Policy wording

Bupa Business Complete Travel Insurance

Effective from 1 August 2019

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Summary of benefits

This is a summary only. Please refer to the relevant section of the policy wording for full terms, conditions and exclusions. Benefits are per person per trip.

Section	Benefit	Sum insured up to
Section 1	Cancelling, amending or cutting short your trip	£5,000*
Section 2	Missed departure	£1,000 per trip outside Europe and £500 per trip within Europe
Section 3	Delayed departure	£250 (£20 for first 12 hours, £10 for each further 12-hour period)
Section 4	Medical emergency including repatriation	£5 million*
	Emergency dental treatment	£1,000*
	Hospital daily benefit	£1,500 (£25 per day hospitalised)
Section 5	Legal protection	£2 million
Section 6	Personal accident	£50,000
Section 7	Personal baggage	£3,000 (Single item and valuables limit £500)*
Section 8	Delayed baggage	£500 business trips and £200 leisure trips, after 12-hour delay
Section 9	Money, passport and driving licence	£2,000 (Cash losses limit £500)*
Section 10	Catastrophe cover	£500
Section 11	Replacement business colleague	£1,500*
Section 12	Business machines	£2,000*
Optional cover where selected and additional premium paid		
Section 13	Leisure cover	As per section claimed under
Section 14	LocalCover	As per section claimed under

*A £25 excess applies per claim.

Useful information

Contact information

Customer service and policy enquiries

0800 00 10 22† or email **btravcustserv@bupa.com**

Lines open: Monday to Friday 8.30am to 6pm and 9am to 1pm on Saturdays (closed on bank holidays).

Pre-travel advice (eg visa, vaccination requirements)

+44 (0)1273 736 520†

Available 24 hours a day, 365 days a year.

Claims helpline

+44 (0)1134 950 962†

Lines open: Monday to Friday 8.30am to 6pm and 9am to 1pm on Saturdays (closed on bank holidays).

Write to us

Bupa Travel Services, Willow House, Pine Trees, Chertsey Lane, Staines, Middlesex TW18 3DZ

†We may record or monitor our calls.

Emergency assistance

Bupa Travel Assistance is able to provide help in a number of situations:

- if you require in-patient medical **treatment**, or your medical claim costs are over £500
- if you are ill whilst away and want to request to cut your **trip** short
- assistance if you have forgotten or lost medication that you are unable to locate on your **trip**
- advice on where to find a suitable doctor or hospital, the local embassy or travel offices.

Bupa Travel Assistance will ask for your contact information where they can get in touch with you or leave you a message at any time.

Emergency assistance

+44 (0)1273 736 520†

Available 24 hours a day, 365 days a year.

We will make every effort to offer **our** range of services in all circumstances as shown in the policy. Remote geographical locations or unforeseeable adverse local conditions may prevent the normal standard of service being provided.

†We may record or monitor our calls.

Definitions

This section of the policy sets out the words which have a special meaning. Whenever a word with a special meaning appears within this document it will be printed in **bold** type.

Accidental bodily injury	A sudden, unexpected, unusual, specific, violent, external event, resulting directly, immediately and solely in physical bodily injury which results in a loss.
Business machines	Mobile phones, tablets, laptops, or other electronic devices, owned by you or for which you are responsible that is used for your occupation. This includes any associated accessories.
Business trip	A **trip** undertaken on behalf of and paid for by the organisation by which you are employed.
Catastrophe	Fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or Local Government directive.
Close business colleague	A person working for the same organisation as you, whose absence from work along with you would prevent the proper functioning of the organisation.
Close relative	Your spouse, civil partner or partner with whom you have lived for six months or more, mother, father, step-parents, parents-in-law, legal guardian, siblings, step-siblings, siblings-in-law, children (including adopted or fostered children), step-children, grandparent, grandparent-in-law, grandchild or the fiancé(e) of a person insured under this policy.
Company	The company named as policyholder on the policy schedule.
Country of residence	The country in which you reside for at least six months of the year.
Day(s)	A complete period of 24 hours.
Europe	Albania, Andorra, Austria, Balearic Islands, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Greek Islands, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, Vatican City, The Azores, The Canary Islands, The Channel Islands.

Family	You, your spouse, civil partner or partner with whom you have lived for six months or more and your children (including adopted and fostered children) who are 15 and under or 23 and under and in full-time education (cover will cease immediately upon leaving full-time education) and who normally live with you. The definition of 'Family' is extended to include children of divorced or separated parents, who do not permanently live with you, providing that you and your children are resident in the same country and are travelling with you.
Geographical area	All countries worldwide (subject to sanctions and FCO advice) excluding **trips** taken solely within your **country of residence**, unless the LocalCover option has been selected and the appropriate premium has been paid.
Home	The place where you live in your **country of residence**.
Insurance period	The period to which the insurance applies. This is shown on the policy schedule and your welcome letter.
Insurer	Bupa Insurance Limited.
Legal expenses	Your representative's reasonable legal fees, expenses and other costs or the costs of any other people involved in the legal proceedings if you have to pay those costs. This includes reasonable legal costs following an out-of-court settlement to which **we** have agreed.
Leisure trip	Any **trip** made where its sole purpose is not for business purposes, such as travel for education, recreation, a holiday or visiting **family** or friends.
Medical practitioner	A registered practising member of the medical profession who is not related to you or your travelling companions.
Money	Coins and banknotes in legal tender, traveller's cheques, travel tickets, hotel and other holiday vouchers which can be converted into cash or replaced.
Permanent total disablement	Disability which prevents you from doing work of any kind which, after 12 months is beyond reasonable hope of improvement.
Personal baggage	Your luggage and its contents, your **valuables** and anything you wear or carry (excluding winter sports equipment) when travelling that belongs to you.
Treatment	Any type of surgical or medical procedure which is carried out solely to cure or relieve an acute illness or injury.

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Trip	A pre-booked journey, within the **geographical area** shown on your policy schedule during the **insurance period**.
Unattended	Any property that is left unattended – not in your full view and where you are not in a position to prevent unauthorised taking of your property – unless it is locked safely in your personal accommodation (this means in a safe, if one is available for your use), a secure hotel luggage area or the secure area of a motor vehicle (a locked boot or locked luggage compartment of a hatchback or estate fitted with a lid, fixed tray or roller blind cover).
United Kingdom (UK)	England, Scotland, Wales, Northern Ireland and the Isle of Man.
Valuables	Personal items of value covered under your insurance. These include: ■ cameras, camcorders, binoculars, telescopes and accessories ■ audio, visual and television equipment ■ spectacles and sunglasses ■ computers, tablets, gaming consoles, electronic book readers, satellite navigation equipment, mobile phones and any accessories related to these items ■ jewellery, watches, items made of or containing gold, silver, precious metals or precious semi-precious stones.
We/us/our	The **insurer**, which may act through its agent Bupa Insurance Services Limited.

Medical declaration and medical exclusions

Medical declaration

These are the conditions of the insurance that all individuals on the policy will need to meet as part of this contract.

It is your promise to us that at the time of booking your **trip** and at the time you begin each **trip**:

- you know of no reason why the **trip** could be cancelled
- you are not travelling against the advice of a **medical practitioner** or would have reasonable grounds to believe that a **medical practitioner** would have advised against travel had you sought their advice
- you are not expecting or awaiting any **treatment**, consultations, tests or investigations over the period of your **trip**
- you are not travelling to obtain **treatment** or undergo investigations, tests or consultations abroad.

Medical exclusions

The policy only provides coverage for medical **treatment** abroad in the case of an emergency. This means a bodily injury or sudden or unforeseen illness suffered by you while you are on a **trip** abroad and a recognised **medical practitioner** tells you that you need immediate in-patient or out-patient **treatment**.

No cover is provided for:

- any travel for the purpose of receiving medical **treatment** or undergoing tests or investigations abroad
- any **treatment** for elective or non-emergency procedures
- any claim where you are expecting or awaiting tests or **treatment** over the period of the **trip** abroad
- any claim where you are travelling against the advice of a **medical practitioner**, or would have reasonable grounds to believe that a **medical practitioner** would have advised against travel had you sought their advice.

Policy information

Important information relating to your policy

The policy

The policy is a legal contract between the **company** and the **insurer**, and is based on the information that has been provided to **us**, including the individuals to be insured under this policy and any options selected, which will be listed on the policy schedule.

The following eligibility criteria apply:

- the **company** must be registered in the UK
- the **company** must be responsible to pay tax (ie subject to PAYE) for the insured
- the **company** is responsible for all applicable premiums to be paid
- the insured must be employed by the **company**
- the insured must have a requirement for business travel abroad.

For directors/partners of the **company** that are not salaried directly by the **company** (ie subject to PAYE), **we** would require one of the following items:

- the **company's** letterhead with the names of the directors or partners included as part of the letterhead
- UK Companies House records which show a current directorship
- a letter from the company's auditors confirming the details of the non-salaried partners/directors
- for FCA regulated companies **we** would accept evidence that the person is an authorised individual for said **company**.

Retirees, shareholders and/or contractors of the **company** are not eligible for cover.

The cover **we** will provide under the policy is made up of three parts: this policy wording, the policy schedule and any endorsement (if applicable). These must be read and kept together.

The policy schedule details who is covered by the policy.

Who is covered

This policy provides you with cover for **business trips**.

Where the leisure option has been selected, paid for and is showing on your policy documents, you will be covered when travelling on **leisure trips**. Where the **family** option has been selected, paid for and is showing on your policy documents, any **family** members that meet the age criteria listed below will be covered for **leisure trips** including when travelling independently.

All persons insured must be registered with a **medical practitioner** and reside within their **country of residence** for at least six months of any 12 month period.

The maximum age at the start of the **insurance period** are shown below.

Policy	Age limits
You or your spouse/partner	74
Any children normally living with you in full-time education	23
Any other children	15

No cover is available for any costs for a travelling companion not insured on the policy expect under circumstances listed as part of 'Section 4 – Medical emergency and other related expenses'. This applies even if the **trip** was paid for by someone on the policy.

Where is covered

All countries worldwide (subject to sanctions and FCO advice) excluding **trips** taken solely within your **country of residence**, unless the LocalCover option has been selected and the appropriate premium has been paid.

Trip coverage

All **trips** must start and end in your **country of residence** and within your **insurance period**.

Trip duration limit	Winter sports annual trip limit (if Leisure option selected and paid for)
180 days	17 days

You will not be covered for any part of your **trip**, if the overall duration exceeds the trip duration limit.

Cancellation cover applies from the start of your **insurance period** as shown on your policy documents until the date your **trip** commences or expiry of the policy if no consecutive policy purchased.

Cover under all other sections applies from the date your **trip** commences until the date you return **home**, as long as your **trip** does not exceed the trip duration limit (subject to the exception below) and expiry of the policy if no consecutive policy purchased.

Extension to the insurance period

If your return journey from abroad is unavoidably delayed because of something which is covered by your policy, **we** will automatically extend your cover for the period of the delay at no additional premium.

Changes to the policy

Changes that the company can make after the policy starts

Changes should be requested prior to the start date of the **trip** in order to apply to that **trip**. An additional premium will be payable. Updated policy documentation will be provided. The following changes are only available upon request of the group secretary for the **company**:

- add new people to be insured
- add Leisure, Family or LocalCover
- remove anyone no longer to be covered by the policy.

Cancellation by the company

If this insurance cover is not suitable, the **company** must contact us within 21 days of receipt of the policy documents and providing no employees have already taken a **trip** or made a claim, **we** will cancel the policy and refund the premium in full. If an employee has travelled, made a claim or it is beyond the 21-day period, **we** cannot refund the premiums, however the policy may be cancelled at any time by contacting us to give us notice. **We** will cancel the policy on the date **we** receive the cancellation request.

Termination by us

We may cancel this policy at any time if there is reasonable evidence that the company misled **us** or attempted to do so. By this **we** mean, giving false information or keeping necessary information from **us**, either intentionally or carelessly, which may influence **us** when deciding:

- whether or not **we** will provide cover
- whether or not **we** have to pay any claim.

We will write and tell the **company** at the last known address if **we** cancel the policy.

How the policy can end

The policy will automatically end if:

- the policy is cancelled by the **company** or **us**
- the terms of the policy say it must end
- the **company** do not pay the premium or any other payment due under the policy
- the **company** ceases trading.

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How your cover may end

Your cover under the policy will automatically end and (depending upon whether there are remaining employees on the policy) the policy itself may also end if:

- you cease to be employed with the **company**
- you do not reside within in your **country of residence** for at least six months of any 12-month period
- you die. In this case where the family option is active on the member schedule, your **family** will be provided cover to the expiry of the policy, subject to the terms of the policy.

Policy conditions

1. You must exercise reasonable care to prevent accident, injury, loss, theft or damage.
2. You must observe ordinary and proper care in the supervision of your property.
3. You or anyone acting on your behalf must not use dishonest means to:
   - obtain a claims payment under your policy
   - obtain cover for which you do not qualify
   - obtain cover at a reduced premium.

   If you do, **we** reserve the right not to pay claims. All benefits claimed fraudulently must be repaid to **us**.
4. You cannot transfer your interest in this policy to anyone else.
5. You must not settle, reject or negotiate any claim without **our** permission.
6. You can only claim once for eligible losses. This means if you have two policies that provide cover, the cost of your claim may be split between **us** and the other insurance company. You will be asked to provide **us** with full details of any other insurance policy at the time of claim.
7. If **we** ask for it, you must agree to be examined by a **medical practitioner** of **our** choice; or in the event of death, a post mortem.
8. If costs and/or charges are covered under more than one section of this policy, you cannot claim twice for the same cost or charge.

Policy exclusions

These exclusions apply to all sections of your policy.

1. Travel to areas where, at the time of booking the **trip** or thereafter, but before you travel, the Foreign and Commonwealth Office (FCO) has advised against all or all but essential travel. If you are unsure, please visit **www.gov.uk/foreign-travel-advice**
2. Any claim that could have reasonably been expected at the time this insurance was purchased and/or at the time of booking any **trip**.
3. Cover for loss, damage or **treatment** when you have put yourself in danger (except if you are trying to save another human life), or for an act deliberately carried out by you, and any claim that results from you being involved in any malicious, reckless, illegal or criminal act.
4. Any claim which results directly or indirectly from you:
   - being dependent on alcohol, drugs^ or solvents
   - consuming excessive amounts of alcohol
   - being under the influence of drugs^ or solvents
   - suffering withdrawal from alcohol, drugs^ or solvents
   - suffering from sexually transmitted diseases (other than HIV/AIDS)
   - committing suicide, attempting suicide or deliberately injuring yourself.
5. Air travel other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft.
6. Any claim, directly or indirectly caused by:
   - any terrorist act other than under 'Section 4 – Medical emergency and other related expenses' and 'Section 6 – Personal accident' – as long as the disturbances were not taking place at the time of the booking of the **trip** and/or at the start of the **trip**
   - war, riot, invasion, revolution, rebellion or civil commotion
   - ionising radiation or radioactive contamination from any nuclear fuel or waste which results from the burning of nuclear fuel
   - radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it
   - computer viruses other than under 'Section 4 – Medical emergency and other related expenses', 'Section 5 – Legal protection' and 'Section 6 – Personal accident'. Computer viruses include any program or software which prevents any operating system, computer program or software working properly or at all.

^Unless used as prescribed for you by a **medical practitioner**.

7. Any costs you would have expected or would have been required to pay, if the event resulting in the claim had not happened. Including but not limited to: costs of telephone calls or faxes, food, drinks, laundry, taxi fares, car hire or indirect losses which occur in connection with or as a result of the main loss (for example loss of earnings or replacing locks if you lose your keys).
8. Any claim arising from activities that are not detailed in the Activities section.
9. Travel to or through Iran, North Korea, Sudan, Syria, and US citizens travelling to or through Cuba.
10. Any claim in connection with a **business trip** within your **country of residence** unless LocalCover has been chosen and paid for.
11. Any claim in connection with a **leisure trip** within your **country of residence**.
12. Any claim arising from:
    - using, installing or maintaining industrial equipment or machinery
    - building, construction or mining.
13. Any claim, when in paid work, arising from:
    - physical labour including but not limited to gardening, farming, decorating or manual handling
    - hospitality work including but not limited to kitchen work, bar work, waiting tables, or housekeeping
    - caregiving including but not limited to work as a physician, nurse or nanny/au pair.
14. Any claim arising from working, whether paid or unpaid, in a location where you are required to wear protective clothing or protective equipment due to increased risk of potential damage, harm, or adverse health effects.

Activities covered by this policy

Conditions of cover

- All activities are only conducted on a non-professional, non-competitive and non-endurance basis ie no tournaments, matches.
- All water-based activities must take place in inland water or coastal waters within three miles of land unless otherwise stated.
- Where appropriate, you must have booked with an appropriately licensed organisation, taken all necessary precautions and wear the correct protective clothing/eye wear for the activity you are undertaking.
- Cover is excluded for any activity carried out against local warnings or advice.

Please note: some activities have additional conditions of coverage and/or no cover for Personal accident (Section 6)/Legal protection (Section 5).

Winter sports activities (if option selected and paid for)

Cross-country skiing
On a recognised trail only

Curling

Dog/Husky sledding

Ice/Snow karting
On a recognised track only

Ice skating
On a rink only, excluding ice hockey or speed skating

Polar bear watching
With a qualified guide

Skiing/Snowboarding (including mono or short ski)
On-piste, dry slope or off-piste with a qualified guide. Excluding cat-skiing or heli-skiing

Sledging

Sleigh rides
As a passenger only

Snow shoeing

Snowmobiling/Ski-dooing
On a recognised track or with a qualified guide

Land-based activities

Aerobics

Archery[#]
With a qualified instructor

Assault courses

Baseball/Rounders/Softball

Basketball

Battle re-enactment[#]

Bowling

Bowls

Bridge walking (including Sydney Harbour Bridge)

Camel rides/Elephant rides[#]

Camping – up to 2,500m altitude
On a recognised route/site

Camping – between 2,500m and 5,000m altitude
On a recognised route/site with a qualified guide

Clay pigeon/Rifle range shooting[#]
With a qualified instructor

Climbing
On artificial walls only with a qualified guide or instructor

[#]No cover for Personal accident or Legal protection.

Land-based activities (continued)

Cricket

Croquet

Cycling
On a road or trail only, excluding BMX or off-road biking

Dancing

Darts

Duathlons
Single organised event, up to standard distance 10km run, 40km cycle, 5km run

Fencing[#]
With a qualified guide or instructor

Fives

Football/Soccer

Go-karting[#]
Up to 125cc

Golf

Gymnastics

Handball

Hiking/Trekking/Other walking – up to 2,500m altitude
Excluding ropes, picks or specialist climbing equipment

Hiking/Trekking/Other walking – between 2,500m and 5,000m altitude
On a recognised routes only with a qualified guide or instructor excluding ropes, picks or specialist climbing equipment

Hockey, ball/Field hockey

Horse riding/Pony trekking
Excluding racing, polo, jumping, hunting, and horse riding safaris

Jogging/Running/Fell running
Up to 2,500m altitude

Kilimanjaro trekking
On the Marangu or Rongai routes only with a qualified guide or instructor

Korfball

Marathon
Single organised event, excludes ultra marathons

Mountain biking
On recognised Green, Blue, or Red graded tracks or trails only

Netball

Orangutan feeding

Orienteering
Up to 2,500m altitude, excluding ropes, picks or specialist climbing equipment

Paintball[#]

Racket sports

Roller skating/Roller blading[#]
Excluding pipes, jumps, or tricks.

Safari
Driving or walking only with a qualified guide

Segway[#]

Skateboarding[#]
Excluding pipes, jumps, or tricks

Summer tobogganing

Table games
Arcade games, billiards, foosball, pool, snooker, table tennis

Trampolining

Tree canopy walking
With a qualified guide or instructor

Triathlons
Single organised event, up to standard (Olympic) distance 1,500m swim, 40km cycle, 10km run

Tug-of-war

Ultimate frisbee

Volleyball

Yoga

Zorbing/Hydro-zorbing
Excluding open water (river/sea)

[#]No cover for Personal accident or Legal protection.

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Water-based activities

Airboating/Fan boating
In a commercial boat as a passenger

Bamboo rafting

Body/Boogie boarding

Breathing observation bubble diving
Up to a depth of 30 metres excluding ice diving, wreck diving, cave diving, night diving, or solo diving

Canal boating/Gondola riding#

Canoeing/Kayaking
Grade 1 and 2 only

Dinghy (inflatable or rowing)#
Excluding laser boats, and sailing with trapeze, toe, or foot straps

Dragon boating

Fishing
(including Angling and Deep Sea)

Flotilla sailing#
Within 12 miles of the coast with a qualified guide or instructor

Gorge walking

Hydrospeeding

Jet boat/Speed boat ride#
In a commercial boat as a passenger

Jet skiing/Jet biking#

Narrow boating#

Paddle boarding

Parasailing/Parascending (over water)

Pedalo riding#

Rafting
Grade 1 and 2 only

RIB safari
In a commercial boat as a passenger

Rowing#

Sailboat/Catamaran/Motorboat/Yacht#
Direct hire for personal use, within 12 miles of the coast, with a qualified guide or instructor

Sailboat/Catamaran/Motorboat/Yacht
In a commercial boat as a passenger, within 12 miles of the coast

Scuba/Snuba diving
Up to a depth of 30 metres with a qualified guide or instructor excluding ice diving, wreck diving, cave diving, night diving, or solo diving

Sea kayaking#

Snorkelling

Surfing

Swimming

Swimming with dolphins or stingrays
In a controlled environment only

Tall ship crewing#

Towable inflatables
(Banana boating, Ringos)

Wakeboarding

Water polo

Water skiing
Excluding barefoot water skiing

Whale watching from a boat

Windsurfing/Sailboarding#

Air-based activities

Abseiling#

Bungee jump
(including reverse bungee)
Maximum of three jumps

Helicopter/Small plane rides
As a passenger only, on a chartered flight (not private)

Hot air balloon rides
As a passenger only, balloon must have airworthiness certificate and the pilot must be qualified

Wind tunnel flying

#No cover for Personal accident or Legal protection.

Your cover

Section 1 – Cancelling, amending or cutting short your trip

This section of the policy sets out the cover **we** provide if you need to cancel, amend or cut your **trip** short.

The most **we** will pay is:

- up to £5,000 including up to £500 for any booked, pre-paid excursions.

What is covered

We will reimburse you if you suffer a financial loss for the unused portion of your booked and paid travel and accommodation costs, either in full or on a pro-rata basis, if:

- you cancel before commencing your **trip**, or
- you amend your **trip**, or
- you cut your **trip** short and return **home** early during the **insurance period**

due to any of the following reasons:

1.1 **Accidental bodily injury, illness or death:** of you and/or the person with whom you are going to stay with during the **trip**.

1.2 **Life threatening accidental bodily injury, illness or death:** of a **close relative** and/or **close business colleague** and/or your travelling companion or their **close relative**.

1.3 **Quarantine or court cases:** you or your travelling companion are placed in quarantine, summoned for compulsory jury service or called as a witness in a court of law under subpoena.

1.4 **Hijack:** you or your travelling companion are hijacked.

1.5 **Unemployment:** you or your travelling companion are made redundant when you have had two years of continuous employment and is notified to you after you purchased the policy or booked your **trip**, whichever is the later.

1.6 **Fire, storm, flood or burglary:** you or your travelling companion, are required following serious fire, storm or flood damage at your or their **home** or place of business, or are required by the police following burglary at your or their **home**, or place of business where the loss or damage is greater than £1,500.

1.7 **Strike or industrial action, adverse weather conditions or the mechanical breakdown of your transport:** where your departure is delayed from your **country of residence** for more than 12 hours due to one of these reasons.

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1.8 **Armed forces or emergency services:** As a member of the British armed forces or emergency services, you or your travelling companion's authorised leave is cancelled due to an unexpected emergency.

1.9 **Stolen passport or visa:** your or your companion's passport or visa is stolen within five days of your **trip** departure date and there is not enough time for you to get an emergency replacement.

1.10 **FCO travel advice:** after the time you purchased your policy or booked your **trip**, whichever is the later, the FCO advises against all, or all but essential travel to your intended destination.

Reason for claim (see above for detailed explanation)	You	Travelling companion	Close relative	Close business colleague	Anyone with whom you were planning to stay
1.1 Accidental bodily injury, illness or death	✔	✕	✕	✕	✔
1.2 Life threatening accidental bodily injury, illness or death	✕	✔	✔	✔	✕
1.3 Quarantine or court cases	✔	✔	✕	✕	✕
1.4 Hijack	✔	✔	✕	✕	✕
1.5 Unemployment	✔	✔	✕	✕	✕
1.6 Fire, storm, flood or burglary	✔	✔	✕	✕	✕
1.7 Delay from your country of residence due to strike, industrial action, severe weather or breakdown of transportation	✔	✕	✕	✕	✕
1.8 Cancellation of emergency leave for Armed forces or Emergency services	✔	✔	✕	✕	✕
1.9 Stolen passport or visa	✔	✔	✕	✕	✕
1.10 FCO travel advice	✔	✕	✕	✕	✕

What is not covered

a. Cancelling, amending or cutting short your **trip** because of:
   - any claim due to reasons not listed under 'What is covered', or
   - your disinclination to travel or loss of enjoyment of the trip, or
   - your failure to meet the requirements of the Medical declaration (page 9), or
   - any of the reasons listed under the Medical exclusions (page 9), or
   - a medical condition or symptom for which a **close relative** is awaiting in-patient **treatment** at the time of booking the **trip**, or
   - a medical condition or symptom for which a **close relative** has consulted a specialist or received in-patient **treatment** within the last 12 months prior to the **trip**, or
   - any death, imminent death, serious illness or hospitalisation of a **close relative** and/or the person with whom you are going to stay with during the **trip**, due to a pre-existing medical condition.

b. Any claim for a pre-booked **trip** which involves pre-planned or pre-known medical **treatment**, consultation, tests or investigations.

c. Any claim because of pregnancy within 10 weeks of expected date of delivery.

d. The theft of your passport or visa, which has not been reported to the local police after the event and obtain a written report.

e. Any costs in respect of Air Passenger Duty. This can be reclaimed by you, through your travel agent or airline.

f. The failure of the provider of any service forming part of the booked **trip** to provide any part of the booked **trip** including error, insolvency, omission or default.

g. Any claim where you have not arrived at your international departure point and have not checked-in for your journey before the intended departure time.

h. Any claims caused by:
   - delay or amendment of the **trip** because of government action or restrictive regulations
   - strike or industrial action underway or that was planned at the time of booking the **trip**
   - the withdrawal from service of any transportation on the orders or recommendation of the regulatory authority in any country.

i. Any claim for time shares, maintenance fees, Airmiles, holiday points, promotional vouchers, awards or loyalty scheme points that you have used to pay for your **trip**.

j. Any claim due to:
   - you failing to meet the policy conditions (page 15)
   - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Continued on next page

What is not covered (continued)

k. If you amend your **trip**, **we** will only pay costs for the first change to your **trip** for that reason. **We** will not pay more than the cost of the original **trip** for any claim, this also includes where a policy is amended and then subsequently cancelled.

Claiming under the 'Cancelling, amending or cutting short your trip' section

In order to make a claim under this section, you must provide the following items at your own expense:

- relevant certificates from a **medical practitioner** where you are making a claim due to death, injury, illness or quarantine (see below)
- a cancellation or amendment invoice, your unused tickets and any ticket receipts
- any other supporting documents that can reasonably be expected to support your claim such as evidence that any authorised leave was cancelled or a police report.

To make a claim due to medical grounds, you must first contact Bupa Travel Services who will confirm whether you are eligible and if so, provide a claim form which includes a certificate to be completed by your **medical practitioner**.

If you fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as you find out it is necessary to make a claim, the amount **we** will pay will be limited to the charges that would have otherwise applied.

If you have to cut your **trip** short, **we** will pay either for the unused return travel ticket or the cost of purchasing a new travel ticket on the same class of travel (whichever is greater) up to the policy section limit.

Excess

The excess for each person, per claim is £25.

Call the claims helpline or go online to get your claim form

+44 (0)1134 950 962

bupa.co.uk/travel/how-to-claim

We may record or monitor our calls.

Emergency assistance – to obtain authorisation to cut your trip short

+44 (0)1273 736 520

We may record or monitor our calls.

Section 2 – Missed departure

This section of the policy explains the benefits **we** provide if you arrive too late to board your transportation at your departure point for an international **trip**.

The most **we** will pay is:

- up to £500 per **trip** for travel within **Europe** or
- up to £1,000 per **trip** for travel outside **Europe**.

What is covered

Claims as a direct result of:

- the failure of scheduled public transport, or
- the immobilisation of the vehicle in which you are travelling due to road closure or road works, or
- an accident to or breakdown of the vehicle in which you are travelling.

We will pay for additional travel and accommodation costs to enable you to:

2.1 reach your destination if you arrive at your departure point too late to board the transportation on which you are pre-booked to travel, or

2.2 transport costs to return you to your **country of residence**, if your pre-booked original mode of transportation is unavailable, or

2.3 alternative transport costs to enable you to reach your international departure point in time to board the transportation on which you are pre-booked to travel where the cost would be less than the cost of a replacement journey to your **country of residence**.

What is not covered

a. Any costs involved for you missing a transportation connection when you have not left at least three hours between connections or have not caught the next available outward transportation or where you did not leave enough time to reach your international departure point in time.

b. Any costs involved for you missing a transportation connection that should be reimbursed by your tour operator or carrier.

c. Additional costs which are not directly related to you travelling to your international departure point.

d. Travel and accommodation of a higher class or rating than you originally booked and paid for.

e. Accommodation costs other than the cost of a standard room (room only).

Continued on next page

What is not covered (continued)

f. Any claims caused by:
   - strike or industrial action underway or that was planned at the time of booking the **trip**
   - the withdrawal from service of any transportation on the orders or recommendation of the regulatory authority in any country.

g. Additional costs where the carrier or scheduled public transport operator has offered reasonable alternative travel arrangements.

h. Any claim for breakdown of any vehicle which is owned by you and which has not been serviced properly or maintained in accordance with manufacturer's instructions or runs out of fuel or power.

i. Any claim under this section if you have also claimed under 'Section 3 – Delayed departure'.

j. Any claim due to:
   - you failing to meet any of the listed policy conditions (page 15)
   - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Claiming under the 'Missed departure' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- supporting evidence of the reason for the delay of scheduled public transport, confirmation from a vehicle recovery company to confirm breakdown or a police report in the case of an accident or evidence to confirm severe traffic delay
- any other supporting documents that can reasonably be expected to support your claim.

Excess

There is no excess for this type of claim.

Call the claims helpline or go online to get your claim form

+44 (0)1134 950 962

bupa.co.uk/travel/how-to-claim

We may record or monitor our calls.

Section 3 – Delayed departure

This section of the policy sets out the benefit **we** provide if your travel is delayed.

The most **we** will pay is:

- up to £250 for each person insured.

Of which **we** will pay:

- £20 each for the first 12 hours that you are delayed and
- £10 each for any additional full 12-hour period of delay.

What is covered

If the transportation on which you are pre-booked to travel is delayed resulting in you arriving at your destination at least 12 hours after your original scheduled arrival time, as a direct result of:

3.1 strike or industrial action, or

3.2 adverse weather conditions, or

3.3 mechanical breakdown of the transportation on which you are travelling.

What is not covered

a. Any claims caused by:
   - delay or amendment of the **trip** because of government action or restrictive regulations
   - strike or industrial action underway or that was planned at the time of booking the trip
   - the withdrawal from service of any transportation on the orders or recommendation of the regulatory authority in any country.

b. Any costs involved for you missing a transportation connection that should be reimbursed by your tour operator or carrier.

c. Any claim where you have not arrived at your international departure point for your transportation before the minimum check-in time, with the journey still going ahead.

d. Any additional travel or accommodation costs you may incur as a result of the delay.

e. Any claim relating to the same event which has been settled under 'Section 2 – Missed departure'.

f. Any claim due to:
   - you failing to meet any of the listed policy conditions (page 15)
   - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Continued on next page

Claiming under the 'Delayed departure' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- confirmation from the carrier or tour operator confirming the official cause and the exact period of the delay
- any other supporting documents that can reasonably be expected to support your claim such as weather reports or proof of breakdown.

Excess

There is no excess for this type of claim.

Call the claims helpline or go online to get your claim form

+44 (0)1134 950 962

bupa.co.uk/travel/how-to-claim

We may record or monitor our calls.

Section 4 – Medical emergency and other related expenses

This section of the policy explains the cover **we** provide for a medical emergency, repatriation and other related expenses.

This policy will only cover medical expenses of a sudden or unforeseen nature. This means a bodily injury or sudden or unforeseen illness suffered by you while you are on a **trip** abroad and a recognised **medical practitioner** tells you that you need immediate in-patient or out-patient **treatment**.

The most **we** will pay is:

- up to £5 million for medical emergencies and repatriation
- up to £1,500 hospital cash benefit where you are treated as an in-patient at a rate of £25 per **day** hospitalised
- up to £1,000 for emergency dental **treatment**
- up to £2,500 for burial or cremation abroad.

What is covered

If you suffer a sudden or unforeseen illness, bodily injury or die while on a **trip** **we** will pay the cost of:

4.1 reasonable and necessary emergency medical and surgical **treatment** in the nearest suitable hospital

4.2 in the event of death:

- the cost of burial or cremation abroad, or
- cost of transporting the body or ashes to your **home**

4.3 emergency dental **treatment** for the immediate relief of pain

4.4 additional travelling costs to repatriate you to your **country of residence** when recommended by **our** senior medical officer, including the cost of a medical escort if necessary

4.5 reasonable additional accommodation costs if you remain abroad after your original planned return date on the advice of **our** senior medical officer until you are deemed fit to travel by **our** senior medical officer

4.6 reasonable additional travel and accommodation costs for your spouse or partner (if travelling with you) or your travelling companion to accompany you if you need to return to your **country of residence** for **treatment** on the advice of **our** senior medical officer

Continued on next page

4.7 reasonable additional accommodation costs for one person to remain with you if this is recommended by **our** senior medical officer

4.8 if you do not already have a suitable travelling companion with you, reasonable travel and accommodation costs for one person to travel out and stay with you and/or accompany you **home** if this is recommended by **our** senior medical officer. The most **we** will pay for any one claim per **trip** is £1,500

4.9 a competent adult of **our** choice to accompany any of your children insured under this policy **home** and their additional travelling costs if your illness, bodily injury or death means that there is no one else to look after them. The most **we** will pay for any one claim per **trip** is £1,500.

What is not covered

a. Any claim due to:
   - you failing to meet the requirements of the Medical declaration (page 9)
   - any of the reasons listed under the Medical exclusions (page 9).

b. Any **treatment**, consultation, tests or investigations that were pre-planned or pre-known by you.

c. Any cover in private hospitals or clinics for treatments, test or investigations unless authorised by **us**.

d. The cost of a private or semi-private hospital room unless authorised and agreed by **us**.

e. Any **treatment** or services provided by a health spa, convalescent or nursing home or rehabilitation centre.

f. Any expenses incurred in obtaining or replacing medication or medical care, which at the time of departure is known to be required or to be continued outside your **country of residence**.

g. The cost of **treatment** for pregnancy or childbirth incurred within 10 weeks of the expected date of delivery.

h. The cost of dental **treatment** involving the provision of dentures, artificial teeth, permanent crowns, bridgework or the use of precious metals.

i. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need in relation to your **trip**, unless evidence is provided by your **medical practitioner** to confirm that this had been recommended. For information on what inoculations and vaccinations you may require visit: **http://www.fitfortravel.nhs.uk/destinations.aspx** and discuss with your **medical practitioner**.

What is not covered (continued)

j. Any costs incurred in your **country of residence**, other than the cost of transporting you or the body or ashes of anyone insured under this policy to your **home**.

k. The cost of any **treatment** when you have been told by a **medical practitioner** that the **treatment** can safely be delayed until your return **home** as well as all additional costs incurred from this point.

l. Any travelling or accommodation costs where **we** have not arranged the transportation or accommodation.

m. Any accommodation costs incurred whilst staying with friends and **family**.

n. In respect of 4.6, 4.8 and 4.9, any air travel costs above an economy/tourist class ticket.

o. In respect of 4.5, 4.6, 4.7 and 4.8, accommodation of a higher rating or category than you originally booked and paid for.

p. Accommodation costs other than the cost of a standard room (room only).

q. In respect of 4.9, children who are 18 years old or over or who are not insured under the policy.

r. Any claim due to:
   - you failing to meet any of the listed policy conditions (page 15)
   - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Continued on next page

Claiming under the 'Medical emergency and other related expenses' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- medical reports or discharge letters confirming the illness or injury and where admitted as an in-patient confirmation of the dates that you were admitted to hospital
- relevant certificates from a **medical practitioner**
- in the case of a death, a certified copy of the death certificate
- all receipts to support claims for additional travel, accommodation, meals, communication or laundry costs incurred by you and anyone with you during your illness, **accidental bodily injury** or death must be supported by receipts.

In the event of a claim over £500 or if you require in-patient **treatment** abroad, you must contact Bupa Travel Assistance as soon as reasonably possible.

Excess

The excess for each person, per claim is £25.

Call the claims helpline or go online to get your claim form

+44 (0)1134 950 962

bupa.co.uk/travel/how-to-claim

We may record or monitor our calls.

Emergency assistance

+44 (0)1273 736 520

We may record or monitor our calls.

Section 5 – Legal protection

The most **we** will pay up is:

- up to £2 million for damages or **legal expenses** you have to pay under a court order or out of court settlement
- up to £25,000 for your **legal expenses**
- up to £250 for travelling expenses if you have to attend a court abroad about a legal claim.

What is covered

5.1 **Legal expenses** for you to:

- claim compensation or damages if you are injured or if you die as a direct result of an accident that happens during a **trip**
- defend yourself against your legal responsibility to pay damages and costs to others.

5.2 damages or **legal expenses** you have to pay under a court order or out of court settlement relating to accidental death or physical injury to anyone and/or accidental loss of or damage to property, during a **trip**.

If you die, this cover is transferred to your legal representative provided that the representative follows the terms and conditions of the policy as far as they can.

What is not covered

a. Any claim reported to **us** more than 90 days after the incident.

b. Any claim for **legal expenses** which **we** have not agreed to beforehand in writing.

c. Any claim for **legal expenses** where there is not a reasonable chance of you winning the case or achieving a reasonable outcome, or **legal expenses** where a reasonable estimate of your total **legal expenses** is greater than the compensation or damages that you are claiming (or defending yourself against).

d. Any **legal expenses** which are dependent upon the successful outcome of the case.

e. Any claim if you engage in any activity that is not covered under this policy, or where this policy states that legal protection is excluded.

f. Any claim made by you against **us** or **our** agents.

Continued on next page

What is not covered (continued)

g. Any claim made against you by any of your **family**, anyone living with you or your **family**, or anyone who is employed by you or your **family**.

h. Any claim resulting from your employment, trade or profession, or that of any of your **family**.

i. Any responsibility resulting from you or any of your **family** owning or using vehicles (other than disability aids), boats (other than rowing boats, punts), animals (other than horses, domestic dogs or cats), or firearms.

j. Any claim resulting from wilful or malicious acts by you, or from your negligence.

k. The occupation, except temporarily for the purposes of the **trip**, or ownership of any land or building.

l. Any claim due to:
   - you failing to meet any of the listed policy conditions (page 15)
   - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Claiming under the 'Legal protection' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- a full account of the event
- any police or witness reports
- evidence of any costs
- correspondence from any solicitors
- any documents relating to the legal claim (compensation offers etc).

Excess

There is no excess for this type of claim.

How we will settle a claim under the 'Legal protection' section

If anything happens which might lead to a legal expenses claim, you must tell **us** as soon as possible.

We will agree to your claim if and to the extent that:

- **we** think you have a reasonable chance of winning your case and achieving a reasonable outcome and
- **we** think it is reasonable to pay your **legal expenses**. If **we** do not accept your claim **we** will tell you why.

We have the right to approve your choice of legal representative. If your representative wants to consult a barrister **we** will agree if **we** think it is reasonable (and **we** may approve your choice of barrister).

We must be able to contact your representative, and you and your representative must co-operate with **us** and tell **us** about developments in your case. You must:

- tell **us** if an offer is made to settle the dispute
- not negotiate or agree to settle the dispute without having **our** agreement beforehand
- agree to a settlement which is reasonable. If you do not accept a reasonable offer to settle the dispute, **we** may not continue to support your claim.

Your legal representative must give **us** a reasonable indication of all anticipated **legal expenses** in advance, for **our** approval. You must send all bills for the representative's **legal expenses** as soon as you receive them, and confirm to **us** that the charges are acceptable to you.

You and your representative must take every step to recover your **legal expenses**, and must include **our** costs in your claim if **we** ask you to do so. If you recover any **legal expenses** or other costs **we** have paid, you must reimburse **us**.

If there is a dispute between you and **us** about this section of the policy, it can be taken to an independent expert. The expert will be a solicitor or barrister whom you and **we** agree to. If **we** cannot agree, the President of the Law Society (or similar organisation) will choose an expert. The expert will decide who should pay their costs. This does not limit your right to access **our** normal complaints procedure or the courts.

Call the claims helpline or go online to get your claim form

+44 (0)1134 950 962

bupa.co.uk/travel/how-to-claim

We may record or monitor our calls.

Section 6 – Personal accident

This section of the policy sets out the cover **we** provide if you have an accident during a **trip**.

The most **we** will pay is:

- £15,000 for death or £1,000 for the death of any person under 18 years old or more than 69 years old
- £50,000 for the loss of limb (one or more limbs)
- £50,000 for the loss of sight (in one or both eyes)
- £50,000 for **permanent total disablement**.

We class loss of limb as:

- in the case of an upper limb: an entire hand or arm being permanently severed
- in the case of a lower limb: the limb being permanently severed at or above the ankle.

We class loss of sight as permanent and total loss of sight which shall be considered as having occurred in both eyes if your name is added to your local council's register of blind people in that area. In one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale. A consultant ophthalmologist must certify that you qualify for registration as sight impaired or as severely sight impaired.

What is covered

If you suffer loss of limb, loss of sight, **permanent total disablement** or die as a result of an **accidental bodily injury** during a **trip**, which within 12 months is the sole cause of either death or disablement.

What is not covered

a. Any claim related directly or indirectly to any disease, physical defect, infirmity or illness which existed before the start of the **trip**.

b. Any claim if you engage in any activity which is either not covered by this policy or where this policy states that personal accident cover is excluded.

What is not covered (continued)

c. Any claim arising from:
   - the use of machinery
   - the result of anything that happens gradually
   - any naturally occurring condition or degenerative process
   - sickness or disease unless resulting directly from **accidental bodily injury**
   - any event which directly or indirectly exacerbates a previous existing physical bodily injury.

d. Any claim due to:
   - you failing to meet any of the listed policy conditions (page 15)
   - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Claiming under the 'Personal accident' section

In order to make a claim under this section, you must provide the following items at your own expense:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- relevant certificates from a medical professional where you are making a claim due to loss of limb, sight or **permanent total disablement**
- in the case of a death, a certified copy of the death certificate
- any other supporting documents that can reasonably be expected to support your claim.

Excess

There is no excess for this type of claim.

Call the claims helpline or go online to get your claim form

+44 (0)1134 950 962

bupa.co.uk/travel/how-to-claim

We may record or monitor our calls.

Section 7 – Personal baggage

This section of the policy sets out the cover **we** provide for your **personal baggage**.

The most **we** will pay is:

- up to £3,000 of which **we** will pay £500 for any one item, or **valuables**, or any one pair or set.

This insurance is designed to put you back in the same position as you were in before the loss/incident occurred if you are reimbursed or refunded.

If your **personal baggage** is returned to you before or after **we** have settled a claim, you must inform **us**.

What is covered

7.1 Your **personal baggage** is covered if it is:

- damaged
- destroyed
- lost or stolen and not recovered during a **trip**.

What is not covered

a. Antiques, bicycles, bonds, business equipment or goods (unless covered under 'Section 12 – Business machines', contact or corneal lenses, dental or medical fittings, digital material, documents of any kind, motorised or mechanically propelled or assisted vehicles, and their accessories (other than mobility aids required due to a disability), phone data/call/message costs, securities, SIM cards. This includes any accessories related to these items.

b. Glass, china, or pictures other than when purchased by you on a trip abroad.

c. Theft of **personal baggage** from a locked, **unattended** motor vehicle unless:
   - force and violence were used to get into the motor vehicle and
   - proof of forcible, violent and unauthorised entry is available.

d. Loss, theft or damage to **valuables** not carried in your hand baggage whilst you are travelling.

e. Loss, damage or destruction by wear and tear, insects, vermin, denting, scratching, dyeing, and mechanical or electrical breakdown.

f. Confiscation or detention by customs or other official bodies.

What is not covered (continued)

g. Damage to any brittle or fragile items unless they are:
   - damaged by fire or
   - damaged because of an accident which happens to a sea going vessel, aircraft or motor vehicle.

h. Theft or losses from a roof or boot luggage rack other than the theft or loss of camping equipment.

i. Any sports equipment while in use.

j. **Personal baggage** when you have left it **unattended** at any time in a place to which the public have access.

k. The theft or loss of **personal baggage** which has not been reported to the local police in the country where the incident occurred within a **day** or as soon as possible thereafter and obtain (at your own expense) a written report. The police report must be sent to **us** with your claim.

l. Damage to or loss of **personal baggage** in transit which has not been reported to the carrier as soon as possible thereafter.

m. Any claim due to:
   - you failing to meet any of the listed policy conditions (page 15)
   - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Claiming under the 'Personal baggage' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- where items are damaged, please supply a repairer's estimate or confirmation that the item has been damaged beyond repair
- any supporting reports such as a police report or a report from your transportation provider if the loss or damage was caused by them
- a Property Irregularity Report (PIR) or incident report from the transportation provider for claims related to damage to or loss in transit
- receipts or other evidence of value for any items.

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Claiming under the 'Personal baggage' section (continued)

We will request proof of purchase/ownership where you are claiming for stolen or lost goods. Receipts will be required for all single items above £50 in value. However, **we** do understand that you might not be able to produce receipts for each and every other item less than £50 that has been lost or stolen and therefore request you provide evidence of purchase/ownership where you could be reasonably expected to have such evidence.

Proof of ownership can include warranty cards, manuals, receipts, bank or credit card statements.

If you are unable to provide evidence of purchase/ownership where you could be reasonably expected to have such evidence, **we** may decline your **personal baggage** claim or settle the claim up to the value of the evidence provided.

How we will settle a claim under the 'Personal baggage' section

You must take all reasonable steps to get back any article which has been lost or stolen. You must if asked to, identify the person you believe to be responsible for the loss and to assist with any prosecution if necessary and reasonable.

If any item has been lost or damaged **we** will pay the cost of replacing the item as new after **we** have deducted an amount for wear, tear and depreciation. Please contact **us** if you would like an explanation on how this is determined.

If the item can be repaired economically **we** will pay the cost of the repair only.

We will not pay for the cost of replacing or changing undamaged, items or parts of items which belong to a pair or set.

Excess

The excess for each person, per claim is £25.

Call the claims helpline or go online to get your claim form

+44 (0)1134 950 962

bupa.co.uk/travel/how-to-claim

We may record or monitor our calls.

Section 8 – Delayed baggage

This section of the policy sets out the cover **we** provide if your **personal baggage** is delayed.

The most **we** will pay is:

- up to £200 for **leisure trips** (where the Leisure option has been selected and paid for)
- up to £500 for **business trips**.

What is covered

8.1 The cost of buying essential items if your **personal baggage** has been lost or misplaced by the carrier for more than 12 hours during any flight/journey abroad, other than the return leg of a **trip** back to your **country of residence**.

Claiming under the 'Delayed baggage' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- confirmation from the carrier confirming the period that your baggage was delayed
- receipts from the purchase of essential items
- any other supporting documents that can reasonably be expected to support your claim.

If **we** pay your claim under this section **we** will deduct the amount from the final settlement of any claim you make under 'Section 7 – Personal baggage' if the items are lost permanently.

Excess

There is no excess for this type of claim.

Call the claims helpline or go online to get your claim form

+44 (0)1134 950 962

bupa.co.uk/travel/how-to-claim

We may record or monitor our calls.

Section 9 – Money, passport and driving licence

This section of the policy sets out the cover **we** provide for your **money**, passport and driving licence.

The most **we** will pay is:

- up to £2,000.

What is covered

9.1 Your **money** is covered if it is:

- lost or damaged
- stolen
- destroyed

while you are carrying it on your person or if you have left it in a safety deposit box during a **trip**.

The most **we** will pay for any one claim for cash is £500 for each person insured under the policy.

9.2 The cost of reasonable additional travel (one return journey to the relevant passport office) and accommodation expenses you incur abroad while obtaining a replacement passport if your passport is lost or stolen outside your **country of residence** during a **trip**.

9.3 The cost of the emergency replacement or temporary passport, visa and/or driving licence.

What is not covered

a. Theft of any of these items which has not been reported to the local police or your carrier within a **day** of discovery of the incident, or as soon as possible thereafter.

b. Loss of value or loss due to incorrect receipts, payments, accountancy or depreciation.

c. Loss due to confiscation or detention by customs or other lawful officials and authorities.

d. In respect of 9.2, accommodation of a higher rating or category than you originally booked and paid for.

What is not covered (continued)

e. Accommodation costs other than the cost of a standard room (room only).

f. Any claim due to:
   - you failing to meet any of the listed policy conditions (page 15)
   - any of the reasons listed as part of the policy exclusions (pages 16 to 17).

Claiming under the 'Money, passport and driving licence' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- currency transaction slips or bank statements for any **money** claims
- any supporting reports such as a police report or a report from your transportation provider if the loss or damage was caused by them
- a Property Irregularity Report (PIR) or incident report from the transportation provider to support your claim.

Excess

The excess for each person, per claim is £25.

Call the claims helpline or go online to get your claim form

+44 (0)1134 950 962

bupa.co.uk/travel/how-to-claim

We may record or monitor our calls.

Section 10 – Catastrophe cover

This section of the policy sets out the cover **we** provide in the event of a **catastrophe**.

The most **we** will pay is:

- up to £500.

What is covered

11.1 Reasonable accommodation costs you have to pay for travel or accommodation (which are irrecoverable) to allow you to continue with your **trip** if, after the **trip** has commenced, you cannot remain in your original pre-paid and pre-booked accommodation because of damage caused by a **catastrophe**.

11.2 In the event that alternative accommodation is not available and you cannot continue with your pre-booked **trip**, **we** will pay reasonable additional costs to enable you to return to your **country of residence**.

What is not covered

a. Any claims as a result of you extending your **trip** beyond the original pre-booked return date.

b. Any costs where you have arranged alternative methods of returning **home**.

Claiming under the 'Catastrophe cover' section

In order to make a claim under this section, you must provide the following items at your own expense:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- a written report from a local or national authority confirming the **catastrophe**
- receipts or other evidence of value for any items.

Excess

There is no excess for this type of claim.

Call the claims helpline or go online to get your claim form

+44 (0)1134 950 962

bupa.co.uk/travel/how-to-claim

We may record or monitor our calls.

Section 11 – Replacement business colleague

This section of the policy sets out the cover **we** will provide to enable a **business colleague** to replace you.

The most **we** will pay is:

- up to £1,500.

What is covered

We will pay the cost of a single journey air ticket, of the same class of travel as that paid by you on their outward **trip**, to enable a **business colleague**, where necessary, to replace you if you are hospitalised for more than three consecutive days, deceased or repatriated, on a **business trip**.

What is not covered

a. Any incident excluded from cover under 'Section 4 – Medical emergency and other related expenses'.

b. Any costs in respect of your **family** or travelling companion.

Claiming under the 'Replacement business colleague' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- medical reports or discharge letters confirming the illness or injury and where admitted as an in-patient confirmation of the dates that you were admitted to hospital
- in the case of a death, a certified copy of the death certificate.

All receipts to support claims for additional travel, accommodation, meals, communication or laundry costs incurred by you and anyone with you during your illness, **accidental bodily injury** or death must be supported by receipts.

Excess

The excess for each person, per claim is £25.

Section 12 – Business machines

This section sets out the cover **we** provide for **business machines** whilst you are on a **business trip**.

The most **we** will pay is:

- up to £2,000.

What is covered

Business machines are covered if they are:

- damaged
- destroyed
- lost or stolen and not recovered during a **business trip**.

What is not covered

a. Theft of **business machines** from an **unattended** motor vehicle.

b. Software, personalised ring tones, graphics, downloaded material, information date, software, applications or computer packages, unauthorised call/message costs or data use, reconnection costs or subscription fees of any kind, replacement SIM cards.

c. Loss, damage or destruction by wear and tear, insects, vermin, denting, scratching, dyeing and mechanical or electrical breakdown, a manufacturer's defect/recall or gradual deterioration of performance.

d. Confiscation or detention by customers or other official bodies.

e. Damage to any brittle or fragile items unless they are:
   - damaged by fire or
   - damaged because of an accident which happens to their transportation.

f. Loss, theft or damage to business machines not carried in your hand baggage while travelling.

g. **Business machines** when you have left them unsecured or unattended at any time in a public place.

h. The theft or lost of **business machines** which has not been reported to the local police in the country where the incident occurred within 24 hours of discovery or as soon as possible thereafter and obtain (at your expense) a written report.

What is not covered (continued)

i. Damage to or loss of **business machines** in transit which have been reported to the carrier within 24 hours of discover of the incident, or as soon as possible thereafter. The Property Irregularity Report/incident report must be sent to us with your claim.

j. Any claim for repairs or any other costs for cleaning, inspection, routine servicing or maintenance of any **business machine**.

Claiming under the 'Business machines' section

In order to make a claim under this section, you must provide the following items:

- evidence of the **trip** such as the holiday booking invoice or the original travel tickets
- receipts or other evidence of value for any items
- where items are damaged, please supply a repairer's estimate or confirmation that the item has been damaged beyond repair
- any supporting reports such as a Police report or a report from your transportation provider if the loss or damage was caused by them
- a Property Irregularity Report (PIR) or incident report from the transportation provider to support your claim.

How we will settle a claim under the 'Business machines' section

If any item has been lost or damaged **we** will pay the cost of replacing the item as new after **we** have deducted an amount for wear, tear and depreciation. Please contact **us** if you would like an explanation on how this is determined. It the item can be repaired economically **we** will pay the cost of the repair only.

We will not pay for the cost of replacing or changing undamaged items or parts of items which belong to a pair or set when the loss or damage relates to a specific part or clearly defined area.

We will request proof of purchase/ownership where you are claiming for stolen or lost goods and **we** require written reports from the local police and/or the carrier for lost or stolen **business machines**.

Excess

The excess for each person, per claim is £25.

Optional cover

Section 13 – Leisure cover

This section of the policy explains the cover **we** provide for **leisure trips**.

Cover is provided for Sections 1 to 10 on **leisure trips** where the Leisure option has been selected, paid for and is showing on your policy documents. Where the Family option has been selected, paid for and is showing on your policy documents, any **family** members meeting the age eligibility criteria will be covered for **leisure trips** including when travelling independently.

Please see the 'Activities covered by this policy' section (pages 18 to 20) for the activities covered under this policy and any conditions and limitations that may apply when taking part in these activities.

If the Leisure option has been selected and paid for, you will also be covered for up to 17 **days** in each **insurance period** for Winter sports activities with the additional cover detailed below.

What is covered – Winter sports trips

In this section, the following definitions apply:

- **ski pack** – pre-booked lift passes, ski tuition and ski hire
- **ski equipment** – skis (including bindings), snowboards, ski boots and poles owned by you.

The following additional cover is provided:

Section 1 – Cancelling, amending or cutting short your trip

- If you make a claim under 'Section 1 – Cancelling, amending or cutting short your trip', **we** will pay up to £150 for **ski pack**.
- In the event of cutting short your **trip** and returning to the **UK** early, **we** will pay for your non-refundable **ski packs** on a pro-rata basis for each **day** that the **ski pack** is unused, up to a maximum of £150.
- Avalanche and landslide: If your scheduled public transport service is cancelled or cut short because of an avalanche or landslide or dangerous high winds, **we** will pay for additional, reasonable accommodation and travel expenses that you incur. The most **we** will pay for any one claim is £30 per **day** under the policy up to a maximum of £150 per **trip**.

- Piste closure: If, on a **trip** during skiing season at your overseas destination, you cannot ski at your pre-booked resort because of a total closure of the lift system due to lack of snow, excess snow, avalanche, or bad weather, **we** will pay for reasonable transportation costs, lift pass charges and similar costs which you have to pay to travel to and from a similar resort or area to ski. The most **we** will pay for any one claim is £20 per **day** up to a maximum of £200 per **trip**.

Section 4 – Medical emergency and other related expenses

- If you make a claim under 'Section 4 – Medical emergency and other related expenses' and **we** agree to pay your claim, **we** will also pay up to £150 for your unused and non-refundable **ski pack** if, during your **trip**, a **medical practitioner** certifies that you are unable to ski as the direct result of a bodily injury or sudden or unforeseen illness.

Section 7 – Personal baggage

- The most **we** will pay for **ski equipment** is £500 per **trip**.

Section 8 – Delayed baggage

- The cost of hiring replacement **ski equipment** if your **ski equipment** has been lost or misplaced by the carrier for more than 12 hours during the outward journey of a **trip**. The most **we** will pay is £15 per **day** up to a maximum of £300 per **trip**.

What is not covered – Winter sports trips

a. Any claim if you cannot ski for a period of less than 24 hours in a row.
b. Any claim which involves the closure of baby drags and lifts used for transport within the resort by non-skiers.
c. Any claim which involves the closure of the winter sports lift system because of avalanche, landslides or dangerous high winds.

Special conditions

All other policy terms, conditions and exclusions and excesses apply to this section of the policy.

Continued on next page

Claiming under the ‘Leisure cover’ section

In order to make a claim under this section, please refer to the claiming process for the section you are claiming under.

Excess

The excess for each person, per claim is applied based on the section for the claim.

Section 14 – LocalCover: Business trips within the employee's country of residence

The following section of the policy explains the cover **we** provide for **business trips** undertaken solely within your **country of residence**.

Cover is provided for **business trips** within your **country of residence** in pre-booked accommodation and providing the **trip** is for one or more consecutive nights and at least 50 miles from your **home** or place of business. Cover is provided where the LocalCover option has been selected, paid for and is showing on your policy documents.

What is covered

Under Section 1 – Cancelling, amending or cutting short your trip

Please refer to Section 1 for what is and what is not covered.

Under Section 4 – Medical emergency and other related expenses

The most **we** will pay per **business trip** is £750.

We will:

- arrange and pay for you to be transferred to a suitable hospital near to your home when it is medically safe to do so and
- arrange and pay for a medical escort to accompany you if necessary and
- **we** will also pay for the additional travelling and accommodation costs for one person to come and stay with you and/or accompany you home if this is recommended by our senior medical officer.

Please refer to Section 4 for what is not covered.

Under Section 6 – Personal accident

Please refer to Section 6 for what is and what is not covered.

Under Section 7 – Personal baggage

Please refer to Section 7 for what is and what is not covered.

Under Section 9 – Money, driving licence and passport

Please refer to Section 9 for what is and what is not covered.

Under Section 12 – Business machines

Please refer to Section 12 for what is and what is not covered.

Continued on next page

What is not covered

a. Any claim where pre-booked accommodation has not been arranged.
b. Any claim when **we** have not been contacted as soon as possible when the patient has been hospitalised.
c. Any claim where **we** have not given our permission before any costs were incurred.

Special conditions

All other policy terms, conditions and exclusions and excesses apply based on the section of the policy you are claiming under.

Claiming under the 'LocalCover' section

In order to make a claim under this section, please refer to the claiming process for the section you are claiming under.

Excess

The excess for each person, per claim is applied based on the section for the claim.

Protecting your information and rights

Policy terms

Legal actions

We have the right, if **we** choose, in your name but at **our** expense to:

- take over the defence or settlement of any claim
- start legal action to get compensation from anyone else for **our** own benefit
- start legal action to recoup from anyone else any payments that have already been made
- take any action to get back any lost property or property believed to be lost.

Our right to make changes

We may make changes to the terms and conditions of your insurance to comply with changes in applicable legislation, regulation or taxation. If **we** do make any changes, where possible **we** will write to tell the **company** at least 28 calendar days before the change takes effect or if not, **we** will give you as much notice as possible.

Law applicable to the contract

This policy is governed under English law.

The language used in this policy and any communication relating to it will be in English.

Premium

The **company** must pay any premiums to **us**. Bupa Insurance Services Limited act as **our** agent for the purpose of receiving and holding premiums, making claims and refunds. The premium is protected by an agreement between **us** and Bupa Insurance Services Limited. The amount is in the policy schedule.

Policy amendments

If **we** are not informed about any changes, any claims made might be rejected or payment could be reduced. In some circumstances your policy might be invalid. **We** may re-assess **our** cover and premiums when **we** are told about changes.

Bupa travel insurance

Bupa is the trademark of The British United Provident Association Limited. Bupa Insurance Limited will provide the services and benefits described in this Policy wording during the **insurance period**, within **geographical limits**, subject to the limits of cover and all other policy terms, conditions and exclusions contained in this policy wording and following payment of the appropriate premium for the level of cover chosen.

Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. The firm reference numbers are 203332 and 312526 respectively. This information can be checked by visiting the Financial Conduct Authority website **www.fca.org.uk**

Bupa Insurance Limited is registered in England and Wales with company registration No. 3956433 and Bupa Insurance Services Limited is registered in England and Wales with company registration No. 3829851.

They have the same registered office: 1 Angel Court, London EC2R 7HJ.

Making a complaint

We are committed to providing you with a first class service at all times and will make every effort to meet the high standards **we** have set. If you feel that **we** have not achieved the standard of service you would expect or if you are unhappy in any other way, then please get in touch.

If **Bupa**, or any representative of **Bupa**, did not sell you this policy and your complaint is about the sale of your policy, please contact the party who sold the policy. Their details can be found on the status disclosure document or the terms of business document they provided to you. If you are a member of a company or corporate scheme please call your dedicated Bupa helpline, this will be detailed on your **membership certificate**.

For any other complaint **our** member services department is always the first number to call if you need help or support or if you have any comments or complaints. You can contact **us** in several ways:

By phone: **0800 00 10 22**†

In writing: **Customer Relations, Bupa, Bupa Place, 102 The Quays, Salford M50 3SP**

By email: **customerrelations@bupa.com**

Please be aware that information you send to this email address may not be secure unless you send us your email through Egress. For more information and to sign up for a free Egress account, go to **https://switch.egress.com**. You will not be charged for sending secure emails to a **Bupa** email address using the Egress service. Please be aware information submitted to us via email is normally unsecure and may be copied, read or altered by others before it reaches us.

Via **our** website: **bupa.co.uk/members/member-feedback**

How will we deal with your complaint and how long is this likely to take?

If **we** can resolve your complaint within three working days after the day you made your complaint, **we** will write to you to confirm this. Where **we** are unable to resolve your complaint within this time, **we** will promptly write to you to acknowledge receipt. **We** will then continue to investigate your complaint and aim to send you our final written decision within four weeks from the day of receipt. If **we** are unable to resolve your complaint within four weeks following receipt, **we** will write to you to confirm that **we** are still investigating it.

Within eight weeks of receiving your complaint **we** will either send you a final written decision explaining the results of our investigation or **we** will send you a letter advising that **we** have been unable to reach a decision at this time.

†We may record or monitor our calls.

If you remain unhappy with **our** response, or after eight weeks you do not wish to wait for **us** to complete **our** review, you may refer your complaint to the Financial Ombudsman Service. You can write to them at: **Exchange Tower, London E14 9SR** or contact them via email at **complaint.info@financial-ombudsman.org.uk** or call them on **0800 023 4567** calls to this number are now free on mobile phones and landlines or **0300 123 9123** (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02).

For more information you can visit **www.financial-ombudsman.org.uk**

If you refer your complaint to the Financial Ombudsman Service, they will ask for your permission to access information about you and your complaint. **We** will only give them what is necessary to investigate your complaint and this may include medical information. If you are concerned about this, please contact **us**.

Your complaint will be dealt with confidentially and will not affect how **we** treat you in the future.

Whilst **we** are bound by the decision of the Financial Ombudsman Service, you are not.

The European Commission also provides an online dispute resolution (ODR) platform which allows consumers who purchase online to submit complaints through a central site which forwards the complaint to the relevant Alternative Dispute Resolution (ADR) scheme. For **Bupa**, complaints will be forwarded to the Financial Ombudsman Service and you can refer complaints directly to them using the details above. For more information about ODR please visit **http://ec.europa.eu/consumers/odr/**

The Financial Services Compensation Scheme (FSCS)

In the unlikely event that **we** cannot meet **our** financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim.

The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation. Further information about compensation scheme arrangements is available from the FSCS on **0800 678 1100** or **020 7741 4100** or on its website at: **www.fscs.org.uk**

Privacy notice – in brief

We are committed to protecting your privacy when dealing with your personal information. This privacy notice provides an overview of the information we collect about you, how we use and protect it. It also provides information about your rights. Further details can be found in our Full Privacy Notice available at **bupa.co.uk/privacy**. If you do not have access to the internet and would like a paper copy of the Full Privacy Notice, please contact the Bupa Privacy team on **+44 (0) 1784 893706**. Alternatively you can email the team at **dataprotection@bupa.com** or write to **Bupa Data Protection, Willow House, 4 Pine Trees, Chertsey Lane, Staines-upon-Thames, Middlesex TW18 3DZ**. If you have any questions about how we handle your information, please contact us at **dataprotection@bupa.com**

Information about Bupa

In this privacy notice, references to 'we' or 'us' or 'our' are to Bupa. Bupa is registered with the Information Commissioner's Office, registration number Z6831692. Bupa is comprised of a number of trading companies, many of which also have their own data protection registrations. For company contact details, visit **bupa.co.uk/legal-notices**

Scope of our privacy notice

This privacy notice applies to anyone who interacts with us in relation to our products and services ('you', 'your'), via any channel (eg email, website, telephone, app etc).

Ways in which we obtain personal information

We obtain personal information from you and from certain third parties (eg those acting on your behalf, like brokers, healthcare providers etc). Where you provide us with information about other individuals, you must ensure that they have seen a copy of this privacy notice and are comfortable with you doing this.

Categories of personal information

We process two categories of personal information about you and/or, where applicable, your dependants, namely standard personal information (eg information we use to contact you, identify you or manage our relationship with you); and special categories of information (eg health information, information about race, ethnic origin and religion that allows us to tailor your care, and information about crime in connection with screening).

Purposes and lawful grounds of our processing personal information

We process your personal information for the purposes set out in our Full Privacy Notice, including to administer our relationship with you (including for claims and complaints handling), for research and analysis, to monitor our expectations of performance (including of health providers relevant to you) and in order to protect the rights, property, or safety of Bupa, our customers, or others. The legal ground upon which we process personal information depends on what category of personal information we process. Standard personal information is normally processed by us on the basis that it is necessary for the performance of a contract, our or a third parties' legitimate interests or it is required or permitted by applicable law.

Marketing and preferences

We may use your personal information to send you marketing by post, telephone, social media platforms, email and text. We only use your personal information to send you marketing if we have either your consent or a legitimate interest. If you don't want to receive personalised marketing about similar Bupa products and services that we think are relevant to you, please contact us at **optmeout@bupa.com** or write to **Bupa Data Protection, Willow House, 4 Pine Trees, Chertsey Lane, Staines-upon-Thames, Middlesex TW18 3DZ**

Processing for profiling and automated decision making

Like many businesses, we sometimes use automation to provide you with a quicker, better, more consistent and fair service, as well as with marketing information we think will be of interest (including discounts on our products and services). This may involve evaluating information about you and, in some limited cases, using technology to provide you with automatic responses or decisions. You can read more about this in our Full Privacy Notice. You have the right to object to direct marketing and profiling relating to direct marketing. You may also have rights to object to other types of profiling and automated decision-making. Further details are available in our Full Privacy Notice.

Sharing your information

We share your information within the Bupa Group, with relevant policyholders (including your employer if you are covered under a group scheme), with funders commissioning services on your behalf, those acting on your behalf (eg brokers and other intermediaries) and with others who help us provide services to you (eg healthcare providers) or from whom we need information to handle or verify claims or entitlements (eg professional associations). We also share your information in accordance with the law. You can read more about what information may be shared in what circumstances in our Full Privacy Notice.

Transfers outside of the European Economic Area (EEA)

Bupa deals with many international organisations and uses global information systems. As a result, Bupa transfers your personal information to countries outside of the European Economic Area ('EEA'), (the EU member states plus Norway, Liechtenstein and Iceland) for the purposes set out in this privacy policy.

How long we retain your personal information

Bupa retains your personal information in accordance with retention periods calculated in accordance with the criteria detailed in the Full Privacy Notice available on our website.

Your rights

You have rights to have access to your information and to ask us to rectify, erase and restrict use of your information. You also have rights to object to your information being used, to ask for the transfer of information you have made available to us, to withdraw consent to the use of your information and not to be subject to automated decision-making which produce legal effects concerning you or similarly significantly affects you.

Data protection contacts

If you have any questions, comments, complaints or suggestions in relation to this notice, or any other concerns about the way in which we process information about you, please contact us at **dataprotection@bupa.com**

You also have a right to make a complaint to your local privacy supervisory authority. Bupa's main establishment is in the UK, where the local supervisory authority is the Information Commissioner, who can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF, United Kingdom. Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate).

Financial crime and sanctions

Financial crime

You agree to comply with all applicable UK legislation relating to the detection and prevention of financial crime (including, without limitation, the Bribery Act 2010 and the Proceeds of Crime Act 2002).

Sanctions

Bupa, through your policy, shall not provide cover or be liable to pay any claim where this would expose Bupa to any sanction, prohibition or restriction under United Nations resolutions, or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, and/or all other jurisdictions where Bupa transacts its business, including but not limited to providing medical coverage inside Sudan, Iran, North Korea, Syria, and US citizens travelling to Cuba.

Alternative formats

If you require correspondence and marketing literature in an alternative format, we offer a choice of Braille, large print or audio. Please get in touch to let us know which you would prefer.

You may contact us in writing at:

Bupa Travel Services
Willow House
Pine Trees
Chertsey Lane
Staines
Middlesex
TW18 3DZ

By telephone on:

0800 00 10 22

We may record or monitor our calls.

Notes

Notes

Bupa travel insurance is provided by:

Bupa Insurance Limited. Registered in England and Wales No. 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 203332.

Bupa insurance policies are administered by:

Bupa Insurance Services Limited. Registered in England and Wales No. 3829851. Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 312526.

You can check the Financial Services Register by visiting https://register.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Registered office: 1 Angel Court, London EC2R 7HJ

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