governing compensation and the formalities which must be completed to obtain compensation upon request. More detailed information on the Scheme is also available from the Scheme's website: <http://www.fscs.org.uk> or you can contact the Scheme at 7th Floor, Lloyds Chamber, Portoken Street, London E1 8BN (Tel: 020 7892 7300); Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

# Citibank Plus Worldwide Holiday Travel Insurance **keyfacts**<sup>®</sup>

## Policy Summary

This policy summary is essential reading but does not contain the full Terms and Conditions of your Citibank Plus 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 Plus Worldwide Holiday Travel Insurance Policy provides mainly medical, personal belongings, money and cancellation/disruption cover for any Holiday Abroad (maximum 30 days per trip and 90 days per year in total) taken within the Period of Insurance.

You (the first named Citibank Plus Account holder) and your partner (if applicable) as the persons insured must be:

- resident in the UK, Isle of Man or Channel Islands for a minimum of 180 days per year; and
- aged under 76 years on the date the holiday begins.

You can choose to extend the cover for an additional premium to include:

- dependent children (aged under 18 years or 23 years in full time education) travelling with you/your partner; and/or
- Winter Sports (up to 21 days per year in total).

Note: ACE will issue an endorsement to show you have chosen these additional covers.

### Duration

Cover under the cancellation Section 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 Citibank Plus Account and Citibank retain ACE as its travel insurance supplier for Citibank Plus 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

- Cancellation, Curtailment and Rearrangement - up to £3,000
- 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
- Missed Departure (not applicable to holidays within UK, Isle of Man or Channel Islands) - up to £500
- Medical And Additional Expenses (not applicable to holidays within UK, Isle of Man or Channel Islands) - up to £2,000,000.
- Hospital Benefit (not applicable to holidays within UK, Isle of Man or Channel Islands) - up to £400
- Personal Property - up to £1,500
- Money - up to £500
- Loss Of Passport/Driving Licence Expenses - up to £250
- Hijack - up to £500 at a rate of £50 per day
- Personal Liability - up to £2,000,000
- Overseas Legal Advice and Expenses (not applicable to holidays within UK, Isle of Man or Channel Islands) - up to £25,000.
- Winter Sports (if chosen) - up to £300

Note: There is no Personal Accident cover available.

### 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 the person insured.

- aerial pursuits or sports [General Exclusion A]
- any business trip [General Exclusion B]
- medical conditions for which the person insured or his/her immediate family [General Definition - Immediate Family] are awaiting investigation/receiving treatment [General Exclusion C]
- heart-related medical and psychological conditions for which the person insured is already receiving consultation, treatment or medication [General Exclusion D]
- hazardous activities/competitive winter sports [General Exclusion F]
- heart-related medical conditions or asthma where more than 2 medications are being taken [General Exclusion N]
- Winter Sports - unless the additional premium has been paid to include non-competitive Winter Sports [General Exclusion R]
- medical expenses in Australia/New Zealand for treatment not available under local Medicare or equivalent, unless authorised in advance by ACE [Section 4 Medical; Specific Exclusion B. c)]
- the Excess - the first £100 of each claim under the Cancellation, Curtailment and Rearrangement, Medical, Personal Property and Money Sections [General Definition - Excess and several references under the appropriate Sections]
- limit of £150 for valuables and individual items or a pair/set of items [Section 6 Personal Property; Specific Exclusion B. b) and d)]
- Personal Property left unattended in a public place or in an unattended vehicle unless suitably locked away [Section 6 Personal Property; Specific Exclusion B. e) II. and III.]
- loss or theft not reported to the police within 24 hours [Specific Exclusion B. f)]

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, you must notify **ACE** in writing within 14 days of the date cover began or the date you received this policy document, whichever is later, and **ACE** will cancel it. If you have not booked or taken a holiday within this time, **ACE** will refund any premiums you have paid to upgrade your cover.

If, after 14 days, you wish to cancel your cover upgrade for any reason you may contact **ACE** and cover shall cease from the day **ACE** receives such notice. **ACE** may retain some premium for the cover granted up to the date of cancellation.

If you cancel your Worldwide Annual Holiday Travel Insurance cover (excluding Winter Sports) for you and your partner, **ACE** will automatically cancel cover for any upgrade you may have purchased.

## Claim Provisions

In the event of a claim you should contact the **ACE** Travel Claims:

email: [claims@acegroup.com](mailto:claims@acegroup.com);

Telephone (Monday to Friday between 9am and 5.30pm):

1. Within U.K. only: 0800 3457693;
2. International: +44 (0) 141 2852974;

Facsimile: +44 (0) 1293 579323;

Postal address: the **ACE** Travel Claims Team, 200 Broomielaw, Glasgow G1 4RU; and send a fully completed claim form to the **ACE** Travel Claims Team as soon as possible and within 30 days of becoming aware of anything likely to result in a claim.

## Complaints

If you are not satisfied with **ACE**'s service, please write to The A&H Customer Service Manager, **ACE** European Group Limited, quoting your policy details.

Postal Address: 200 Broomielaw, Glasgow G1 4RU.

Telephone:

1. Within UK only: 0845 841 0845
2. International: +44 (0) 141 285 2999

Facsimile: +44 (0) 1293 597 322

email: [customerservicesmanager@acegroup.com](mailto:customerservicesmanager@acegroup.com)

## Financial Ombudsman Service

If you are not satisfied following receipt of **ACE**'s final response, you may contact the Financial Ombudsman Service (FOS):

Postal address: South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: 0845 080 1800

Facsimile: 020 7964 1001

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The existence of these complaints' procedures does not affect any right of legal action you may have against **ACE**.

## 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). Their contact details are:

Postal address: FSCS, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN.

Telephone: 020 7892 7300

Facsimile: 020 7892 7301

email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

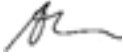
# Citibank Plus Account Worldwide Holiday Travel Insurance Policy

## Terms and Conditions

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** Citibank Plus Worldwide **Holiday** Travel Insurance Policy available to **You** as a Citibank Plus Account **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 (i) by **Citibank** or (ii) by **You** if **You** have requested additional cover, **ACE** agrees to insure **You** and **Your Partner** (and **Children** if **You** have asked **ACE** to) during the **Period of Insurance** in the manner and to the extent provided, 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.
- **ACE** may share information with a third party claims administrator to process and administer **Your** claim.
- 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**.
- If **ACE** shares information with a service provider or agent, **ACE** protects the information with a strict confidentiality agreement. Companies that supply support services or act as **ACE**'s service provider or agent must conform to our privacy standards and only use personal information in the provision of those services (e.g. an assistance company handling medical emergencies under a travel policy).
- **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 health, in order that **ACE** and/or its third party claims administrator can assess and pay any claims.
- **ACE** and/or its third party claims administrator may only obtain this information or ask third parties such as independent medical examiners to obtain this information with **Your** express prior consent. By submitting a claim **You** are expressly consenting to **ACE** and/or its third party claims administrator obtaining and using such information, enabling **ACE** and/or its third party claims administrator to assess and pay such claim.
- **ACE** and/or its third party claims administrator will not disclose any claims details to any other third party without written permission from **You** or your **Partner**, as appropriate.
- **ACE** will keep information about a **Person Insured** only for so long as it is appropriate.
- In accordance with Subject Access rights, if any **Person Insured** asks, **ACE** and/or its third party claims administrator will tell the **Person Insured** what information it holds about them and provide it in accordance with applicable law. Any information which is found to be incorrect will be corrected promptly.

## Marketing

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

## 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, Mon-Fri between 9am and 5pm.

## 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.

## Your right to cancel this Policy

If **You** are not satisfied with this Policy **ACE** will cancel it, and refund any premiums **You** have paid to upgrade **Your** cover. **ACE** will do this providing **You** ask it to cancel the Policy within fourteen days of the **Commencement Date** or the date **You** received this Policy document, whichever is later, and have not booked or taken a **Holiday** within the **Period of Insurance**. If this happens, **You** and **ACE** agree that the Policy will have provided no cover. If **You** cancel **Your** Worldwide Annual Holiday Travel Insurance cover (excluding **Winter Sports**) for **You** and **Your Partner**, **ACE** will automatically cancel cover for any upgrade **You** may have purchased. **ACE** reserves the right to charge for any period during which cover operated.

## 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 travelling to countries within the European Economic Area (all EU countries plus Iceland, Liechtenstein and Norway) **ACE** advises **You** to obtain a European Health Insurance Card (EHIC) to take with **You** when **You** travel. For more information about the EHIC, contact **Your** local Post Office or the Department of Health:

Richmond House  
79 Whitehall  
London  
SW1A 2NS

Telephone: 020 7210 4850 (line open from 9am to 5pm Monday to Friday)

[www.doh.gov.uk](http://www.doh.gov.uk)

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.

# 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 1, 4, 6, 7, 10 and 11.

Word/Phrase	Special Meaning
Abroad	outside the <b>United Kingdom</b> , Isle of Man (and the Channel Islands if <b>Person Insured</b> is resident in the Channel Islands).
Accident	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	<b>ACE</b> European Group Limited; of or pertaining to <b>ACE</b> European Group Limited.
ACE Assistance	Travel assistance and emergency medical and repatriation services organised by <b>ACE</b> .
Anniversary Date	annual anniversary of the <b>Commencement Date</b> .
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	<b>Your</b> (and <b>Your Partner's</b> ) children, stepchildren, legally adopted children and children for whom <b>You</b> (or <b>Your Partner</b> ) are the legal guardian (as defined within ' <b>Parent or Legal Guardian</b> '). To be covered by this Policy, the children: a) must not be married; and b) must depend on <b>You</b> or <b>Your Partner</b> ; and c) must be under 18 years old or under 23 years old if still in <b>Full Time Education</b> .
Citibank	Citibank International plc.
Claim(s)	single loss or a series of losses <b>Due To</b> one cause insured by this Policy.
Commencement Date	the date <b>You</b> become a <b>Customer</b> .
Customer	first named <b>Qualifying Account</b> holder to whom <b>Citibank</b> through <b>ACE</b> is providing this Policy.
Due To	directly or indirectly caused by, arising or resulting from, in connection with.
Effective Date	day, month and year shown in the endorsement for any change in the cover to start.
Excess	first £100 of any <b>Claim</b> which each <b>Person Insured</b> must pay except for: a) a loss of deposit only <b>Claim</b> when the <b>Excess</b> is the first £10 of any <b>Claim</b> ; or b) a <b>Claim</b> for medical and additional expenses in European Union countries when there is no excess where a reduction is obtained using a European Health Insurance Card.

<b>Full Time Education</b>	a programme of learning provided by a recognised educational body, which leads to a qualification by examination or assessment which is either: a) full-time study; or b) a mixture of study and work experience as long as at least two-thirds of the total time for the course is spent on study.
<b>Hijack</b>	the unlawful seizure or taking control of an aircraft or other means of transport in which a <b>Person Insured</b> is travelling as a passenger.
<b>Hijackers</b>	the perpetrators of a <b>Hijack</b> .
<b>Holiday, Holidays</b>	trip(s) involving pre-booked travel or accommodation, devoted entirely to pleasure, rest, or relaxation, where travel begins and ends in the <b>United Kingdom</b> , Isle of Man or the Channel Islands.
<b>Hospital</b>	establishment which is registered or licensed as a medical or surgical hospital in the country in which it is located and where the <b>Person Insured</b> is under the constant supervision of a <b>Qualified Medical Practitioner</b> .
<b>Immediate Family</b>	<b>Your Partner</b> , or the grandchild, child, brother, sister, parent, or grandparent of <b>You</b> or <b>Your Partner</b> , or anyone noted as next of kin on any legal document, all of whom must be resident in the <b>United Kingdom</b> , the Isle of Man or the Channel Islands.
<b>Insurance Provider Agreement</b>	agreement between <b>Citibank</b> and <b>ACE</b> which: a) sets out the terms under which <b>ACE</b> provides Insurance to <b>Customers of Citibank</b> ; b) is effective from the 31st January 2007; and is renewable on the 31st January each year unless <b>Citibank</b> and <b>ACE</b> agree an alternate date or unless such Agreement is terminated.
<b>Nuclear, Chemical and Biological Weapons or Agents</b>	any <b>Nuclear</b> weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous <b>Chemical Agent</b> and/or <b>Biological Agent</b> during the <b>Period of Insurance</b> 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 <b>War</b> 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.
<b>Parent or Legal Guardian</b>	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.
<b>Partner</b>	a) spouse; b) civil <b>Partner</b> registered pursuant to the Civil Partnership Act; or c) someone of either sex with whom <b>You</b> have been living as though they were <b>Your</b> spouse for at least 3 months.
<b>Period of Insurance</b>	12 months from 00.01 on the <b>Commencement Date</b> (local standard time at the <b>Customer's</b> principal residence within the <b>United Kingdom</b> , <b>Isle of Man</b> or the <b>Channel Islands</b> ) and each subsequent 12-month period for which <b>Citibank</b> shall pay and <b>ACE</b> shall accept a renewal premium, both periods falling entirely within the <b>Period of Cover</b> .
<b>Period of Cover</b>	time during which both the <b>Qualifying Account</b> and the <b>Insurance Provider Agreement</b> remain in force.
<b>Person(s) Insured</b>	<b>You</b> , <b>Citibank Plus</b> account holder and <b>Your Partner</b> , and <b>Children</b> if an endorsement confirming cover for <b>Children</b> has been issued and the appropriate additional premium has been paid.
<b>Public Conveyance</b>	air, land or water vehicle operated under licence for the transportation of fee paying passengers.
<b>Qualified Medical Practitioner</b>	doctor or specialist registered or licensed to practise medicine under the laws of the country in which they practise who is neither <b>You</b> , nor <b>Your</b> relative unless approved by <b>ACE</b> .
<b>Qualifying Account</b>	Citibank Plus Account held by <b>You</b> .
<b>United Kingdom</b>	England, Scotland, Wales and Northern Ireland.
<b>War</b>	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.
<b>£</b>	pounds sterling (GBP shall also mean pounds sterling, where referred to in this Policy).
<b>Winter Sports</b>	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 <b>excluding</b> 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).
<b>You; Your</b>	the <b>Customer</b> ; or of pertaining to the <b>Customer</b> .

## 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.

If an endorsement confirming cover has been issued and the appropriate additional premium has been paid, up to 21 days **Winter Sports** cover is included during the period shown in the endorsement.

## 1.3 PERSONS INSURED

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 76 years on the date the holiday begins.
- 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); or
  - 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.

If an endorsement confirming cover has been issued and the appropriate additional premium has been paid, **Children** are insured during the period shown in the endorsement.

## 1.4 PERIOD OF INSURANCE

- A. Insurance cover for Cancellation under **Part III Section 1 – Cancellation, Curtailment 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** or 12 months from the **Commencement Date** or subsequent **Anniversary Date** if the insurance does not continue to be placed with **ACE** by **Citibank**. If, however, **You** or any other **Person Insured** is on **Holiday** on this date, cover will cease immediately upon return to the **Person Insured's** home in the **United Kingdom**, Isle of Man or the Channel Islands.

## 1.5 MEDICAL REQUIREMENTS

**ACE** has the right to 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:
  - i) aware of any reason why a **Holiday** might be cancelled or curtailed;
  - ii) taking more than 2 medications for a heart-related condition or asthma;
  - iii) under treatment, taking medication or receiving follow-up consultation for:
    - a heart-related condition (including angina); or
    - any clinically diagnosed psychological or psychiatric condition including depression, anxiety, mental strain and depressive illnesses of any type;
- 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
  - i) receiving or on a waiting list for treatment; or
  - ii) awaiting:
    - investigations for any undiagnosed condition or set of symptoms; or
    - follow-up consultation at a **Hospital** or nursing home; or
- 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

- A. **Medical emergency only**  
Please use the **Medical Emergency Service**:  
Telephone: +44 (0) 20 7173 7798 (part of the cover provided under Part III Section 4 MEDICAL AND ADDITIONAL EXPENSES. Contacting ACE first may delay treatment.
- B. **Other Claims**  
Contact: The ACE Travel Claims Team, 200 Broomielaw, Glasgow G1 4RU.  
Telephone: (Monday to Friday between 9am and 5.30pm):  
1. Within UK only: 0800 345 7693;  
2. International: +44 (0) 141 285 2974  
Facsimile: +44 (0) 1293 597323

To make a Claim please telephone or write to the ACE Travel Claims Team within 30 days of the incident, or as soon as possible afterwards and provide Your name, address and Qualifying Account number.

## 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, during a **Holiday Abroad** Please make sure You have details of this Policy, including the **Qualifying Account** number and **Period of Insurance** when You call.

**IMPORTANT: THIS IS NOT PRIVATE MEDICAL INSURANCE. IF YOU REQUIRE MEDICAL TREATMENT YOU MUST CONTACT ACE ASSISTANCE IMMEDIATELY. IF YOU DO NOT DO THIS, ACE MAY REJECT YOUR CLAIM OR REDUCE ITS PAYMENT.**

**IF YOU ARE TRAVELLING TO AUSTRALIA OR NEW ZEALAND YOU MUST REGISTER FOR TREATMENT UNDER THE NATIONAL MEDICARE OR EQUIVALENT SCHEME OF THOSE COUNTRIES. IF YOU DO NOT DO THIS, ACE MAY REJECT YOUR CLAIM OR REDUCE ITS PAYMENT.**

For more information visit the Department of Health Website:

[www.dh.gov.uk/PolicyAndGuidance/HealthAdviceForTravellers/GettingTreatmentAroundTheWorld/OtherReciprocalAgreements/Is/en](http://www.dh.gov.uk/PolicyAndGuidance/HealthAdviceForTravellers/GettingTreatmentAroundTheWorld/OtherReciprocalAgreements/Is/en)

See Part II for further details of services

# PART II

## ACE ASSISTANCE/MEDICAL REFERRAL/PERSONAL ASSISTANCE SERVICES

PHONE: +44 (0) 20 7173 7798

ACE Assistance will provide a **Person Insured** with the following services, in an emergency, when he or she is on **Holiday Abroad**.

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.

### 1. Medical Emergency Services

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

- A. **Medical referral** - provision of the names and addresses of local doctors, hospitals, clinics and dentists when consultation or treatment is required, arrangements for a doctor to call, and, if necessary, for a **Person Insured** to be admitted to hospital.
- B. **Repatriation** - if the Qualified Medical Practitioner appointed by **ACE Assistance** believes treatment in the **United Kingdom**, Isle of man or Channel Islands 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.
- C. **Payment of Bills** - payment of bills and repatriation in medical emergencies
- D. **Drug Replacement** - assistance with the following:
- replacement of lost drugs or other essential medication; or lost or broken prescription glasses or contact lenses, which are unobtainable **Abroad**
  - 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.

- E **Transmission of urgent Messages** - to relatives or business associates
- F **Unsupervised Children**
  - i. 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** (if shown as insured on the Policy Schedule) are hospitalised or incapacitated.
  - ii. 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 Channel Islands becomes ill or suffers injury.

## 2. Non-insured Facilitation Services

**ACE Assistance** will provide a **Person Insured** with the following services, in an emergency, when he or she is on **Holiday Abroad**.

You will be responsible for paying fees and charges for non-insured facilitation services provided but not for advice or assistance in arranging them, e.g. you will be responsible for paying a translator for his or her services, but you will not be charged by **ACE Assistance** for locating the translation service.

- A **Transfer of Emergency Funds** - transfer of emergency funds up to £250 per Holiday Abroad 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 **UK**. If the emergency transfer is necessitated by theft or loss of personal 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 **Tracing 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 their **Personal Property** tag number available.)
- D **Replacement Travel Documents** - assistance with the replacement of lost or stolen tickets and travel documents, and referral to suitable travel offices. **ACE Assistance** will not pay for any item.
- E **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.
- F **Emergency Translation Facility** - translation service if the local provider of an assistance service does not speak English.
- G **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.

### 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)

#### 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, 6, 7, 10 and 11 and General Definitions apply as well.

<b>Word/Phrase</b>	<b>Special Meaning</b>
<b>Cancellation, Curtailment and Rearrangement Costs</b>	costs for unused travel and/or accommodation (including ski hire, ski school and ski lift passes if an endorsement confirming cover for <b>Winter Sports</b> has been issued and the appropriate additional premium has been paid) which a <b>Person Insured</b> has paid or is contracted to pay and which cannot be recovered from any other source.
<b>Curtailment and Rearrangement Costs</b>	reasonable additional travel and accommodation expenses, provided that: <ul style="list-style-type: none"> <li>a) such travel is of a standard no greater than the class of transport on the outbound journey; and</li> <li>b) the standard of accommodation is not superior to that of the <b>Holiday</b>.</li> </ul>

#### A. Cover

ACE will pay either **Cancellation or Curtailment or Rearrangement and Replacement Expenses** up to £3,000 for any one Holiday if it becomes necessary to cancel 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 **Persons Insured, Immediate Family** members, travelling companions or any person on whom the Holiday Abroad depends.
- b) a **Public Conveyance** being cancelled or curtailed because of adverse weather, industrial action, or mechanical breakdown or derangement.
- c) the compulsory quarantine, 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, Curtailment 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 necessitates 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**;
- 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 Holiday Abroad 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 during a **Holiday Abroad** 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 for any one **Holiday Abroad**; or
- b) up to £3,000 for any one **Holiday Abroad** for **Cancellation, Curtailment 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 any one **Holiday Abroad** for necessary and reasonable accommodation and travel expenses incurred during a **Holiday** 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; or
  - 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.

### SECTION 4. MEDICAL AND ADDITIONAL EXPENSES (Maximum payable £2,000,000 per Person Insured)

See Part II for a range of Medical Emergency and Referral/Personal Assistance Services provided by **ACE Assistance** which are relevant to this Section.

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

**IMPORTANT: THIS IS NOT PRIVATE MEDICAL INSURANCE. IF YOU REQUIRE MEDICAL TREATMENT YOU MUST CONTACT ACE ASSISTANCE IMMEDIATELY. IF YOU DO NOT DO THIS, ACE MAY REJECT YOUR CLAIM OR REDUCE ITS PAYMENT.**

**IF YOU ARE TRAVELLING TO AUSTRALIA OR NEW ZEALAND YOU MUST REGISTER FOR TREATMENT UNDER THE NATIONAL MEDICARE OR EQUIVALENT SCHEME OF THOSE COUNTRIES. IF YOU DO NOT DO THIS, ACE MAY REJECT YOUR CLAIM OR REDUCE ITS PAYMENT.**

#### DEFINITIONS

The following words/phrase 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 1, 6, 7, 10 and 11 and General Definitions apply as well.

<b>Word/Phrase</b>	<b>Special Meaning</b>
<b>Emergency Dental Expenses</b>	all reasonable costs necessarily incurred during a <b>Holiday Abroad</b> solely for the minimum treatment necessary to relieve pain and discomfort to sound and natural teeth for the duration of the <b>Holiday</b> .

#### A. Cover

If a **Person Insured** is injured or becomes ill during a **Holiday Abroad**, **ACE** will pay:

- a) up to £250 for any one **Holiday** for **Emergency Dental Expenses**;
- b) up to £2,000,000 for any one **Holiday** for other medical, repatriation or travel expenses he or she incurs, including emergency optical expenses and complications of pregnancy (as diagnosed by a Qualified Medical Practitioner who specialises in obstetrics - provided that if travelling between 28-35 (inclusive) weeks the Person Insured provides a medical certificate - which must be dated no earlier than 5 days before the outbound travel date - issued by a doctor or midwife confirming the number of weeks of pregnancy and that they are fit to travel). 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).
- c) 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**.
- d) 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 (see General Exclusions 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 Australia or New Zealand for treatment which is not available under the national Medicare or equivalent scheme unless such expenses have been authorised in advance by **ACE Assistance**;
- d) any expenses incurred in the **Person Insured**'s country of residence;
- e) 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**;
- f) for medical treatment or advice that a **Person Insured** travelled **Abroad** to obtain;
- g) 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;
- h) for medication a **Person Insured** is taking before and which he or she will have to continue taking during a **Holiday**;
- i) for surgery, medical or preventative treatment which can be delayed in the opinion of the **Qualified Medical Practitioner** treating a **Person Insured** and **ACE Assistance** 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);
- j) any additional costs for single or private room accommodation;
- k) additional travel and hotel expenses incurred which have not been authorised in advance by **ACE Assistance**;
- l) cremation or burial costs in the **United Kingdom**, Isle of Man or the Channel Islands (if a **Person Insured** is resident in the Channel Islands);
- m) any expenses incurred more than 3 days after the date when, in the opinion of **ACE Assistance**, the **Person Insured** is fit to be repatriated to the **United Kingdom**, Isle of Man or the Channel Islands (if a **Person Insured** is resident in the Channel Islands);
- n) more than £250 for any one **Holiday** for **Emergency Dental Expenses**; or
- o) the **Excess**

**Note:** All original receipts must be kept and provided to support a **Claim**.

## SECTION 5. 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 Abroad** and has a **Claim** under **Part III Section 4 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 any one **Holiday**.

**B. Exclusion (see General Exclusions as well)**

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

## SECTION 6. PERSONAL PROPERTY (Maximum payable £1,500 per Person Insured)

See **Part II** for services provided by **ACE Assistance** which are relevant to this Section

### 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 1, 4, 7, 10 and 11 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. (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).

**Unattended** away from the **Person Insured** where he or she is unable clearly to see or get hold of his or her **Personal Property**.

**Valuables** all photographic, computer, digital, optical, audio and video equipment and media, memory cards and key drives, computer games equipment and peripherals, sports and leisure equipment, telescopes and binoculars, jewellery, watches, furs, precious and semi-precious stones and articles made of or containing gold, silver or other precious metals.

#### 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 for any one **Holiday**.
- b) **ACE** will also reimburse the cost of essential items of clothing and toiletries up to £100 for any one **Holiday** that a **Person Insured** has to purchase because **Personal Property** is lost or misplaced for at least 12 hours during a **Holiday** 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 (see General Exclusions as well)

**ACE** will not pay:

- a) the **Excess**;
- b) more than £150 for a single item, pair or set, or part of a pair or set;
- c) more than £150 for golf clubs, bags and accessories;
- d) more than £150 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;
- e) for loss of or damage to **Personal Property**:
  - I. more specifically insured or recoverable under any other insurance policy;
  - II. left **Unattended** in a public place;
  - III. left in an unattended vehicle:
    - i. 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;
    - ii. between the hours of 10pm and 8am;
- f) 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;
- g) 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 (including prescription sunglasses), dentures, hearing aids, samples or merchandise, bonds, securities or documents of any kind;
  - III. antiques, musical instruments, pictures, typewriters, mobile telephones, any computer equipment not defined under **Valuables** (including but not limited to PDAs, personal organisers and the like, laptops and electronic navigation equipment), 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 perishables (i.e. items that can decay or rot and will not last for long, e.g. foodstuffs) and pedal cycles; or
  - IV. jewellery (other than wedding rings) when swimming or engaging in any sporting activity;
- h) 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;
- i) for delay, detention, seizure or confiscation by customs or other officials; in respect of A. Cover b) **Personal Property** lost or misplaced for at least 12 hours;
- j) 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; or
- k) 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 7. MONEY (Maximum payable £500 per Person Insured)

See Part II for services provided by ACE Assistance which are relevant to this Section

### DEFINITIONS

The following word will have the same special meaning in this Section wherever it appears in bold italic type and commences with a capital letter. Additional Definitions appear in Sections 1, 4, 6, 10 and 11 and General Definitions apply as well.

Word/Phrase	Special Meaning
Money	coins, banknotes, travellers' cheques, postal or money orders, travel tickets and prepaid vouchers, and credit cards.

#### A. Cover

ACE will pay up to £500 for any one **Holiday** 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 (see General Exclusions as well)

ACE will not pay:

- a) the **Excess**;
- b) more than £50 if the carrier is under 16 years old;
- 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) more for the loss or theft of sterling than the amount allowed by appropriate **United Kingdom** or Isle of Man or Channel Islands currency regulations;
- f) 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;
- g) for depreciation in value or shortage due to any error or omission.

## SECTION 8. LOSS OF PASSPORT/DRIVING LICENCE EXPENSES (Maximum payable £250 per Person Insured)

See Part II for services provided by ACE Assistance which are relevant to this Section

#### A. Cover

ACE will pay up to £250 for any one **Holiday** 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 (see General Exclusions 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:
  - i. 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;
  - ii. between the hours of 10pm and 8am

## SECTION 9. 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 any one **Holiday**.

#### B. Exclusions (see General Exclusions)

## SECTION 10. PERSONAL LIABILITY (Limit of Liability £2,000,000 per Person Insured)

See Part II for services provided by **ACE Assistance** which are relevant to this Section

### DEFINITIONS

The following words/phrase 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 1, 4, 6, 7 and 11 and General Definitions apply as well.

Word/Phrase	Special Meaning
<b>Costs and Expenses</b>	I. all costs and expenses recoverable by a claimant from a <b>Person Insured</b> ; II. all costs and expenses incurred with the written consent of <b>ACE</b> ; III. 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.

#### 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 a **Holiday**.

The maximum that **ACE** will pay under this Section for all damages as a result of any one occurrence or series of occurrences during a **Holiday** 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 I., II. and III. 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 accidental 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 accidental 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 a **Holiday**;

- d) in respect of accidental 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, 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** during a **Holiday**;
- f) the cost of punitive or exemplary damages.

#### C. Conditions applying to this Section (see General Conditions as well)

- 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 there from 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 11. OVERSEAS LEGAL ADVICE & EXPENSES (Maximum payable £25,000 per Person Insured)

See Part II for services provided by **ACE Assistance** which are relevant to this Section. Cover under this Section only applies to **Holidays Abroad**.

### DEFINITIONS

The following words and phrases will have the same special meaning in this Section wherever they appear in bold italic type and commence with a capital letter. Additional Definitions appear in Sections 1, 4, 6, 7 and 10 and General Definitions apply as well.

<b>Word/Phrase</b>	<b>Special Meaning</b>
<b>Legal Expenses</b>	a) fees, expenses, costs/expenses of expert witnesses and other disbursements reasonably incurred by the <b>Legal Representatives</b> 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 <b>Person Insured</b> or in appealing or resisting an appeal against the judgement of a Court, tribunal or arbitrator; b) costs for which a <b>Person Insured</b> 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.
<b>Legal Representatives</b>	solicitor, firm of solicitors, lawyer, advocate or other appropriately qualified person firm or company appointed to act on behalf of a <b>Person Insured</b> .
<b>Any One Claim</b>	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 (see **General Exclusions** 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. Conditions applying to this Section (see General Conditions as well)**

- 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) **ACE** shall at all times have complete control over the legal proceedings. Outside the European Union, the selection, appointment and control of **Legal Representatives** shall rest with **ACE**. Within the European Union, the **Person Insured** does not have to accept the **Legal Representatives** chosen by **ACE**. The **Person Insured** has the right to select and appoint **Legal Representatives** after legal proceedings have commenced subject to **ACE's** agreement to the **Legal Representatives' fee** or charging rates. If there is a disagreement over this choice of **Legal Representatives** the **Person Insured** can propose **Legal Representatives** by sending **ACE** the proposed **Legal Representatives' name** and address. **ACE** may choose not to accept the **Person Insured's** proposal but only on reasonable grounds. **ACE** may ask the ruling body for **Legal Representatives** to nominate alternative **Legal Representatives**. In the meantime, **ACE** may appoint **Legal Representatives** to protect the **Person Insured's** interests.
- 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.
- 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 the **Person Insured** with good reason or if the **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 12. WINTER SPORTS

THIS SECTION ONLY APPLIES IF AN ENDORSEMENT CONFIRMING COVER HAS BEEN ISSUED AND THE APPROPRIATE ADDITIONAL PREMIUM HAS BEEN PAID. (SEE GENERAL EXCLUSION 4.1 R. Winter Sports.)

**A. Cover**

For any one **Holiday 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 during a **Holiday** 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** during a **Holiday**, 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 for any one **Holiday**, if a **Person Insured** is unable to ski during a **Holiday** 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 for any one **Holiday** if a **Person Insured's** outward or return journey is delayed during a **Holiday** by an avalanche for more than 12 hours from the scheduled departure time on his or her travel ticket.

**B. Exclusions (see General Exclusions 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**:

- |  |   |
|--|---|
| <b>A. Air travel/sports</b>  | <ul style="list-style-type: none"> <li>a) participation in aerial pursuits or sports including but not limited to: ballooning, bungee-jumping, gliding, hang-gliding, micro lighting, parachuting, paragliding or parasailing; and</li> <li>b) air travel, unless the <b>Person Insured</b> is travelling as a fare-paying passenger in a fixed wing aircraft which is provided by a licensed airline or air charter company.</li> </ul>  |
| <b>B. Business</b>   | business of any description that is undertaken on a <b>Holiday</b> .  |
| <b>C. Conditions awaiting investigation or receiving treatment</b>   | <p>the <b>Person Insured</b> or his/her <b>Immediate Family</b>:</p> <ul style="list-style-type: none"> <li>a) awaiting:           <ul style="list-style-type: none"> <li>i. investigations for any undiagnosed condition or set of symptoms;</li> <li>ii. follow-up consultation at a <b>Hospital</b> or nursing home;</li> </ul> </li> <li>b) receiving or on a waiting list for treatment.</li> </ul>  |
| <b>D. Conditions involving Treatment, consultation or medication</b> | <p>the <b>Person Insured</b> being under treatment, taking medication or receiving follow-up consultation for:</p> <ul style="list-style-type: none"> <li>a) clinically diagnosed psychological or psychiatric condition including depression, anxiety, mental strain and depressive illnesses of any type;</li> <li>b) a heart-related condition (including angina).</li> </ul>  |
| <b>E. Currency</b>   | currency exchange.  |
| <b>F. Hazardous activities</b>                                       | participation in or training for: mountaineering requiring the use of ropes or guides; potholing; any organised sporting Holiday Abroad; 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. |
| <b>G. Illegal acts</b>   | any illegal act of a <b>Person Insured</b> .  |
| <b>H. Misuse of alcohol/drugs</b>                                    | <ul style="list-style-type: none"> <li>a) misuse of alcohol or solvents by a <b>Person Insured</b>;</li> <li>b) drugs ingested by a <b>Person Insured</b> except for drugs which are properly prescribed;</li> <li>c) the <b>Person Insured</b> 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.</li> </ul>  |
| <b>I. Nuclear, Chemical or Biological Terrorism</b>                  | any act of terrorism involving the use of <b>Nuclear, Chemical</b> or <b>Biological Weapons</b> or <b>Agents</b> .  |
| <b>J. Psychological conditions</b>                                   | Post Traumatic Stress Disorder or a related syndrome.   |

K.	<b>Radiation</b>	<ul style="list-style-type: none"> <li>a) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste resulting from the combustion of nuclear fuel;</li> <li>b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.</li> </ul>
L.	<b>Sonic waves</b>	pressure waves from aircraft and other airborne devices travelling at sonic or supersonic speeds.
M.	<b>Specified conditions involving multiple medications</b>	<p>the <b>Person Insured</b> taking more than 2 medications for:</p> <ul style="list-style-type: none"> <li>a) a heart-related condition;</li> <li>b) asthma.</li> </ul>
N.	<b>Specified diseases</b>	<ul style="list-style-type: none"> <li>a) infection with Human Immune Deficiency Virus (HIV) or other forms of the virus, Acquired Immune Deficiency Syndrome (AIDS) and AIDS-Related Complex (ARC);</li> <li>b) sexually transmitted disease.</li> </ul>
O.	<b>Suicide/self-injury Insured</b>	<ul style="list-style-type: none"> <li>a) suicide, attempted suicide or deliberate self-inflicted injury by the <b>Person</b> regardless of the state of their mental health; or</li> <li>b) needless self-exposure to danger except in an attempt to save human life.</li> </ul>
P.	<b>War</b>	<b>War</b> or any act of <b>War</b> whether <b>War</b> is declared or not.
Q.	<b>Winter Sports</b>	<b>Winter Sports</b> unless an endorsement confirming cover has been issued and the appropriate additional premium has been paid; 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.	<b>Contract</b>	This Policy, any endorsements and any information provided in <b>Your</b> application will be read together as one contract.
B.	<b>Legal Interpretation and Language</b>	<p>Current legislation allows the parties to this contract to choose which law is used to interpret this Policy.</p> <p><b>You</b> and <b>ACE</b> agree that:</p> <ul style="list-style-type: none"> <li>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</li> <li>b) communication of and in connection with this Policy shall be in the English language.</li> </ul>
C.	<b>Third Party Rights</b>	<b>You</b> and <b>ACE</b> 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. <b>You</b> and <b>ACE</b> can rescind or vary the terms of this contract without the consent of any third party to this contact who might seek to assert that they have rights under the Contracts (Rights of Third Parties) Act 1999.
D.	<b>Observing Policy ACE Terms and Conditions</b>	will not be liable to make any payment under this Policy if a <b>Person Insured</b> or his or her personal representative(s) do not observe and fulfil its terms, exclusions and conditions.
E.	<b>Your duty to avoid or minimise a Claim</b>	<b>You</b> and each <b>Person Insured</b> must take ordinary and reasonable care to safeguard against loss, damage, accident, injury or illness as though he or she were not insured. If <b>ACE</b> believes <b>You</b> or any <b>Person Insured</b> have not taken reasonable care of property, the <b>Claim</b> may not be paid. The items insured under this Policy must be maintained in good condition and kept in good repair.
F.	<b>Interest</b>	<b>ACE</b> will not pay interest on any benefit payable under this Policy unless payment has been unreasonably delayed by <b>ACE</b> following receipt of all the required certificates, information and evidence necessary to support the <b>Claim</b> .

## 4.3 CLAIM PROVISIONS

### A. A Person Insured must:

- i) **Notify the ACE Travel Claims Team immediately** advise the **ACE Travel Claims Team**:
  - a) email: [claims@acegroup.com](mailto:claims@acegroup.com)
  - b) telephone (Monday to Friday between 9am and 5.30pm):
    - 1. Within UK only: 0800 345 7693;
    - 2. International: +44 (0) 141 285 2974;
  - c) facsimile: +44 (0) 1293 597323 and send a fully completed claim form to the **ACE Travel Claims Team**, 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; or
- 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 the Person Insured's 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 or 5; or
- 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

- 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. Citibank Plus Worldwide **Holiday** Travel Insurance for You and Your **Partner**:  
Citibank will arrange for the payment of premiums to ACE.
- B. Extending cover for **Children** and/or **Winter Sports**:  
You must pay the premiums agreed with ACE. Premiums are charged to Your credit/charge/debit card when due.  
You must pay the premium on or before the **Effective Date**.

## 4.5 ENDING OR CHANGING YOUR COVER

14-day cancellation option	If You are not satisfied with this Policy ACE will cancel it, and refund any premiums You have paid to upgrade Your cover. ACE will do this providing You ask it to cancel the Policy within fourteen days of the <b>Commencement Date</b> or the date You received this Policy document, whichever is later, and have not booked or taken a <b>Holiday</b> within the <b>Period of Insurance</b> . If this happens, the Policy will have provided no cover and ACE will refund any premiums You have paid. To cancel Your Policy, You must notify ACE in writing at the Customer Service address provided in the contact details at the end of this Policy. If You cancel Your Worldwide Annual Holiday Travel Insurance cover (excluding <b>Winter Sports</b> ) for You and Your <b>Partner</b> , ACE will automatically cancel cover for any upgrade You may have purchased.
Cancellation after 14 days	If You write and tell ACE to cancel Your Policy, or any cover upgrade, 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. If You cancel Your Worldwide Annual Holiday Travel Insurance cover (excluding <b>Winter Sports</b> ) for You and Your <b>Partner</b> , ACE will automatically cancel cover for any upgrade You may have purchased.
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 <b>Claim</b> under the Policy during the current <b>Period of Insurance</b> .

## 4.6 AUTOMATIC ENDING OF COVER

- A) **Automatic ending of cover**
- i) Your cover will end:
- on Your 76th birthday; or
  - on the date You cease to be a **customer**; or
  - on cancellation or termination of the Citibank Plus Worldwide **Holiday** Travel Insurance Policy with ACE; or
  - on the **Anniversary Date** if You do not pay the initial and subsequent renewal premiums to ACE if You have requested additional cover; or
  - on cancellation or termination of the **Insurance Provider Agreement**; or
  - if You are on a **Holiday** on the above dates, immediately upon Your return home in the **United Kingdom**, **Isle of Man** or the **Channel Islands** or 30 days after cancellation or termination of the **Insurance Provider Agreement**, whichever is earlier; or
  - when You die,
- whichever is earliest.
- ii) Your **Partner's** cover will end:
- on their 76th birthday; or
  - Your cover ends; or
  - if he or she is on a **Holiday** on the above dates, immediately upon their return home in the **United Kingdom**, **Isle of Man** or the **Channel Islands** or 30 days after cancellation or termination of the **Insurance Provider Agreement**, whichever is earlier; or
  - when he or she dies,
- whichever is earliest.

- 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 appropriate additional annual premium is not received; or,
  - **Your** cover ends beforehand; or
  - they get married; or
  - if they are on a **Holiday** on the above dates, immediately upon their return home in the **United Kingdom**, Isle of Man or the Channel Islands or 30 days after cancellation or termination of the **Insurance Provider Agreement**, whichever is earlier; or
  - they stop being dependent,
 whichever is earliest.

**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.

**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 at the following address, quoting **Your** Policy details, so that **Your** complaint can be dealt with as soon as possible.

Postal address: The A&H Customer Service Manager, **ACE** European Group Limited, 200 Broomielaw, Glasgow G1 4RU.  
 Telephone: (Monday to Friday between 9am and 5pm):  
 within UK only: 0845 841 0056  
 International: +44 (0) 141 285 2999  
 Facsimile: +44 (0) 1293 597 376  
 email: A&Hcustserv.complaints@acegroup.com

The existence of these complaint procedures does not **reduce a Person Insured's** Statutory Rights relating to this Policy. For further information about Statutory Rights a **Person Insured** should 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. A leaflet explaining its procedure is available on request. Its contact details are:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR  
 Telephone: 0845 080 1800  
 Facsimile: 020 7964 1001  
 Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**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). Their contact details are:

Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 8BN.  
 Telephone: 020 7892 7300  
 Facsimile: 020 7892 7301  
 email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)  
 Website: [www.fscs.org.uk](http://www.fscs.org.uk)

**CPP Card**

**Insurer:**

**ACE** European Group Limited  
 Main Business - General Insurance  
 Registered in England No. 1112892.

**Head Office:**

**ACE** Building, 100 Leadenhall Street, London EC3A 3BP.  
 Website: [www.aceeuropeangroup.com](http://www.aceeuropeangroup.com)  
 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](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

**Claims:**

Postal address: The **ACE** Travel Claims Team,  
 200 Broomielaw, Glasgow G1 4RU  
 Telephone: (Monday to Friday between 9am and 5.30pm):  
 1. Within UK only: 0800 345 7693  
 2. International: +44 (0) 141 285 2974  
 Facsimile: +44 (0) 1293 597323  
 email: [claims@acegroup.com](mailto:claims@acegroup.com)

**Customer Service**

**ACE** Customer Service Centre:  
 200 Broomielaw, Glasgow G1 4RU  
 Telephone: (Monday to Friday between 9am and 5pm):  
 1. Within UK only: 0800 345 7691  
 2. International: +44 (0) 141 285 2973  
 Facsimile: +44 (0) 1293 597 376  
 email: [cust.servuk@acegroup.com](mailto:cust.servuk@acegroup.com)

## Policy Summary

### About Card Assist

Card Assist provides a loss reporting facility so that missing cards are promptly cancelled. You can also receive an emergency cash advance if all your cash is lost at the same time as your cards and you are stranded without any other access to money. This service remains in place and renews automatically for as long as you maintain your Citibank Plus UK Current Account. To be eligible for this service, you must be over 18 and live either in the United Kingdom or Jersey.

### Principal features of Card Assist

- Emergency cash (up to £1,500) available
- Hotel bill advance (up to £1,500) available
- Replacement travel ticket advance (up to £2,500) available

### Conditions and Exclusions

These are the most important conditions and exclusions only. Full details of all terms, conditions and exclusions are included in your Terms and Conditions. You should refer to this if you want to decide if there are other conditions and exclusions that may be important to you.

- Card loss must be reported to CPP within 24 hours of discovery (section A1).
- You must be away from home when your cards are lost or stolen to be eligible for replacement travel ticket and emergency cash advances (sections B3 and B2). Hotel bill payment only available if you are abroad when cards go missing (section B1).
- To be eligible for cash advances and payments, you must apply for these within 48 hours of notifying us of your card loss. Advances subject to status and repayable within 28 days (sections B1, B2, B3).

### Cancellation

You may cancel at any time. If you do you will not receive any refund of monies paid as these are paid by Citibank. If you wish to cancel or you need to contact CPP, please telephone on 0844 848 7050.

### Complaints and Claims

If you are unhappy with your service or if you need to contact us, please telephone 0844 848 7050. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (0845 080 1800). Please also call 0844 848 7050 if you want to make a claim for a cash advance.

### Consumer Protection

CPP is a member of the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

## CPP Card Assist Terms and Conditions

### Definitions

Where the following phrases are detailed and capitalised within this document they shall have the following meaning:

**Account provider** - The provider of the account that entitles you to this service free of charge.

**Abroad** - In a country other than the one in which you reside.

**Card** - Your credit, charge, cash, cheque, debit, store and other cards as shown in the schedule or reported to us before or at the time you report a card loss.

**Card loss** - Loss by you or theft from you of a card during the period of service.

**CIFAS** - A not for profit association solely dedicated to the prevention of financial crime in the United Kingdom.

**Cover** - The benefits available to you under this service.

**CPP** - Card Protection Plan Limited (registered number 1490503).

**Home** - The place where you live, which you have given us the address for, before making any claim.

**Issuer** - The issuers of the cards.

**Main account holder** - The first named Citibank Plus account holder.

**Period of service** - The period of service starting on the start date and ending when you or we cancel this service or you no longer hold a Citibank Plus Current Account that entitles you to this service free of charge.

**Service** - These Terms and Conditions and the schedule, and any changes to either of these.

**Renewal date** - The date on which this service is deemed to be renewed.

**Schedule** - Computer printouts of card numbers and personal details which we may send you from time to time.

**Start date** - The date your cover under this service begins.

**United Kingdom** - England, Scotland, Wales and Northern Ireland.

**We, us, our** - Card Protection Plan Limited (registered number 1490503)

**Year** - A period of 12 months in a row.

**You, your** - The person or people whose names appear in the schedule sent to you after you register your cards.

## Data protection notice

### Your personal details

We will use the information you provide to manage your card assist service; and if you report a lost card to us, we will pass your name and address and the details of the card to the card issuer so that they can cancel it and provide a replacement. If you tell us that your address has changed, we will pass your new address details to your card issuers so that they can update their records.

We may ask your card issuers to tell us about changes in your address and other personal and financial details so we can update your service records. This may include but is not limited to asking for updated or new card numbers or bank account details and for information about changes to any personal contact details (e.g. phone or fax or email addresses).

### Who is covered

This service is for the main cardholder and up to four other cardholders. All of these people must live at the same address and agree that we can release their registered item details to the others recorded under their service. We may communicate with any cardholder, and ask permission from them on behalf of the other cardholders to:

- register cards and valuable documents;
- make changes to service records;
- report a lost card;
- make contact with the card issuers;
- provide permission for marketing purposes.

However, we need permission from the main cardholder to cancel the service or report a change of address.

### Key tags and Registration

We will provide one key tag for every registered cardholder. Please call 0845 121 3912 to register your cards.

### Complaints

If at any time you want to tell us about a problem with your service, please call us on 0844 848 7050. Or you can write to the Complaints Manager at:

Card Protection Plan Limited  
P.O. Box 353  
York  
YO24 4YS

We will do our best to answer your query within five working days. If we have not replied to your complaint by then, we will send you an acknowledgement letter to keep you informed of progress.

### Recording calls

We record all phone calls to us. We do this to:

- provide a record of the instructions we have received from you;
- allow us to monitor quality standards;
- help us with staff training; and
- meet legal and regulatory requirements.

All communications and service documents will be in English unless otherwise agreed.

We are committed to meeting the needs of our customers, including those with special needs. Our letters and other documents are all available in Braille, in large text or on audiotape. You can also contact us through Ttypetalk if you need to. If you would like to use any of these services, please contact us on 0844 848 7050. We will be happy to help.

### Your service

Please read this service document carefully. This service sets out the cover that Card Protection Plan Ltd will provide during the period of service. It also sets out all the conditions, limits of liability and exclusions that apply to your cover.

Your Card Assist service has been paid for by Citibank on account of you being a Citibank Plus Current Account holder and is provided by Card Protection Plan Limited.

## A: General conditions, exclusions and limits

### A1. Conditions

Your service levels depend on you meeting the following conditions.

1. You must remain a holder of a Citibank Plus Current Account that entitles you to this service.
2. You must meet all of the Terms and Conditions. This applies to Terms and Conditions set out here and any others which we change or add to this service at a later date.

3. You must provide us with full and accurate information in connection with your service.
4. You must follow your card issuer's instructions and meet all their Terms and Conditions when using their cards.
5. You must report lost or stolen cards to us by telephone within 24 hours of discovering the card loss.
6. You must provide all the documents we ask for, including original receipts (not copies) for any expenses claimed under this service.
7. You must be over the age of 18 years old and live in the United Kingdom or Jersey.

#### **A2. Exclusions**

1. Every effort will be made to provide you with emergency funds in line with the Terms and Conditions set out in sections B1, B2 and B3 of this service. However, there may be times when it is not possible to arrange the transfer of funds to some countries or remote geographical locations due to events or conditions that are out of our control, which we cannot be held liable for.

#### **A3. Length of service**

1. This service begins on the start date and continues for the period you remain a holder of a Citibank Plus Current Account that entitles you to this service free of charge unless Citibank tells us otherwise or one of the clauses under A4 of this service applies. The service will have deemed to have renewed on the renewal date.

#### **A4. Cancelling this service**

1. We will cancel your service if we receive notification that you no longer hold a Citibank Plus current account.
2. We will cancel your service if you have at any time:
  - (a) given us false or incomplete information; or
  - (b) failed to meet the Terms and Conditions of this service or to act openly and honestly towards us.

#### **A5. Setting aside Terms and Conditions**

If we choose to set aside a term or condition of this service, this will not prevent us from relying on that term or condition in the future.

#### **A6. Governing law**

This service is governed by and must be interpreted in line with English law. We and you agree that any disputes may be settled only in the English courts.

## **B: Benefits**

#### **B1. Paying emergency hotel bills**

We will pay your hotel bill up to £1,500 per claim if:

1. you lose your card and report the loss to us while you are abroad; and
2. you do not have any other way of paying the bill.
  - You must ask us to pay the hotel bill when you ring us to report the card loss.
  - You must agree to us contacting a registered credit reference agency to check your credit status before we pay the bill. If we are not satisfied with the result of that check, we may refuse to advance you any money.
  - We will pay the hotel bill direct to the hotel. You must then repay the full amount of the hotel bill to us within 28 days.

#### **B2. Emergency cash**

We will advance you cash up to £1,500 per claim for basic living expenses if:

1. some or part of your cash is lost or stolen at the same time as the card when you are away from your home; and
2. you have no other way of getting credit or funds.
  - You must ask us for the emergency advance within 48 hours of the time when you ring us to report the card loss.
  - You must agree to us contacting a registered credit reference agency to check your credit status before we provide the cash. If we are not satisfied with the result of that check, we may refuse to advance you any money.
  - You must repay us in full within 28 days.

#### **B3. Replacement travel tickets**

We will advance you up to £2,500 to replace travel tickets so that you can return to the destination nearest to your home. We will do this if:

1. your travel tickets have been lost or stolen from somewhere other than your home at the same time as the card; and
2. you apply for replacement travel tickets at the time you phone us to report the card loss.
  - If we have to buy replacement tickets for you, we will treat this as an emergency cash advance in line with the Terms and Conditions set out under section B2 of this policy.

#### **B4. Protective registration**

If you lose personal documents at the same time as the card, we will register your personal details with CIFAS to reduce the risk of your identity being used unlawfully to obtain credit or funds or other products or services.

#### **B5. Keytags and registration**

The Keytag has a unique code on it which will link to your customer details on our system; and instructions of what to do if they are found by someone. By attaching the keytag, there is a chance that they can be returned to you via us.

CPP and Card Assist are registered trademarks of CPP Group Plc. Card Protection Plan Limited.  
Registered Office: Holgate Park, York YO26 4GA. Registered in England No. 1490503.

## **Identity Theft Protection**

**keyfacts**<sup>®</sup>

#### **Statement of demands and needs**

If you do not have insurance cover, which (i) covers the expenses incurred whilst trying to regain your identity, this identity protection policy will meet your needs and/or (ii) assists in preventing identity theft; and/or (iii) assists you in resolving a case of identity theft.

#### **Policy summary**

This is a summary of cover only. Full Terms and Conditions are included later in this document.

#### **The Insurer**

Identity Theft Protection is provided by Homecare Insurance Limited.

#### **About Identity Theft Protection**

Identity theft protection provides insurance protection against identity theft, including insurance against expenses and legal costs incurred when telling the authorities and/or financial and other organisations that your identity has been stolen, when correcting personal information after identity theft and if you have to take legal action to remove inaccurate information or defend yourself against actions brought as a result of identity theft.

Cover remains in place and renews automatically for as long as you maintain your Citibank Plus Current Account and subject to the continuation of Citibank's agreement with Homecare Insurance Limited and any termination and cancellation in accordance with the Terms and Conditions.

To be eligible for cover, you must be over 18 and live in the United Kingdom.

#### **Principal features of Identity Theft Protection**

- Up to £15,000 insurance cover against legal and other costs and loss of earnings incurred when repairing credit ratings, financial information and other personal information after identity theft
- Identity theft advice line and fraud resolution facility

#### **Conditions and Exclusions**

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the Terms and Conditions. You should refer to these if you want to decide if there are other conditions and exclusions that may be important to you.

- Legal expenses must be notified to us and agreed by us before you incur costs (policy section B1)
- Loss of earnings cover will not exceed £500 per week and is only available for six weeks in a row (policy section B1)
- Excess of £50 payable on all claims (policy section B1)
- Cover is not available if identity theft is carried out by someone living at your address (policy section A2)
- Commercial identity theft is not covered (policy section A2)

#### **Cancellation**

You may cancel this insurance cover at any time. If you do you will not receive any refund of monies received as these are paid by Citibank. If You wish to cancel this cover, please telephone 0844 848 4262.

#### **Claims and Complaints**

If you are unhappy with your policy, please telephone: 0844 848 4262. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (0845 080 1800). Please also call 0844 848 4262 if you want to make a claim. You will then be told what you should do and how you can provide the documents we need to process your claim.

## Consumer Protection

Homecare is a member of the Financial Services Compensation Scheme so you may be entitled to compensation if we cannot meet our obligations. Further information about the compensation scheme arrangements is available from the FSCS.

## About our services

Homecare Insurance Limited (FSA authorisation number 202880) is a wholly owned subsidiary of CPP Group Plc. You have not received advice on whether this policy is suitable for your needs; you should make your own choice whether this is suitable. If you are unhappy with the sale of this cover, please contact the Complaints Manager, Citibank International plc, Citigroup Centre 2, Customer Care Unit, Floor 19, 25 Canada Square, Canary Wharf, London E14 5LB. If you are unhappy with your policy, please contact Homecare on 0844 848 4262. If you remain dissatisfied you may be able to refer to the Financial Ombudsman Service (phone: 0845 080 1800).

# Identity Theft Protection Terms and Conditions

## Definitions

Where the following words are shown in this document they shall have the following meanings:

**Account Provider** - the provider of the account that entitles you to this policy free of charge

**Business** - Your occupation, profession, trade or other means of employment.

**CIFAS** - A not for profit Membership Organisation dedicated solely to the prevention of financial crime in the United Kingdom.

**Claim** - Any claim that you make under this policy.

**Communication Costs** - The cost of a phone call, fax or postage (including registered post).

**Cover** - The benefits available to you under this policy.

**Excess** - The first amount of each claim that you have to pay.

**Identity Theft** - The theft or unauthorised use of your personal identification or identity, which has or could reasonably result in the unlawful use of your identity and has arisen from a number of reasonably associated acts.

**Period of Insurance** - The period of insurance starting on the start date. It includes any future period for which you make a renewal payment.

**Policy** - These Terms and Conditions and any changes that we may agree with you from time to time.

**Premium** - The amount Homecare agrees with Citibank.

**United Kingdom** - England, Scotland, Wales and Northern Ireland.

**We, Us, Our, Homecare** - Homecare Insurance Limited (registered in England number 2793290) whose registered office is at Holgate Park, York YO26 4GA.

**Year** - 12 months in a row.

**You, Your** - The person who holds a Citibank Plus Account. Where more than two people hold an account, the first named Citibank Plus account holder will be registered.

## Data Protection Notice - Your personal details

We will use the information you provide to:

- manage your policy; and
- process any claim you make in connection with identity theft. If you report the loss or theft of important documents, such as but not limited to your passport or driving licence, we will, with your consent, register your personal details with CIFAS for the purposes of fraud prevention in the United Kingdom. This information will be made available to the members of CIFAS and participating fraud prevention agencies who may use and search these records to:
- help make decisions about credit and credit related services for you and members of your household;
- help make decisions on motor, household, credit, life and other insurance proposals and insurance claims for you and members of your household;
- trace debtors, recover debt, prevent fraud and to manage your accounts or insurance policies; or
- check your identity to prevent money laundering, unless you provide satisfactory proof of identification.

We may pass your personal information to our approved suppliers so that we can send service and administrative correspondence to you. If you use a payment card to pay for your policy, we may ask the issuer of that card to tell us about changes in your address and other personal and financial details so that we can update your policy records. This may include, but is not limited to, asking for new card or account numbers and for information about changes to any of your personal contact details (e.g. phone or fax numbers, or email addresses).

To avoid contacting you unnecessarily about products you may already have, we will compare your details with information on prospect files prepared by our business partners. When we do this we may need to tell our business partners that you have a policy with us and disclose enough personal data to allow our business partners to identify you on these files.

By taking out this policy you consent that, for the better performance of this contract, we may transfer your data outside the European Economic Area.

You have a right to see all the information we hold about you. If you want to see this information, please write to:

**The Compliance Manager**  
**Homecare Insurance Limited**  
**Holgate Park**  
**York**  
**YO26 4GA**

Please note that there will be a separate administration charge for this service.

#### **Who is covered**

Cover is only available to residents of the United Kingdom who are over the age of 18 years and is applicable to the first named account holder of the Citibank Plus Current Account. Policies are not transferable.

#### **Complaints**

If at any time you want to tell us about a problem with your policy, please call us on 0844 848 4262. Or you can write to the Complaints Manager at:

**Identity Protection**  
**Homecare Insurance Limited**  
**Holgate Park**  
**York**  
**YO26 4GA**

We will do our best to answer your query within five working days. If we cannot reply to your complaint by then, we will send you an acknowledgement letter to keep you informed of progress.

If you are not happy with our reply, you can take the matter to:

**The Financial Ombudsman Service**  
**Insurance Division**  
**South Quay Plaza**  
**183 Marsh Wall**  
**London**  
**E14 9SR.**

Please note that the Ombudsman will not be able to help unless you have first taken your complaint up with us.

#### **Claims**

If you need to make a claim please call us on 0844 848 4262.

Please also remember that claims for legal expenses must have received our prior approval before being incurred.

If you do make a claim, you may be required to provide the following documents to support it:

- requests or demands from the providers of finance or credit for the repayment of debt;
- copies of receipts proving any expenses you may have incurred (for example, mail receipts or phone bills);
- invoices for any loan rejection or reapplication fees and associated application forms and rejection letters;
- statutory declarations and letters from your solicitor;
- invoices for any legal expenses being claimed;
- proof that you took, and that it was necessary for you to take, unpaid leave; and/or
- proof of earnings (for example, wage slips for the previous 3 months or an accountant's declaration).

Failure to provide the requested supporting documentation may prevent or delay your claim from being processed.

If you are unhappy with a decision we have made regarding a claim you may be entitled to appeal. If you would like to appeal a claims decision, please write to:

**The Appeals Team**  
**Identity Protection**  
**Homecare Insurance Limited**  
**Holgate Park**  
**York**  
**YO26 4GA**

Please note that any amount due to you in settlement is not deemed in law to have been paid out until received by you.

#### **Who regulates us**

Homecare is authorised and regulated by the Financial Services Authority (FSA) authorisation number 202880. You can check this on the FSA's register by visiting the FSA website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

### Recording calls

We record all telephone calls to us. We do this to:

- provide a record of the instructions we have received from you;
- allow us to monitor quality standards;
- help us with staff training; and
- meet legal and regulatory requirements.

All communications and policy documents will be in English unless otherwise agreed.

We are committed to meeting the needs of all our policyholders, including those with special needs. Our letters and other policy documents are all available in Braille, large text or on audio tape. You can also contact us through Typetalk if you need.

If you would like to use any of these services, please contact us on 0844 848 4262. We will be happy to help.

## Your Policy

### Please read these Terms and Conditions carefully.

This policy sets out the cover that we will provide in return for the premium during the Period of Insurance.

It also sets out all the conditions, limits of liability and exclusions that apply to your cover.

## A: General Conditions and Exclusions

### A1: Conditions

Your cover under this policy depends on you meeting the following conditions:

- a) You must remain a holder of the Citibank Plus current account that entitles you to this policy.
- b) You must meet all of our Terms and Conditions. This applies to the Terms and Conditions set out here and any others which we change or add to this policy at a later date.
- c) You must provide full and accurate information in connection with your cover.
- d) You must file a police report and notify your banks or building societies, payment card companies and issuers of other accounts of the identity theft as soon as possible.
- e) You must do all you reasonably can to avoid making a claim and keep your claims as low as possible.
- f) You must take all reasonable action to prevent continued unauthorised use of your identity.
- g) In order to be eligible for cover for lost or stolen passports and driving licences, you must have registered the document numbers with us prior to the loss or theft occurring.

### A2: Exclusions and limitations

#### 1. This policy does not cover your liability if:

- a) the identity theft is committed by someone who lives at your home address; or
- b) the identity stolen is a commercial identity or your losses arise out of your business activity; or
- c) the legal costs you are claiming have not been agreed by us before they are incurred by you; or
- d) the losses you are claiming were not incurred during the Period of Insurance. However, we will provide you with the benefits detailed under sections B1 to B3 of these Terms and Conditions in such instances.

2. If your identity is used abroad unlawfully, or the identity theft occurs while you are abroad, the amount of advice we provide may be limited.
3. No liability will be accepted for any loss or cost incurred by you as a result of any action you take on the advice we may have provided.
4. An excess of £50 will apply to each claim that you make under section B1 of these Terms and Conditions.

### A3: Length of policy

1. This Policy provides cover that commences when you become a Citibank Plus Customer and which continues for the period you remain a holder of the Citibank Plus Current Account that entitles you to this Policy unless Citibank tells us otherwise or one of the clauses under A4 of this Policy applies. The Policy will continue until you are no longer a Citibank Plus Account holder.

### A4: Cancelling this policy

1. We will cancel your Policy if we receive notification that you no longer hold a Citibank Plus Current Account.
2. We will cancel your Policy if you have at any time:
  - a) given us false or incomplete information;
  - b) agreed to help anyone try to take money from us or the insurer dishonestly; or
  - c) failed to meet the Terms and Conditions of this Policy or to act openly and honestly towards us.
3. You may also cancel the Policy at any time. If you wish to cancel this cover, please telephone 0844 848 4262.

**A5: Other insurance**

If there is any other insurance which covers any of the benefits set out in this Policy, you must tell us about this when you make a claim. We will not pay more than our share of any claim covered by other insurance.

**A6: Dishonest claims**

If you make a claim which is in any way dishonest, we will refuse to pay any benefit. If we pay benefit and then later discover that your claim was dishonest, we will take steps to get the money back.

**A7: Setting aside Terms and Conditions**

If we choose to set aside a term or condition of this policy, this will not prevent us from relying on that term or condition in the future.

**A8: Governing law**

This policy is governed by and must be interpreted in line with English law. We, the insurer and you agree that any disputes may be settled only in the English courts.

## B: Cover and benefits

**B1: Identity theft expenses**

In the event of an Identity Theft, we will pay a total of up to £15,000 for the following expenses:

- a) We will pay the communication costs you have to pay when you report an identity theft to, or when you engage in communication regarding an Identity Theft with, the police, credit agencies, financial service providers, other creditors, debt collection agencies or legal counsel.
- b) We will pay any reasonable costs, including, but not limited to, communication costs that you have to pay for the signing of Statutory Declarations or similar documents following your identity theft.
- c) We will pay any loan rejection fees and any reapplication administration fees for a loan when your original application is rejected on the basis that the lender received incorrect credit information following an identity theft.
- d) We will cover your loss of earnings for any unpaid leave you have had to take to defend or resolve an identity theft.
- e) We will pay reasonable legal costs you have to pay to defend any case brought against you by debt collection agencies or similar.
- f) We will pay reasonable legal costs you have to pay for the removal or deletion of any criminal or civil judgements incorrectly registered against you or to challenge any information in a credit report.
  - We will not pay more than £15,000 for all claims under this section in each year.
  - We must be informed of, and we must agree to beforehand, any legal costs that we might be liable to pay under this policy.
  - Loss of earnings cover will not exceed the weekly maximum amount of £500 and will cover no more than 6 weeks in a row.
  - An excess of £50 will be applied to each claim you make under this section.
  - You must provide the documentary evidence that we ask for to support your claim. If this documentation is not available at the time of your claim we must be satisfied that such costs were incurred before we pay any benefit.

**B2: Confidential helpline**

We will provide you with a confidential helpline to assist and advise you if you have concerns about being or becoming a victim of Identity Theft.

- Call 0844 848 4262 between the hours of 8am and 8pm, 7 days a week.

**B3: Fraud resolution facility**

If you become a victim of Identity Theft we will assign you with an individual caseworker to provide advice and assistance in regaining your identity. Your caseworker will provide you with your personalised action plan.

Homecare Insurance Limited is a member of the CPP Group of companies and is authorised and regulated by the Financial Services Authority.

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Homecare Insurance Limited. Registered Office: Holgate Park, York YO26 4GA. Registered in England No. 2793290.

## Statement of demands and needs for mobile phone insurance

If you do not have insurance that would a) replace your lost or stolen handset; b) cover you for airtime abuse or c) cover you if your handset were lost or stolen from an authorised user; then this mobile phone insurance will meet those needs.

## Policy summary

This is a summary of cover and an important document which we recommend you read. Full Terms and Conditions are included below.

## The Insurer

Mobile phone insurance is provided by Homecare Insurance Limited.

## About mobile phone insurance

Mobile phone insurance provides worldwide cover for loss or theft of one mobile phone per Citibank Plus Current Account.

Mobile phone insurance is provided as part of the Citibank Plus Current Account. This insurance runs for an initial period of 12 months then renews automatically every month thereafter. The insurance will remain active as long as you remain a Citibank Plus customer.

You should review your cover regularly to ensure that it meets your requirements. To be eligible for cover, you must also be over 18 years of age and live in the United Kingdom.

## Principal features of mobile phone insurance

- Worldwide cover for your mobile phone against loss or theft
- Replacement of missing handsets with a phone of similar specification
- Up to £1,000 for airtime abuse if your contract phone is lost or stolen

## Conditions and Exclusions

These are the most important conditions and exclusions only. Full details of all conditions and exclusions are listed in the policy document. You should refer to this if you want to decide if there are other conditions and exclusions that may be important to you. All the exclusions below are listed in "exclusions from the insurance - what is not covered" except where indicated.

- Claims within the first 14 days of you becoming a Citibank Plus customer are excluded (1)
- Excess of £35 is payable on all claims (7)
- Accessories are excluded (14)
- Theft of a handset from an unattended vehicle is not covered unless the handset was kept out of sight (3)
- Theft of a handset left unattended is not covered unless the theft is accompanied by violent forcible entry or exit (9)
- Theft or loss is not covered if the handset is left unattended in a public place or conveyance unless the loss or theft is carried out by forcible means (8)
- Airtime abuse cover for contract phones covers the period of 12 hours before loss or theft is reported to the police, your network provider and Homecare Insurance.
- Replacement handsets will be of similar specification to those lost but will not exceed £300 in value - see general conditions (3)
- Maximum 2 claims each year - see general conditions (1)

## Cooling off period - right of cancellation

You may cancel this insurance cover at anytime. If you do you will not receive any refund of premiums as these are paid by Citibank. If you wish to cancel this cover, please telephone 0844 848 4263.

## Complaints and Claims

If you are unhappy with your policy, please telephone 0844 848 4263. If you remain unhappy following a complaint, you may be able to refer to the Financial Ombudsman Service (0845 080 1800).

If you need to make a claim, it will speed up the process if you:

- a) Contact the police if your phone has been stolen and get a crime reference number
- b) Call Homecare on 0844 848 4263 and make sure you have the following information to hand:
  - Your policy reference number
  - Your IMEI number. This is the serial number that identifies the handset. You will find it printed on the inside of the battery case or by entering "\*#06#" on the handset.

- A card to pay the excess on your claim
- Name of the police station you reported the theft to, plus the crime reference number
- Time and date of the loss or theft
- Time and date you blacklisted (reported) your phone lost or stolen to your airtime provider

If you don't have all of these, don't worry: call Homecare and they can start your claim anyway.

### **Financial Services Compensation Scheme**

Homecare is a member of the Financial Services Compensation Scheme so you may be entitled to compensation if they cannot meet their obligations.

Further information about compensation scheme arrangements is available on the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portoken Street, London E1 8BN.

### **About Our Services**

This mobile phone insurance is provided by Homecare Insurance Limited (FSA authorisation number 202880). You have not received advice on whether this policy is suitable for your needs; you should make your own choice whether this is suitable. If you are unhappy with the sale of this cover contact the Complaints Manager, Citibank International plc, Citigroup Centre 2, Customer Care Unit, Floor 19, 25 Canada Square, Canary Wharf, London E14 5LB. If you are unhappy with your policy contact CPP on 0844 848 4263. If you remain dissatisfied you may be able to refer to the Financial Ombudsman Service (phone: 0845 080 1800).

## **Mobile phone insurance Terms and Conditions**

### **Duration of the policy**

Mobile Phone Insurance is provided as one of the benefits available to you with the Citibank Plus Current Account, which will renew automatically on a monthly basis. This insurance will remain active as long as you are a Citibank Plus customer, and Citibank's agreement with the insurance provider continues.

### **Cooling-off period - right of cancellation**

Mobile Phone Insurance is included as part of Citibank Plus. You may cancel this insurance cover at anytime. If you do you will not receive any refund of premiums as these are paid by Citibank. If you wish to cancel this cover, please telephone 0844 848 4263.

### **Explaining Citibank's service**

Citibank is an intermediary acting on your behalf and, for Mobile Phone Insurance, deals exclusively with Homecare Insurance Limited (Homecare), Homecare are the provider of this mobile phone insurance policy. Once the policy has commenced, Homecare will be responsible for ongoing policy administration including claims settlement.

### **Type of cover**

This mobile phone insurance policy provides cover against the loss or theft of the mobile phone you register with Homecare prior to the time of an incident that results in a claim. Loss or theft of any additional product or accessories including but not limited to carrying cases, battery chargers or external antennae and accessories originally supplied with the handset are excluded.

The insurance policy covers only one mobile phone at any time and the make, model and serial (IMEI) number of the phone and any authorised users (up to two) should be registered with Homecare on your mobile phone insurance policy before cover can commence. To register your mobile phone you must contact Homecare on 0844 848 4263. If you want to transfer this insurance to another phone or any details about your phone change, you must tell Homecare before cover can continue for that phone.

### **Eligibility**

To get protection you must remain a Citibank Plus Current Account customer, pay the monthly Citibank Plus fee and meet the following conditions on the start date:

- you must be 18 years or over; and
- you must be a resident of the United Kingdom (UK); that is England, Scotland, Wales or Northern Ireland.

### **Terms and Conditions**

The insurance will be subject to the Terms and Conditions below:

In the event of loss or theft of the mobile phone registered on your mobile phone insurance policy, Homecare will replace your phone with either the same model or one with similar features. Replacement handsets may be new or refurbished stock. All replacement phones will have a 12 month warranty.

If, after the loss or theft of your phone, someone uses it without your permission and you incur costs for airtime abuse, you will be covered a maximum of £1,000 for that airtime abuse (contract phones only). Cover applies only to the airtime charges incurred by a third party following loss or theft of your phone and commences 12 hours before you have notified the police, the airtime provider and Homecare.

#### **Period of insurance**

1. The insurance will commence 14 days from the time you become a Citibank Plus customer subject to the continuation of Citibank's agreement with Homecare, or from the date you register your mobile phone with Homecare, whichever is later. Your policy will then continue on a monthly basis for the period you remain a Citibank Plus customer. You should review this cover periodically to ensure it remains adequate for your needs.
2. The insurance will be terminated immediately if you submit a claim knowing it to be false or otherwise fail to act with the utmost good faith.
3. Homecare can cancel your policy by giving you 30 days' notice, without reason, in writing to the address that they have for you. You can cancel the Citibank Plus product but not the separate component parts of it.

#### **Exclusions from the insurance - what is not covered**

Homecare shall not be liable for:

1. Claims made in the first 14 days of the period of insurance.
2. You not being able to use your phone or any other indirect or consequential loss (that is, loss that results from loss or theft that is insured).
3. Your phone being stolen from a motor vehicle you are not in, unless it was placed out of sight, the vehicle was securely locked with all security systems switched on, and there is evidence of forcible or violent entry in or exit from the vehicle.
4. For damage and/or breakdown of your phone.
5. The cost of repair or replacement arising as a result of mechanical or electrical breakdown of your phone.
6. The cost of routine service, inspection, adjustment or cleaning.
7. The excess charge of £35 for each claim made. (An excess is an amount you must pay towards any claim you make under this policy.)
8. Loss or theft of your mobile phone where you have not taken reasonable precautions to prevent loss or theft, such as leaving the handset unattended in public or leaving it on the roof, bonnet or boot of any motor vehicle.
9. Loss or theft of your mobile phone while it is left in any property or premises you are not in, unless there is evidence of forcible and/or violent entry in or exit from the property or premises.
10. Your phone being confiscated by any government or public authority.
11. Any claim for loss or theft of Personal Digital Assistants (PDAs) with no mobile phone functionality (these are hand held computers that serve as an organiser for personal information).
12. Any software installed on your mobile phone, including, but not limited to, applications, ring tones, pictures, videos, wallpaper and games.
13. Any costs you incur for subscription services you may have signed up to, for example goal or news alerts. You must contact the service provider to suspend these services.
14. Loss or theft of additional products or accessories including but not limited to carry cases, battery chargers, external antennae, SIM cards software and accessories originally supplied with the handset.
15. Mobile phone handsets with a market replacement value higher than £300. If you have a handset with a market value greater than £300, please note that this policy will only cover to a maximum value of £300.
16. Any phone that does not contain a SIM card at the time of loss or theft.

#### **General conditions**

1. Only two claims are allowed in each 12-month period commencing from the date you become a Citibank Plus customer.
2. Your phone is covered by this insurance only while it is with you or a maximum of two other people who have the phone with your permission (an authorised user). You must give Homecare the names of the authorised users when you register your phone or at a later date, but before an incident occurs that results in a claim. You are responsible for ensuring that authorised users keep to these Terms and Conditions.
3. Replacement handsets will be of similar specification to those lost or stolen but will not exceed £300 or the current replacement cost of the original handset, whichever is lower.
4. You cannot transfer this insurance to another person.
5. This policy covers the mobile phone registered with Homecare at the time of its loss or theft. If you change your phone and want cover to continue for your new handset, you must give Homecare the details (including the make, model, IMEI number and phone number) before cover can continue for your new phone. An IMEI number is the International Mobile Equipment Identity which is associated with every mobile device. You can display this by pressing \*#06# on your phone.
6. If your phone is lost or stolen while you are abroad, you must report the loss or theft to the relevant public authority abroad and your network provider within 48 hours of discovering the incident. Homecare will not replace the phone until you return to the UK.
7. Homecare reserves the right to carry out a detailed investigation before agreeing to replace your phone.
8. If your phone is lost or stolen, Homecare will take all reasonable steps to prevent further use of the phone, including disabling the phone and monitoring calls. If it is found, the phone will belong to Homecare.

9. Your home address must be within the UK.
10. This agreement only covers your phone while it contains the SIM card provided by your network provider. If your mobile number changes or you change network providers, you must tell Homecare before cover can continue or any subsequent claims can be considered. Any phone that does not contain a SIM card at the time of loss or theft will not be covered.
11. Homecare will record your phone's make, model, IMEI number and phone number on the National Mobile Phone Register. If you tell Homecare that your phone has been lost or stolen it will be registered on the Stolen Equipment National Database. The police use this to identify stolen goods. If the phone is found, you will be advised where you can retrieve it. If your phone has already been replaced under this policy, the recovered phone will become the property of Homecare.
12. You must do everything you can to reduce the risk of your phone being lost or stolen.
13. You must tell Homecare if any of your personal details change, such as your address.
14. If you make a claim you must provide your receipt for the phone to prove it belongs to you.
15. If your phone is lost or stolen you must:
  - notify Homecare (see 'What to do if your phone is lost or stolen') within 48 hours of discovering the incident; and
  - give Homecare or anyone acting on behalf of Homecare any information asked for about the incident leading to the claim and your phone.
16. You must reduce the risk of loss or theft of your phone by:
  - keeping the phone on your person; or
  - placing the phone in a locked/secure place.

#### **What to do if your phone is lost or stolen**

If your phone is lost or stolen, Homecare will consider your claim only if you:

- report the theft to the police within 24 hours of discovering the incident and get a crime report number (if you are in the UK, there is no need to do this for loss, Homecare will do this for you. If you are abroad, you should report loss or theft to the local Police within 48 hours of discovering the incident); and
- call your network provider within 24 hours of the discovery of the incident to stop calls being made from your phone. If you are abroad, you should report loss or theft to your network provider within 48 hours of discovering the incident; and
- call Homecare on 0844 848 4263 within 48 hours of discovering the incident to register your claim. If you are abroad you should call Homecare within 48 hours of your return to the UK..

Once you have registered a claim, you must provide all the information needed by Homecare within 14 days.

#### **Dishonest claims**

If you make a claim which is in any way dishonest, Homecare will refuse to settle your claim. If a claim had been settled and Homecare later discovers that your claim was dishonest, they will take steps to recover the settlement made.

#### **Product provider**

Mobile phone insurance is provided by Homecare Insurance Limited. Registered in England number 2793290.

The Registered Office is at:

Holgate Park  
York  
YO26 4GA

Homecare Insurance Limited is authorised and regulated by the Financial Services Authority (firm reference 202880) and is a member of the CPP group of companies.

#### **Complaints and cancellations**

If you want to make a complaint, please phone Homecare on 0844 848 4263 or write to:

Mobile Phone Insurance  
Homecare Insurance Limited  
Holgate Park  
York  
YO26 4GA

If you are not happy with the way your complaint is dealt with, contact:

The Financial Ombudsman Service  
Insurance Division  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

You must do this within six months of the response to your complaint. The Financial Ombudsman Service will not be able to help you unless you have first made your complaint to Homecare Insurance Limited.

You may cancel this insurance cover at any time. If you do you will not receive any refund of premiums as these are paid by Citibank. If you wish to cancel this cover, please telephone 0844 848 4263.

**Governing Law**

This policy is governed by and must be interpreted in line with English law. You agree that any disputes may be settled only in the English courts.

**Other insurance**

If there is any other insurance which covers any of the benefits set out in this policy, you must tell Homecare about this when you make a claim. Homecare may not pay more than their share of any claim covered by other insurance.

**Setting aside Terms and Conditions**

If Homecare chooses to set aside a term or condition of this policy, this will not prevent them from relying on that term or condition in the future.

**Using your information**

Homecare Insurance Limited will keep the information you give us so they can:

- confirm your identity;
- manage your policy; and
- process and settle any claim you make under your mobile phone insurance policy.

If your phone is lost or stolen Homecare will give relevant details to the phone provider so your phone cannot be used. When processing claims Homecare may contact the police to make sure that your crime reference number is genuine.

Homecare will record details of your phone on relevant databases and registers for the purposes of crime prevention and detection. If you make a claim Homecare may record details of that claim onto the relevant insurance industry databases for future claims administration and further fraud prevention and detection purposes.

If you make a complaint about any part of your mobile phone insurance policy or the way Homecare has handled a claim, your details may be given to the Financial Ombudsman Service and regulatory bodies so they can investigate your complaint. Your details may be used to invite you to take part in market research and to let you know about other goods or services that might interest you. You may be contacted by Homecare, or other members of the CPP group of companies, or organisations acting for them. If you do not want Homecare to use your details for this purpose, please let them know.

You have the right to see all the information held about you. If you would like to see this information please write to:

The Compliance Manager  
Homecare Insurance Limited  
Holgate Park  
York  
YO26 4GA.

Please note that there will be a separate administration charge for this service.

By taking out this policy you agree that for Homecare to manage this contract they may transfer your information outside the European Economic Area.

**Recording calls**

Homecare may record your phone calls to them to:

- provide a record of the instructions you give them;
- monitor their performance;
- help with staff training; and
- meet relevant laws and regulations.

All communications and policy documents will be in English unless you and Homecare agree otherwise.

Homecare are committed to meeting the needs of all policyholders, including those with special needs. All letters and other documents are available in Braille, in large print or on audio tape. You can also contact Homecare through Typetalk if you need to. If you want to use any of these services, please call them on 0844 848 4263.

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