

# UK Insurance Policies

## Personal Travel & Motor Breakdown

Valid for issue up to 31/12/2019. For holidays commencing before 31/12/2019

### THE TRAVEL INSURANCE PRODUCTS & SERVICE

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

### INSURANCE PREMIUM AND FEES

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

### YOUR INSURANCE COVER

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

### 24-HOUR MOTORING BREAKDOWN SERVICE

Please tell **us** as quickly as possible about any motor **breakdown**, accident or theft during your **journey** (or within 7 days before you leave).

Phone: 020 8603 9533

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

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

### 24-HOUR EMERGENCY MEDICAL ASSISTANCE

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

Phone: 020 8603 9533

email: [medical@allianz-assistance.co.uk](mailto:medical@allianz-assistance.co.uk)

### SUMMARY OF COVER - PERSONAL TRAVEL

The following is only a summary of the main cover limits. You should read the rest of the policy for the full terms and conditions.

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

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

### SUMMARY OF COVER - MOTOR BREAKDOWN

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

Section/Cover	Limit (up to)	Excess	Page
1 Pre-travel motor breakdown	£300 - Labour charges £1,600 - Car hire	No excess	7
2 Labour charges	£300	No excess	7
3 Car hire, hotel accommodation and recovery costs	£1,600	No excess	7
Chauffeur hire	£1,600	No excess	7
4 Essential telephone costs	£5	No excess	8
5 Car hire	£100	No excess	8

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

### IMPORTANT TELEPHONE NUMBERS

Customer services	01228 599960
24-hr emergency medical assistance	020 8603 9533
24-hr motoring breakdown service & claims	020 8603 9533
Personal travel insurance claims	020 8603 9958

Please read this policy and carry it with you during your journey

## IMPORTANT INFORMATION

Thank **you** for taking out **your** insurance with **us**.

**Your** booking confirmation shows whether **you** have purchased this insurance.

This is **your** insurance policy wording. Please make sure that **you** take it on holiday with **you** in case of an emergency. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand, **you** should call Cumbrian Cottages on **01228 599960**.

### Insurer

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

### How your policy works

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

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

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

### Motor breakdown

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

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

### Your cancellation rights

If **your** cover does not meet **your** requirements, please notify Cumbrian Cottages on **01228 599960** within **14** days of receiving **your** policy documents and return all such documents to us. If **you** do so, **you** will be entitled to a refund of **your** premium unless during this **14** day period **you** have travelled, made a claim or intend to make a claim. Please be aware that **your** cancellation rights are no longer valid after this initial **14** day period.

### Information you need to tell us

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

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

If **you** think **you** may have given us any incorrect answers, or if **you** want any help, please call Cumbrian Cottages on **01228 599960**, as soon as possible and we will be able to tell **you** if we can still offer **you** cover.

### Policy excess

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

### Data protection notice

**We** and Vacation Rentals (UK) Ltd care about **your** personal data.

This summary below and **our** full privacy notice explain how **we** protect **your** privacy and uses **your** personal data. **Our** full Privacy Notice is available at [www.allianz-assistance.co.uk/privacy-notice/](http://www.allianz-assistance.co.uk/privacy-notice/)

If a printed version is required, please write to Legal and Compliance Department, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

For Vacation Rentals (UK) Ltd's full privacy notice, please visit:

[www.wynvr.co.uk/privacy-notice](http://www.wynvr.co.uk/privacy-notice)

#### • How will we obtain and use your personal data?

**We** will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and

- Data that may be provided about **you** from certain third parties, such as **your** insurance broker, **doctors** in the event of a medical emergency, airline companies in the event of repatriation or authorised repairers in the event of a **breakdown**.

**We** will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

#### • Who will have access to your personal data?

**We** may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as in the event of a medical emergency or vehicle recovery operators;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

**We** will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us** **your** consent to do so.

#### • How long do we keep your personal data?

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

#### • Where will your personal data be processed?

**Your** personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

#### • What are your rights in respect of your personal data?

**You** have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

#### • Automated decision making, including profiling

**We** carry out automated decision making and/or profiling when necessary.

#### • How can you contact us?

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

##### For Allianz Global Assistance

- By post: Data Protection Officer, AWP Assistance UK Ltd  
102 George Street, Croydon CR9 6HD
- By telephone: **020 8603 9853**
- By email: [AzPUKDP@allianz.com](mailto:AzPUKDP@allianz.com)

##### For Vacation Rentals (UK) Ltd

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

### Financial Services Compensation Scheme

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

### Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.

## Contracts (Rights of Third Parties) Act 1999

The parties do not intend any term of the agreement to be enforceable pursuant to the Contracts (Rights of Third Parties) Act 1999. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

## DEFINITION OF WORDS

When the following words and phrases appear in the policy document or booking confirmation, they have the meanings given below. These words are highlighted by the use of bold print.

### Accident

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

### Area of cover

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

### Breakdown

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

### Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

### Doctor

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

### Economic sanction(s)

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

### Excess

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

### Family

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

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

### Hazardous activity

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

There is no cover for:

- Any professional sporting activity; or
- Any kind of racing except racing on foot; or
- Any kind of manual work.

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

### Home

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

### Insured vehicle

The vehicle must be:

- A car, motorcycle over 150cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the **United Kingdom** or **Channel Islands**. Towed caravans or trailers are not covered unless agreed in writing by **us** and the extra additional premium paid.
- Less than 15 years old at the date **you** buy the policy.

- Not more than 3,500kg in weight (including any load), 7 metres long, 3 metres high and 2.25 metres wide.
- Not carrying more than the recommended number of passengers (maximum being 8 including the driver).
- Kept in a safe and roadworthy condition and serviced in accordance with the manufacturer's specifications.

### Insurer

AWP P&C SA.

### Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in the **UK** or **Channel Islands**, whichever is earlier.

- Any other trip which begins after **you** get back is not covered.
- A trip which is booked to last longer than **90** days is not covered.

### Pair or set

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

### Period of insurance

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

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

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

### Personal money

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

### Personal possessions

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

### Person insured, you, your

Each person shown on the booking confirmation, for whom the appropriate insurance premium has been paid.

### Relative

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

### Resident

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

### Single parent family

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

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

### Travelling companion

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

### United Kingdom (UK)

England, Scotland, Wales, Northern Ireland and the Isle of Man.

### Valuables

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

### We, our, us

Allianz Global Assistance which administers the insurance on behalf of the **insurer**.

### You, your, person insured

Each person shown on the booking confirmation, for whom the appropriate insurance premium has been paid.

## HEALTH DECLARATION AND HEALTH EXCLUSIONS

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

It is a condition of this policy that:

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

## GENERAL EXCLUSIONS

The following exclusions apply to the whole of **your** policy:

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

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

## CONDITIONS

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

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

**We have the right to do the following**

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

## MAKING A CLAIM

To claim, please visit the website [www.azgatravelclaims.com](http://www.azgatravelclaims.com). This will lead you to our online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively:

### MOTOR BREAKDOWN INSURANCE

Always contact our motor breakdown service on: **020 8603 9533**

### PERSONAL TRAVEL INSURANCE

To claim phone: **020 8603 9958**

or write to:

Allianz Global Assistance Personal Travel Insurance Claims Department  
PO Box 451, Feltham TW13 9EE

or email [travel.claims@allianz-assistance.co.uk](mailto:travel.claims@allianz-assistance.co.uk)

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

#### For all claims

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

#### Emergency Medical and Associated Expenses

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

#### Personal possessions and Personal money

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

#### Personal accident

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

#### Personal liability

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

## MAKING A COMPLAINT

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

#### Complaints relating to the sale of the policy:

If you have a complaint regarding the sale of the policy, please contact:

Cumbrian Cottages on **01228 599960** as your issuing agent.

#### Complaints relating to claims or administration of the policy:

If you have a complaint regarding claims or administration of the policy, please contact:

Customer Support, Allianz Global Assistance,  
102 George Street, Croydon CR9 6HD

Telephone: **020 8603 9853**

Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

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

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

#### Online sales only

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

## YOUR PERSONAL TRAVEL COVER

### EMERGENCY MEDICAL

#### AND ASSOCIATED EXPENSES - SECTION 1

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

#### WHAT YOU ARE COVERED FOR

We will pay you or your personal representatives for the following necessary and unforeseen emergency expenses if you die, are injured or taken ill during your journey.

Up to **£2,500** in total under this section for reasonable fees or charges you incur in:

##### Medical Repatriation

Up to **£1,000** for medical repatriation to get you back home or to a hospital within 25 miles from your home, if you are an in-patient for more than 48 hours in a hospital more than 25 miles away from your home.

##### Treatment

Up to **£250** for medical, surgical, medication costs, hospital, nursing home or nursing services.

##### Hospital Benefit

**£20** for each 24-hour period that you are in hospital as an in-patient up to **£600** in total during the journey.

##### Transport and accommodation

Up to **£1,000** for:

- reasonable extra transport and accommodation costs (room only) for you and any one other person who is required on medical advice to travel to be with you (from within the UK or Channel Islands), remain with you or escort you home.
- the reasonable cost of transporting your ashes or body home.
- reasonable extra transport and accommodation costs which you may have to pay to return home on the advice of a doctor following death, serious illness or serious injury of a relative.

## WHAT YOU ARE NOT COVERED FOR

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

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

Any claim if **you** were unable to comply with the terms stated under Health exclusions on page 3, at the date **your** policy was issued.

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

Anything caused by:

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

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

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

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

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

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

**Your** burial or cremation within **your home** country.

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

Dental work involving the use of precious metals.

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

## PERSONAL POSSESSIONS – SECTION 2

### WHAT YOU ARE COVERED FOR

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

Note – It will be **our** decision to pay either:

- The cost of repairing **your** items;
- To replace **your** belongings with equivalent items; or
- The cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

### WHAT YOU ARE NOT COVERED FOR

An **excess** of £25.

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

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

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

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

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

The cost of replacing or repairing false teeth.

Loss or theft of, or damage to the following:

- **Valuables** left in a motor vehicle or in a tent.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**).
- **Valuables** carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
- **Valuables** unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation (excluding tents) **you** are using on **your journey**.

- Items for which **you** are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.

### Personal money.

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

## PERSONAL MONEY – SECTION 3

### WHAT YOU ARE COVERED FOR

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

### WHAT YOU ARE NOT COVERED FOR

An **excess** of £25.

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

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

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

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

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

## PERSONAL ACCIDENT – SECTION 4

### WHAT YOU ARE COVERED FOR

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

#### Death

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

#### Permanent loss

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

#### Physical disablement

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

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

### WHAT YOU ARE NOT COVERED FOR

Any condition stated under Health declaration and health exclusions.

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

Anything caused by:

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

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

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

## PERSONAL LIABILITY – SECTION 5

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

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

### WHAT YOU ARE COVERED FOR

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

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

### Note

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

### WHAT YOU ARE NOT COVERED FOR

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

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

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

Any contractual liabilities.

Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.

Compensation or other costs caused by **accidents** arising from **your** ownership or possession of any of the following:

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

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

## ADDITIONAL EXPENSES - SECTION 6

### WHAT YOU ARE COVERED FOR

#### Travel and accommodation

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

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

#### Beach closure

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

### Natural catastrophe

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

### Holiday disturbance

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

### WHAT YOU ARE NOT COVERED FOR

#### Under Travel and accommodation

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

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

#### Under Beach closure

Any claim:

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

#### Under Natural catastrophe

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

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

#### Under Holiday disturbance

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

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

## YOUR MOTOR BREAKDOWN COVER

### COVER BEFORE YOU LEAVE – SECTION 1

#### WHAT EACH INSURED VEHICLE IS COVERED FOR

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

#### Note:

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

#### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

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

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

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

The cost of essential spare parts or repair costs.

The cost of any personal accident insurance.

The cost of any fuel or oil used.

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

## EMERGENCY ROADSIDE REPAIRS AND GETTING YOUR INSURED VEHICLE TO A GARAGE – SECTION 2

### WHAT EACH INSURED VEHICLE IS COVERED FOR

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

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

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

## CAR HIRE, HOTEL ACCOMMODATION & RECOVERY COSTS - SECTION 3

### WHAT EACH INSURED VEHICLE IS COVERED FOR

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

#### Note:

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

#### **Car hire**

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

#### **Hotel accommodation**

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

#### **Transport costs**

**We** will pay either:

- the reasonable costs of recovering the **insured vehicle** to **your home**; or
- the reasonable costs of rail or coach fares to travel to the scene of the **breakdown** to collect the **insured vehicle**, once the repairs have been done.

**We** will also help arrange and pay:

#### **Chauffeur hire**

Up to **£1,600** in total (**£80** per day) for the cost of hiring a chauffeur in the event of a serious illness or serious injury (not due to a road traffic accident) of the driver in **your** party.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any costs after the **insured vehicle** is available and can be driven (unless **we** have agreed to the hire of a chauffeur).  
Any sundry expenses resulting from an incident claimed for under this section. For example faxes, food and drink.  
**Breakdowns** due to a lack of petrol, oil, water or frost damage.  
Any cost arising from filling the **insured vehicle** with the incorrect or contaminated fuel.  
Use of the **insured vehicle** for racing, pace-making or being in any contest or speed trial or any rigorous reliability testing.  
The cost of any repairs or charges incurred as a result of an accident involving the **insured vehicle**.  
The cost of any parts, components or materials used to repair the **insured vehicle**.  
**Under car hire**  
The cost of any fuel or oil used.  
**Under hotel accommodation**  
Any hotel arrangements if **your** main accommodation is a tent.  
**Also refer to sections General exclusions, Conditions & Making a claim.**

## ESSENTIAL TELEPHONE COSTS - SECTION 4

### WHAT EACH INSURED VEHICLE IS COVERED FOR

**We** will pay up to **£5** in total for essential telephone calls made as a result of a **breakdown** during **your journey**.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

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

## HOME CAR HIRE - SECTION 5

### WHAT EACH INSURED VEHICLE IS COVERED FOR

**We** will help arrange and pay up to **£100** in total for the cost of hiring an equivalent vehicle in **your** home country if **your** own **insured vehicle** is still unusable on **your** return to **your** home country following a **breakdown** during **your journey**.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

The cost of any personal accident insurance.  
The cost of any fuel or oil used.  
The cost of returning the hired vehicle to the hire car company.  
**Also refer to sections General exclusions, Conditions & Making a claim.**

Please call **01228 599960** for large print, audio and Braille.

Vacation Rentals (UK) Ltd Registered address: Spring Mill, Earby, Barnoldswick, Lancashire, BB94 0AA. Registered No. 00965389

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Allianz Global Assistance is a trading name of AWP Assistance UK Ltd  
AWP Assistance UK Ltd is registered in England No. 1710361. Registered Office PO Box 74005, 60 Gracechurch Street, London EC3P 3DS

AWP Assistance UK Ltd and Vacation Rentals (UK) Ltd are authorised and regulated by the Financial Conduct Authority

AWP P&C SA is duly authorised in France and the United Kingdom, and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Global Assistance will act as an agent for AWP P&C SA for the receipt of customer money, for settling claims and handling premium refunds

Vacation Rentals (UK) Ltd acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds