SINGLE TRIP TRAVEL INSURANCE POLICY

DEMANDS AND NEEDS
This travel insurance policy will suit the demands and needs of an individual, or group (where applicable) who have no excluded medical conditions, are travelling to countries included within the policy terms and who wish to insure themselves against the unforeseen circumstances/events detailed within this insurance policy. Subject to terms and conditions and maximum specified sums insured.

Important: This insurance policy will have been sold to you on a non-advised basis and it is important that you read this insurance policy (paying particular attention to the terms, conditions and exclusions) and ensure that it meets all of your requirements. If upon reading this policy you find it does not meet all of your requirements, please refer to the Statutory cancellation rights section on page 1.

This policy is underwritten by ERV. ERV is incorporated and regulated under the laws of Germany, as Europäische Reiseversicherung A.G, and trades in the UK as ETI - International Travel Protection (ETI), Companies House Registration FC 25660 and Branch Registration BR 007939.

ERV is authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht (Bafin---www.bafin.de) and the Prudential Regulation Authority and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.

Towergate Travel is a trading name of Towergate Underwriting Group Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England No. 4043759. Registered address Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent ME14 3EN. FCA firm reference No. 313250.

Your policy
In return for having accepted your premium we will in the event of bodily injury, death, illness, disease, loss, theft, damage, destruction, legal liability or other specified events happening within the period of insurance provide insurance in accordance with the operative sections of your policy. The travel company booking confirmation and any endorsement are all part of the policy.

Your policy is evidence of the contract of insurance.

HEALTH CONDITIONS
You must be able to comply with the following conditions to have the full protection of your policy. If you do not comply we may refuse to deal with any claim or reduce the amount of any relevant claim payment.

If you are travelling within the United Kingdom
You are not required to declare your medical conditions. However, to be covered for any medical conditions you have or have had, you must be able to answer NO to questions 1. to 4. and YES to questions 5. and 6. a) and b) below:

1. Are you aware of any reason why the trip could be cancelled or cut short (such as the health of a close relative)?
2. Are you travelling:
   a) against the advice of a medical practitioner, or
   b) for the purpose of obtaining medical treatment.
3. Have you been given a terminal prognosis?
4. Are you receiving or awaiting treatment for any bodily injury, illness or disease as a hospital day case or in-patient?
5. If you are on prescribed medication, are your medical condition(s) stable and well controlled?
6. If you suffer from stress, anxiety, depression or any other mental or nervous disorder, have you received written confirmation (at your cost) that you are fit enough to take this trip by either:
   a) a registered mental health professional of you are under the care of a Community Mental Health Team, or
   b) a consultant specialising in the relevant field.

If you are travelling outside of the United Kingdom
You must telephone MediScreen on 0344 882 1698 if anyone to be covered by this policy, or any person upon whose health the trip depends:

1. Has or has had a medical condition (excluding childhood and minor ailments not requiring treatment).
2. Is taking prescribed medication.
3. Has or has had any medical condition still requiring periodic review.
4. Is awaiting any tests, treatment, investigation, referral or the results of these.

MediScreen’s office hours are 8am to 5pm Monday to Friday excluding Bank Holidays.

PLEASE NOTE - You must also notify MediScreen immediately of any changes in medical circumstances arising between the date the policy is issued and the time of departure for the trip. You may have to pay an additional premium to cover your medical conditions. This applies to all destinations including trips solely within the United Kingdom (being defined as England, Scotland, Wales, Northern Ireland and the Isles of Scilly).

SIGNIFICANT OR UNUSUAL LIMITATIONS OR WHAT IS NOT COVERED
1. The cover under this policy is only available to United Kingdom residents for travel within the Geographical limits contained in this policy and which begins and ends in the United Kingdom. Repatriation will be to the United Kingdom only.
2. Cover is only available for the whole duration of a booked trip to a maximum 31 consecutive days, and cover cannot be purchased once a trip has already begun.
3. The excess amount deductible from a claim applies to each and every claim, per incident claimed for, under certain sections by each insured person.
4. If your money, valuables, any items of baggage, your passport or visa are lost or stolen, you must notify the local Police within 24 hours of discovery or as soon as possible thereafter. Please make sure you get a copy of the Police report. Failure to comply may result in your claim being rejected or the amount of any relevant claim reduced.
5. You are not covered for valuables, your passport or visa if left unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.
6. Stolen property: You are not covered for baggage stolen from:
   a) an unattended coach/bus unless it was locked in the luggage compartment of the coach/bus and evidence of force or violent entry to the vehicle is available, or
   b) the passenger compartment of any unattended vehicle.

STATUTORY CANCELLATION RIGHTS
You may cancel this policy within 14 days of receipt of the policy documents or before departure, whichever is less (the cancellation period), by writing to the issuer of this policy during the cancellation period. Any premium already paid will be refunded to you providing you have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory period
You may cancel this policy at any time after the cancellation period by writing to the issuer of this policy. If you cancel after the cancellation period no premium refund will be made.

Non payment of premiums
We reserve the right to cancel this policy immediately in the event of non payment of the premium.

PLEASE REFER TO PAGE 5 FOR GENERAL EXCLUSIONS AND FOR EMERGENCY ASSISTANCE, REPATRIATION OR CHANGE IN TRAVEL PLANS AND HOW TO MAKE A CLAIM
DEFINITIONS
These definitions apply throughout your policy wording. Where the following words and phrases appear in this policy they will appear in bold and will always have these meanings. We have listed the definitions alphabetically.
Baggage Your suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with the articles purchased, worn or carried by you for individual use during your trip (including golf equipment), but excluding valuables and money.
Bodily injury An identifiable injury caused solely and directly by sudden, unexpected, external and visible violence, excluding injury from unavoidable exposure to the elements.
Close business associate Any person whose absence from business for one or more complete days at the same time as your absence prevents the effective continuation of that business.
Foster child and legal guardian.
Curtailment (Either) a) you abandoning or cutting short the trip after you leave your home by direct early return to your home, in which case claims will be calculated from the day you returned to your home and based on the number of complete days of your trip you have not used, or b) you receiving a hospital or similar accommodation within or outside the United Kingdom during a trip due to compulsory quarantine or on the orders of a medical practitioner, in either case for a period in excess of 48 hours. Claims will be calculated from the day you were admitted to hospital or confined to your accommodation and based on the number of complete days for which you were hospitalised, quarantined or confined to your accommodation. Curtailment claims under paragraph b) will only be paid for the ill/injured/quarantined/confined insured person, but where we or Towergate Assistance agree for another insured person (including any children travelling with them) to stay with you, we will pay for that insured person’s proportion only of any travel and accommodation costs and expenses they have incurred, but not used by remaining with you.
Home is a) the potential destination of the trip, b) your residence, c) a) Loss of one of more limbs Loss by permanent severance of an entire hand or foot, or the total, complete and permanent loss of use of an entire hand or foot.
Loss of Sight The complete and irreversible loss of sight which shall be considered as having occurred: a) in both eyes if your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what you should see at 60 metres).
Medical practitioner A registered practising member of the medical profession who is not related to you, and who gives you treatment free of charge.
Money Cash, bank or currency notes and coins in current use, cheques, postal and money orders, travel tickets, pre-paid coupons or vouchers, event and entertainment tickets and lift passes (in respect of winter sports trips where the appropriate premium has been paid) held by you for social, domestic and pleasure purposes.
Period of insurance From the date of departure to the date of return as shown on the travel company booking confirmation other than for cancellation which applies from the date of booking and terminates at the date of departure as shown on the booking confirmation. The period of insurance is automatically extended free of charge for the period of the delay in the event that you return to the United Kingdom is unavoidably delayed due to an event insured by this policy.
Permanent total disablement The complete and permanent loss of the use of an entire limb or an entire hand.
Public transport Any publicly licensed aircraft, sea vessel, train, coach, taxi, bus or tram on which you are booked or had planned to travel.
Redundancy Any person being declared redundant who has been employed for 2 continuous years with the same employer at the time of being made redundant.
Any person being declared redundant who has been employed for 2 continuous years with the same employer at the time of being made redundant.
Trip(s) Any holiday, business or pleasure trip or journey made by you which begins and ends in the United Kingdom during the period of insurance but excluding only one way trips or journeys.
Unattended What you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle.
United Kingdom England, Scotland, Wales, Northern Ireland and the Isles of Scilly.
United Kingdom residents Any person who is staying in or has lived in the United Kingdom for more than 12 months, or if studying or working in the United Kingdom for less than 12 months, or if studying or working in the United Kingdom during a trip due to compulsory quarantine or on the orders of a medical practitioner, in either case for a period in excess of 48 hours. Claims will be calculated from the day you were admitted to hospital or confined to your accommodation and based on the number of complete days for which you were hospitalised, quarantined or confined to your accommodation. Curtailment claims under paragraph b) will only be paid for the ill/injured/quarantined/confined insured person, but where we or Towergate Assistance agree for another insured person (including any children travelling with them) to stay with you, we will pay for that insured person’s proportion only of any travel and accommodation costs and expenses they have incurred, but not used by remaining with you.
Your/Yourself/Insured person – Any person named on the travel company booking confirmation who is eligible to be insured and for whom a premium has been paid.

SECTION 1 – CANCELLATION
You may cancel your trip as necessary due to complications of pregnancy and childbirth.
1. the death, bodily injury, illness, disease, or complications arising as a direct result of pregnancy of: a) you b) any person who you are travelling or have arranged to travel with c) any person who you have arranged to stay with d) your close relative e) your close business associate 2. You or any person who are travelling or have arranged to travel with being quarantined, called upon by authorities in a country for quarantine or for any service attendance. 3. Redundancy of you or any person who you are travelling or have arranged to travel with which qualifies for payment under current United Kingdom redundancy payment legislation, and at the time of booking the trip there was no reason to believe anyone would be made redundant. 4. You or any person who you are expecting to be married or to have been married to, are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have your/their authorised leave cancelled or are called up for operational reasons, provided that the cancellation could not reasonably have been expected at the time when you purchased this insurance or at the time of booking any trip. 5. The Police or other authorities requesting you to stay at your home due to serious damage to your home caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious damage or theft.
Special conditions relating to claims
1. if you fail to notify the travel agent, tour operator or provider of accommodation and/or transport as soon as you find it necessary to cancel the trip, our liability will be restricted to the cancellation charges that would have applied if a delay had not occurred. What is not covered
1. Any claims on medical grounds where you fail to provide a medical certificate or other suitable evidence from a medical practitioner of the need to cancel the trip. 2. Anything arising directly or indirectly from: a) your reluctance to travel or financial reasons other than involuntary redundancy, b) circumstances known to you relating to pregnancy or childbirth unless the claim is certified by a medical practitioner as necessary due to complications of pregnancy and childbirth. 4. Anything mentioned in the General exclusions on page 5. You should also refer to the Health conditions on page 1. SECTION 2 – TRAVEL DELAY
This section does not apply to trips within the United Kingdom (unless involving travel to or from Northern Ireland or the Isles of Scilly). What is covered
We will pay you either:
1. A benefit of £25 for each full 12 hours delay up to a total payment of £75 provided you eventually travel or board your public transport. 2. Up to the amount under Section 1 – Cancellation, if you choose to abandon the trip before departure from the United Kingdom after the first full 12 hours you are delayed and no alternative form of transport is offered within that period. If the public transport on which you are booked to travel from or to the United Kingdom (including for residents of Northern Ireland any departure point in the Republic of Ireland) is cancelled and/or unavoidably delayed for more than 12 hours beyond the scheduled time of departure as a result of failure or disruption of the public transport.
Special conditions relating to claims
1. You must check in according to the itinerary given to you unless your tour operator or travel company has asked you not to return to the departure point. 2. You must obtain written confirmation from the public transport provider stating the period and the reason for the cancellation and/or delay. What is not covered
1. Any claims arising from withdrawal from service temporarily or otherwise of the public transport on which you are booked to travel on the orders of recommendation of the Civil Aviation Authority, Port Authority or similar regulatory body in any country. 2. Any claims arising from strike or industrial action existing or being publicly announced by the date you purchased this policy. 3. Circumstances known to you before you booked your trip or purchased this insurance which could reasonably have been expected to lead to the cancellation of, or delay to the public transport on which you are booked to travel. 4. Any costs incurred by you which are recoverable from the public transport operator or accommodation provider, or for which you receive or are expected to receive compensation, reimbursement, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance. 5. Any delays caused by the failure of the tour operator to fulfil the scheduled trip.
6. Anything mentioned in the General exclusions shown on page 5.
SECTION 3 – MISSED DEPARTURE
What is covered
We will pay you, up to £100 in respect of trips to England, Scotland and Wales, £400 for trips to Europe, the Channel Islands, Northern Ireland, the Isle of Man and the Isles of Scilly for necessary hotel and travelling expenses incurred in reaching your booked destination (or in the case of a cruise joining your ship at the next possible port of call), if: a) the vehicle in which you are travelling in breaks or is have arranged to travel with lean to deliver or strike, industrial action or adverse weather, or b) an accident or breakdown happening ahead of you on a public road which causes an unexpected delay to the vehicle in which you are travelling. 3. the public transport you are using is delayed resulting in you arriving too late to board the public transport on which you are booked to travel from or to the United Kingdom (including for residents of Northern Ireland any departure point in the Republic of Ireland). Special conditions relating to claims
1. You must allow enough time for the public transport or other transport to arrive on schedule and to deliver you to the departure point.
BENEFIT Up to age 15 disablement

3. Any claims arising directly or indirectly for:

1. Any sums which can be recovered by you or your personal representative, if you sustain bodily injury during your trip which shall solely and independently of any other claim result within one year in your death, loss of one or more limbs, loss of sight or permanent total disablement.

2. Loss of one or more limbs and/or loss of sight in one or both eyes

3. Permanent total disablement

The total amount payable under this section is £10,000 per insured person.

Special conditions relating to claims

1. Benefit is not payable to you under more than one of items 1., 2. or 3.

What is not covered

1. Any claims for death, loss or disablement caused directly or indirectly by a bodily injury which existed prior to the commencement of the trip.

2. Anything mentioned in the General exclusions shown on page 5.

SECTION 5 – MEDICAL AND OTHER EXPENSES

What is covered

This section includes assistance by Towergate Assistance who must be contacted as soon as possible in the event of death, bodily injury, illness, disease or if hospitalisation and/or compulsory quarantine occurs or if repatriation, abandonment of the trip or curtailment has to be considered.

We will pay you up to £2,000,000 for the following expenses which are necessarily incurred within 12 months of the incident, if during your trip you suffer unforeseen bodily injury, illness, disease and/or compulsory quarantine, or as a result of any of the other events occurring as shown below:-

1. Outside the United Kingdom for emergency medical and surgical treatment and hospital and nursing home charges. Claims for emergency dental treatment (for pain relief only) are limited to £250.

2. For necessary additional accommodation and travelling/reimbursement expenses (economy class) if you are hospitalised as an in-patient during the trip, or if it is medically necessary for you to stay beyond your scheduled return date. This includes with the prior authorisation of Towergate Assistance reasonable additional accommodation and travelling/reimbursement expenses (economy class) for one or more of your family to travel to you from their home in the United Kingdom if you have to be accompanied on medical advice (limited to £1,500 in all for trips solely within the United Kingdom) or if you are a child and require an escort home.

3. In the event of death:
   a) up to £5,000 for conveyance of the body or ashes to your home (limited to £2,500 in the event of death in the United Kingdom).
   b) local funeral expenses abroad limited to £2,500.
   c) the cost of taxi fares and telephone calls necessarily incurred up to a maximum of £100.

4. The value of the portion of your travel and/or accommodation costs up to the amount under Section 3. If Carriage Insurance has not been used and which were paid for before your trip commenced (including ski hire, ski lift passes, which do not have to be paid for before your trip commenced, in respect of winter sports trips where the appropriate premium has been paid) you have to curtail your trip.

5. For reasonable additional travelling expenses if you have to return to your home earlier than planned due to:
   a) death, bodily injury, illness or disease of a close relative or a close business associate resident in the United Kingdom, or
   b) the Police or other authorities asking you to return to your home due to serious damage to your home, aircraft, explosion, storm, flood, subsidence, fallen trees, collision by road vehicles, malicious people or theft.

For trips solely within the United Kingdom additional travelling expenses are limited to £300 per insured person.

Special conditions relating to claims

1. All receipts must be retained and produced in the event of a claim. Your claim may be rejected or the amount of any relevant claim reduced if receipts are not produced.

2. You may not seek bodily injury, illness or disease expense reimbursement because we reserve the right to move you from one hospital to another and/or for your repatriation to your home at any time during the trip. We will do this, if in the opinion of Towergate Assistance or as (based on information provided by the medical practitioner in attendance) it has moved safely and/or travel safely to your home or a suitable hospital nearby to continue treatment.

3. The intention of this section is to pay for emergency medical/surgical/dental treatment and not for treatment or surgery that can be reasonably delayed until your return home. Our decisions regarding the treatment or surgery that we may pay for (including repatriation to your home) will be based on this.

If you do not accept our decisions and do not want to be repatriated, then we will cancel your cover under the medical related sections being Section 1- Cancellation, Section 4 – Personal accident, Section 5 – Medical and other expenses and Section 6 – Hospital benefit of your policy and refuse to deal with claims from you for any further treatment and/or your repatriation to your home.COVER for you under all other sections will however continue for the remainder of the trip.

What is not covered

1. Any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement.

2. Any claims that are not confirmed as medically necessary by the attending medical practitioner or Towergate Assistance and any additional travelling expenses not authorised by us or Towergate Assistance if you have to return home earlier than planned or be repatriated, or if abandonment of the trip or curtailment has to be considered.

3. Any claims arising directly or indirectly for:
   a) any form of treatment or surgery which in the opinion of Towergate Assistance or (as based on information provided by the attending medical practitioner), can be reasonably delayed until your return to the United Kingdom.
   b) any expenses which are not usual, reasonable or customary to treat your bodily injury, illness or disease.
   c) any expenses incurred in obtaining or replacing medication and/or treatment which at the time of departure is known to be required or to be continued outside the United Kingdom.
   d) any additional hospital costs arising from single or private room accommodation unless confirmed as medically necessary by Towergate Assistance, based on information provided by the attending medical practitioner.
   e) any treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by Towergate Assistance.
   f) the costs of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the bodily injury, illness or disease which necessitated your admittance into hospital.

4. Any claims for costs related to pregnancy or childbirth unless the claim is certified by a medical practitioner as necessary and urgent or critical to the health of the mother or the developing baby.

5. Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication prior to travel, including medication to prevent malaria.

6. Anything mentioned in the General exclusions shown on page 5. You should also refer to the Health conditions on page 1.

SECTION 6 – HOSPITAL BENEFIT

What is covered

We will pay you the following amounts if you have to stay in hospital as an in-patient or are confined to your accommodation due to your compulsory quarantine, or on the orders of a medical practitioner (or the ship’s doctor in the case of a cruise) as a result of bodily injury, illness or disease you suffer during your trip.

1. £25 for every complete 24 hours up to a maximum of £600 for trips outside the United Kingdom, or

2. £10 for every complete 24 hours up to a maximum of £100 for trips solely within the United Kingdom.

We will pay these amounts in addition to any medical expenses, additional accommodation, travelling or reasonable expenses incurred in connection with Section 5 – Medical and other expenses provided we settle a claim under that section. This payment is meant to help you pay for additional expenses such as taxi fares and phone calls incurred by your visitors during your stay in hospital.

Special conditions relating to claims

1. You must tell Towergate Assistance as soon as possible of any bodily injury, illness or disease which necessitates your admittance to hospital as an in-patient, compulsory quarantine or confinement to your accommodation on the orders of a medical practitioner.

2. Documentation must be submitted to confirm the date and time of admission and discharge.

What is not covered

1. Hospitalisation, compulsory quarantine or confinement to your accommodation as a result of a tropical disease where you have had the NHS recommended inoculations and/or not taken the NHS recommended medication prior to travel, including medication to prevent malaria.

2. Anything mentioned in the General exclusions shown on page 5.

SECTION 7 – PERSONAL PROPERTY

What is covered

Subsection A – Baggage

1. We will pay you up to £1,000 for the accidental loss of, theft of, damage or destruction of baggage and valuables. The amount payable in the event of a total loss, will be the value at today’s prices less a deduction for wear and tear (and depreciation losses of value), or we may replace, restate or repair the lost or damaged baggage and/or valuables.

The maximum we will pay you for the following items is:

a) £300 for any one article, pair or set of articles (for example golf equipment).

b) £300 in total for all valuables.

In the event of a claim in respect of a pair or set of articles we shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

Subsubsection B – Delayed baggage

1. We will also pay you up to £200 (€10 per 24 hours) delay for the emergency replacement of clothing, medication and toiletries if your baggage is temporarily lost during transit during the course of your journey and not returned to you within 24 hours, as long as we receive written confirmation from the carrier or tour representative, confirming the number of hours the baggage was delayed.

Any amount we pay you under this subsection will be deducted from your baggage claim under Subsection A – Baggage if your baggage proves to be permanently lost.

Subsubsection C – Personal money

1. We will pay you up to £300 (cash limited to £150) if your personal money is lost or stolen whilst being carried on your person or left in a locked hotel safe or safely deposit box.

2. If you are aged under 16 at the time of the incident, the maximum we can pay you is £50.

Special conditions relating to claims

1. You must seek reasonable care for the safety and supervision of your property.

2. You must get a written report from the local Police in the country where the incident occurred within 24 hours or as soon as possible thereafter of the discovery in the event of loss, theft or attempted theft of all your baggage, valuables or personal money. Failure to comply may result in your claim being rejected or the amount of any relevant claim reduced.

3. You must get a written carriers report if your baggage is lost, damaged or destroyed in transit (or a Property Irregularity Report (PIR) in the case of an airline).

4. You must provide suitable evidence of purchase/ownership and value of all items lost, stolen, damaged or destroyed.

What is not covered

1. Loss, theft of, damage or destruction:
   a) due to delay, confiscation or retention by customs or other official authorities,
   b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind (other than as defined in the personal money definition), vehicle keys or access cards (other than wheelchairs and parachutes only), tents, antiques, musical instruments, pictures, sports gear whilst in use (other than ski equipment in respect of winter sports trips where the appropriate premium has been paid), pedal cycles, dishwashes, boats and/or ancillary equipment,
   c) caused by wear and tear, depreciation (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning or restoring, mechanical or electrical breakdown.

2. Loss, damage or destruction due to cracking, scratching breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles being transported by a carrier, unless the breakage is due to fire, theft or an accident to the vehicle, aircraft, sea vessel, train or vehicle in which they are being carried.
3. Baggage stolen from:
   a) an unattended coach/bus unless it was in the locked luggage compartment of the coach/bus
   b) the passenger compartment of any unattended vehicle.
4. Any shortages due to error, omission or depreciation in value.
5. Any property more specifically covered under any other insurance.
6. Anything mentioned in the General exclusions shown on page 5.

SECTION 8 – LOSS OF PASSPORT OR VISA EXPENSES

What is covered

We will pay you up to £250 for unavoidable additional travel or accommodation expenses you incur abroad in obtaining a new passport or visa, if your passport or visa is lost or stolen.

Special conditions relating to claims

1. You must exercise reasonable care for the safety and supervision of your passport and visa.
2. You must get a written report from the consular and local Police in the country where the incident occurred within 24 hours or as soon as possible thereafter of the discovery in the event of loss or theft of your passport or visa. Failure to comply may result in your claim being rejected or the amount of any relevant claim reduced.

What is not covered

1. Loss, destruction or damage:
   a) due to confiscation or detention by customs or other official authorities or officials.
   b) to your passport or visa if lost unattended at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or public transport operator) unless deposited in a locker or secured any other insured accommodation.
2. Anything mentioned in the General exclusions shown on page 5.

SECTION 9 – PERSONAL LIABILITY

What is covered

You will pay an appointed representative, on your written notice of any incident, which may result in a claim as soon as possible.

Special conditions relating to claims

1. You must give us written notice of any incident, which may result in a claim as soon as possible.
2. You must send us every court claim form, letter of claim or other document as soon as you receive it.
3. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our permission in writing.
4. We will be entitled to take over and carry out in your name the defence of any claims for compensation or damages or otherwise against any third party. We will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and you will give us all necessary information and assistance which we may require.
5. If you die, your legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this policy.

What is not covered

1. Fines imposed by a Court of Law or other relevant bodies.
2. Anything caused directly or indirectly by:
   a) liability which you are responsible for because of an agreement (such as a hire agreement) that was made.
   b) injury, loss or damage arising from:
      i. ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or pets), or firearms (other than guns being used for sport).
      ii. the occupation (except temporarily for the purposes of the trip) or ownership of any land or buildings.
      iii. the carrying out of any trade or profession.
      iv. racing of any kind.
   v. any deliberate act.
3. Anything mentioned in the General exclusions shown on page 5.

SECTION 10 – LEGAL COSTS AND EXPENSES

Important - cover under this section is underwritten and administered by DAS Legal Expenses Insurance Company Limited (DAS). The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS.

DAS LEGAL EXPENSES INSURANCE COMPANY & LAW DAS

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN:231539). DAS Law Limited is a member of the Financial Services Compensation Scheme (FSCS) and is authorised and regulated by the Solicitors Regulation Authority (SRA) and the Bar Council of England and Wales.

Cost of legal action

Where you have an agreement, or if you instruct another law firm on your behalf:

1. Any legal proceedings will be dealt with by a court, or other body which DAS agree to, within the countries covered, and
2. the insured incident happens within the countries covered.

What DAS will pay

DAS will pay an appointed representative, on your behalf, costs and expenses incurred following an insured incident, provided that:

1. the most DAS will pay for claims resulting from one or more event arising at the same time or from the same originating cause is £25,000.
2. the most DAS will pay in costs and expenses is no more than the amount DAS would have paid to a preferred law firm. The amount DAS will pay will be a law firm (where acting as an appointed representative) is currently £100 per hour. This amount may vary from time to time.
3. in respect of an appeal or the defence of an appeal, you must tell DAS within the time limits allowed that you want to appeal and to allow DAS to pay the costs and expenses for appeals. DAS must agree that reasonable prospects exist.
4. for an enforcement of judgment to recover money and interest due to you after a successful claim under this section, DAS must agree that reasonable prospects exist, and
5. where an award of damages is the only remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most DAS will pay in costs and expenses is the value of the likely award.

What DAS will not pay

In the event of a claim, if you decide not to use the services of a preferred law firm, you will be responsible for any costs that fall outside the DAS standard terms of appointment and these will not be paid by DAS.

Definitions applicable to this section

The following words have meanings wherever they appear in this section in bold:

Appointed representative: The preferred law firm or law firm DAS will appoint to act on behalf of you.

Costs and expenses:

A. All reasonable and necessary costs chargeable by the appointed representative and agreed costs in accordance with the DAS standard terms of appointment.

B. The costs incurred by opponents in civil cases if you have been ordered to pay them, or you pay them with DAS’ agreement.

Countries covered Worldwide

DAS standard terms of appointment: The terms and conditions (including the amount DAS will pay to an appointed representative) that apply to the relevant type of claim, which could include a conditional fee agreement (no win no fee). Where a law firm is acting as an appointed representative the amount is currently £100 per hour. This amount may vary from time to time.

Date of occurrence: The date of the event that leads to a claim. If there is more than one event arising at different times from the same originating cause, the date of occurrence is the date of the first of these events. (This is the date the event happened, which may be before the date you first became aware of it.)

Preferred law firm: A law firm or barristers’ chambers DAS choose to provide legal services. These legal practitioners are chosen as they have the proven expertise to deal with your claim and must agree to the DAS’ agreed service standard levels, which DAS audit regularly. They are appointed according to the DAS standard terms of appointment.

Reasonable prospects: The prospects that you will recover losses or damages (or obtain any other legal remedy that DAS have agreed to, including an enforcement of judgment, makes a successful defence or make a successful appeal or defence of an appeal, must be at least 51%. DAS, or a preferred law firm on DAS’ behalf, will assess whether there are reasonable prospects.

DAS Legal Expenses Insurance Company Limited

Insured incident: A specific or sudden accident that causes death or bodily injury to you.

Exclusions applying to Section 10 (also see the General exclusions)

What is not covered

DAS will not pay for the following:

1. any claim relating to any illness or bodily injury that happens gradually or is not caused by a specific or sudden accident.
2. Any claim relating to pre-existing psychological or mental illness unless the condition follows a specific or sudden accident that has caused physical bodily injury to you.
3. Defending your legal rights, but DAS will cover defending a counter-claim.
4. Any claim relating to claims for professional negligence.
5. A claim where you have failed to notify DAS of the insured incident within a reasonable time of it happening and where this failure adversely affects the reasonable prospects of a claim or DAS consider their position has been prejudiced.
6. Any incident or arising before the start of this cover.
7. Costs and expenses incurred before DAS’ written acceptance of a claim.
8. Fines, penalties, compensation or damages that a court or other authority orders you to pay.
9. Any action you take that DAS have not agreed to, where you do anything that hinders DAS or the appointed representative.
10. A dispute with DAS not otherwise dealt with under Condition 7, applying to this section.
11. Costs and expenses arising from or relating to judicial review, coroner’s inquest or fatal accident inquiry.
12. Any costs and expenses that are incurred where the appointed representative handles the claim under a contingency fee arrangement.
13. A claim against ETI - international Travel Protection, DAS or any tour operator or travel agent.
14. Any claim where you are not represented by a law firm or barrister.

Conditions applying to Section 10

1. When seeking a claim, if legal representation is necessary, DAS will appoint a preferred law firm as your appointed representative to deal with your claim. They will try to settle your claim by negotiation without having to go to court.
2. If the preferred appointed law firm cannot negotiate settlement of your claim and it is necessary to go to court and legal proceedings are issued or there is a conflict of interest, then you may choose a law firm to act as the appointed representative.
3. If you choose a law firm as your appointed representative who is not a preferred law firm, DAS will give your legal representative the option of acting as a preferred law firm. However if they refuse to act on this basis, the most DAS will pay will be £100 per hour that it had agreed to the DAS standard terms of appointment. The amount DAS will pay a law firm that acts as an appointed representative is currently £100 per hour. This amount may vary from time to time.
4. The appointed representative must co-operate with DAS at all times and must keep DAS up to date with the progress of your claim.
5. a) You must co-operate fully with DAS and the appointed representative.
6. b) You must give the appointed representative any instructions that DAS ask you to.
7. a) You must tell DAS if anyone offers to settle a claim. You must not negotiate or agree to a settlement without the agreement of DAS.
8. b) If you do not accept a reasonable offer to settle a claim, DAS may refuse to pay further costs and expenses.
9. a) You must not take legal action to pay you the reasonable value of your claim, instead of starting or continuing legal action. In these circumstances you must allow DAS to take over and pursue or settle any claim. You must also allow DAS to pursue at their own expense and for their own benefit, any claim for compensation against any other person and you must give DAS all the information and help you can.
10. a) You must instruct the appointed representative to have costs and expenses taxed, assessed or audited if DAS ask for this.
11. a) You must take every step to recover costs and expenses and court attendance expenses that DAS have to pay and must pay any costs that are recovered.
12. a) If the appointed representative refuses to continue acting for you with good reason, or if you dismiss the appointed representative without good reason, the cover DAS provide will end immediately unless DAS agree to appoint another appointed representative.
13. a) If you settle or withdraw a claim without DAS’ agreement, or do not give suitable instructions to the appointed representative, DAS can withdraw cover and will be entitled to reclaim from you any costs and expenses DAS has paid.
14. a) There is a disagreement between you and DAS about the handling of a claim and it is not resolved through DAS’ internal complaints procedure you can contact the Financial Ombudsman Service for help. This service is free to both you and DAS. (Details available from www.financial-ombudsman.org.uk). If the dispute is not covered by the Financial Ombudsman Service there is a separate arbitration process. The arbitrator will be a barrister, solicitor or other suitably qualified person chosen jointly by you and DAS. If there is a disagreement over the choice of arbitrator, DAS will ask the Chartered Institute of
Arbitrators to decide. The arbitrator will decide who will pay the costs of the arbitration. For example, costs may be split between you and DAS or may be paid by either you or DAS.

DAS may require you to get, at your expense, an opinion from an expert that DAS considers appropriate on the merits of the claim or proceedings, or on a legal principle. The expert must be approved in advance by DAS and the cost agreed in writing between you and DAS. Subject to this, DAS will pay the cost of getting the opinion if the expert's opinion indicates that it is more likely than not that you will recover damages (or obtain any other legal remedy that DAS have agreed to) or makes a successful defence.

9. You must:
   a. keep to the terms and conditions of this section.
   b. take reasonable steps to avoid and prevent claims;
   c. take reasonable steps to avoid incurring unnecessary costs.
   d. send everything DAS asks for, in writing, and
   e. report to DAS full and factual details of any claim as soon as possible and give DAS any information DAS need.

10. DAS will, at DAS's discretion, void this section (make it invalid) from the date of claim, or alleged claim, and/or DAS will not pay the claim if:
   a. a claim you have made to obtain benefit under this policy is fraudulent or intentionally exaggerated, or
   b. any declaration or statement is made in support of a claim.

11. Apart from DAS, you are the only person who may enforce any or all of this policy and the rights and interests arising from or with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section in relation to any third-party rights or interest.

12. If any claim covered under this section is also covered by another policy, or would have been covered if this section did not exist, DAS will only pay their share of the claim even if the other insurer refuses the claim.

This Section is governed by the law that applies in the part of the United Kingdom, Channel Islands or Isle of Man where you normally live. Otherwise, the law of England and Wales applies. All Acts of Parliament mentioned in this section include equivalent laws in Scotland, Northern Ireland, the Isle of Man and the Channel Islands as appropriate.

GENERAL EXCLUSIONS
You are not covered for anything caused directly or indirectly by:
1. Your suicide, deliberately injuring yourself, being under the influence of drugs or (unless prescribed by a doctor), alcohol, drug abuse and/or addiction, solvent abuse and putting yourself at needless risk (unless you are trying to save someone's life).
2. Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
3. You participating in professional or organised sports, winter sports (unless the appropriate premium has been paid), racing, speed or endurance tests or dangerous pursuits.
4. Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft.
5. Bankruptcy/liquidation of any tour operator, travel agent, public transport provider or transportation company.
6. Unless we provide cover under this insurance, any other loss, damage or additional expense following on from the event for which you are claiming. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following
7. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion and/or/ civil unrest assuming the proportions of or amounting to an uprising, military or usurped power.
8. Loss or damage to any property and expense or legal liability caused by or contributed to or arising from:
   a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning nuclear fuel.
   b) the radioactive, toxic or other dangerous properties of nuclear machinery or any part of it.
   c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
   d) You travelling on motorcycles up to 125cc but not wearing a crash helmet (whether legally required locally or not) and travelling on any quad bike, all-terrain vehicle or motorcycle over 125cc.
   e) You mountaineering or rock climbing using picks, ropes or gut-holding.
   f) You manual work or hazardous occupation of any kind.
   g) You taking part in dangerous expeditions or the crossing of a vessel outside European waters.
   h) Any payment which you would normally have made during your travels, if nothing had gone wrong.
   i) You are claiming. Examples of such loss, damage or
   j) Travelling on motorcycles over 125cc but not wearing a crash helmet (whether legally required locally or not) and travelling on any quad bike, all-terrain vehicle or motorcycle over 125cc.
   k) You mountaineering or rock climbing using picks, ropes or gut-holding.
   l) You manual work or hazardous occupation of any kind.
   m) You taking part in dangerous expeditions or the crossing of a vessel outside European waters.
   n) Any payment which you would normally have made during your travels, if nothing had gone wrong.

15. Your travel to a country or specific area or event to which the travel advice unit of the Foreign & Commonwealth Office (FCO) has advised against all, or all but essential travel. You can go online at www.fco.gov.uk/en/travel-and-living-abroad/travel-advice-by-country/
16. The withdrawal, or the disorderly failure to withdraw, of the United Kingdom, in whole or in part from the European Union and any transitional arrangements to that withdrawal however natural and whether temporary or otherwise, resulting in delay and disruption to, or cancellation of, travel arrangements from any port, airport, station or terminal as a consequence of:
   a. legislative, regulatory or administrative changes or uncertainty; or
   b. the total or partial failure of any computer, information or administrative system to function or to deal with required processing volumes in a timely manner; or
   c. customs, immigration, security or other border controls; or
   d. the closure of airspace or of any port, airport, station or terminal to traffic from or to the United Kingdom.

GENERAL CONDITIONS
You must comply with the following conditions to have the full protection of your policy. If you do not comply we may cancel the policy or refuse to deal with relevant claims or reduce the amount of any relevant claim payments.

1. No payment will be made under Section 1, 4, 5 or 6 without appropriate medical certification.
2. We may require medical certificates, information, evidence and receipts, these must be obtained by you or your expense.
3. In the event of a claim, if we require a medical examination you must agree to this and in the event of death we are entitled to a post mortem examination both at your expense.
4. If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share (not applicable to Section 4 – Personal accidents).
5. You must take all reasonable steps to avoid bodily injury under this policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share (not applicable to Section 4 – Personal accidents).
6. Throughout your dealings with us we expect you to act honestly.
7. If you or anyone acting for you:
   a) knowingly provides information to us as part of your application for your policy that is not true and complete to the best of your knowledge and belief;
   b) knowingly makes a fraudulent or exaggerated claim under your policy;
   c) knowingly makes a false statement in support of a claim;
   d) submits a knowingly false or forged document in support of a claim;
   e) makes a claim for any loss or damage caused by your willful act or caused with your agreement, knowledge or collusion.

Then:
   a) we may prosecute fraudulent claims;
   b) we may make the policy void from the date of the fraudulent act;
   c) we will not pay any fraudulent loss or damage;
   d) we will be entitled to recover from you the amount of any fraudulent claim already paid under your policy since the start date;
   e) we may inform the Police of the circumstances.
7. We accept as evidence of cover the booking confirmation issued to you by the travel company showing that the premium has been paid.
8. You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
9. We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other parties.
10. We may at any time pay to you our full liability under the policy after which no further payments will be made in any respect.
11. If at the time of making a claim there is any other policy covering the same risk we are entitled to contact that insurer for a contribution.
12. You are free to choose the law applicable to this policy. As we are based in England, we propose to apply the laws of England and Wales and by purchasing this policy you have agreed to this.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)
Towergate Travel and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk

THE CONSUMER INSURANCE (DISCLOSURE AND REPRESENTATION) ACT 2012
This Act abolished the duty of disclosure, but imposes on the individual entering into an insurance contract a duty to take reasonable care not to make a misrepresentation to the insurer. In other words, this means that you must answer genuine questions posed by the insurer accurately, truthfully and to the best of your knowledge.
If you do not insurers may cancel your policy, or reject or only pay a proportion of your claim depending on whether the misrepresentation was deliberate, reckless or simply careless.

EMERGENCY ASSISTANCE, REPATRIATION OR CHANGE IN TRAVEL PLANS
In the event of death, bodily injury, illness or disease resulting in any of the above, immediate contact must be made with:

TOWGERATE ASSISTANCE – Telephone: +44 (0) 20 3901 1722 Fax: +44 (0) 20 3901 1723

When calling state your identity, your policy number and the identity and telephone number of the treating doctor.

HOW TO MAKE A CLAIM FOR ALL SECTIONS
You should fill in the claim form and send it to us as soon as possible with all the information and documents required. It is essential that you provide us with as much detail as possible to enable us to handle your claim promptly and efficiently. Please keep copies of all the documentation you send to us.

IN RESPECT OF LEGAL COSTS AND EXPENSES CLAIMS PLEASE CONTACT:
DAS Legal Expenses Insurance Company Limited, DAS House, Quayside, Temple Back, Bristol BS1 8NH Telephone: +44 (0)117 934 2000 Fax: +44 (0)117 934 2109

You should fill in the claim form and send it to us as soon as possible with all the information and documents required. It is essential that you provide us with as much detail as possible to enable us to handle your claim promptly and efficiently. Please keep copies of all the documentation you send to us.

6
If you have cause for complaint, it is important you know we are committed to providing you with an exceptional level of service and customer care. We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to do everything to put it right so we can try to put things right.

WHEN YOU CONTACT US

Please give us your name and a contact telephone number.
Please quote your policy and/or claim number, and the type of policy you hold.
Please explain clearly and concisely the reason for your complaint.

INITIATING YOUR COMPLAINT

Any enquiry or complaint you have according to your policy, may be addressed to: The Towergate Claims Team, Towergate Legal Claims, 100 Old Broad Street, London EC2M 1XQ or by post to: Towergate Legal Claims, PO Box 1156, Doncaster, DN1 9PG

Any complaint you have regarding your policy, may be addressed to:
The Managing Director, Towergate Travel, 3000 Hillwood Drive, Hillwood Business Centre, Chertsey, Surrey, KT16 9RS. Telephone: 01372 344300

If you wish to complain under the Legal Costs and expenses section, please contact DAS by:
Phoning: 0344 893 9013 Emailing: customerrelations@das.co.uk
Writing to the Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Oxastle, Doncaster, DN1 9PG

Completing a DAS online complaint form at www.das.co.uk/about-das/complaints

BEYOND TOWERGATE TRAVEL – REFERRAL TO THE FINANCIAL OMBUDSMAN SERVICE

If we have given you your final response and you are still dissatisfied, you may refer your case to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our complaints procedure has been exhausted.

The Financial Ombudsman can be contacted at:
Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.
Telephone: 0800 023 4567 or 0300 123 9123 Fax: (020) 7964 1091.
Email: complaintInfo@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

This procedure will not affect your rights in law

DAS EUROLAW LEGAL ADVICE

DAS will give you confidential legal advice over the phone on any personal legal problem under the laws of any European Union Country, Isle of Man, the Channel Islands, Switzerland and Norway. You will be given the opportunity to speak for 24 hours a day, 7 days a week. In the event that you need to call back during your enquiry, advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice is charged at a minimum of £5.00 per minute. You need to stay within the £5.00 limit to use our service.

To help us improve and improve our service, we record all inbound and outbound calls. To contact the above service, phone DAS on (44) (0) 117 934 0548. When phoning, please quote the policy number.

DAS will not accept responsibility if the Helpline Service is unavailable for reasons DAS cannot control.

TOWERGATE FAIR PROCESSING NOTICE

The privacy and security of your information is important to us. This notice explains who we are, the types of information we hold, how we use it, who we share it with and how long we keep it. It also informs you of your rights you have regarding your personal information under current data protection law. The terms used in this Fair Processing Notice relate to the Information Commissioner’s Office guidance.

Who are we?
Towergate Underwriting Group Limited (part of the Ardonagh Group of companies) is the Data Controller of the information you provide to us and is registered with the Information Commissioner’s Office for the products and services we provide to you.

You can contact us for general data protection queries by email to DataProtection@ardonagh.co.uk or in writing to The Data Protection Officer, care of the Chief Information Officer, The Ardonagh Group, 55 Bishopsgate, London, EC2N 3AS. Please advise us of as much detail as possible to comply with your request.

For further information about the Ardonagh Group of companies please visit http://www.ardonagh.com/

What information do we collect?
We will collect personal information which may include your name, telephone number, email address, postal address, occupation, date of birth, additional details of risks related to your enquiry or product and payment details (including bank account number and sort code) which we need to offer and provide the service or product or deal with a claim. We may need to request and collect sensitive personal information such as details of convictions or medical history that are necessary for providing you with the product, service or for processing a claim. We collect personal information for the following products and services if it is critical for the delivery of a product or service and without which the product or service cannot be provided. We will therefore not seek explicit consent to process this information as the processing is legitimised by its criticality to the service provision. If you object to use of this information then we will be unable to offer you the product or service requested.

How do we use your personal information?
We will use your personal information to:
• assess and provide the products or services that you have requested
• communicate with you
• develop new products and services
• undertake statistical analysis.

We make outbound phone calls for a variety of reasons relating to many of our products or services (for example, to update you on the progress of a claim or to discuss renewal of your insurance contract).

We are fully committed to the regulations set out by Ofcom and follow strict processes to ensure we comply with them.

To provide the information service, we may need to request personal information and ask security questions to satisfy ourselves that you are who you say you are.

We may aggregate information and statistics on website usage or for developing new and existing products and services, and we may also provide this information to third parties. These statistics will not include information that can be used to identify any individual.

Securing your personal information

We follow strict security procedures in the storage and disclosure of your personal information in line with industry practices, including storage in electronic and paper formats.

We share all the information you provide to us, including information provided via forms you may complete on our websites, and information which we may collect from your browsing (such as clicks and page views on our websites).

Any new information you provide to us may be used to update an existing record we hold for you.

When do you share your information?
To help us prevent financial crime, your details may be submitted to fraud prevention agencies and other organisations where your records may be searched, including the Claims and Underwriting Exchange (CUE) and the Motor Insurers Anti-Fraud and Theft Register (MIAMRT).

In addition, within the Ardonagh Group, third parties (for example insurers or loss adjusters) deliver some of our products or provide all or part of the service requested by you. In these instances, while the information you provide will be disclosed to these companies, it will only be used for the provision and administration of the service provided (for example verification of any quote given to you or claims processing, underwriting and pricing purposes or to maintain management information for analysis). This information may include conducting other firms involved in financial management regarding payment.

The data we collect may be transferred to, and stored at, a destination outside of the European Economic Area (“EEA”). It may also be processed by staff operating outside of the EEA who work for or on our behalf.

We may of course be obliged by law to pass on your information to the police or other law enforcement body, statutory or regulatory authority including but not limited to the Employer’s Liability Tracing Office (ELTO) and the Motor Insurance Bureau (MIB).

We may also share your information with anyone you have authorised to deal with us on your behalf.

How long do we keep your information for?
We will not keep your personal information longer than is necessary for the purpose for which it was provided unless we are required by law or have other legitimate reasons to keep it for longer (for example if necessary for any legal proceedings).

We will normally keep for no more than 6 years after termination of a product, contract or service we provide. In certain cases, we will keep your information for longer, particularly where the product includes liability insurances or types of insurance for which a claim could potentially be made by you or a third party at a future date, even after your contract with us has ended.

Your rights

Under data protection law you have the right to change or withdraw your consent and to request details of any personal data that we hold about you.

You have the right to request a legitimate reason to continue to hold your information, you have the right to be forgotten.

We may use automated decision making in processing your personal information for some services and products. You can request a manual review of the accuracy of an automated decision that you are unhappy with.

Further details of your rights can be obtained by visiting the Information Commissioner’s Office website at https://ico.org.uk/.

DAS DATA PROTECTION

To comply with data protection regulations DAS is committed to processing your personal information fairly and transparently. This section is designed to provide a brief understanding of how DAS collect and use your personal information. DAS may collect personal details, including your name, address and, on occasion your medical records. This is for the purpose of managing your products and services, and this may include underwriting, claims handling and providing legal advice.

WHO DAS ARE
DAS is part of DAS UK Holdings Limited (DAS UK Group). The use of your personal data by DAS and members of the DAS UK Group are covered by DAS’ individual company registrations with the Information Commissioner’s Office.

GOT A QUESTION

If you have any questions or comments about how DAS store, use or protect your information, or if you wish to request to see the information DAS hold about you, you can do this by calling 0344 893 9013, by writing to the Data Protection Officer at DAS Head Office address (please see page 4) or by visiting www.das.co.uk

HOW DAS WILL USE YOUR INFORMATION

DAS may need to send your information to other parties, such as lawyers or other experts, the court, insurance inspectors, credit reference agencies, the premium and claims providers. If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by writing to, or telephoning DAS. A copy is also accessible and can be downloaded via DAS’ website.