

Guide to Changes

Halifax Ultimate Reward Current Account

Changes to account benefits from 21st November 2021



Guide to Changes

From **21st November 2021** we will be making changes to the benefits that come with your Halifax Ultimate Reward Current Account. This guide tells you what's changing and how it affects you. It's important that we let you know when something is changed by the insurance providers as it can affect the cover that comes with your account. The changes to the travel insurance means a new insurance policy will replace the previous one which comes with your account on the change date. After describing all of the changes, we've given you some key information

about us, our services and who this new travel policy will be right for, as well as a summary of key benefits and requirements to claim under it.

This information is to help you decide if this account, with the changes, will still be right for you. We've also included the new travel policy document. As you currently hold your policy with AXA the period of insurance with the new insurer will start from 21st November 2021, except for upgrades, which will continue to be underwritten by AXA until the expiry date stated in your upgrade schedule.



Changes to Travel Insurance

AXA Insurance UK plc underwrite the travel insurance that comes with your account and, in line with section 1 of the policy general conditions, we are now giving you notice on their behalf that the policy will be cancelled at midnight on 20th November 2021 and immediately replaced on 21st November 2021 by travel insurance provided by AWP Assistance UK Ltd (Allianz Assistance) which is underwritten by AWP P&C SA (new insurer). Financial failure cover is underwritten by Liberty Mutual Insurance Europe SE and administered on their behalf by International Passenger Protection Limited - there's more about Financial failure in this guide.

However if you have paid for an upgrade to your cover directly with AXA for risks which are not covered under the policy as standard, your upgrade will continue to be underwritten by AXA until the expiry date stated in your upgrade schedule and will not be cancelled. All claims will be managed by Allianz Assistance for incident dates on or after 21st November 2021. You will receive confirmation letters, which include guidance on who to contact, separately from AXA and Allianz Assistance – you do not need to take any action. If you renew your upgrade going forward, cover will then be subject to Allianz Assistance's terms and conditions and there's more about this later in this guide.

If you're eligible for cover, there will be no break in travel insurance cover but some of the changes may affect what you're covered for. These changes will only affect you if you're eligible for cover.

There are new phone numbers to use if you need to claim, or contact the new insurer and they have provided their own data privacy information. If you're abroad and need medical assistance, you can call Allianz Assistance on **+44 (0)208 239 3931**. When this change happens, the wording, layout and positioning in the terms and conditions will be updated. The new insurer has removed duplicated or unnecessary wording, and made it clearer and easier to understand. They've also added benefit tables when applicable to make it easier to read.

Demands and needs

The demands and needs statement wording will be updated for the travel policy. Whilst the wording will be updated to improve clarity, there will be no change to who this policy is suitable for. The new wording will read:

This product meets the demands and needs of those under 71 years who want to insure themselves against medical emergencies, delayed or missed departures, cancellation, cutting a trip short, lost, stolen or delayed possessions, loss of travel money and passport, personal accident, personal liability and legal expenses when travelling. Travel insurance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

The existing statement is - this product meets the demands and needs of those under 71 years of age travelling abroad in respect of medical and other similar expenses throughout the duration of the policy.

Governing law

The law that governs your travel insurance will be updated and unless you and the new insurer agree otherwise, the law of England and Wales will apply. At the moment the law which governs the existing policy is the law which applies to the part of the UK in which you normally live unless you have agreed otherwise.

Key benefit changes

Excess increase

Where an excess applies, it is changing from £75 per claim per incident to £75 per adult per incident which could mean you'll pay more if you need to claim. This will apply for incidents that occur from 21st November 2021. The new excess does not apply to any child covered by the policy. If you have paid for an Excess Waiver upgrade, then the excess will continue to be waived until the upgrade expiry date.

The Trip duration you'll be covered for is reducing

- The maximum single trip duration of 45 consecutive days will reduce to 31 consecutive days. It's important to remember this if you book a trip before the change date.
- If you've already booked or intend to book a trip lasting more than 31 consecutive days that begins on or after 21st November 2021 and haven't already purchased a trip extension upgrade, you will need to contact Allianz Assistance to extend your cover, an additional premium will be payable.
- If your trip starts before 21st November 2021, for this trip only, you will continue to be covered for up to 45 consecutive days from the date of travel.

A new virtual GP service will be added to the policy benefits

You will have access to a 24/7 GP telephone and video consultation service as part of the medical cover provided. If, while you are overseas, you have a medical issue that you would like to speak to a qualified GP about, you can book an appointment through HealthHero Solutions Ltd (HealthHero) by using the Allianz Assistance Hub, to receive GP advice by telephone or video. The telephone service is available 24 hours a day, seven days a week. The video service is available daily between 8am and 10pm (UK time), except for Christmas Day.

There will be access to the Allianz Assistance Hub - the online policy management and claims service

The policy wording will be updated to make reference to the Allianz Assistance Hub. If you are eligible for cover and registered for mobile or Online Banking you can use these services to access the Allianz Assistance Hub securely to view your policy documents, declare pre-existing medical conditions, arrange and view your policy upgrades, register upcoming flights for automatic delay claim payments if they qualify, and submit an online travel claim or find out useful information for your trip.

There will be reduced cover if you are ordered home early because of an epidemic or pandemic

There won't be cover if you're abroad and you are instructed to return home or choose to leave early to avoid having to quarantine when you get home due to an epidemic or pandemic declared by the World Health Organization (WHO) or an official government authority

like the Foreign, Commonwealth and Development Office (FCDO). The instruction to return home could be from the UK Government or from the government of the country you're visiting.

Key limit changes

Golf cover reduction

The cover limit for the cost of hiring golf equipment in the event that it is lost, stolen or delayed on your outward journey will reduce to £35 per day, up to a maximum of £175. The existing limit is £50 per day up to a maximum of £400.

This section will be updated to make it clear that there will be no excess payable if you make a claim for:

- hiring equipment as a result of accidental or temporary loss, theft, damage to your own golf equipment.
- pre-booked and non-refundable green fees, as a result of adverse weather conditions.

Winter sports cover - 'What is not covered'

There will be a new exclusion added to this section which will mean you will not be covered for any claim over £300 for one item, pair, or set of items.

This section will be updated to make it clear that there will be no excess payable if you make a claim for:

- necessary costs to hire winter sports equipment.
- loss or theft of your ski and lift pass.
- reimbursement of any unused ski pack caused by accident or sickness.
- any claim relating to piste closure.

The time restriction preventing claims for any loss or theft of your winter sports equipment or ski pass from an unattended vehicle unless between the hours of 09:00 and 21:00 will be removed.

The existing exclusion relating to claims for winter sports undertaken in the UK and in Europe outside stipulated dates will be removed. This will be replaced with a new term excluding cover if any trip takes place outside of the ski resort's official opening dates.

A new exclusion will be added and there will be no cover for the unused portion of your ski pass or lift pass, if either is lost or stolen and the new insurer has paid for its reinstatement or replacement.

Missed departure benefit and travel disruption

The limit will increase from £1,000 to £5,000 for missed departure, and claims will be covered under the travel disruption section of the policy going forward.

This section will be updated to make it clearer that there will be no excess payable for any successful claim for missed departure.

Medical upgrades & screening

Changes to medical screening

There will be an ongoing requirement to tell the new insurer about all medical conditions in the following circumstances:

- When opening your account.
- When renewing any medical conditions upgrades you have.
- Any changes in your health or the health of anyone to be covered by the policy, before booking a trip.

For any medical screening, cover for medical conditions may be subject to an additional premium or you may be refused cover for the medical condition(s). This will be confirmed when you contact the new insurer.

The new insurer will update the medical screening section of the terms and conditions so you know when you must contact them. If you answer yes to any of the following medical screening questions, please either visit the Allianz Assistance Hub or call your membership services telephone number to provide further details about your medical condition, as this affects your policy and you may not be covered.

In the last 6 months have/are you or any person to be insured on this policy:

1. Been prescribed medication?
2. Received treatment for or consulted a doctor about any medical condition?
3. Attended a hospital or clinic as an out-patient or in-patient for any reason?
4. Been diagnosed as having a terminal condition?
5. Currently awaiting tests, investigations, treatment, surgery; are awaiting the results of any tests or investigations?

If you have paid for an upgrade to your cover with AXA Insurance UK plc

Any upgrades purchased before 21st November 2021 directly from AXA Insurance UK plc will continue until the expiry date in your upgrade schedule, however all claims will be managed by Allianz Assistance for incident dates on or after 21st November 2021. You will receive confirmation letters separately from both AXA and Allianz Assistance, please read these letters carefully, which include guidance on who to contact.

At your next renewal you will be subject to the terms and conditions of the new insurer. For medical upgrades with the new insurer you will need to declare any changes in health before booking a trip and upgraded cover for the changes to the medical conditions may be subject to an additional premium or cover may be refused. This will be confirmed when you contact the new insurer.

If you have a single trip medical upgrade purchased through AXA Insurance UK plc you will still have this cover until the expiry date in your upgrade schedule. You will not be able to take out any new single trip medical cover with the new insurer as they do not offer this service.

Upgrades and medical screenings are sold, underwritten and administered directly with the insurers.

Cancellation or curtailment

There will be additional cancellation cover for you or anyone you are travelling with, if you've booked to travel and either the carrier or a Government authority will not let you travel, because at the point of boarding, you are showing symptoms of a contagious disease.

Currently there is cover when the Foreign Commonwealth and Development Office (FCDO) declare your destination is unsafe to visit and they advise against all travel. This cover will be extended so there will be cover for anyone travelling under the policy and for your travelling companion if any one of them is asked to quarantine on an individual basis because of a government or public authority order, based on their suspicion of exposure to a contagious disease like COVID-19. This does not include quarantine which applies to some or all of a population or geographical area for example local lockdown.

The following terms will be updated:

At the moment there is no time limit to be eligible for cover due to redundancy but from 21st November 2021, you, or any person you are travelling with must have been continuously working for a period of at least two years with the same employer to be covered.

Cover will be extended so there's also cover if a relative of your travelling companion dies, is injured, or becomes ill, and you have to cancel or cut short your trip.

The existing general exclusion regarding undiagnosed conditions relating to stress, anxiety, depression or other mental nervous disorder (unless being investigated and diagnosed by either a registered mental health professional or under the care of a Community Mental Health Team) has been removed. All pre-existing medical conditions, regardless of their nature, will now be subject to the same terms and conditions, and excluded under the general exclusions, unless declared and agreed with the new insurer as described in the "Health declaration and health exclusions" section of the policy.

There is an existing exclusion under "What is not covered" of the Cancellation or curtailment section, explaining there is no cover if travelling against the advice of the Foreign, Commonwealth and Development Office (FCDO) or other regulatory authority due to a pandemic. The exclusion will be widened and a new general exclusion will be inserted saying there will be no cover if travelling against the advice from the FCDO, where that advice is issued for any reason.

The “What is covered” section will be updated to state that epidemics, a new defined term, will be added alongside pandemics.

The existing cover will be widened to provide cover for the lowest market value of equivalent accommodation, transport charges and other travel expenses, if you paid for them using frequent-flyer points, Avios, loyalty-card points vouchers or other similar schemes.

Emergency medical and associated expenses

There will be the following changes to the “what is covered” section.

It will be made clearer that this cover will be available, including the medical confinement benefit cover, if you have been diagnosed with an epidemic or pandemic disease such as COVID-19.

The exclusion under this section will be updated to make it clear that there will be cover for meal expenses for your nominated hospital visitor.

Contact with the insurer

You will no longer be able to communicate with the new insurer by fax or telex.

Sports and leisure activities

This section will be updated. The policy wording will expressly say you won't be covered whilst taking part in any sport or activity not listed in the table within the policy or if you want to take part competitively in any activity that is listed, unless you have agreed this with the new insurer in advance and an additional premium which may be required is paid.

The list of permitted sports and activities will be updated and will make it clear activities that are covered, activities that are only covered if professionally organised with suitable safety precautions, and activities which are not covered as standard.

Some activities were previously covered but from 21st November 2021 will only be covered if they are professionally organised. There will be cover for some new activities. Some activities, that were previously covered and some of the new activities, will not be covered for personal accident or personal liability. You can find a full list of these and the level of cover in the Sports and leisure activities section in the policy terms and conditions.

The new insurer will update this section to make it clear that you will not be covered if you are doing manual work above 3 metres from the ground/floor or involving machinery or heavy lifting.

Personal accident

The “What is not covered” part of this section will be updated to include a new exclusion. The new exclusion will be for any claim for sickness, disease or physical or mental conditions which are gradually getting worse.

Personal money

The wording in the “What is not covered” section will be updated but will not change your cover. It will state you are not covered for any loss or theft of personal money left unattended at any time, including in a vehicle or the custody of carriers, unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.

In addition, there will be new special conditions relating to claims introduced in this section, which include that in the event of loss, you must also provide the new insurer with:

- The original police report, obtained within 24 hours of the incident or as soon as possible after that;
- Proof of the cash amount claimed for (e.g. cash withdrawal slips and credit/debit card statements).

Winter sports

Each person covered under the policy is covered for winter sports for up to a maximum of 31 days in any calendar year. You can find a full list of activities that will be covered under the Sports and leisure activities section of the policy terms and conditions.

The activity of snow biking will no longer be covered under the personal liability section:

- Cover can depend on whether the activity is taking place on or off-piste. A new definition for off-piste will be included to provide clarity.
- A piste is a recognised and marked ski run within resort boundaries and off-piste must be within the resort boundaries and following local ski patrol guidelines or there will be no cover.
- There will no longer be a requirement to ski with a guide, as under the existing policy unless the local guidelines require this.

The following changes will be made under “What is not covered” of the winter sports section:

- You will not be covered for the following additional activities under winter sports: snowboarding outside the resort boundary or if not following local ski patrol guidelines.
- The existing exclusion that relates to piste closure preventing any claim as a result of participation in winter sports activities undertaken in the UK and in Europe outside the period from 15th December to 15th April will be replaced and the exclusion will prevent any claim for piste closure relating to any trip that takes place outside of the ski resort's official opening dates.
- The existing exclusion preventing claims under both the ski pack part of this section and cancellation / cutting short your trip, travel delay / missed departure or travel disruption cover for the same event or series of events will be replaced with an exclusion stating that you cannot claim under both the ski pack part of this section and Section 1 Cancellation or curtailment or Section 3 Travel disruption cover for the same costs.

Mugging benefit

This section will be removed as the cover will be provided under the medical confinement benefit within Section 2 of your policy.

General exclusions

This section of the policy will be updated to make it clearer that you are not able to claim against your travel policy when the money is recoverable elsewhere. The general exclusion that sets out when you are not able to claim if the money is recoverable elsewhere, will be updated to include where recovery is possible from the Travel Association (ABTA).

This section of the policy will be updated to make it clearer that you will not be covered if you are participating in any manual work above ground level or that involves the use of machinery or any work involving heavy lifting.

A new exclusion for 'Cyber risks' will be added which means the new insurer will not pay for claims arising directly or indirectly from cyber risks of any kind. "Cyber risks" will mean:

- any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any computer system;
- any error or omission involving access to or the processing, use, or operation of any computer system;
- any partial or total unavailability or failure to access, process, use or operate any computer system; or
- any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Reciprocal health agreements

This section of your policy will be renamed and updated and will provide information on some of the state provided healthcare arrangements available. It will be called 'state-provided healthcare arrangements'. If you make use of these arrangements or any other worldwide reciprocal health arrangement which reduces your medical expenses, you will not have to pay an excess under Section 2 - Emergency medical and associated expenses.

Baggage and baggage delay

A new special conditions relating to claims section will be added to give clarity for the requirements to evidence any losses. This will now also include a condition for claims relating to loss or theft of any mobile phones. To be covered you will need to contact the network provider and ask them to block/bar the device and obtain confirmation of the reporting and blocking/barring.

Wording will be added to make it clear that if your baggage is delayed, you will not pay an excess under this section of the policy.

Personal money and loss of important documents section

This section will be updated to reflect there is no cover for personal money or travel documents left unattended. If personal money and travel documents are lost, stolen or damaged while in a hotel or other rented accommodation, you must report it to them and obtain written confirmation of the details of the loss, theft or damage you've reported to them.

Personal liability

There will no longer be cover for accidental bodily injury or death of a person with whom you are travelling or have arranged to travel with and this section will be updated to reflect this.

Personal assistance and information services

There will be a new section added to your policy which will provide information services only in respect of any trip for example information on your travel destination, arranging a transfer of emergency funds, non-emergency medical referral and replacement travel documents. Full details of the cover can be found in Section 15: Personal assistance and information services in the policy terms and conditions.

Business cover

This section will be updated and a new definition introduced for "business colleague" in the 'Definition of words' section:

The term for "colleague" will be replaced with "business colleague". They will be defined as a person employed by the same company as you and who you work closely with, where your and their absence from work at the same time prevents the proper continuation of the business. The existing definition did not require a colleague to be employed in the same company.

The "What is covered" section will be updated:

Two of the existing benefits and exclusions relating to reasonable additional accommodation and travelling expenses incurred in arranging for a business colleague to take your place on a pre-arranged business trip will change.

- 1) The existing policy allows cover if you are unable to make the business trip due to you being hospitalised or totally disabled as confirmed in writing by a medical practitioner. The new policy will allow cover if you are unable to make the business trip due to you being hospitalised or medically unfit to work as confirmed in writing by a doctor.

- 2) The existing policy excludes cover if you were totally disabled, hospitalised or you were on a waiting list to go into hospital at the time of arranging the business trip. The new policy will exclude cover for pre-existing medical conditions unless agreed with the new insurer and encourages you to read the policy terms and conditions for information relating to pre-existing medical conditions, which is under the Health declaration and health exclusions section of your policy.

There will be a new special condition relating to claims under this section:

You will be required to provide confirmation from the treating doctor of the dates and reason you are unable to attend your business trip, together with confirmation from the director of your business that it is necessary for a business colleague to attend in your place.

Legal advice and expenses

This section will be updated and the following changes will be made:

- The cover limit will stay as £25,000, but this will now be inclusive of VAT or the local equivalent tax.
- Definitions for 'Legal action', 'Legal costs' and 'Representative(s)' will be introduced or updated to make them easier to understand.
- If you need to make a claim under this section of the policy, an excess will not be applicable - you will no longer pay an excess for claims under this section of the policy.
- Previously, any claim against a relative was not covered. This exclusion will be expanded so that the following claims will not be covered: claims against a travel agent, tour operator, carrier, the new insurer or any representatives or agents, someone you were travelling with, another insured person or a person related to you or them.

Wedding/civil partnership cover

In order to make a claim relating to wedding photographs you will need to obtain and provide the new insurer with confirmation from the professional photographer of the reason they cancelled your booking and that they have not given you a refund. The special conditions relating to claims will be updated to reflect this new requirement.

Financial failure

A new section will be added and cover will be provided by Liberty Mutual Insurance Europe SE. They will pay up to £5,000 in total, for certain direct costs suffered if an end supplier becomes insolvent. Cover is available for the financial failure before and after departure, subject to the terms and conditions.

A new definition for "End supplier" will be added and defined as the company that owns and operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the UK, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

A new definition for "Financial failure" will be added and defined as the end supplier becoming insolvent or having an administrator appointed and being unable to provide agreed services.

The existing policy provides some cover for financial failure under the travel disruption section however the following changes will apply. You will not be covered for:

- scheduled flights, travel or accommodation not booked whilst you're in the UK, the Channel Islands or the Isle of Man prior to commencing your trip.
- financial failure of any travel agent, tour organiser, booking agent, or consolidator with whom you have booked a scheduled flight, travel or accommodation. You will only be covered for the failure of an end supplier.

Definitions of words

The following definitions will be added:

- "Doctor" which will be defined as a registered practising member of the medical profession recognised by the law of the country where they are practising, who is not your relative or a travelling companion.
- "Epidemic" which will mean a contagious disease recognised by WHO or an official government authority in your home country or your trip destination.
- "Home Area" will be replaced by a new defined term "Home Country". This will mean: The following part of the UK in which your home is located:
 - Great Britain and Northern Ireland (England, Scotland, Wales and Northern Ireland);
 - Each individual Channel Island (Jersey, Guernsey, Alderney, Sark or Herm); or
 - The Isle of Man.
- "Pandemic", which will be defined as an epidemic recognised as being a pandemic by the World Health Organization (WHO) or an official government authority in your home country or your trip destination.
- "Quarantine", which will be defined as mandatory confinement, intended to stop the spread of a contagious disease to which you or someone booked to travel with you has been exposed.

This will not result in any change to your cover.

Examples of Pandemic Cover from 21st November 2021.

- You've booked a trip and are due to travel on the 1st December 2021. Two days before your trip starts you are contacted by NHS Test and Trace/NHS Test and Protect (Scotland) and you need to self-isolate. Because of this you have to cancel your trip. You can raise a claim with Allianz Assistance under Cancellation – Section 1 of the policy.
- You've booked a trip abroad and are due to travel on the 1st December 2021. At the time you booked there were no restrictions on travelling to your destination. Two days before your trip starts the FCDO change their travel advice to that destination due to an epidemic or pandemic and advise against all but essential travel. Because of this you have to cancel your trip. You will not be covered by your Allianz Assistance travel insurance for any cancellation costs.

Examples of how the reduction of the Trip Length from 21st November 2021 may impact you.

- You've booked a trip abroad in October 2021 that will last 40 days and you are due to travel on the 1st December 2021. Because the maximum single trip duration will be reducing to 31 consecutive days, you'll need to contact Allianz Assistance to extend your cover, an additional premium will be payable.
- You've booked a trip abroad in October 2021 that will last 40 days and you are due to travel on the 1st November 2021. As this trip starts before the change date you will continue to be covered for 45 days under the Allianz Assistance policy.



Changes to AA Breakdown Cover

Services name updates

The AA will be updating the names of the services they provide. 'Home Start' will become 'At Home', 'Relay' will become 'National Recovery' and 'Stay Mobile' will become 'Onward Travel'. The names of the services will change, there will be no change to the actual cover provided. Not all accounts include each of these services.

Ferry, toll or congestion charges

The current general exclusion relating to these will be deleted, and these charges will be covered by this policy from 21st November 2021.

Vehicle storage

The current general exclusion will be amended to make it clear that the AA will be entitled to charge you reasonable storage charges if they need to store your vehicle because it is not reasonably able to locate the delivery address you have provided, or you have not provided adequate delivery instructions.

Roadside Assistance

The AA will introduce a title called "What is not covered" under the Service Description section for Roadside Assistance in the policy and will make it clearer in this section that any additional costs for the following will not be covered:

- fuel and parts (unless these are carried by the AA or its appointed agent, and in the case of fuel is required to get Your Vehicle that has run out of fuel to the nearest fuelling point, and/or in the case of parts those that are required to carry out the repair for which assistance was requested and cost £5 or less based on the AA's retail prices);
- oil;
- keys;
- other materials required to repair Your Vehicle;
- any supplier delivery service or call-out charges related to these items, and
- the provision of service on private property without the relevant permission;
- storage costs.

Specialist lifting equipment

The AA will remove the existing general exclusion relating to the cost of using specialist lifting equipment to recover Your Vehicle.

Customer Relations email address change

If you need to contact the AA by email, the email address will be updated to customer.solutions@theAA.com

Other insurance cover that will be changing



Home Emergency Cover

The definition of a Home Emergency will be updated to include a new circumstance that will qualify as an emergency under the policy. This is an unforeseen situation which needs to be dealt with immediately because it exposes you and/or your family to a risk to health.

The insurer of this policy is Inter Partner Assistance S.A. UK Branch and following Brexit the policy will be updated to make it clear that they're now registered under the FCA Temporary Permissions Regime (TPR). This allows EEA-based firms to continue to operate in the UK for a limited period while seeking full authorisation.

The supplier will change the definition of 'home' to make it clearer that there is only cover for your private dwelling, including integral garage, for example one attached and accessible from your home. There is no cover for sheds, greenhouses, outbuildings, garages, or land belonging to your home.

There is a limit of £250 for emergency repairs. If the insurer arranges the repair and it is over this amount, they will require you to contribute the difference. If you have organised the repairs yourself with their agreement and upon suitable evidence, they will pay you up to £250 including VAT as a contribution to a repair. The policy will be updated to reflect this.

The policy will be updated to include the following wording. The UK branch of Inter Partner Assistance SA is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if your insurer cannot meet their obligations. This depends on the type of business and the circumstances of the claims. Insurance advising and arranging is covered for 90% of the claims, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.



Mobile phone insurance cover

Replacement devices

The terms and conditions will be updated to make it clear that replacement mobile phones are not on a 'New for Old' basis so if you make a valid claim for a replacement handset, you will receive a refurbished device which

has been through a comprehensive checking process to ensure it's in full working order. All mobile phones will come with a 1-year warranty from the insurer.



Removal of the Card Cancellation service

The Card Cancellation benefit will be removed.

From 21st November 2021 Card Cancellation will no longer be a service provided with the account. Once the

Card Cancellation benefit ends, the data will be destroyed within a reasonable period of time and in line with our policy requirements.



Allianz Assistance Worldwide Family Travel Insurance

Demands and needs statement

This insurance meets the needs of people under the age of 71 who want insurance covering the key benefits set out below.

Travel insurance does not cover everything. You should read this carefully to make sure it provides the cover you need.

Some key benefits:

- Allianz Assistance Worldwide Family Travel Insurance.
- Cover includes your spouse, partner or civil partner (who you live with) under the age of 71 and your children aged 18 or under (24 or under if still in full time education).
- Covers certain winter sports and golf trips.
- Covers UK trips where accommodation is pre-booked for 2 nights or more.
- Access to a 24/7 GP telephone and a video consultation service.
- Includes cover for:
 - Baggage up to £2,500.
 - Single item, pair or set of items up to £500.
 - Valuables up to £500 in total.
 - Personal money up to £750 (cash £300, or £50 if aged under 16).
 - Emergency medical cover (up to £10,000,000).
 - Cancellation and curtailment cover (up to £5,000).
 - Personal accident cover (up to £30,000).
 - Travel disruption cover (up to £5,000).

Full terms and conditions apply.

Main points to check you can claim

The maximum age for cover is 71 years of age (so all cover ends on your 71st birthday) and cover is only available to UK residents. As long as the account holder is under 71 years of age, their spouse, partner or civil partner (who they live with) will also be covered until they reach 71 years of age. Pre-existing medical conditions are not covered unless agreed by the insurer, who may charge an additional premium.

The maximum trip duration is 31 consecutive days. A maximum 31 days cover is provided for winter sports for each person covered in any calendar year.

A £75 excess per adult per incident may apply.

There is no cover if travelling against the advice of the Foreign, Commonwealth & Development Office (FCDO) or other government authority.

There won't be cover if you're abroad and you are instructed to return home or choose to leave early to avoid having to quarantine when you get home. The instruction to return home could be from the UK Government or from the government of the country you're visiting.

Cover is only available to UK residents who start and end trips in the UK.

There is no cover for any amount recoverable from any other source such as your airline or accommodation provider.

There is no cover for events or issues which you were, or could have been expected to be aware of, at the time of booking your trip or opening your account.

Things you need to know about us and our services

Below is important information that you need to know about the Halifax Ultimate Reward Current Account third party insurance benefit providers, as well as our relationship with them.

1. Account information

You have not received advice or a personal recommendation from us, we only provide you with information so that you can make your own choice about how to proceed. We ask that you read all information that is provided to you to ensure that the Halifax Ultimate Reward Current Account, and the insurances with these changes continues to meet your needs.

We draw your attention in particular to the exclusions and conditions that will apply to the new travel policy. Please refer to the policy document provided for full information. You should read this bearing in mind your own circumstances, to ensure that you understand it. This is to make sure that the travel policy is suitable for you as an individual and anyone else who may be covered.

2. Third Party Insurance Providers

We use a range of third party providers for the benefits which come with our Halifax Ultimate Reward Current Account. We act as an insurance intermediary on behalf of these insurers in marketing, offering and providing these policies. We only offer insurance benefits exclusively from a single insurer, which varies per insurance. From 21st November 2021 the single insurance providers are listed below.

1. Travel insurance is underwritten by AWP P&C SA and administered by Allianz Assistance which is a trading name of AWP Assistance UK Ltd. The cover for Financial failure is underwritten by Liberty Mutual Insurance Europe SE.
2. AA Breakdown cover is provided by Automobile Association Developments Limited (trading as AA Breakdown Services); AA Accident Management and Stay Mobile (Onward Travel) is underwritten by Acromas Insurance Company Limited.
3. Mobile Phone insurance is arranged through Lifestyle Services Group Limited (LSG) and underwritten by Assurant General Insurance Limited.
4. Home Emergency cover is underwritten by Inter Partner Assistance SA (IPA).

From 21st November 2021 the following laws will apply to each insurance policy:

1. Travel insurance: the law of England and Wales will apply unless you and the insurer have agreed otherwise.
2. AA Breakdown and Accident Management cover: the Laws of England and Wales apply.

3. Mobile Phone insurance: English law applies.
4. Home Emergency cover: UK law applies.

The head office of the new travel insurer (AWP P&C SA) is 7 Rue Dora Maar, 93400 Saint-Ouen, France.

The head office of the insurer for the Financial failure cover (Liberty Mutual Insurance Europe SE) under the new travel insurance cover is Liberty Mutual Insurance Europe SE, 20 Fenchurch Street, London EC3M 3AW United Kingdom.

We do not charge you an arrangement fee, or receive a commission for the services we provide in arranging the insurance cover which comes with this account. There may be an economic benefit to us by way of adjustment to the price we pay for these third party supplier arrangements, depending upon the number of contracts of insurance arranged and the claims experience.

3. About us

How we are regulated

Halifax is a division of Bank of Scotland plc. Registered in Scotland no. SC327000. Registered office: The Mound, Edinburgh EH1 1YZ. Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

You can check this on the financial services register by visiting the FCA website register.fca.org.uk

4. How can you complain?

If you are unhappy and wish to raise a complaint about your bank account, please refer to the back page for more information.

Third party insurance providers complaints

If you are unhappy and wish to raise a concern with any of the third party insurance benefit providers, please refer to the third party insurer policy terms and conditions, which detail their complaint procedures.

5. How to cancel

If you are not happy with the insurance cover or changes that we have described in this document and you feel the insurances no longer meet your needs you can cancel or close your account at any time and without cost. If you cancel, the insurance cover which comes with the account will stop immediately, unless you are moving from one qualifying account to another. There is no charge for cancelling or closing your account but you will pay the monthly maintaining the account fee for the time the account has been open and if you have used an overdraft you will have to repay it before you cancel or close the account.

Allianz Assistance Travel Insurance

Halifax Ultimate Reward Current Account

For use from 21st November 2021

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Important contact details

When contacting **us**, please be ready to quote **your** Halifax Ultimate Reward Current Account number and **your** branch sort code.

The Allianz Assistance Hub

Accessing **your** policy information and maintaining it is made easier by using the Allianz Assistance Hub. Here **you** will be able to view **your** policy documents, declare **pre-existing medical conditions**, arrange and view **your** policy **upgrades**, register upcoming flights for automatic delay claim payments if they qualify (see below), submit an online travel claim or find out useful information for **your** **trip**. The Allianz Assistance Hub can be securely accessed through **your** banking app or by using Online Banking.

Information

Customer services:
(for policy queries, amendments, **upgrades** or policy cancellations) **UK +44 (0)345 124 1400**

Personal assistance service: **UK +44 (0)345 124 1400**

Emergency assistance

24-hour emergency medical assistance
(for medical emergencies or requests to come **home** early): **UK +44 (0)208 239 3931**

HealthHero 24-hour GP consultation service: **UK +44 (0)208 603 9957**

24-hour legal helpline: **UK +44 (0)345 124 1400**

In a life-or-death situation, call the emergency services in the country you are visiting
(for example 112 in the European Union or 911 in the USA).

Claims

For all sections 1 to 15: **UK +44 (0)345 124 1400**

For Section 16 – Financial failure cover: **UK +44 (0)345 266 1872**

Registering flight details for automatic claim payment

As an alternative way of making a claim under the Travel delay benefit of Section 3 – Travel disruption, **you** can set up **your** customer profile so that any travel delay claim payments **you** are due, can be paid directly and automatically into **your** Halifax Ultimate Reward Current Account. **You** will need to pre-register **your** flight details on the Allianz Assistance Hub, which can be securely accessed through **your** banking app or by using Online Banking.

Important information

About your policy

Worldwide Travel Insurance is a legal monthly contract between **you** and **us**. This policy is provided as a benefit of **you** being a Halifax Ultimate Reward Current Account holder. The cost is included in **your** standard monthly fee.

You should review the cover this policy provides every year to ensure it continues to meet **your** needs.

Remember, no policy covers everything.

The conditions **you** must keep to as part of the contract are shown under the 'General conditions' section on page 39. There are also special conditions that apply to claims which are shown within the section they apply to.

The things which are not covered by **your** policy are shown:

- under the 'General exclusions' section on page 40; and
- under 'What is not covered' in each section of cover.

If **we** do not state that something is covered, **you** should assume that it is not covered.

Be aware some exclusions also apply to those people upon whom **your** decision to travel or return **home** depends. For example, a **relative** or **business colleague**.

Make sure that **you** understand the exclusions and conditions which apply to **your** policy. If **you** have any queries about **your** cover or need to declare any **pre-existing medical conditions you** can:

Visit: the Allianz Assistance Hub,

Email: travelinfoUK@allianz.com or

Call: **UK +44 (0)345 124 1400**.

Please make sure **you** have **your** Halifax Ultimate Reward Current Account number and **your** branch sort code to hand when **you** call.

Insurer

Sections 1 to 15 are underwritten by AWP P&C SA and administered by Allianz Assistance which is a trading name of AWP Assistance UK Ltd.

Section 16 – Financial failure cover is underwritten by Liberty Mutual Insurance Europe SE and administered on their behalf by International Passenger Protection Limited.

Operation of cover

This policy is provided as a benefit of **you** being a Halifax Ultimate Reward Current Account holder. The cost is included in **your** standard monthly fee.

Halifax collects **your** premiums on behalf of the **insurer** as part of the monthly maintaining the account fee for **your** bank account (except for **upgrades** and medical declarations, where the premium is collected by Allianz Assistance on behalf of the **insurer**). All premiums include Insurance Premium Tax (IPT) at the current rate.

The only additional fees or charges for this insurance or related services are for optional **upgrades you** purchase and/or any additional premiums that may be needed to cover **pre-existing medical conditions**. These **upgrades/additional** cover can be purchased directly from the **insurer** using the Allianz Assistance Hub, accessed through Online Banking or calling **UK +44 (0)345 124 1400**.

The cover under this policy stops when:

- a) Your** Halifax Ultimate Reward Current Account is closed.
- b) You** fail to pay the monthly fee for **your** account.
- c) Your** account is changed to another type of account with **your bank account provider**.
- d) Your home** is no longer within the **UK** and **you** are no longer registered with a **doctor** in the **UK**.
- e)** the account holder reaches the age of 71.

Note: For joint accounts, where one account holder is aged 71 or over but the other account holder still qualifies for cover, this policy will remain in force for that account holder until they reach 71 subject to the terms and conditions of the policy.

Cancellation rights

You have the right to cancel **your** policy by giving **us** notice that **you** wish to cancel. **We** and **your bank account provider** may cancel **your** policy by giving **you** at least two calendar months' notice in writing. If **your** policy ends for any reason, **you** will not be entitled to a refund of any premium paid for the cover provided under **your** policy.

Refunds of any additional premiums **you** have paid to **upgrade** cover or to cover a **pre-existing medical condition** will only be considered during the 14-day cooling-off period after purchase. A refund will not be considered if **you** have travelled, made a claim or intend to make a claim or if **your** request is received after the 14-day cooling-off period.

Refund requests can be made by:

Visiting: the Allianz Assistance Hub

Emailing: travelinfoUK@allianz.com or

Calling: **UK +44 (0)345 124 1400**.

Please make sure **you** have **your** Halifax Ultimate Reward Current Account number and **your** branch sort code to hand.

Demands and needs statement

This product meets the demands and needs of those under 71 years who want to insure themselves against medical emergencies, delayed or missed departures, cancellation, cutting a trip short, lost, stolen or delayed possessions, loss of travel money and passport, personal accident, personal liability and legal expenses when travelling.

Travel insurance does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need.

Governing law

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However, unless agreed otherwise, the law which applies to this contract is the law of England and Wales. If there is any disagreement, **we** will use this policy wording over any other assurances or statements, unless they are confirmed in writing and form part of the policy.

All communication between **you** and **us** will be in English.

United Kingdom residents

This policy only covers losses suffered whilst **you** are a **United Kingdom** resident and are registered with a **doctor** in the **United Kingdom**.

Policy excess

Under most sections of the policy, claims will be subject to an **excess**. This means that each insured adult will be responsible for paying the first part of every claim per incident, unless the additional premium has been paid to waive the **excess** as shown in **your upgrade** schedule. The **excess** does not apply to **your dependent children**.

Fraud prevention

To keep premiums low **we** participate in several industry initiatives to prevent and detect fraud. To help prevent crime **we** may:

- a) Share information about **you** with other organisations and public bodies including the police.
- b) Share information about **you** within the Allianz Group and with other insurers.
- c) Pass **your** details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where **your** details may be checked and updated.
- d) Load **your** details and any information and documents **you** provide **us** to the Insurance Fraud Register. This may affect future applications for insurance products.
- e) Check **your** details with fraud prevention agencies and databases. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with fraud prevention agencies.

Automatic renewals

Cover under this policy will continue for as long as **you** remain eligible for cover. If **you** have purchased an **upgrade** or if **you** (or anyone else to be insured on the policy) have a **pre-existing medical condition** please note the following:

- **Renewal of policy upgrades**

When **you** purchase any optional **upgrade**, **you** provide consent to set up a continuous payment authority. This means **we** are authorised to automatically renew **your upgrade(s)** and apply for renewal payments from **your** account every year, even if **your** card has expired, until **you** instruct **us** to stop.

We will contact **you** at least 21 days before the **upgrade** expiry date. As long as **you** remain eligible for cover, **we** will automatically renew **your upgrade(s)**, using the latest payment details **you** provided to **us**. **You** will also be provided with a renewal invitation which **you** should check to ensure all **your** details are still correct and relevant. If any changes are required or **you** do not wish to renew **your** policy **upgrade**, **you** should let **us** know by:
Visiting: the Allianz Assistance Hub
Emailing: travelinfoUK@allianz.com or
Calling: **UK +44 (0)345 124 1400** before **your** renewal date.

If **you** are no longer eligible for cover, **we** will not renew **your upgrade**. In all cases, **we** will contact **you** before **your** renewal date to advise **you** what to do next.

- **Renewal which include a medical condition**

We cannot automatically renew **your upgrades** or **pre-existing medical condition** endorsements if **you** (or anyone else to be insured on the policy) have a **pre-existing medical condition** that needs to be declared, even if **we** have provided cover in the past. Please see the 'Health declaration and health exclusions' section on page 15 for more details on cover for **pre-existing medical conditions**.

We will contact **you** at least 21 days before **your** annual **health check date** to advise what to do next, but **you** will have to contact **us** by:
Visiting: the Allianz Assistance Hub,
Emailing: travelinfoUK@allianz.com or
Calling: **UK +44 (0)345 124 1400** if **you** wish to renew these parts of **your** cover.

Changes to cover, terms or price

From time to time it may be necessary to make changes to **your** travel insurance policy, but this does not amend the other terms of the account holder's Halifax Ultimate Reward Current Account.

When changes occur, the account holder will be given at least two calendar months' notice in writing, unless these changes have to be made sooner by law or regulation (in which case **we** will give the account holder a reasonable and proportionate amount of notice).

Any change to the benefits, terms, cover or exclusions, which restrict **your** cover or benefits will not apply to any **trip** which began before the effective date of the change. All changes will apply to any **trips** which **you** have already booked which begin after the effective date of the change.

If **you** do not wish to accept the change(s) that **we** intend to make to **your** insurance policy, **you** can contact **your bank account provider** acting as **our** agent by using the contact details shown on the back page of this booklet. This will be treated as notice that **you** wish to close or switch **your** Halifax Ultimate Reward Current Account immediately – there will be no charge for closing or switching **your** account. It will be assumed that **you** have accepted the change(s) if **your bank account provider** has not heard from **you** by the end of the notice period and the change(s) will apply when they come into force.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) should the **insurer** be unable to meet its liabilities.

This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit.

For further details please call the FSCS on **0800 678 1100** or **UK +44 (0)207 741 4100** or visit their website www.fscs.org.uk

Contracts (Rights of Third Parties) Act 1999

No part of this contract of insurance can be enforced by someone else under the Contracts (Rights of Third Parties) Act 1999.

Summary of cover

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

| Section/Cover | We will pay you up to | Excess (per successful claim)* |
|---|--|--------------------------------|
| 1. Cancellation or curtailment | £5,000 | £75 |
| 2. Emergency medical and associated expenses | £10 million | £75 |
| Emergency dental treatment | £1,000 | £75 |
| Medical confinement benefit | £1,000 (£50 per day) | Nil |
| Meal expenses benefit | £10 per day | Nil |
| Cover within your home country (transfer costs only) | £500 | Nil |
| 3. Travel disruption | | |
| Travel delay | | |
| - Delay | £250 (£30 for the first 12 hours and £20 for each extra 12 hours after that)** | Nil |
| - Abandonment | £5,000 | £75 |
| - Replenishment of prescription medication | £200 | Nil |
| Arrival delay | £5,000 | Nil |
| - Taxi/hire car limit | £200 | |
| Missed departure | £5,000 | Nil |
| - Taxi/hire car limit | £200 | |
| Accommodation disturbance | £5,000 | Nil |
| 4. Loss of important documents | £600 | £75 |
| 5. Baggage and baggage delay | | |
| Baggage | £2,500 | £75 |
| - Single item, pair or set of items | £500 | £75 |
| - Valuables | £500 | £75 |
| Delayed baggage | £250 | Nil |
| 6. Personal money | £750 | £75 |
| Cash limit (age 15 or under) | £300 (£50) | £75 |
| 7. Personal liability | £2 million | £75 |
| 8. Personal accident | | |
| Death benefit | | Nil |
| - Age 16 to 64 inclusive | £15,000 | |
| - Age 15 and under or 65 and over | £2,500 | |
| Loss of sight or limb | | Nil |
| - Age 16 to 64 inclusive | £30,000 | |
| - Age 15 and under or 65 and over | £2,500 | |
| Permanent total disablement | | Nil |
| - Age 16 to 64 inclusive | £30,000 | |
| - Age 15 and under or 65 and over | £2,500 | |

*The **excess** may be removed altogether if the **excess waiver upgrade** has been purchased.

For **trips of 3 nights or less, the qualifying delay period is reduced from 12 hours to 6 hours.

| Section/Cover | We will pay you up to | Excess (per successful claim)* |
|--|---------------------------|--------------------------------|
| 9. Disability benefit in New Zealand | | |
| Temporary total disablement - Age 16 and over - Age 15 and under | £250 per week No cover | Nil |
| 10. Legal advice and expenses | £25,000 | Nil |
| 11. Winter sports cover | | |
| Winter sports equipment - Own - Hired - Single item limit | £500 £400 £300 | £75 £75 £75 |
| Hire of alternative winter sports equipment | £300 (£30 per day) | Nil |
| Loss of use of ski pack - Ski pass and lift pass | £5,000 £350 | Nil |
| Piste closure | £300 (£30 per day) | Nil |
| 12. Golf cover | | |
| Golf equipment - Single item limit | £1,500 £500 | £75 £75 |
| Hire of alternative golf equipment | £175 (£35 per day) | Nil |
| Loss of use of green fees | £300 (£75 per day) | Nil |
| 13. Business cover | | |
| Business equipment - Single item, pair or set of items | £1,000 £300 | £75 |
| Replacement business colleague | Reasonable costs | £75 |
| 14. Wedding/civil partnership cover | | £75 |
| Wedding rings (per person) | £250 | £75 |
| Wedding gifts (per couple) - Cash limit | £1,000 £150 | £75 £75 |
| Wedding attire (per couple) | £1,500 | £75 |
| Wedding video/photographs | £750 | £75 |
| 15. Personal assistance and information services | Reasonable costs | Nil |
| 16. Financial failure cover | £5,000 | Nil |

*The **excess** may be removed altogether if the **excess waiver upgrade** has been purchased.

Definition of words

Throughout **your** policy wording, certain words are shown in **bold type**. These words have special meanings which are listed below and the following sections have unique 'Special definitions' which can be found at the beginning of Section 3 – Travel disruption, Section 10 – Legal advice and expenses, Section 11 – Winter sports cover and Section 14 – Wedding/civil partnership cover.

Accident(s)/Accidental

A sudden, unexpected, specific, violent, external, visible event that occurs at a single identifiable time and place and arises solely and independently of any other cause.

Baggage

Each of **your** suitcases (or containers of a similar nature) and their contents, items **you** are wearing or carrying which are owned by any of **your family**, or for which they are legally responsible, including **valuables** and keys (excluding keys to a hire vehicle).

Bank account provider

The bank which provides the account through which this travel insurance policy is made available to **you**.

Bodily injury

An identifiable physical injury sustained by **you** caused by sudden, unexpected, external and visible means. Injury as a result of **your** unavoidable exposure to the elements shall be deemed to have been caused by **bodily injury**.

Business colleague

A person employed by the same company as **you** and who **you** work closely with, where both **you** and their absence from work means at the same time prevents the proper continuation of the business.

Business equipment

Means items used by **you** and which belong to **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Computer system

Any computer hardware, software, communication system or electronic device (including smartphones, laptops, tablets and wearable devices), server, cloud, microcontroller or similar system (including any associated input, output or data storage device, networking equipment or backup facility).

Cyber risk

- Any unauthorised, malicious or illegal act (or the threat of such an act), involving access to or the processing, use or operation of any **computer system**;
- Any error or omission involving access to or the processing, use, or operation of any **computer system**;
- Any partial or total unavailability or failure to access, process, use or operate any **computer system**; or
- Any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.

Dependent child/Dependent children

Any child, step-child, adopted child or foster child aged 18 or under (24 or under if in full-time education) and for whom the account holder or their **partner** is a parent or legal guardian. Where an **upgrade** is purchased to add a child to the policy, this will extend to include that child.

Doctor

A registered practising member of the medical profession recognised by the law of the country where they are practising, who is not **your relative** or a travelling companion.

End supplier

The company that owns and operates the following services: scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad and cottages in the **UK**, coach operator, car or camper hire company, caravan sites, campsites, mobile home, safaris, excursions, Eurotunnel, theme parks or attractions.

Epidemic

A contagious disease recognised by the World Health Organization (WHO) or an official government authority in **your home country** or **your trip** destination.

Excess

The amount an insured adult has to pay when they make a claim. This amount is set out in the 'Summary of cover' section. Where a claim is made for the same incident under different sections of the policy and/or by more than one **insured person** for the same incident, only one excess will apply for each adult.

The excess does not apply to **dependent children** or other children added on to the policy by purchasing an **upgrade**. It can also be removed by purchasing the excess waiver **upgrade** (see page 15 for more details).

Family

The account holder, their **partner** and **dependent children**.

Financial failure

The **end supplier** becoming insolvent or having an administrator appointed and being unable to provide agreed services.

Golf equipment

Golf clubs, golf balls, golf bag, golf trolley, golf shoes and essential clothes which **you** own or hire.

Health check date

- The date shown on **your** renewal invitation.
- Before booking a **trip** if **your** health has changed (your **pre-existing medical condition** has deteriorated, **your** dosage or number of prescribed medications has increased or **you** have developed a new medical condition).

Home

Your usual permanent place of residence in the **UK**.

Home country

The following part of the **UK** in which **your home** is located:

- Great Britain and Northern Ireland (England, Scotland, Wales and Northern Ireland);
- Each individual Channel Island (Jersey, Guernsey, Alderney, Sark or Herm); or
- The Isle of Man.

Insured person/You/Your

The holder(s) of a Halifax Ultimate Reward Current Account and their **family**. Cover can be extended to include one extra adult or up to three extra children travelling with the account holder and/or their **partner**, when the **upgrade** has been paid to include them on the policy.

All adults insured must be aged 70 or under. Children insured must be aged 18 or under (24 or under if in full-time education).

Insurer

- For Sections 1 to 15: AWP P&C SA.
- For Section 16 – Financial failure cover: Liberty Mutual Insurance Europe SE.

Pair or set

A number of items of personal **baggage** and **valuables** associated as being similar or complementary or can be used together.

Pandemic

An **epidemic** that is recognised as being a **pandemic** by the World Health Organization (WHO) or an official government authority in **your home country** or **your trip** destination.

Partner

The spouse, civil partner (as defined in Section 1 of the Civil Partnership Act 2004) or the person with whom the account holder is permanently living in a marriage-like relationship.

Period of insurance

The period commencing on the date **you** open a Halifax Ultimate Reward Current Account and ending when **your** Halifax Ultimate Reward Current Account is closed or **your** policy is cancelled, whichever is earlier.

Cover for cancellation under Section 1 begins on the date **you** open **your** Halifax Ultimate Reward Current Account or book **your trip** (whichever is later) and ends when **you** start that **trip**.

Cover for all other sections runs for the length of **your trip** (up to the **trip** duration limit), unless **you** return **home** early when cover for that **trip** will end on the day **you** return.

Permanent total disablement

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **your** life and as certified by a registered **doctor**, to the reasonable satisfaction of **our** Chief Medical Officer, and which prevents **you** from engaging in any paid work.

Personal money

Cash, travellers or other cheques, banker's drafts, electronic cash pre-payment cards, postal and money orders, current postage stamps, phone cards, coupons or vouchers which have a monetary value, event and entertainment tickets all held for private purposes.

Pre-existing medical condition

Any disease, illness or injury for which **you** have experienced symptoms, consulted a **doctor** or been diagnosed with before opening **your** Halifax Ultimate Reward Current Account or when renewing **your** medical screening declaration on the **health check date**.

Public transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable.

Quarantine

Mandatory confinement, intended to stop the spread of a contagious disease to which **you** or someone booked to travel with **you** has been exposed.

Relative

Your family (including **your** children, step-children or foster children where they are over the age of 18), **your** parent, step-parent, grandparent, parent-in-law, grandparent-in-law, sister, brother, step-sister, step-brother, sister-in-law or brother-in-law.

Responsible adult

A person aged 18 or over (not insured on this policy) whose duty is to care for and be in control of a child insured on this policy and, if necessary, make decisions in the absence of the parent/guardian. In the event of a claim, the Halifax Ultimate Reward Current Account holder(s) will need to provide details of this person and confirm they had allowed them to act on behalf of their child during a **trip** that they had agreed to.

Secure baggage area

Any of the following, as and where appropriate:

- Out of sight in the locked glovebox, boot or covered luggage compartment of a locked motor vehicle;
- The fixed storage units of a locked motorised or towed caravan;
- A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Terrorist action

The actual or threatened use of force or violence against persons or property, or committing an act dangerous to human life or property, or committing an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- The apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- The apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
- The reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

Trip(s)

Any journey taken for leisure or business purposes to any worldwide destination during the **period of insurance**. This must commence and end at **your home** or usual place of business and have a maximum duration of 31 consecutive days. **You** may increase the maximum duration by purchasing a **trip extension upgrade** with **us** – see page 15 for more details.

Note: **Trips** taken within **your home country** are covered if **you** have pre-booked accommodation for two nights or more.

UK

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

Unattended

When **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

Upgrade(s)

Any extra benefit or different level of cover **you** have purchased as detailed on **your upgrade** schedule. See page 15 for details of **upgrades** available. No additional cover will apply unless **you** have paid the appropriate extra premium.

Valuables

Jewellery, watches, items made of or containing precious metals, precious stones or semi-precious stones, furs, binoculars, telescopes, computer/video games, PCs, laptops, tablets and other computerised equipment, any kind of photographic, audio, video, television, satellite navigation and phone equipment (including mobile accessories), multimedia players, recorded media (including CDs and DVDs) and drones.

We/Our/Us

- For Sections 1 to 15: Allianz Assistance who administers this policy on behalf of the **insurer** of these sections.
- For Section 16 – Financial failure cover: International Passenger Protection Limited who administers this policy on behalf of the **insurer** of this section.

Winter sports equipment

Skis (including bindings), snowboards (including bindings), boots, ski poles, ice skates and essential clothes which **you** own or hire.

Sports and leisure activities

This travel insurance policy provides cover for most activities and non-competitive sports. If **you** are taking part in any sport or activity not listed in this section, or wish to take part in a competition, please contact **us** by visiting the Allianz Assistance Hub, emailing travelinfoUK@allianz.com or calling **UK +44 (0)345 124 1400** to make sure **you** are covered. **You** may need to purchase the Sports and activities **upgrade** for cover to apply.

| Covered | Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions | Not covered |
|---|---|---|
| Aerobics | Abseiling | Base jumping |
| Athletics (no racing) | Animal interaction experiences with wild animals – e.g. elephants/giraffes/koala/ small primates and mammals** | Big game hunting |
| Badminton | Archery | BMX stunt riding |
| Baseball | Banana boating and other inflatables towed behind a powerboat | Bouldering |
| Basketball | Black water rafting | Boxing (with contact) |
| Boogie/body boarding | Bungee jumping | Canyoning |
| Bowls | Canoeing/kayaking (no white or black water) | Caving/Pot holing |
| Boxing (training only with no contact)* | Cheerleading (no stunting) | Climbing (except indoor climbing walls) |
| Camel riding | Clay pigeon shooting* | Coasteering |
| Cricket | Elephant riding | Cycle racing |
| Croquet | Fencing | Flying except as a fare paying passenger |
| Curling | Flotilla sailing* (with professional leader) | Free/high diving |
| Cycling (no racing) | Glacier walking | Gliding |
| Darts | Go karting* | Hang gliding |
| Deep sea fishing | Gymnastics | Horse jumping/hunting |
| Dinghy Sailing | High or low ropes courses | Judo/Karate/Martial arts |
| Fell walking | Horse riding (no jumping or racing)* | Kite surfing |
| Fishing | Hot air ballooning | Lacrosse |
| Flying (as a fare paying passenger in a fully licensed passenger carrying aircraft) | Hoverboard riding* | Manual work above 3 metres from the ground/floor or that involves machinery or heavy lifting |
| Football/Soccer (kick-arounds only – no matches) | Indoor rock climbing (with belays) | Micro lighting |
| Golf | Jet biking* | Motor cycling unless you have held the required motorcycle driving licence for at least 3 years, are conviction free and are wearing a helmet* |
| Handball | Jet boating (as a passenger) | Mountaineering |
| Ice skating | Jet skiing* | Organised team sports unless otherwise listed |
| Jogging | Motor cycling if you have held the required motorcycle driving licence for at least 3 years, are conviction free and are wearing a helmet* | Parachuting |
| Manual work (not above 3 metres from the ground/floor or involving machinery or heavy lifting)* | Paint balling | Paragliding |
| Marathon running | Parascending over water | Parasending over land |
| Mountain biking on recognised routes | Pony trekking* | Participation in competition unless agreed by us |
| Non-manual work* | Quad biking* | Polo |
| Netball | Rafting | |
| Orienteering | River tubing (no white water) | |
| Pedalo/Paddle boating | | |

* No cover under Section 7 – Personal liability when taking part in these activities.

** No cover under Section 8 – Personal accident when taking part in these activities.

| Covered | Covered if professionally organised and supervised plus you wear appropriate safety equipment and take appropriate safety precautions | Not covered |
|---|--|---|
| <p>Racket ball</p> <p>Rambling</p> <p>Ringos</p> <p>Roller Skating/Blading (wearing pads and helmets)</p> <p>Rounders</p> <p>Rowing (except racing)</p> <p>Running (non-competitive and not marathons)</p> <p>Safari trekking (must be organised tour)</p> <p>Sailing within territorial waters (if qualified and excluding racing)*</p> <p>SCUBA diving (down to 30m accompanied by a qualified diver or instructor)</p> <p>Skateboarding (wearing pads and helmets)</p> <p>Snorkelling</p> <p>Softball</p> <p>Squash</p> <p>Stand up paddle boarding</p> <p>Surfing</p> <p>Swimming (except long distance in open water)</p> <p>Table tennis</p> <p>Tennis</p> <p>Ten pin bowling</p> <p>Trekking/Hiking up to 4,000m altitude</p> <p>Volleyball</p> <p>War games (if no live ammunition and wearing eye protection)*</p> <p>Walking</p> <p>Water polo</p> <p>Windsurfing within territorial waters*</p> <p>Yachting within territorial waters (if qualified and excluding racing)*</p> | <p>Segway riding*</p> <p>Shooting sports (not hunting)*</p> <p>Sleigh riding as a passenger</p> <p>Swimming or snorkelling with dolphins, beluga whales, manatees, stingrays or turtles</p> <p>Trampolining</p> <p>Trekking/Hiking between 4,000m and 6,000m altitude</p> <p>Water skiing (no jumping)</p> <p>White water rafting</p> <p>Ziplining/Zipwiring/Zip trekking</p> <p>Zorbing</p> | <p>Professional/Semi professional sports</p> <p>Rock climbing</p> <p>Sailing outside territorial waters</p> <p>Scuba diving below 30m</p> <p>Shark diving</p> <p>Street hockey</p> <p>Swimming – long distance in open water</p> <p>Water ski jumping</p> <p>Weightlifting</p> <p>Wrestling</p> |

* No cover under Section 7 – Personal liability when taking part in these activities.

Winter sports

If **you** are taking part in any sport or activity not listed in this section, please contact **us** by visiting the Allianz Assistance Hub, emailing travelinfoUK@allianz.com or calling **UK +44 (0)345 124 1400** to see if **you** can be covered.

You are covered for taking part in the following winter sports activities for up to a maximum of 31 days in any calendar year.

| | |
|---|--|
| <ul style="list-style-type: none">• Airboarding• Alpine skiing• Big foot skiing• Blade skating• Cross country skiing***• Dry slope skiing• Glacier skiing• Husky dog sledding (organised, non-competitive and with experienced local driver)• Ice cricket (wearing appropriate batting pads/gloves/spiked shoes)• Ice fishing• Ice go karting (within organisers guidelines)*• Ice skating• Ice windsurfing*• Kick sledging• Mono skiing• Nordic skiing• Ski biking*• Ski blading• Ski boarding• Skidooning* | <ul style="list-style-type: none">• Skiing (on-piste** and off piste***)• Ski racing arranged by ski schools for their pupils• Ski run walking• Ski touring• Sledging/Tobogganing• Sleigh riding as a passenger (pulled by horse or reindeer)***• Snow biking*• Snow blading• Snow boarding (on-piste** and off piste***)• Snow bobbing• Snowcat driving*• Snow mobilising*• Snow scooting*• Snow shoe walking• Snow tubing• Tandem skiing• Telemarking• Winter walking (using crampons and ice picks only) |
|---|--|

* No cover under Section 7 – Personal liability when taking part in these activities.

** A piste is a recognised and marked ski run within the resort boundaries.

*** Off-piste must be within the resort boundaries and following local ski patrol guidelines.

Examples of winter sports activities not covered are:

- Bobsleighbing
- Heli skiing
- Ice hockey
- Lugging
- Use of skeletons
- Ski acrobatics
- Ski jumping

Upgrades

There are different levels of cover within this policy, some of which won't apply unless **you** have paid the appropriate **upgrade** premium. **Upgrades** are sold and administered on behalf of the **insurer** by **us**. Any extra benefit **you** have purchased is detailed on **your upgrade** schedule. Please read the wording and ensure the cover reflects **your** requirements. **You** may **upgrade your** travel insurance coverage to include any of the following by visiting the Allianz Assistance Hub, emailing travelinfoUK@allianz.com or calling **us** on **UK +44 (0)345 124 1400**.

Additional adult or child

You may nominate a named additional adult or child, **relative** or friend, as an **insured person**, when the adult or child is travelling on future **trips** with the Halifax Ultimate Reward Current Account holder, or their **partner**.

Excess waiver

The policy **excess** will be reduced to nil.

Sports and activities

The sports and activities which are covered as standard are listed under the Sports and leisure activities section on page 12. If **you** wish to participate in any activity not mentioned under this section, please call **us** and **we** may be able to extend **your** cover.

Trip extension

The **trip** duration limit may be extended to cover **you** for either 45, 62, 93, 186 or 279 consecutive days in each annual period of insurance. If any **trip** exceeds **your** chosen **trip** duration limit or a **trip** extension **upgrade** is purchased after the limit has been exceeded, there is no cover under this policy for any part of this **trip** beyond the maximum **trip** duration that was covered when the **trip** started.

Note: **Upgrades** will not apply to claims arising from incidents that happened or could reasonably have been expected to happen before the purchase of the **upgrade**.

Health declaration and health exclusions

Your policy does not automatically include cover for **pre-existing medical conditions**.

Before **you** travel, please take a good look at the medical screening questions below. To make sure **your** policy is not affected for any **trip**, **you** must declare all **pre-existing medical conditions** when:

- First opening **your** Halifax Ultimate Reward Current Account;
- Renewing **your** medical screening declaration on the **health check date**;
- There are any changes in **your** health, or prescribed medication between making **your** declaration and booking a **trip**.

You must also tell **us** about any **pre-existing medical conditions** affecting the health of the people travelling – **you**, **your family** or a person added on to the policy as an **upgrade**.

Medical screening questions

You must provide **us** with further details about **your pre-existing medical condition**, if:

- **You** answer yes to any of the following medical screening questions

To do this, visit the Allianz Assistance Hub, email travelinfoUK@allianz.com or call **us** on **UK +44 (0)345 124 1400**.

If **you** fail to do this, it may mean **you** will not be covered for related claims.

In the last 6 months have/are **you** or any person to be insured on this policy:

1. Been prescribed medication?
2. Received treatment for or consulted a **doctor** about any medical condition?
3. Attended a hospital or clinic as an out-patient or in-patient for any reason?
4. Been diagnosed as having a terminal condition?
5. Currently awaiting tests, investigations, treatment, surgery; are awaiting the results of any tests or investigations?

We may be able to include cover for **your pre-existing medical condition(s)**, however, an extra premium may be required. **We** have the right to exclude cover or to not continue cover when **you** renew **your** medical declaration at **your health check date**.

Health exclusions

In all instances, **you** will not be covered for:

1. Any **pre-existing medical condition you** have at a **health check date** that **you** are aware of and have sought, but not received, a diagnosis.
2. Any **pre-existing medical condition you** have in respect of which a **doctor** has advised **you** not to travel or would have done so had **you** sought their advice.
3. Any **pre-existing medical condition you** have and for which **you** are not taking the recommended treatment or prescribed medication as directed by a **doctor**.
4. Any **pre-existing medical condition you** have and for which **you** are travelling intending to obtain treatment outside **your home country**.
5. **You** travelling against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

24-hour emergency medical assistance

Please tell **us** as soon as possible about any serious illness or accident abroad 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** must also tell **us** if your medical expenses are over **£500**. If **you** are claiming for a minor illness or accident **you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call 24 hours a day 365 days a year or email.

Phone: **UK +44 (0)208 239 3931**

Email: **medicalassistanceUK@allianz.com**

Please make sure **you** have **your** Halifax Ultimate Reward Current Account number and **your** branch sort code to hand when **you** call. Below are some of the ways the 24-hour emergency medical assistance service can help

Confirmation of payment

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing **you** have a valid claim.

Repatriation

If **our** medical advisers think it would be in **your** medical interests to bring **you** back to **your home** or to a hospital or nursing home in **your home country**, **you** will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, **we** will use an air ambulance.

We will consult the treating **doctor** and **our** medical advisers first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this, the airline can refuse to carry any sick or injured person.

You can contact **us** at any time, day or night. **You** will be answered by one of **our** experienced assistance co-ordinators to who **you** should give all relevant information. Please make sure **you** have details of **your** policy before **you** phone.

State-provided healthcare arrangements

European/Global Health Insurance Card (EHIC and GHIC)

- If **you** already have a valid EHIC, it will continue to entitle **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Economic Area (EEA) country or Switzerland. The EEA consists of the European Union (EU) countries plus Iceland, Liechtenstein and Norway. Cover will end on the expiry date of **your** EHIC.
- If **you** do not have a valid EHIC or it is due to expire before **you** travel, **you** can apply for a GHIC. This entitles **you** to reduced-cost, sometimes free, medical treatment that becomes necessary while **you** are in a European Union (EU) country.
- These cards give access to state-provided medical treatment only. Remember, this might not cover all the things **you** would expect to get free of charge from the NHS in the **UK**. **You** may have to contribute to the cost of **your** care.
- **You** may apply for a GHIC online at www.ghic.org.uk or by calling **UK +44 (0)300 330 1350**.

Australia

- If **you** are travelling to Australia **you** can enrol in Medicare which will entitle **you** to subsidised hospital treatments and medicines. **You** can do this by contacting a local Medicare office in Australia.
- All claims for refunds under the Medicare scheme must be made before **you** leave Australia. For more information on Medicare visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au. If **you** make use of these arrangements or any other worldwide reciprocal health arrangement which reduces **your** medical expenses, **you** will not have to pay an **excess** under Section 2 – Emergency medical and associated expenses.

HealthHero 24/7 GP telephone and video consultations

We are pleased to offer **you** a 24/7 GP telephone and video consultation service as part of the medical cover provided by the policy.

If, while **you** are overseas, **you** have a medical issue that **you** would like to speak to a qualified GP about, **you** can book an appointment, through HealthHero Solutions Ltd (HealthHero), to receive GP advice by telephone or video. The telephone service is available 24 hours a day, seven days a week. The video service is available daily between 8am and 10pm (UK time), except for Christmas Day.

Expert medical advice

Get the expert medical advice **you** need through a private telephone or video service with a **UK** GP, whenever **you** are outside the **UK**, wherever **you** are in the world.

HealthHero has a team of experienced **UK** GPs who can offer **you** advice, diagnosis, reassurance or a second opinion for a wide variety of symptoms, conditions and injuries.

Within the Allianz Assistance Hub (which is accessed through **your** mobile banking app or Online Banking) **you** will have direct access to HealthHero. This will allow **you** to use the 24/7 GP advice service. **You** can either arrange a video or telephone appointment with a GP through the website or by calling **UK +44 (0)208 603 9957**.

- If **you** are travelling outside of the **UK** and the GP feels **you** need a private prescription for medication, **you** will be issued with a **UK** prescription issued by a General Medical Council (GMC) registered GP. Although **we** cannot guarantee that prescriptions will be dispensed by pharmacies outside of the **UK**, HealthHero will assist **you** subject to the local rules and regulations.
You will have to pay the cost of the medication and delivery.
- If the GP feels **you** would benefit from further specialist assessment, HealthHero can send **you** a private, open referral letter for the consultant specialism **you** require. HealthHero will send **you** the referral letter securely by email.

For more information on prescribing abroad and referrals, go to www.healthhero.com/terms-and-conditions/

Length of consultation

There is no time limit on a consultation.

The GPs

All HealthHero GPs are registered with the GMC and work in the NHS. They are experienced GPs who use patient feedback and monitoring systems to make sure that they offer the very best service possible. Each GP's performance is continually monitored to make sure it is consistent with best practice.

Quality assurance

HealthHero Solutions Ltd is regulated by the Care Quality Commission in England.

Privacy statement

Your medical records will be held privately.

When **you** book an appointment and speak to a GP, details of **your** medical history will be recorded during the consultation, including details of allergies and medication where relevant. This information will help the GP when making their recommendations.

Each time **you** talk to one of HealthHeros GPs, they will make notes. Where appropriate and with **your** permission, the GP will share the notes with **your** own NHS GP to make sure **you** have a full medical record.

For the full privacy policy, go to www.healthhero.com/privacy-policy/

Making a claim

For Sections 1 to 15

To claim, please visit the Allianz Assistance Hub, where **you** can complete an online claim form, alternatively **you** can ask for a claim form by:

Email: travelclaimsUK@allianz.com

Phone: **UK +44 (0)345 124 1400** or

Writing to: Allianz Assistance, Travel Insurance Claims Department, PO Box 451, Feltham, TW13 9EE.

For Section 16 – Financial failure cover

Any occurrence which may give rise to a claim should be advised as soon as reasonably practicable:

Write to: IPP Claims, Sedgwick, Oakleigh House, 14-15 Park Place, Cardiff CF10 3DQ.

Phone: **UK +44 (0)345 266 1872**

Email: insolvency-claims@ipplondon.co.uk

Website: www.ipplondon.co.uk/claims.asp

Please quote **your** Halifax Ultimate Reward Current Account number, **your** branch sort code and reference ESFI-V1.21 for Financial failure claims.

You should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. **You** must 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 'General claims information required' to deal with all claims. Other information or documents that are specific to certain claims are listed within the appropriate section, under the heading 'Special conditions relating to claims'.

General claims information required

- **Your** original **trip** 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.
- If **you** have decided to travel despite the Foreign, Commonwealth and Development Office advising against all but essential travel, **we** will need evidence of why **you** believe **your** travel should be considered essential.

Examples of what **we** consider to be essential travel are if:

- A **relative** is in intensive care in a hospital or has unexpectedly been given a terminal prognosis with a short life expectancy;
- A **relative** has died and **you** need to attend the funeral;
- **Your** property abroad has been seriously damaged and **you** need to arrange and/or oversee professional repairs;
- **You** have an urgent work matter that cannot reasonably be cancelled, postponed or delayed;
- **You** have a full-time but short-term placement at a recognised educational establishment where attendance must be in person.

If **you** are unsure whether the purpose of **your** travel would be considered as essential or want to discuss any other aspect of the policy cover, please contact **us** by visiting the Allianz Assistance Hub, alternatively

Email: travelinfoUK@allianz.com

Phone: **UK +44 (0)345 124 1400** or

Write to: Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

Section 1 – Cancellation or curtailment

This section of **your** policy explains the cover **we** provide if **you** cancel or curtail (cut short) **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

Note: Cancellation cover terminates at the start of **your trip**.

What is covered:

1. **Your** share of any unused non-refundable pre-booked travel and accommodation expenses which **you** have paid or are contracted to pay; and
2. **Your** share of any unused non-refundable pre-booked excursions which **you** have paid or are contracted to pay; and
3. Reasonable additional travel and accommodation expenses which **you** incur returning to the **UK** which on medical advice is necessary and unavoidable as a result of bullet point 1 below.

Note: If **you** are cutting short **your trip**, payments will be calculated on a pro-rata basis taking into consideration unused accommodation and excursions.

We will pay **you** up to £5,000 for **your** share of the cost of **your trip** as a result of:

- The death, **bodily injury** or illness, as certified by a **doctor**, of **you**, **your** travelling companion, or a **relative** of **yours** or **your** travelling companion (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19); or
- The death, **bodily injury** or illness, as certified by a **doctor**, of **your business colleague**, or a friend or **relative** with whom **you** had arranged to stay or travelling companion or a friend or **relative** with whom **you** had arranged to stay; or
- **Your** attendance at a court of law as a witness (but not as an expert witness) or for jury service where postponement of the jury service has been denied by the clerk of the courts office; or
- **You** or **your** travelling companion is a member of the armed forces, police, ambulance, fire or nursing service and authorised leave is cancelled due to an unexpected emergency or a posting overseas at the time of **your trip**; or

- **You** or **your** travelling companion are instructed to stay at **home** (within 14 days of **your** departure date) or return **home** by a relevant authority due to severe damage to **your home** or place of business in the **UK** caused by a serious fire, explosion, storm, flood, subsidence or burglary; or
- The Foreign, Commonwealth & Development Office (FCDO) declaring **your** destination as unsafe to visit and they advise against all travel; or
- **You** or a travelling companion being held in **quarantine** by order or another requirement of a government or public authority, based on their suspicion that **you** or a travelling companion, specifically, have been exposed to a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19). This does not include any **quarantine** that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where **you** are travelling to, from or through; or
- **You** or **your** travelling companion being refused boarding of the **public transport** on which **you** are booked to travel, on the order of any government, public authority or carrier, due to **you** or a travelling companion, displaying symptoms of a contagious disease (including an **epidemic** or a **pandemic** disease such as COVID-19); or
- **Your** compulsory redundancy (or that of **your** travelling companion or **your partner**) which qualifies for payment under current **United Kingdom** redundancy payment legislation after a continuous working period of two years with the same employer and which is notified to **you** after opening **your** Halifax Ultimate Reward Current Account or after the date the **trip** was booked, whichever is the later.

Note: **We** may instruct **you** to return **home** if **our** medical advisers and the **doctor** treating **you** decide that **you** are fit to travel.

If **you** cancel the **trip** due to **bodily injury** or illness **you** must provide written confirmation from a **doctor** stating that this necessarily prevented **you** from travelling.

What is not covered:

- The **excess**.
- Any claim as a result of a **pre-existing medical condition** that exists either at the time **you** open the Halifax Ultimate Reward Current Account or at the time of booking **your trip** (unless terms were agreed in writing by **us**).
- Any additional expenses resulting from **you** not cancelling or curtailing **your trip** as soon as reasonably possible.
- Any loss in respect of air passenger duty (this can be reclaimed by **you** through **your** travel agent or airline) or credit card charges.
- If, at the time **you** open **your** Halifax Ultimate Reward Current Account or book a **trip**, whichever is later, **your relative, business colleague**, travel companion or a friend or **relative** with whom **you** had arranged to stay had a medical condition for which they:
 - were receiving treatment at a hospital (other than where they go to a hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
 - were waiting for a hospital consultation, investigations or treatment (other than where they go to a hospital for check-ups for a stable condition, at regular intervals which have been arranged beforehand);
 - had been given a terminal prognosis, or been told that their condition is likely to get worse in the next 12 months.
- Any claim as a result of a strike, industrial action, delays or disruptions if the situation exists, or is publicly declared on or before the date **you** open **your** Halifax Ultimate Reward Current Account or book **your trip**, whichever is later.
- Any additional travel and accommodation expenses incurred that **our** 24-hour emergency medical assistance service does not consider necessary or that they have not authorised or arranged in advance.
- Any unused or refundable portion of **your** original travel ticket where **our** 24-hour emergency medical assistance service has arranged repatriation.
- Any claim as a result of **your** failure to have a pre-paid return ticket to the **UK** at the start of **your trip** unless otherwise agreed by **us** in writing.
- Normal pregnancy without any accompanying unexpected **bodily injury**, illness, disease or complication.
Note: This section provides cover for unforeseen events, accidents, illnesses and diseases and normal childbirth is not regarded as an unforeseen event.

- Any claim arising from a reason not listed in the 'What is covered' section.
- Any claim for management fees, maintenance costs or exchange fees associated with timeshares, holiday property bonds or similar arrangements.
- Any claim where **you** do not want to travel or do not enjoy **your trip**.
- More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using frequent flyer points, Airmiles, loyalty card points, redeemable vouchers or another similar scheme.
- Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Note: **You** cannot claim under this section, Section 3 – Travel disruption or Section 11 – Winter sports (**ski pack**) for the same event or series of events.

Special conditions relating to claims:

If **you** think **you** may have to come **home** early or extend **your trip** because of illness, injury or accident, **we** must be told as soon as possible – see under the heading '24-hour emergency medical assistance' on page 16' for more information.

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

- The tour operator's cancellation invoice or unused flight tickets;
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;
- Confirmation from a **doctor** that **you** or **your** travelling companion are not fit to travel or that they have recommended **you** or **your** travelling companion do not travel as a result of a **relative's** medical condition;
- Confirmation from the clerk of the courts office that **you** are required for jury service;
- Confirmation from **your** employer/**your partner's** employer/**your** travelling companion's employer of **redundancy** and period of employment or the cancellation of leave (as appropriate);
- Confirmation from a relevant authority that **you** have been instructed to stay at/return **home**; or
- A copy of a death certificate, where appropriate.

Section 2 – Emergency medical and associated expenses

This section of **your** policy explains the cover **we** provide for emergency medical and associated expenses as a result of **your** death or suffering from an unforeseen **bodily injury**, illness or disease whilst on **your trip** (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19, as well as being subject to compulsory **quarantine** on the orders of a treating **doctor**). Defined words are printed in bold type and can be found in the 'Definition of words' section.

This section provides insurance for emergency medical costs not covered under any state-provided healthcare arrangement including costs covered by the European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC). This is not Private Medical Insurance.

What is covered:

1. Reasonable and necessary medical and hospital expenses, including the cost of the rescue service to take **you** to a hospital; and
2. Returning **you** to the **UK** provided this is authorised by **our** 24-hour emergency medical assistance service have arranged; and
3. Reasonable travel and room only accommodation expenses for a travelling companion or resident in the **UK** to stay with **you** and travel **home** with **you** if this is authorised by **our** 24-hour emergency medical assistance service; and
4. Funeral expenses abroad or the cost of transporting **your** body or ashes to **your home**.

We will pay **you** up to £10 million:

- If **you** go into hospital or require any medical assistance; and/or
- If **you** have to return **home** early or extend **your trip**; or
- For reasonable and necessary funeral expenses abroad;
- For transporting **your** body or ashes back to **your home**; or
- For travel costs for a **responsible adult** to travel to **your dependent children** to accompany them back **home** if **you** are unable to do so for medical reasons.

We will pay **you** up to £1,000 if:

- **You** require emergency dental treatment for the immediate relief of pain.

We will pay **you** £50 per day (up to a maximum of £1,000) as:

- Medical confinement benefit for every complete 24-hour period **you** are in hospital or confined to **your trip** accommodation on the advice of a **doctor**.

We will pay **you** £10 for every 24 hours:

- Towards meal expenses for the nominated person who stays/travels with **you**.

Note: **We** may instruct **you** to return **home** if **our** medical advisers and the **doctor** treating **you** decide that **you** are fit to travel.

If **you** are injured or become ill during **your trip**, **we** may:

- Move **you** from one hospital to another; and/or
- Arrange for **you** to return to the **UK** at any time.

We will only do this if **our** medical advisers and the treating **doctor** think that it is safe for **you** to be moved or returned to the **UK**. If **you** refuse to follow this advice, **our** liability will end on the date it was deemed safe for **you** to be moved or returned to the **UK**.

What is not covered:

- The **excess** unless **you** have used **your** EHIC, GHIC or a similar state-provided healthcare arrangement to contribute towards the cost of **your** treatment (see page 16).
- Any claim as a result of a **pre-existing medical condition** that exists either at the time **you** open the Halifax Ultimate Reward Current Account or at the time of booking **your trip** (unless terms were agreed in writing by **us** – see the 'Health declaration and health exclusions' section on page 15).
- The cost of any treatment or surgery (including exploratory tests) in the **UK** (except for **trips** to the Channel Islands, where NHS treatment is not available).
- Any costs within **your home country**, other than the costs of transferring **you** to **your home** from a hospital which is more than 50 miles away from **your home** (where a limit of £500 applies) or the medical confinement benefit.
- The cost of any medication or drugs which at the start of **your trip** **you** know **you** will need.

- The cost of any treatment or surgery (including exploratory tests) which is not directly related to the illness or injury for which **you** went into a hospital or clinic abroad.
- Any extra costs as a result of **you** arranging single or private room accommodation at a hospital, clinic or nursing home, except where this is necessary for **your** treatment and approved by **our** 24-hour emergency medical assistance service in advance.
- Any provision of dentures, false limbs, hearing aids, contact or corneal lenses or prescription spectacles.
- Any in-patient, hospital, clinic or repatriation expenses over £500 which have not been reported to and authorised by **our** 24-hour emergency medical assistance service in advance.
- The cost of any treatment, surgery (including exploratory tests), cosmetic or elective surgery which, in the opinion of the **doctor** treating **you** or **our** 24-hour emergency medical assistance service can reasonably be delayed until **you** return **home**.
- All liability following an **insured person** acting against medical advice.
- Any taxi fare, other than those for **your** travel to and from hospital, relating to **your** admission, discharge or attendance for out-patient treatment or appointments; or for the collection of medication prescribed for **you** by the hospital forming part of this claim (**Note:** Any costs incurred by **you** to visit another person in hospital are not covered).
- Any food, drinks, toiletries, fares or any phone calls or costs, other than:
 - Meal expenses for **your** nominated hospital visitor; or
 - Calls telling **our** 24-hour emergency medical assistance service about **your** emergency, if **you** can provide a receipt or other evidence to show the cost of the call and the number dialled; or
 - Costs incurred by **you** when **you** receive calls on **your** mobile phone from **our** 24-hour emergency medical assistance line, if **you** can provide receipts or other reasonable evidence to show the cost of the calls.
- Any expenses that arise after **we** have instructed **you** to return **home** if **our** medical advisers and the **doctor** treating **you** decide **you** are fit to travel.
- Any expenses that arise after 12 months of treatment.
- Normal pregnancy without any accompanying unexpected **bodily injury**, illness, disease or complication.

Note: This section provides cover for unforeseen events, accidents, illnesses and diseases and normal childbirth is not regarded as an unforeseen event.
- Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Special conditions relating to claims:

If **you** are taken into hospital or **you** think **you** may have to come **home** early or extend **your trip** because of illness, injury or accident, or if **your** medical expenses are over £500 **we** must be told as soon as possible – see under the heading '24-hour emergency medical assistance' on page 16' for more information.

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses;
- Copy of **your** European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC);
- Confirmation from a **doctor** of the dates and reason **you** have to be confined on medical advice to a hospital or **your trip** accommodation;
- Confirmation from **your** employer/**your partner's** employer/**your** travelling companion's employer of **redundancy** and period of employment or leave cancelled;
- Confirmation from a relevant authority that **you** have been instructed to stay at/return **home**; or
- A copy of a death certificate, where appropriate.

Section 3 – Travel disruption

This section of **your** policy explains the cover **we** provide for travel delay, missed departure or accommodation disturbance whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section and also under the 'Special definitions applying to this section' below.

Note: If **you** are a resident of Northern Ireland, cover under this section is extended to include international departures from ports/airports within the Republic of Ireland.

Special definitions applying to this section:

Pre-paid charges

Charges **you** have paid before **you** travel, or are contracted to pay, for car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, green fees and ski passes and/or lessons.

What is covered:

Travel delay

The benefit provided below is intended to provide compensation if **you** are delayed at **your** point of departure and is only applicable if **you** have travelled there and checked-in. If **you** have not travelled to **your** departure point **you** will not be covered, even if **you** have checked-in online.

1. A delay of **your** pre-booked **public transport** resulting in **you** departing at least 12 hours after **your** original scheduled departure time; or
2. **You** being involuntarily denied boarding because there are too many passengers for the seats available and no suitable alternative flight could be provided within 12 hours; or
3. Abandonment of **your trip** following 12 hours of delay at **your** first international departure point in the **UK**;

We will pay **you**:

- £30 as a benefit for the first complete 12 hours of **your** delay, then £20 (up to a maximum of £250) as a benefit for every complete 12 hours of delay after that, if **you** continue to travel on **your trip**; or
- Up to £5,000 for either:
 - a) The refund **your** share of the cost of **your trip** that **you** cannot claim back from any other source as a result of the abandonment of **your trip**; or
 - b) **Your** reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation expenses, which are of a similar standard to that of **your** pre-booked travel and accommodation and which cannot be claimed back from any other source, if **you** have to make alternative arrangements to reach **your** destination.
- Up to £200 for the cost of emergency replenishment of **your** prescription medication outside of the **UK** if **your** existing supplies run out after **your** scheduled return date due to a delay on **your way** back to the **UK**.

Note: If **your trip** is for a duration of three nights or less, the number of hours delay is reduced to six hours for cover to apply.

Arrival delay

If **you** cannot reach **your trip** destination within 12 hours of **your** scheduled arrival time due to the **public transport you** are travelling on being:

1. Diverted after take-off; or
2. Re-directed after take-off

We will pay **you** up to £5,000 for:

Your reasonable additional travel (including up to £200 for taxis and hire cars) and accommodation expenses, which are of a similar standard to that of **your** pre-booked travel and accommodation and which cannot be claimed back from any other source, if **you** have to make alternative arrangements to reach **your** destination or to return **home**.

Missed departure

The benefit provided below is intended to provide compensation if **you** do not reach **your** point of departure until after the latest time permitted by the carrier for check-in or boarding.

If **you** arrive too late (as shown on **your** ticket or itinerary) to board **your** pre-booked **public transport** at any of **your trip** departure points as a result of:

1. Public Transport services failing to get **you** to **your** departure point due to strike, industrial action, adverse weather conditions, mechanical failure or direct involvement in an **accident**; or
2. The private motor vehicle in which **you** are travelling being directly involved in an **accident** or breaking down on **your way** to **your** departure point.
3. **You** being involuntarily denied boarding on a preceding flight because there are too many passengers for the seats available and no suitable alternative could be provided to **your** end destination, either within 12 hours or without additional charge.

We will pay **you** up to £5,000 for:

Your reasonable and necessary extra travel (including up to £200 for taxis and hire cars) and accommodation expenses, which are of a similar standard to that of **your** pre-booked travel and accommodation, to allow **you** to continue to **your trip** destination or to return **home**.

Accommodation disturbance

We will pay **you** up to £5,000 for:

Your unused travel, accommodation and other **pre-paid charges** that **you** cannot claim back from any other source together with any reasonable and necessary extra travel (including up to £200 for taxis and hire cars) and accommodation expenses, which are of a similar standard to that of **your** pre-booked travel and accommodation, if **you** have to:

1. Move to other accommodation at any point during **your trip** if **you** cannot use **your** booked accommodation as a result of:
 - a) Fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunamis, landslide, avalanche, hurricane, storm; or
 - b) An outbreak of an infectious disease.
2. Cut short **your trip** with our 24-hour medical emergency assistance service prior authorisation, if **you** cannot use **your** booked accommodation and **you** need to be repatriated to **your home** as a result of:
 - a) Fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunamis, landslide, avalanche, hurricane, storm; or
 - b) An outbreak of food poisoning or infectious disease; or
 - c) The Foreign, Commonwealth & Development Office (FCDO) or the equivalent regulatory authority in the country **you** are in recommending evacuation from the country or specific area **you** have travelled to, providing that advice came into force after **you** left **your home country** to commence the **trip**.

What is not covered:

- The **excess** for claims due to abandoning or cutting short **your trip**.
- Any claim unless **you** have written confirmation from the carrier or their handling agents detailing the reason for the delay, the scheduled departure time and the actual departure time.
- Any claim where the carrier or their handling agents can provide alternative transport which departs within 12 hours of the original scheduled departure time.
- Any claim as a result of a strike or industrial action, delays or disruptions arising from weather conditions which had started or were publicly declared on or before the date **you** open **your** Halifax Ultimate Reward Current Account or book **your trip**, whichever is later.

- Any claim as a result of **your** failure to check-in at **your** departure point by the time shown on **your** travel itinerary except in those circumstances outlined under 'What is covered' above.
- Any claim as a result of **your** failure to allow sufficient time for the **public transport** to arrive on schedule and deliver **you** to **your** departure point.
- Any claim as a result of a deliberate, unlawful, malicious or willful act or omission by **you**.
- Any claim as a result of **your** private motor vehicle in which **you** are travelling not having been properly serviced and maintained, in the event of vehicle breakdown.
- Any claim where **you** did not have pre-booked accommodation or transport for the part of the **trip you** are claiming for.
- Any claim relating to the financial failure of any carrier, accommodation provider or travel company.
- Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Note: **You** cannot claim under this section and Section 1 – Cancellation or curtailment or Section 11 – Winter sports cover (under **ski pack**) for the same event or series of events.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

- Tour operator's cancellation invoice or unused flight tickets;
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation;
- Confirmation from the carrier of the reason and duration of **your** delay;
- Confirmation from a garage/motoring organisation that breakdown assistance was provided and when this was;
- Confirmation of the delay to **public transport** from the company involved; or
- Confirmation from the police (if involved) of the circumstances giving rise to the claim.

Section 4 – Loss of important documents

This section of **your** policy explains the cover **we** provide for lost or stolen important documents whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

What is covered:

1. Loss or theft of **your** passport;
2. Loss or theft of **your** driving licence; and
3. Loss or theft of **your** visa or travel tickets.

We will pay **you** up to £600 for:

- A temporary replacement passport whilst on **your trip**; and
- A replacement passport when **you** are back in the **UK**; and
- The replacement or restoration of **your** driving licence, visa or travel tickets; and
- **Your** reasonable travel and accommodation expenses in obtaining replacements of the above documents whilst on **your trip**.

What is not covered:

- The **excess**.
- Any loss or theft of documents left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.

- Any claim for the loss or theft of **your** passport not reported to the police and the consular representative of the relevant issuing country within 24 hours of discovery or as soon as possible after that and a written report is not obtained from them.
- Any claim for the loss or theft of **your** driving licence, visa or travel tickets if not reported to the police within 24 hours of discovery or as soon as possible after that and a written report is not obtained from them.
- Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

- Original police report, obtained within 24 hours of the incident or as soon as possible after that; or
- Original receipts for obtaining temporary documents (including receipts from the consulate).

Section 5 – Baggage and baggage delay

This section of **your** policy explains the cover **we** provide for **your baggage** and delayed baggage whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

What is covered:

1. Loss or theft of or damage to **your baggage**; and
2. **Your baggage** being mislaid on **your** outward journey for more than 12 hours from the time **you** arrive at **your trip** destination.

We will pay **you** up to £2,500 (in the event of point 1 above) to:

- Replace, reinstate or repair **your baggage**. Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and **you** can provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **we** may at **our** option replace, reinstate or repair the lost, stolen or damaged **baggage**.

Note: **We** may not pay **your** claim if **you** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection if required.

We will pay **you** up to £250 to:

- Purchase essential toiletries, medication and clothing (in the event of point 2 above).

You must keep all receipts for essential purchases made and any amount paid will be deducted from the final claim settlement under this section if the items are permanently lost.

What is not covered:

- The **excess** (for claims under point 1 above only).
- Any claim over £500 for one item, **pair or set** of items.
- Any claim over £500 in total for **valuables**.
- Any loss or theft of **your baggage** that **you** do not report to the police within 24 hours of discovery or as soon as possible after that and for which **you** do not get a written report from them.
- Any loss or theft of or damage to **your baggage** whilst in the custody of an airline or other carrier unless **you** report it immediately on discovery to the carrier and get a written report. In the case of an airline, **you** will need a Property Irregularity Report (PIR).
- Any **winter sports equipment** (see Section 11 – Winter sports cover).
- Any **golf equipment** (see Section 12 – Golf cover).
- Any **business equipment** (see Section 13 – Business cover).

- Any loss or theft of or damage to fragile items, bicycles or business goods or samples.
- Any loss or theft of or damage to sports equipment whilst in use.
- Any loss or theft of **your baggage** left **unattended** in a public place e.g. station, airport, restaurant, beach.
- Any loss or theft of **your baggage** from an **unattended** vehicle unless:
 - a) The items are locked out of sight in a **secure baggage area**; and
 - b) There is physical evidence of a forced entry into the vehicle and this is confirmed in a police report within 24 hours of discovery or as soon as possible after.
- Any loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- Any loss of or damage to **your valuables** (other than wedding rings) while **you** are swimming.
- Any loss or theft of **your baggage** left in the custody of a person who does not have official responsibility for the safekeeping of the property.
- Any delayed baggage claim without proof of purchase.
- Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Note: **You** cannot claim under this section and Section 14 – Wedding/civil partnership cover for the same event or series of events.

Section 6 – Personal money

This section of **your** policy explains the cover **we** provide for **your personal money** whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

What is covered:

1. Loss or theft of **your personal money**.

We will pay **you** up to £750 to:

- Reimburse **your personal money**.

We agree to provide this cover as long as:

- **You** have taken reasonable care in protecting **your personal money** and documents against loss, theft or damage; and
- **You** have notified the police within 24 hours of discovery or as soon as possible after that and obtained a written report from them and enclose this with **your** claim form.

What is not covered:

- The **excess**.
- Any claim over £300 (£50 in respect of children under the age of 16 years) for cash.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

- Original police report, obtained within 24 hours of the incident or as soon as possible after that.
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident).
- A copy of the formal written notice that **you** gave to the airline, when reporting the loss or damage within the time limit shown in their conditions of carriage.
- Travel tickets (physical or electronic) and luggage tags.
- Proof of purchase (e.g. original receipts, valuations issued before the loss, cash withdrawal slips and credit/debit card statements).
- A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Confirmation from **your** network provider that **you** have blocked **your** mobile phone and when this was done, if it is lost or stolen.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

- Original police report, obtained within 24 hours of the incident or as soon as possible after that;
- Proof of cash amount (e.g. cash withdrawal slips and credit/debit card statements).

Section 7 – Personal liability

This section of **your** policy explains the cover **we** provide for personal liability whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

What is covered:

1. **Bodily injury**, illness, death or disease to another person that **you** cause; and
2. Loss of or damage to another person's property that **you** cause.

We will pay **you** up to £2 million for:

- Legal costs and expenses **you** become legally liable to pay as compensation for any incident or series of incidents; and
- **Your** costs and expenses that **we** have agreed to in writing. **Note: Our** total liability under this section for any one incident or series of incidents shall not exceed £2 million.

You must send **us** any claim form, summons or other legal documents as soon as **you** receive them. **You** must also give **us** any information and help **we** need to deal with the case and **your** claim. **You** must not negotiate, pay, settle, admit or deny any claim without **our** written agreement.

What is not covered:

- The **excess**.
- Any claim arising from a business **trip** taken solely within the **UK** (unless the claim incident occurs while **you** are a fare paying passenger on public transport).
- Any claim arising directly or indirectly for any liability for **bodily injury**, illness, death or disease to another person or loss of or damage to another person's property:
 - a) Where cover is provided under any other insurance;
 - b) Which is suffered by anyone who is under a contract of service with **you** or any member of **your family** and is caused by the work **you** employ them to do;
 - c) Which is caused by any deliberate, unlawful, malicious or wilful act or omission by **you**;
 - d) Which is made against **you** by a **relative** or a travelling companion;
 - e) Which is caused by **your** ownership, care, custody or control of any animal;

- f) Which falls on **you** by agreement and would not have done if such agreement did not exist;
 - g) Which is caused by **your** employment, profession or business or that of any member of **your family**;
 - h) Which is subject to any criminal proceedings;
 - i) Which is due to **your** ownership, possession or use of vehicles, aircraft, watercraft, (other than canoes, punts or rowing boats), firearms or explosive devices;
 - j) Which is caused by **your** ownership or occupation of land or buildings (other than occupation only of any temporary residence, except for time-share).
- Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

- Any claim form, summons, or other legal documents as soon as **you** receive them; or
- Any reasonable information or help **we** need to deal with the case and **your** claim.

Note: You must not negotiate, pay, settle, admit or deny any claim without **our** written agreement.

Section 8 – Personal accident

This section of **your** policy explains the cover **we** provide for a personal accident whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

What is covered:

1. **Permanent total disablement** as a result of an **accident**; or
2. Permanent loss of or loss of use of one or more limbs as a result of an **accident**; or
3. Permanent and complete loss of all sight in one or both eyes as a result of an **accident**; or
4. Death as a result of an **accident**.

We will pay you £30,000 (limited to £2,500 if **you** are under the age of 16 years or over the age of 64 years at the time of the **accident**) for **your**:

- **Permanent total disablement** as a result of an **accident**; or
- Permanent loss of or loss of use of one or more limbs as a result of an **accident**; or
- Permanent and complete loss of all sight in one or both eyes as a result of an **accident**.

We will pay your legal personal representative(s) £15,000 (limited to £2,500 if **you** are under the age of 16 years or over the age of 64 years at the time of the **accident**) for **your**:

- Death as a result of an **accident**.

Please note the maximum amount of all benefits **we** will pay under this section for one or more **accidents** sustained by **you** shall not exceed £30,000.

What is not covered:

- Any claim which does not occur within 12 months of the **accident**.
- Any claim arising from a business **trip** taken solely within the **UK** (unless the claim incident occurs while **you** are a fare paying passenger on public transport).
- **Your** sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse.
- Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

- Detailed medical report from **your** consultant; or
- A copy of a death certificate.

Section 9 – Disability benefit in New Zealand

This section of **your** policy explains the cover **we** provide for following a road traffic accident in New Zealand whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

What is covered:

We will pay the benefit shown below if **you** sustain an **accidental bodily injury** as a result of a road traffic accident while **you** are travelling in a hire car in New Zealand, which shall solely and independently of any other cause, result in **your** temporary total disablement.

| Benefit | Up to age 15 years inclusive | Age 16 and over |
|-----------------------------|------------------------------|-----------------|
| Temporary total disablement | Not covered | £250 per week |

What is not covered:

- The first seven days of disablement or for more than 52 weeks from the date **you** sustain **accidental bodily injury**.
- If **you** are in paid work and are able or may be able to carry out a large part of **your** paid work (whether on a full-time or part-time basis).
- If **you** are not in paid work and are not necessarily confined to a hospital, nursing home or similar establishment or a private residence.
- Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

- Detailed medical report from **your** consultant. **Note: We** may appoint a **doctor** to examine **you** as often as **we** deem necessary in the event of a claim.

Section 10 – Legal advice and expenses

This section of **your** policy explains the cover **we** provide for legal advice and expenses whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section and also under the 'Special definitions applying to this section' below.

You can call **our** 24-hour legal helpline for advice on a travel-related legal problem to do with **your trip**.

Phone **UK +44 (0)345 124 1400**

Special definitions applying to this section:

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- To the European Court of Justice, European Court of Human Rights or similar international body; or
- To enforce a judgment or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Representative

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

What is covered:

We will pay up to £25,000 for **legal costs** to pursue a civil **legal action** for compensation if someone else causes **you** **bodily injury**, illness or death.

What is not covered:

- Any claim where, in **our** opinion, there is insufficient prospect of success in obtaining reasonable compensation.
- **Legal costs** and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us** or any **representatives** or agents, someone **you** were travelling with, another **insured person** or a person related to **you** or them.
- **Legal costs** and expenses incurred prior to **our** written acceptance of the case.
- Any claim where the **legal costs** and expenses are likely to be greater than the anticipated amount of compensation.
- Any claim where **legal costs** and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).

- **Legal costs** and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
- **Legal costs** and expenses incurred if an action is brought in more than one country.
- Any claim where, in **our** opinion, the estimated amount of compensation payment is less than £1,000 for each **insured person**.
- Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
- Costs of any appeal.
- Claims occurring within the **United Kingdom**.
- Claims made by **you** other than in **your** private capacity.
- Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also:

- Follow **our representative's** advice and provide any information and assistance required within a reasonable timescale.
- Advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** consent.

Note:

1. **We** shall have complete control over the legal case through **representatives we** nominate, by appointing **representatives of our** choice on **your** behalf with the expertise to pursue **your** claim;
2. **We** will decide the point at which **your** legal case cannot usefully be pursued further. After that no further claims can be made to **us**.
3. **We** may include a claim for **our legal costs** and other related expenses.
4. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any **legal costs** incurred under this policy. **You** must give such assistance as **we** shall reasonably require and any amount recovered shall belong to **us**.

Section 11 – Winter sports cover

This section of **your** policy explains the cover **we** provide for winter sports whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

Each **person insured** has cover under this section for up to 31 days in total in any calendar year, when taking part in any of the permitted winter sports activities listed on page 14.

Special definition applying to this section:

Ski pack

Ski school fees, ski passes, lift passes and hired **winter sports equipment**.

What is covered:

Winter sports equipment

1. Loss or theft of or damage to **your winter sports equipment**.
2. The necessary costs to hire **winter sports equipment** because of point **1** above.
3. The necessary costs to hire **winter sports equipment** because **your winter sports equipment** is misdirected or delayed on **your** outward journey for more than 12 hours.

We will pay **you** up to:

- £500 (£400 if **winter sports equipment** is hired) for point **1** above.
- £30 per day (up to a maximum of £300) to hire **winter sports equipment** for points **2** and **3** above.

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and **you** can provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **we** may at **our** option replace, reinstate or repair the lost, stolen or damaged **winter sports equipment**.

Note: **We** may not pay **your** claim if **you** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

Ski pack

1. Reimbursement of any unused **ski pack** as a result of **your accident** or sickness (including being diagnosed with an **epidemic** or **pandemic** disease such as COVID-19); and
2. Loss or theft of **your** ski pass and lift pass.

We will pay **you** up to:

- £5,000 (including up to £350 of **your** ski pass and lift pass) to reimburse **you** the proportionate value of any unused **ski pack** for points **1** and **2** above.

Piste closure

We will pay **you** £30 per day (up to a maximum of £300) as a benefit or towards transportation costs to travel to an alternative site if **you** are unable to ski for a continuous period of more than 12 hours as a result of:

- Lack of snowfall
- Excessive snowfall
- Bad weather.

What is not covered:

- The **excess** for claims as a result of loss, theft or damage to **winter sports equipment**. The **excess** does not apply to claims for hire of **winter sports equipment** following delay or under the Ski pack or Piste closure benefits.
- Any claim over £300 for one item, **pair or set** of items.
- Any claim as a result of participation in off-piste skiing whereby **you** are not accompanied by a qualified ski instructor who holds the appropriate liability insurance.
- Any claim as a result of participation in winter sports activities when avalanche warnings are current.
- Any **trip** that takes place outside of the ski resort's official opening dates.
- Any loss or theft of or damage to **your winter sports equipment** whilst in use.
- Any loss or damage caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions.
- Any loss or theft of or damage to any items whilst in the custody of an airline or other carrier unless **you** report it immediately on discovery to the carrier and get a written report. In the case of an airline, **you** will need a Property Irregularity Report (PIR).
- Any loss or theft of any items that **you** do not report to the police within 24 hours of discovery or as soon as possible after that and for which **you** do not get a written report from them.
- Any loss or theft of any items left **unattended** in a public place e.g. station, airport, restaurant.
- Any loss or theft of any items from an **unattended** vehicle unless:
 - a) The items are locked out of sight in a **secure baggage area**; and
 - b) There is physical evidence of a forced entry into the vehicle and this is confirmed in a police report within 24 hours of discovery or as soon as possible after.
- Any loss or theft of any items left in the custody of a person who does not have official responsibility for the safekeeping of the property.
- Any claim for unused **ski pack** that is not confirmed as medically necessary by **our** 24-hour emergency medical assistance service and where a medical certificate has not been obtained from the treating **doctor** confirming that **you** are unable to take part in winter sports or use the **ski pack** facilities.

- Any claim as a result of piste closure which is not substantiated by a report from the resort management or **your** tour operator.
- Any claim as a result of piste closure where the cause for closure is known to **you** on or before the date **you** opened **your** Halifax Ultimate Reward Current Account or booked **your trip**, whichever is later.
- The unused portion of **your** ski pass or lift pass, if either is lost or stolen and **we** have paid for the reinstatement or replacement.
- Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Note: **You** cannot claim under the **ski pack** part of this section and Section 1 – Cancellation or curtailment and Section 3 – Travel disruption for the same costs.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

- Original police report, obtained within 24 hours of the incident or as soon as possible after that;
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident);
- Proof of purchase (e.g. original receipts, valuations issued before the loss and credit/debit card statements);
- A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate;
- A report from the resort manager or tour operator, confirming piste-closure, where applicable); or
- Written confirmation from the treating **doctor** of **your** confinement either to a hospital or **your trip** accommodation on medical grounds).

Section 12 – Golf cover

This section of **your** policy explains the cover **we** provide for golf **trips**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

What is covered:

Golf equipment

1. Loss or theft of or damage to **your golf equipment**.
2. The cost of hiring **golf equipment**.

We will pay **you** up to:

- £1,500 for **your** lost, stolen or damaged **golf equipment**.
- £35 per day (up to a maximum of £175) to hire **golf equipment** in the event **your golf equipment** is lost, stolen or delayed on **your** outward journey for over 12 hours from the time **you** arrived at **your trip** destination. **You** must keep all receipts for the hire of **golf equipment** and enclose them with **your** claim form.

Claims will be considered on a new for old basis provided the item is less than 2 years old at the date of the incident and **you** can provide the original purchase receipt. All other items will be subject to a suitable deduction for wear and tear and depreciation or **we** may at **our** option replace, reinstate or repair the lost, stolen or damaged **golf equipment**.

Note: **We** may not pay **your** claim if **you** are unable to provide any original receipts, proofs of purchase or insurance valuations (issued before the loss, theft or damage). **You** must retain all damaged items for inspection, if required.

Green fees

We will pay **you** up to £75 per day (up to a maximum of £300) for the loss of pre-booked and non-refundable green fees if the pre-booked course at **your trip** destination becomes unplayable due to adverse weather conditions.

What is not covered:

- The **excess** for claims as a result of loss, theft or damage to **golf equipment**. The **excess** does not apply to claims for hire of **golf equipment** following delay.
- Any claim over £500 for any one item of **your golf equipment**.
- Any loss or theft of **your golf equipment** that **you** do not report to the police within 24 hours of discovery or as soon as possible after that and for which **you** do not get a written report from them.
- Any loss or theft of or damage to **your golf equipment** whilst in the custody of an airline or other carrier unless **you** report it immediately on discovery to the carrier and get a written report. In the case of an airline, **you** will need a Property Irregularity Report (PIR).
- Any loss of or damage to **your golf equipment** caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions.
- Any loss or theft of **your golf equipment** left **unattended** in a public place e.g. station, airport, clubhouse.

- Any loss or theft of **your golf equipment** from an **unattended** vehicle unless:
 - a) The items are locked out of sight in a **secure baggage area**; and
 - b) There is physical evidence of a forced entry into the vehicle and this is confirmed in a police report within 24 hours of discovery or as soon as possible after. Any loss or theft of **your golf equipment** left in the custody of a person who does not have official responsibility for the safekeeping of the property.
- Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

- Original police report, obtained within 24 hours of the incident or as soon as possible after that;
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident);
- A copy of the formal written notice that **you** gave to the airline, when reporting the loss or damage within the time limit shown in their conditions of carriage.
- Travel tickets (physical or electronic) and luggage tags.
- Proof of purchase (e.g. original receipts, valuations issued before the loss and credit/debit card statements);
- A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate;
- A report from the course manager or club professional, confirming course closure, where applicable; or
- Written confirmation from the treating **doctor** of the dates and reason for **your** confinement either to a hospital or **your trip** accommodation on medical grounds.

Section 13 – Business cover

This section of **your** policy explains the cover **we** provide for business travel whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

What is covered:

1. In addition to the cover provided under Section 5 – Baggage and baggage delay **we** will pay **you** up to £1,000 for the **accidental** loss of, theft of or damage to **business equipment**. The amount payable will be the current market value which takes into account a deduction for wear, tear and depreciation (or **we** may at **our** option replace, reinstate or repair the lost or damaged **business equipment**).

The maximum **we** will pay for any one item, **pair** or **set** of items is £300.

2. **We** will also pay reasonable additional accommodation and travelling expenses incurred in arranging for a **business colleague** to take **your** place on a pre-arranged business **trip** if:
 - a) **You** die.
 - b) **You** are unable to make the business **trip** due to **you** being hospitalised or medically unfit to work as confirmed in writing by a **doctor**.
 - c) **Your relative** or **business colleague** in **your home country** dies, is seriously injured or falls seriously ill.

What is not covered:

- For claims under point **1** above
 - The excess;
 - Loss, theft of or damage to **business equipment** left **unattended** at any time (including in the custody of carriers) unless it is:
 - a) deposited in a hotel safe or safety deposit box;
 - b) left in **your** locked accommodation; or
 - c) in the locked out of sight in the **secure baggage area** of the locked vehicle **you** are travelling and there is physical evidence of forced entry into the vehicle which is confirmed in a police report obtained within 24 hours of discovery.
 - Any claim over £300 for one item, **pair** or **set** of items.
 - Loss or damage due to delay, confiscation or detention by customs or other authority.
 - Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning, repairing or restoring, mechanical or electrical breakdown.
 - Loss of, theft of or damage to films, tapes, cassettes, cartridges, CDs, DVDs or discs other than for their value as unused materials unless purchased pre-recorded when **we** will pay up to the maker's latest list price.

- For claims under point **2** above
 - Additional costs under **2 b)** above as a result of a **pre-existing medical condition**, unless this cover is agreed by **us** in writing – see the Health declaration and health exclusions section on page 15.
 - Additional costs under **2 b)** and **2 c)** above if **you** were aware of circumstances at the time of arranging the business **trip** which could reasonably have been expected to give rise to cancellation of the business **trip**.
- For claims under points **1** and **2** above
 - Any loss or damage arising out of **you** engaging in manual work.
 - Any financial loss, costs or expenses incurred arising from the interruption of **your** business.
 - Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide **us** with:

- Original police report, obtained within 24 hours of the incident or as soon as possible after that;
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident);
- A copy of the formal written notice that **you** gave to the airline, when reporting the loss or damage within the time limit shown in their conditions of carriage.
- Travel tickets (physical or electronic) and luggage tags.
- Proof of purchase (e.g. original receipts, valuations issued before the loss and credit/debit card statements);
- A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- Confirmation from the treating **doctor** of the dates and reason **you** are unable to attend **your** business **trip**, together with confirmation from the director of **your** business that it is necessary for a **business colleague** to attend in **your** place.

Section 14 – Wedding/civil partnership cover

This section of **your** policy explains the cover **we** provide for wedding and civil partnership cover whilst on **your trip**. Defined words are printed in bold type and can be found in the 'Definition of words' section.

Special definitions applying to this section:

Insured couple

The couple travelling to be married or to enter into a civil partnership who are **insured persons**.

Wedding

The religious or civil ceremony at which the couple become married or register as civil partners of each other.

Wedding attire

The dress, suits, shoes and other accessories bought specially for the **wedding** and make-up, hair styling and flowers paid for or purchased for the **wedding**, forming part of **your baggage**.

What is covered:

- We** will pay up to the amounts shown for the **accidental** loss of, theft of or damage to the items shown below forming part of **your baggage**:
 - £250 for each **wedding** ring taken or purchased on the **trip** for each **insured person**.
 - £1,000 for **wedding** gifts (including up to £150 for banknotes and currency notes) taken or purchased on the **trip** for the **insured couple**.
 - £1,500 for the **wedding attire** which is specifically to be worn by the **insured couple** on their **wedding** day.The amount payable will be the value at today's prices less a deduction for wear, tear and depreciation (loss of value), or **we** may replace, reinstate or repair **your** lost or damaged **baggage**.
- We** will pay the **insured couple** up to £750 for the reasonable additional costs incurred to reprint/make a copy of or retake the photographs/video recordings either at a later date during the **trip** or at a venue in the **United Kingdom** if:
 - The professional photographer who was booked to take the photographs/video recordings on **your wedding** day is unable to fulfil their obligations due to **accidental bodily injury**, illness or unavoidable and unforeseen transport problems, or
 - The photographs/video recordings of the **wedding** day taken by a professional photographer are lost, stolen or damaged within 14 days after the **wedding** day and whilst **you** are still at the holiday/ honeymoon location.

What is not covered:

- The **excess**.
- Any loss or theft of **your baggage** left **unattended** in a public place e.g. station, airport, restaurant.
- Any loss or theft of or damage to **baggage** from an **unattended** vehicle unless:
 - The items are locked out of sight in a **secure baggage area**; and
 - There is physical evidence of a forced entry into the vehicle and this is confirmed in a police report within 24 hours of discovery or as soon as possible after.
- Any loss, theft of or damage to **valuables**, banknotes and currency notes left **unattended** at any time (including in a vehicle or the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- Loss or damage due to delay, confiscation or detention by customs or other authority.
- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods, bicycles, **winter sports equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than the glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile items unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
- Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
- Loss, theft of or damage to **business equipment**.
- Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
- Anything specifically excluded under the General exclusions or General conditions sections on pages 39-40.

Note: **You** cannot claim under this section, Section 5 – Baggage and baggage delay and Section 6 – Personal money for the same item.

Special conditions relating to claims:

In addition to the 'General claims information required' shown under the 'Making a claim' section on page 18, where appropriate, **you** must also provide us with:

- Original police report, obtained within 24 hours of the incident or as soon as possible after that;
- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident);
- A copy of the formal written notice that **you** gave to the airline, when reporting the loss or damage within the time limit shown in their conditions of carriage;
- Travel tickets (physical or electronic) and luggage tags;
- Proof of purchase (e.g. original receipts, valuations issued before the loss, cash withdrawal slips and credit/debit card statements);
- A written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate; and
- Confirmation from the professional photographer of the reason they cancelled **your** booking and that they have not provided **you** with a refund.

Note: **You** must take suitable precautions to secure the safety of **your baggage**, and must not leave it unsecured or unattended or beyond **your** reach at any time in a place to which the public has access.

Section 15 – Personal assistance and information services

What is covered:

We will provide the following information services in respect of any **trip**. **You** can visit the Allianz Assistance Hub, email travelinfoUK@allianz.com or call **us** on **UK +44 (0)345 124 1400**.

1. Information about your destination

We can provide information on:

- a) Current entry permit requirements for any country, but if **you** hold a passport from a country other than the **United Kingdom**, we may need to refer **you** to the **United Kingdom** embassy or consulate of that country;
- b) Current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organization warnings;
- c) Climate;
- d) Local languages;
- e) Time differences;
- f) Main bank opening hours, including whether or not a bank holiday falls within **your** intended **trip**;
- g) Motoring restrictions, regulations, Green Card and other insurance issues.

2. Transfers of emergency funds

We can provide information on how **you** can arrange money transfers from friends or family in the **UK** to **your** location, in the event **you** have an immediate, urgent need.

3. Non-emergency medical referral

We can provide the names and addresses of local **doctors**, hospitals, clinics and dentists when consultation or minor treatment is required.

If **you** require in-patient hospital treatment or think **your** condition may necessitate **your** early return **home**, **you** must contact **us** as soon as possible and before **you** incur substantial charges. **Note:** This is not private medical insurance and no cover is provided for non-emergency medical expenses.

4. Replacement travel documents

We can help provide **you** with the necessary contact details for **your** travel provider if **you** need to replace lost or stolen tickets and travel documentation.

What is not covered:

- Any circumstances **you** were aware of at the time of opening a new Halifax Ultimate Reward Current Account or at the time of booking any **trip**.
- Any legal liability or other financial loss, damage or additional expense arising from the provision of or any delay in providing the information services.
- Anything mentioned in the General exclusions or General conditions sections on pages 39-40.

You can call **us** for help up to seven days after **you** have returned **home** from a **trip**.

Section 16 – Financial failure cover

What is covered:

The **insurer** will pay up to £5,000 in total, for costs **you** incur as a result of the insolvency of an **end supplier** that **you** made travel arrangements with prior to departure.

Financial failure prior to departure

Irrecoverable sums paid prior to the **financial failure** of the **end supplier** not forming part of an inclusive holiday; OR

Financial failure after departure

In the event of the **financial failure** of the **end supplier** after **your** departure:

- additional pro-rata costs incurred by **you** in replacing that part of the **end suppliers** travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
- if curtailment of the **trip** is unavoidable – the cost of return transportation to the **UK**, the Channel Islands or the Isle of Man to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements.

What is not covered:

- Scheduled flights, travel or accommodation not booked within the **UK**, the Channel Islands or the Isle of Man prior to departure.
- Any costs resulting from the **financial failure** of:
 - Any **end supplier** which is, or which any prospect of **financial failure** is known by **you** or widely known publicly at the date **you** opened **your** Halifax Ultimate Reward Current Account or booked **your trip**, whichever is later.
 - Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing policy, policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
- The **financial failure** of any travel agent, tour organiser, booking agent or consolidator with whom **you** have booked a scheduled flight, travel or accommodation.
- Any losses which are not directly associated with the incident that caused **you** to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the **financial failure** of an airline.

Special conditions relating to this section

1. Cover will not apply if by **us** making a payment of any claim or providing any benefit **we** would breach any sanction, prohibition or restriction imposed by law or regulation.
2. No title, right or interest under this policy may be assigned, transferred, conveyed or removed without the written agreement of the **insurer**. Any attempt to assign rights or interests without the **insurers** written agreement is null and void.

General conditions

The following General conditions apply to **your** policy:

1. Cover under this policy only applies if **you** are aged 70 years or under.
2. The maximum duration of any one **trip** is 31 consecutive days. **You** may increase this limit by purchasing the **trip** limit upgrade. If any **trip** exceeds **your** chosen **trip** duration limit, **we** will not provide cover for any part of that **trip** beyond the covered **trip** duration. This includes not providing cover for any claims where **you** cannot provide evidence that the incident date occurred before the expiry of the covered **trip** duration. Please see page 15 for more details in the **upgrades** available.
3. Cover under this policy is only available if **you** are a **UK** resident and are registered with a **doctor** in the **UK**.
4. **Your** policy is only valid for **trips** commencing from and returning to the **UK**.
5. Cover under this policy is automatically extended if **you** are unable to return **home** by the end of the **period of insurance** due to a reason covered by this policy.
6. Cover for permitted winter sports activities is provided up to a maximum of 31 days in total for each **insured person** in any calendar year. See page 12 for more details of the activities **we** cover.
7. **Your** policy is only valid for **trips** taken within **your home country** if **you** have pre-booked accommodation for two nights or more.
8. **Dependent children** are only covered when travelling with the account holder(s) or a **responsible adult**.
9. **We** and **your bank account provider** may cancel **your** policy at any time by giving **you** 30 days' notice in writing to **your** last known address.
10. **We** promise to act in good faith in all **our** dealings with **you**.
11. **We** may not pay **your** claim if **you** do not:
 - Take all possible care to safeguard against **accident, bodily injury**, loss, damage or theft; and
 - Give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible; and
 - Pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim; and
 - Provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification).
12. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.
13. The terms of **your** policy can only be changed if **we** agree (please see 'Changes to cover terms or price' on page 6 for more information). **We** may require **you** to pay an additional premium before making a change to **your** policy **upgrade** or **pre-existing medical condition** endorsement.
14. **Your account provider** may from time to time notify **you** of a change of insurer in relation to the travel insurance included as part of **your** bank account. By accepting the terms and conditions, **you** agree to the new insurer supplying **you** with insurance services to replace the cover provided. Any significant changes to **your** cover will be communicated to **you**, please ensure **you** carefully review **your** policy documents.
15. **You** agree that **we** can:
 - 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.
 - Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or deliberate misstatement when making a medical declaration, applying for **upgrades** or supporting **your** claim. **We** may in these instances report the matter to the police.
 - Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with the information **you** supplied at the inception of **your** policy and other information relating to a claim, may be provided to the participants of this register.
 - Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
 - Take proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
 - Obtain information from **your** medical records (with **your** or **your** personal representative's permission) to deal with relevant claims. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. No personal information will be disclosed to any third party without **your** prior approval.
 - Refuse to provide cover for the following **upgrades** during a **trip you** are already on when the **upgrade** is purchased:
 - a) Excess waiver
 - b) Additional adult or childCover will be provided for future **trips** only.
 - Refuse to provide cover for **trip** extension **upgrades** during a **trip you** are already on if the **upgrade** is purchased after the **trip** duration limit has been exceeded. Cover for the **trip** extension **upgrade** will apply for future **trips** only.
16. **We** will not pay **you** more than the amounts shown in the Summary of cover section on page 7 per **trip**.
17. **You** agree that **we** only have to pay a proportionate amount of any claim where there is another insurance policy in force covering the same risk. **You** must give **us** details of such other insurance.

General exclusions

Your policy does not cover **you** for any claim directly or indirectly resulting from any of the following:

1. Any **pre-existing medical condition** and associated condition (unless terms are agreed in writing by **us**).
2. Any claims where as part of any claim investigation, **your doctor** confirms they would not have recommended **you** to travel either on the date **you** opened **your** Halifax Ultimate Reward Current Account, **you** booked **your trip**, or at the time **you** travelled (whichever is later).
3. **Your** failure to obtain any recommended vaccines, inoculations or medications before **your trip**.
4. **You** travelling against the advice of a **doctor** or to have medical treatment on the **trip**.
5. **You** or **your** travelling companion receiving a terminal prognosis, unless in respect of Section 1 – Cancellation or curtailment the terminal prognosis was received after the date of booking the **trip**.
6. War, **terrorist action** invasion, act of foreign enemy, hostilities (whether or not war has been declared), civil war, rebellion, military or usurped power, riot or civil commotion. This exclusion does not apply for claims made under Section 2 – Emergency medical and associated expenses or Section 8 – Personal accident.
7. **Your** travel to a country or specific area or event to which the Foreign, Commonwealth and Development Office (FCDO) or other regulatory authority has advised the public not to travel. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
8. Ionising radiations or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear machinery or parts.
9. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
10. Confiscation or destruction of property by any customs, government or other authority of any country.
11. Engaging in a sports or leisure activity that is not listed as being covered by **us** on pages 12-14 or confirmed as being covered in writing by **us**.
12. Wilfully self-inflicted injury or illness or solvent abuse.
13. **You** being under the influence of drugs (except those prescribed by **your doctor**, but not when prescribed for the treatment of drug addiction).
14. **Your** suicide or attempted suicide or putting yourself at risk unless **you** are attempting to save a human life.
15. Any dishonest, malicious or criminal act committed by **you** or any person with whom **you** are in collusion, or insurance arranged in circumstances where a claim might reasonably be anticipated.
16. **You** electing to travel on a **trip** that exceeds **your** permitted **trip** duration.
17. Any **epidemic** or **pandemic** except when stated as being covered under Section 1 – Cancellation or curtailment, Section 2 – Emergency medical and associated expenses.
18. **You** participating in any manual work above ground level or that involves the use of machinery or any work involving heavy lifting.
19. Any losses that are not directly associated with the incident that caused **you** to claim. For example, loss of earnings due to being unable to return to work following **bodily injury** or illness happening while on a **trip** or the cost of replacing locks if keys are lost while on a **trip**.
20. Any unused or additional costs incurred by **you** recoverable from:
 - a) The providers of the accommodation, their booking agents, a travel agent or another compensation scheme.
 - b) The providers of the transportation, their booking agents, a travel agent or another compensation scheme such as ABTA – The Travel Association or Air Travel Organisers' Licensing (ATOL).
 - c) **Your** credit or debit card provider or Paypal.
21. **Your** unlawful action or any criminal proceedings against **you**.
22. **You** drinking too much alcohol, or any form of alcohol abuse, where it is reasonably foreseeable that such consumption could result in a serious impairment of **your** faculties and/or judgement resulting in a claim. **We** do not expect **you** to avoid alcohol on **your trip** but **we** will not cover any claim arising because **you** have drunk so much alcohol that **your** judgement is seriously affected and **you** need to claim as a result.
23. Any claim arising from the unauthorised use of a swimming pool outside the specified times of opening.
24. Any claim arising from **you** climbing on top of, or jumping from a vehicle; or jumping from a building or balcony; or climbing or moving from any external part of any building to another (apart from stairs) regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.
25. Any claim where **you** are not wearing a helmet whilst on a motorcycle.
26. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
27. **We** will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose **us** to:
 - a) Any sanctions, prohibitions or restrictions under United Nations resolutions; or
 - b) The trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, or the United States of America.
28. **Cyber risks** of any kind.

Complaints

We aim to provide a first-class policy and service. If **you** feel that **we** have not done so, please tell **us** so that **we** can do **our** best to solve the problem. Making a complaint does not affect **your** right to take legal action against **us**.

Step 1

- **For Sections 1 to 15**

Write to: Customer Service, Allianz Assistance, 102 George Street, Croydon, CR9 6HD.

Phone: **UK +44 (0)208 603 9938**

Email: **customersupportUK@allianz.com**

Please give **us your** name, address, **your** Halifax Ultimate Reward Current Account number and branch sort code and/or claim number (if **you** have one), and enclose copies of relevant correspondence between **you** and **us** as this will help **us** to deal with **your** complaint as quickly as possible.

- **For Section 16 – Financial failure cover**

Write to: Compliance Officer, Liberty Mutual Insurance Europe SE, 20 Fenchurch Street, London EC3M 3AW United Kingdom.

Phone: **UK +44 (0)203 758 0840**

Email: **complaints@libertyglobalgroup.com**

Quoting **your** Halifax Ultimate Reward Current Account number and branch sort code and/or claim number.

Step 2

- **For all complaints**

If **you** are not satisfied with the final response **you** get to **your** complaint, **you** can refer it to the UK Financial Ombudsman Service.

Write to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone: **0800 023 4567** or **UK +44 (0)300 123 9123**

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financial-ombudsman.org.uk**

Data protection notice

We care about **your** personal data.

This summary and **our** full privacy notice explain how Allianz Assistance protects **your** privacy and uses **your** personal data. **Our** full privacy notice is available at www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD.

- **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 event ticket sellers in the instance of a missed event policy.

We will collect and process **your** personal data 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 **your** ticket selling company;
- 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** can 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 **United Kingdom (UK)** or the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the **UK** or the EEA to other Allianz Group companies, **we** will do so based on 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 **UK** or 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:

By post: Customer Service (Data Protection), Allianz Assistance, 102 George Street, Croydon CR9 6HD

By telephone: UK **UK +44 (0)208 603 9938**

By email: AzPUKDP@allianz.com

- **Other privacy notices**

If **you** would like to view the full privacy policy of International Passenger Protection Limited, visit: www.ipplondon.co.uk/privacy.asp

Sections 1 to 15 of this travel insurance are underwritten by AWP P&C SA and is administered in the UK by Allianz Assistance. Allianz Assistance is a trading name of AWP Assistance UK Ltd, Registered in England. Registration no: 1710361 Registered office: PO Box 74005, 60 Gracechurch Street, London EC3P 3DS.

AWP Assistance UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under registration no 311909. AWP P&C SA is authorised and regulated by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

Allianz Assistance acts as an agent for AWP P&C SA for receiving money from customers, settling claims and handling premium refunds.

Section 16 of this travel insurance is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR, United Kingdom. The cover under this section is underwritten by Liberty Mutual Insurance Europe SE which is authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances. Deemed authorised by the PRA. Subject to regulation by the FCA and limited regulation by the PRA (registered number 829959). Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.



Go to **halifax.co.uk**



Call us on **0345 720 3040**



Visit your local branch

If you need this communication in another format, such as large print, Braille or audio CD, please contact us.

You can call us using Relay UK if you have a hearing or speech impairment. There's more information on the Relay UK help pages **relayuk.bt.com**

SignVideo services are also available if you're Deaf and use British Sign Language: **halifax.co.uk/contactus/sign-video**

If you need support due to a disability please get in touch.

If you want to make a complaint, visit a branch or learn more online at: **halifax.co.uk/contactus/how-to-complain**

To speak to us, call: **0800 072 9779** or **UK +44 (0)113 366 0167** from abroad. Adviser service: 24/7.

You can also write to: Head of Customer Services, Halifax, PO Box 761, Leeds LS1 9JF.

We'll confirm who'll be dealing with your complaint. If we can't resolve things immediately, we'll let you know what the next steps are.

Provided you've tried to resolve things with us first, if you're still unhappy, you can ask the Financial Ombudsman Service to help. We can provide information on how to do this if you need it.

Additional Information

Halifax is a division of Bank of Scotland plc. Registered in Scotland No. SC327000. Registered Office: The Mound, Edinburgh EH1 1YZ. Bank of Scotland plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 169628.

Eligible deposits with us are protected by the Financial Services Compensation Scheme. We are covered by the Financial Ombudsman Service.

Calls and online sessions may be monitored and recorded. Not all Telephone Banking services are available 24 hours a day, 7 days a week.

This information is correct as of July 2021 and is relevant to Halifax products and services only.

