



Your

Holiday Insurance

Details

2012

This booklet contains the travel and motor breakdown insurance documents (relevant only where purchased). Please read carefully and take with you on holiday for reference.



EUROPEAN PERSONAL TRAVEL INSURANCE POLICY

IMPORTANT TELEPHONE NUMBERS

Customer Services 0845 268 0953

24-hour emergency medical assistance

+ 44 (0) 845 260 3260 (from overseas) | 0845 260 3260 (from within UK)

Claims 0845 370 7133

Canvas Holidays Limited is a trading name of The Hoseasons Group Ltd, Spring Mill, Stoney Bank Road, Earby, Barnoldswick, Lancashire, UK. The Hoseasons Group Ltd is authorised and regulated by The Financial Services Authority (FSA) to deal in and arrange insurance. The Hoseasons Group Ltd's FSA registration number is 312463. **You** can check this information on the FSA's register by visiting the FSA's website www.fsa.gov/register or by contacting the FSA on **0845 606 1234**.

THE TRAVEL INSURANCE PRODUCTS & SERVICE

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

INSURANCE PREMIUM AND FEES

When we provide **you** with a quotation for insurance, we will tell **you** about any charges which may apply in addition to the insurance premium.

YOUR DUTY OF DISCLOSURE

You are responsible, on an ongoing basis, for providing **your** insurer with all material facts relating to the travel cover we arrange on **your** behalf. Material facts are those which are likely to affect the assessment and acceptance of the risks being insured. Failure to provide full and accurate information may mean that **your** travel policy is invalid. If **you** are in any doubt as to what facts might be considered to be material then **you** should disclose them to **your** insurer.

COMPLAINTS PROCEDURE – TRAVEL INSURANCE

We recognise the importance of service and set ourselves high standards. We are committed to dealing with any complaint **you** may have relating to **your** travel insurance in a thorough and professional manner. Please see our Booking Terms for non insurance related complaints. Complaints must be received by Canvas Holidays within 28 days of receiving this policy document. If **you** wish to make a complaint please contact us: In writing, addressed to Canvas Holidays Limited, East Port House, Dunfermline, Fife KY11 7JG, marked for the attention of the Customer Relations Department or by telephone to **0845 268 0953**. By email to enquiries@canvasholidays.co.uk

If **you** cannot settle **your** complaint with us **you** may be entitled to refer it to the Financial Ombudsman Service.

COMPENSATION

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the FSCS. This depends on the type of business and the circumstances of the claim. Insurance cover provides for 90% of the claim, with no upper limit. Further details about compensation scheme arrangements are available from the FSCS.

YOUR CANCELLATION RIGHTS

If **your** cover does not meet **your** requirements, please notify us on **0845 268 0953** or by email to enquiries@canvasholidays.co.uk within **14** days of receiving **your** policy documents and return all such documents to us. If **you** do so, **you** will be entitled to a refund of **your** premium unless during this **14**-day period **you** have travelled, made a claim or intend to make a claim. Please be aware that **your** cancellation rights are no longer valid after this initial **14**-day period.

YOUR PERSONAL TRAVEL INSURANCE

Cover is underwritten by Travel Insurance Facilities plc and insured by Union Reiseversicherung AG, UK Branch under **Master Policy number ITSH040115 - 11**

Valid for issue from 01 April 2011 for holidays commencing 1 January 2012 to 4 January 2013.

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

24-HOUR EMERGENCY MEDICAL ASSISTANCE

Please tell **us** immediately about any serious illness or **accident** where **you** have to go into hospital or **you** may have to return home early or extend **your** stay because of any illness or injury. If **you** are unable to do this because the condition is life, limb, sight or organ threatening, **you** should contact **us** as soon as **you** can. **You** must also tell **us** if **your** medical expenses are going to be over **£250**. If **you** are claiming for a minor illness or **accident you** should, where possible, pay the costs and reclaim the money from **us** when **you** return. **You** can call **24** hours a day **365** days a year. Please tell **us** where **you** are, **your** booking reference number and quote Canvas Holidays travel insurance. Phone:
• **0845 260 3 260** (within **UK**) or
• **+ 44 (0) 845 260 3 260** (outside of **UK**).

Below are some of the ways the **24**-hour emergency medical assistance service can help.

Confirmation of payment

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

Repatriation

If our medical advisers think it would be in **your** medical interests to bring **you** back **home** or to a hospital or nursing home in **your home country**, **you** will normally be transferred by regular airline or road ambulance. When medically necessary in very serious or urgent cases, **we** will use an air ambulance. **We** will consult the treating **doctor** and **our** medical advisors first. If **you** need to go **home** early, the treating **doctor** must provide a certificate confirming that **you** are fit to travel. Without this the airline can refuse to carry a sick or injured person.

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

Section/Cover	Limit * (up to)	Excess per person	Page
1. Cancellation or curtailment	Final invoice cost	£25	8
2. Emergency medical & associated expenses	£5,000,000	£25	8-9
3. Loss of passport	£500	No excess	9
4. Delayed personal possessions	£100	No excess	9
5. Personal possessions	£1,500	£25	9
6. Personal money	£500	£25	10
7. Personal accident	£15,000	No excess	10
8. Missed departure or missed connection	£500	No excess	10
9. Delayed departure - delay - abandonment	£100 £5,000	No excess £25	10-11 10-11
10. Personal liability	£5,000,000	£100 (damage to property)	11
11. Additional expenses - beach closure - catastrophe - holiday disturbance	£75 £1,000 £1,000	No excess No excess No excess	11 11 11
12. Legal expenses	£25,000	No excess	11-12
13. Prevention of cruising	£1,500	No excess	12
14. Pet care	£200	No excess	12
15. Winter Sports cover - Ski pack - Ski equipment - Piste closure	£300 £500 £250	No excess No excess No excess	12 12 12

*Inner limits apply. See section for details

IMPORTANT INFORMATION

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

Your booking confirmation shows whether **you** have purchased this insurance, the people who are covered and any special terms or conditions that may apply. This is **your** insurance policy wording. Please make sure that **you** take it on holiday with **you** in case of an emergency. It is very important that **you** read the whole of this policy before **you** travel and make sure **you** understand exactly what is and is not covered and what to do if **you** need to claim.

Insurer

Your Personal Travel Insurance is underwritten by Travel Insurance Facilities plc. Travel Insurance Facilities plc is the Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland. Registered in England & Wales. Company No. FC024381 Branch No. BR006943. **Your** insurer is Union Reiseversicherung AG who are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator.

How your policy works

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

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

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

Telling us about relevant facts

Before **you** travel **you** must tell **us** about anything that may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

Policy excess

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

Data protection

Information about **your** policy may be shared between Canvas Holidays Limited and **us** for underwriting and administration purposes. **You** should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely. **Your** information will not be shared with third parties for marketing purposes. **You** have the right to access **your** personal records.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if **we** cannot meet **our** obligations. Insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **020 7892 7300**, or by visiting their website at www.fscs.org.uk

Governing law

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

Contracts (Rights of Third Parties) Act 1999

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

Reciprocal health arrangements

The European Health Insurance Card (EHIC) allows **you** (provided **you** are a **UK** resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge. **We** strongly recommend that **you** carry it with **you** when travelling abroad. Remember to check your EHIC is still valid before **you** travel. Applying for the card is free and it's valid for up to five years. If **your** EHIC is accepted whilst obtaining medical treatment abroad **your** policy **excess** will be reduced to Nil. If **you** are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on <http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx>

DISCLOSURE OF YOUR MEDICAL CONDITIONS AND MATERIAL FACTS

Your policies may not cover claims from **your pre-existing medical conditions** so **you** need to tell **us** of anything **you** know that is likely to affect **our** acceptance of **your** cover.

We are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.

We are unable to provide cover for anything that is a result of a **pre-existing medical condition** of a **close relative** or close **business associate**.

Pre-existing medical conditions – so that **we** can ensure **you** are provided with the best cover **we** can offer please read the following questions carefully:

Have you, or anyone travelling with you, ever had treatment for:

Any heart or circulatory condition

YES



A stroke or high blood pressure



A breathing condition (including asthma)



Any type of cancer



Any type of diabetes



NO

In the last 2 years – have **you**, or anyone who is travelling with **you**, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment?

YES



NO

Are **you** waiting for tests or treatment of any description.

YES



NO

Has **your doctor** altered **your** regular prescribed medication in the last 3 months.

YES



NO

Full Cover is available under this policy. If **your** answers change to **YES** during the **period of insurance**, please contact us on **08456 582 999**

If **you** have answered **YES** to the questions on the left, **you** must tell **us**, **we** may be able to offer some cover and may be able to cover **your** medical condition, although an increased premium may be required.

To enable **us** to consider **your** medical condition please contact Travellers HealthCheck on **08456 582 999**.

You need to keep copies of all letters **we** send **you** for future reference. **Your** failure to disclose any material facts may mean that **your** policy will not cover **you** and it may invalidate it altogether. **We** reserve the right to charge an increased premium, decline, withdraw, increase the policy **excess**, cancel or restrict cover for any person where the facts disclosed are considered unacceptable to **us**. Should **we** require any additional premium, and **you** accept **our** offer, this should be paid to Travellers HealthCheck either by credit card or cheque, made payable to URV, and sent within **14** days of receipt. Should **you** decide not to pay the additional premium the declared medical condition will not be covered. Full confirmation of **our** terms and conditions will be sent out to **your** address after **your** call. Any additional medical conditions not declared to **us** will not be covered. Any terms and conditions declared under this policy will also be recorded under **your** travel insurance policy so that **you** do not need to declare these twice.

DEFINITION OF WORDS

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

Accident

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

Appointed adviser

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

Area of cover

You will not be covered if **you** travel outside of the following countries of Europe:

Andorra, Austria, Belgium, Bulgaria, Canaries, **Channel Islands**, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Mediterranean Islands, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, **UK** and Vatican City.

Business Associate

Any person in **your home country** that **you** work closely with,

whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

Channel Islands

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

Departure point

The airport, international train station or port where **your** outward **journey** to **your** destination begins and where **your** final **journey** back **home** begins (including any connecting transport **you** take later).

Doctor

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

Excess

The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident. For example a couple that both have **personal possessions** stolen from their bag and both incur a medical expense during the same **journey**, will have a total of four excesses deducted. Two of these will be for the two claims under section 5 (possessions) and two of these will be for the two claims under section 2 (medical).

Family

Two adults and all of their children (including foster children) aged **4-18**. All persons must live at the same address.

Note: Children under **4** are covered free.

Hazardous activity

The following activities are automatically covered: banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing (no personal liability), marathon running, mountain biking, netball, orienteering, parasailing over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 metres (if **you** hold a certificate of proficiency or **you** are diving with a qualified instructor), snorkelling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

There is no cover for:

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

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

Please contact Canvas Holidays on **0845 268 0953**.

An extra premium may need to be paid.

Hijack

Detention by the illegal seizure of mode of transport through violent and forcible means.

Home

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

Home country – means the **United Kingdom** or the **Channel Islands** and your **country** of nationality.

Insurer

Your insurer is Union Reiseversicherung AG.

Journey

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

- **You** will only be covered if **you** are aged **85** years or under at the date of travel.
- Any other trip which begins after **you** get back is not covered.
- A trip which is booked to last longer than **90** days is not covered.

Legal Action

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

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

Legal costs

Fees, costs and expenses (including Value Added Tax or equivalent

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

Pair or set

A number of items of **personal possessions** (not including **ski equipment**) that belong together or can be used together.

Period of Insurance

Cancellation cover begins from the issue date shown on **your** booking confirmation and ends at the beginning of **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.

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

Person insured, you, your

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

Personal money

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

Personal possessions

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

Pre-existing medical condition

Any serious or recurring medical condition which has been previously diagnosed, investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of **2** years if **you** are aged **18** and over or **65** and under.

Relative

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

Resident

A person who has their main home in the **UK** or **Channel Islands** and has not spent more than **6** months abroad during the year before the policy was issued.

Single parent family

One adult and all of their children (including foster children) aged

4-18. All persons must live at the same address.

Note: Children under **4** are covered free.

Ski equipment

This consists of skis, poles, boots, bindings, snowboards or ice skates.

Ski pack

Hired **ski equipment**, ski school fees and lift passes.

Sports equipment

Specialist equipment belonging to **you** and used specifically for a particular sport or leisure pursuit.

Travelling companion

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

United Kingdom (UK)

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

Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones); MP3 players, PDAs, electronic games, TVs and all data storage media.

We, our, us

Union Reiseversicherung AG, UK Branch.

Winter sports

The following activities are covered if **winter sports** cover is shown on **your** booking confirmation:

- Skiing, snowboarding, big foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing.

Off piste skiing is covered when **you** are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

There is no cover for:

Bobsleighbing, heli skiing, luging, ski acrobats, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

You, your, person insured

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

GENERAL EXCLUSIONS

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

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

1. A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
2. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
3. Any epidemic or pandemic.
4. **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
5. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
6. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
7. Any currency exchange rate changes.
8. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
9. **You** acting in an illegal or malicious way.
10. **You** not enjoying **your** journey or not wanting to travel.
11. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
12. Any psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
13. Anything that is a result of a **pre-existing medical condition** of a **close relative** or close **business associate**.

CONDITIONS

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

1. **You** are a resident of the **UK** or the **Channel Islands**.
2. **You** take reasonable care to protect **yourself** and **your** property against **accident**, injury, breakdown, loss and damage and act as if **you** are not insured and to minimise any potential claim.
3. **You** have a valid booking confirmation.
4. **You** accept that **we** will not extend the **period of insurance** if the original policy plus any extensions have either ended, been in force for longer than **90** days or **you** know **you** will be making a claim.
5. **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
6. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
7. **You** are not aged over **85** years at the start of **your** journey.

WE HAVE THE RIGHT TO DO THE FOLLOWING

1. Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund may be given and depending on the circumstances **we** may report the matter to the police.
2. Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
3. Only cover **you** for the whole of **your** journey and not issue a policy if **you** have started **your** journey.
4. Take over and deal with, in **your** name, any claim **you** make under this policy.
5. Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department for Work and Pensions forms), which will help **us** to recover any payment **we** have made under this policy.
6. With **your** or **your** personal representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a post mortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
7. Send **you** home at any time during **your** journey if **you** are taken ill or injured. **We** will only do this if the **doctor** treating **you** and **our** **doctor** agree. If there is a dispute, **we** will ask for an independent medical opinion.
8. Not accept liability for costs incurred for repatriation or treatment if **you** refuse to follow advice from the treating **doctors** and **our** medical adviser.
9. Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within **14** days from the date **you** receive **your** policy and booking confirmation. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
10. Not to pay any claim on this policy (except under the Personal accident section) for any amounts covered by other insurance services. In these circumstances **we** will only pay **our** share of the claim.
11. If **you** cancel or cut short **your** journey, all cover provided will be cancelled without refunding **your** premium.
12. Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
13. Make settlement of **your** claim in pounds sterling.

MAKING A CLAIM

To claim:

telephone: **0845 3 707 133** or fax: 0870 620 5001
or write to:

Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE

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

For all claims

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

Cancellation or curtailment

- If **you** need to curtail **your** journey, call **0845 260 3 260** (within **UK**) or **+ 44 (0) 845 260 3 260** (outside of UK) immediately to get **our** agreement.
- Original cancellation invoice(s) detailing all cancellation charges incurred.

- For claims relating to illness or injury a medical certificate will need to be completed. A certified copy of the death certificate is required in the event of death.
- If **you** claim results from any other circumstance, please provide evidence of these circumstances.

Emergency medical and associated expenses

- Always contact **our 24-hour emergency medical service on 0845 260 3 260 (within UK) or +44 (0) 845 260 3 260 (outside of UK)** when **you** are hospitalised, or if medical fees are likely to exceed **£250**.
- Medical evidence from the treating **doctor** to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot go on **your** pre-booked excursions because of medical reasons, **you** should obtain a medical certificate confirming this.
- For claims relating to illness or injury a medical certificate will need to be completed. A certified copy of the death certificate is required in the event of death.

If your passport is lost, stolen or destroyed

Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

Personal possessions and Personal money

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

For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within **7** days of the delay / loss/damage. **You** have **21** days to write to the airline confirming details of essential replacement items purchased.

Personal accident

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

Personal liability

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

Missed departure or missed connection

- Detailed account of the circumstances causing **you** to miss **your** departure or connection together with supporting evidence from the public transport provider or accident/breakdown authority attending the private vehicle **you** were travelling in.

Delayed departure

- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

Catastrophe

- Original receipts and invoices for any extra costs for travel and accommodation.
- Official written confirmation of the **catastrophe** and that **you** were unable to stay in **your** booked accommodation.

Legal expenses

If **you** have an accident abroad and require legal advice **you** should contact:

Pannone LLP, 123 Deansgate, Manchester, M3 2BU

They will arrange for up to **30** minutes of advice to be given to you by a lawyer. To obtain this service **you** should:

phone: **+ 44 (0) 161 228 3851** or
fax: **+ 44 (0) 161 909 4444**

You will need to provide a detailed account of the circumstances surrounding the event, including photographs and video evidence (if this applies) within **90** days of the event causing **your** claim.

- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

Prevention of cruising

- Written confirmation from the appropriate waterways authority of the dates, times and reason why **you** were unable to cruise.

Pet Care

You will need to obtain written confirmation from the transport provider or their handling agents stating the scheduled arrival time, the actual arrival time and the reason for the delay. **You** will need to forward this with written confirmation from the kennel or cattery stating the times **your** pet was originally booked in to stay with them. **You** will only have a valid claim if the delayed arrival exceeds **24** hours.

Winter sports

Ski pack

- Medical evidence from the treating **doctor** to confirm illness or injury and treatment given including hospital admission/ discharge if this applies.
- If **you** are advised by a **doctor** at **your** resort that **you** cannot take part in **your** pre-booked ski activities because of medical reasons, **you** should obtain a medical certificate from them confirming this.

Ski equipment

- All appropriate evidence requested under the heading Personal possessions and Personal money in this section.
- All hire receipts and luggage labels/tags
- A written report from **your** airline or other carrier if **your ski equipment** is delayed or misdirected.

Piste closure

Written confirmation from **your** tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

MAKING A COMPLAINT

Appeals Procedure

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

If **your** appeal is regarding the selling of **your** policies:

Contact Canvas Holidays on **0845 268 0953**

If **your** appeal is regarding policy cover, claims service, the emergency assistance service or medical screening service:

Write to the Customer Services Manager,

Travel Claims Facilities, PO Box 420, Tonbridge, Kent, TN9 9DE.

Should **we** still not be able to resolve the matter **you** may then follow the complaints procedure detailed below:

Your right to complain

If, following an appeal, **you** do wish to complain please forward details of **your** complaint in the first instance as follows:

- Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision.

If **you** are still not satisfied with the outcome **you** may ask the Financial Ombudsman Service (FOS) to review **your** case.

Their address is:

South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Their telephone advice line is: +44 (0) 845 080 1800.

PERSONAL TRAVEL INSURANCE CANCELLATION OR CURTAILMENT CHARGES – SECTION 1

If **you** think **you** may have to cut **your** journey short (curtail), **we** must be told immediately – see under the heading **24-hour emergency medical assistance** on page 2 for more information.

WHAT YOU ARE COVERED FOR

We will pay up to the **final invoiced cost** of **your** journey in total, for **your** part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

Cancellation

If **you** cancel **your** journey before it begins because one of the following happens after **you** have paid the required premium:

- The death, serious injury or serious illness of **you**, someone **you** were going to stay with, a **travelling companion**, or a **relative** or **business associate** of **you** or a **travelling companion**.
- **You** or a **travelling companion** is called for jury service in **your** home country or as a witness in a court in **your** home country.
- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your** home or their home or usual place of business in **your** home country.
- **Your redundancy**.
- **You** or a **travelling companion** being hospitalised as an in-patient.
- **You** or a **travelling companion** being advised not to travel by a **doctor** as a result of pregnancy
- Police advising not to travel due to adverse weather conditions.
- **Hijack**.

Curtailed

You cut **your** journey short (curtail) after it has begun because of one of the following:

- Anything mentioned in **Cancellation** except **redundancy**.
- **You** are injured or ill and are in hospital for the rest of **your** journey.

Note

We will calculate curtailment claims from the date it is necessary for **you** to return to **your** home country or the date **you** are hospitalised as an in-patient, for the rest of **your** journey. **We** will pay unused personal accommodation and other travel expenses based on each **24-hour** period **you** have lost. If **you** need to be repatriated, **we** will not refund the cost of **your** unused return travel tickets. **We** will put the value of these tickets towards the extra transport costs **we** have to pay.

WHAT YOU ARE NOT COVERED FOR Under Cancellation and Curtailment

- An **excess** of **£25** (£15 deposit only claims).
- Any claim if **you** were unable to comply with the terms stated under Disclosures of Your Medical Conditions and Material Facts on page 4, at the date **your** policy was issued.
- **We** are unable to provide any cover on psychological conditions such as stress, anxiety, depression, eating disorders or mental instability.
- **We** are unable to provide cover for anything that is a result of a **pre-existing medical condition** of a close **relative** or close **business associate**.

- More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.
- Anything caused by:
 - **you** not having the correct passport or visa;
 - **your** carriers' refusal to allow **you** to travel for whatever reason;
 - any restriction caused by the law of any country or people enforcing these laws;
 - bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
 - anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
 - **your** vehicle being stolen or breaking down;
 - **you** not wanting to travel or not enjoying **your** journey;
 - riot, civil commotion, strike or lock-out;
 - **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
 - **your** suicide, self-injury or deliberately putting **yourself** at risk (unless **you** were trying to save another person's life);
 - **you** being under the influence of drugs (except those prescribed by a **doctor** but not for the treatment of drug addiction);
 - the direct or indirect effect of **you** using alcohol or solvents;
 - the death of any pet or animal.

Under Cancellation

- Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.
- Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your** journey were bought (whichever is the later).

Under Curtailment

- Cutting short **your** journey unless **we** have agreed.
- Any costs when **you** do not get a medical certificate (from the **doctor** who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come home because of death, injury or illness. **Our** medical advisers must have agreed with the reason and that **you** were fit to travel.
- The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.
- **You** travelling on a motorcycle, unless the rider holds an appropriate valid licence and all **persons insured** are wearing crash helmets.
- Anything caused by **you** taking part in a **hazardous activity** unless shown on **your** confirmation of booking.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

EMERGENCY MEDICAL AND ASSOCIATED EXPENSES – SECTION 2

If **you** are taken into hospital or **you** think **you** may have to come home early or extend **your** journey because of illness, injury or **accident**, or if **your** expenses are over **£250**, **we** must be told immediately – see under the heading **24-hour emergency medical assistance** for more information.

WHAT YOU ARE COVERED FOR

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

Cover outside your home country

Up to **£5 million** in total for reasonable fees or charges **you** incur for:

Treatment

Medical, surgical, medication costs, hospital, nursing home or nursing services.

Transport and accommodation

Reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from **your** home country on medical advice. This includes repatriation to **your** home country if medically necessary.

Funeral expenses

The reasonable cost of transporting **your** body or ashes to **your home** or **we** will pay up to **£1,500** for **your** funeral expenses, in the place where **you** die outside **your home country**.

Search and rescue

Maintain search and rescue services when deemed medically necessary.

We will also pay:

In-patient benefit

£25 for each **24**-hour period that **you** are in hospital as an in-patient outside **your home country** up to **£600** in total during the **journey** as well as any fees or charges paid under **Treatment**.

Dental

Up to **£300** for emergency dental treatment outside **your home country** to relieve sudden pain.

WHAT YOU ARE NOT COVERED FOR

- An **excess** of **£25** (except In-patient benefit) unless **your** claim is reduced because **you** used a European Health Insurance Card or any other **reciprocal health arrangement** (see **Reciprocal health arrangements** for more information, page 3.)
- The cost of replacing any medication **you** were using when **you** began **your journey**.
- Any claim if **you** were unable to comply with the terms stated under Disclosures of Your Medical Conditions and Material Facts on page 4, at the date **your** policy was issued.
- Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** agree.

Anything caused by:

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

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

- Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section, unless **we** have agreed to pay them.
- In-patient treatment or repatriation which **we** have not authorised.
- The extra costs of having a single or private room in a hospital or nursing home.
- The cost of all treatment which is not directly related to the illness or injury that caused the claim.
- **Your** burial or cremation within **your home country**.
- Replacing or repairing false teeth or artificial teeth (such as crowns).
- Dental work involving the use of precious metals.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

LOSS OF PASSPORT - SECTION 3

WHAT YOU ARE COVERED FOR

We will pay the following if **your** passport is lost, stolen or destroyed on **your journey**.

Costs for issuing a temporary passport

• Up to **£500** in total for the cost of extra transport, accommodation and administration costs **you** have to pay to get a temporary passport to enable **you** to return to **your home country**.

Remaining value of original passport

• The equivalent cost (based on the current replacement costs) of the period remaining on **your** passport that is lost stolen or destroyed.

WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

DELAYED PERSONAL POSSESSIONS - SECTION 4

WHAT YOU ARE COVERED FOR

Up to **£100** in total for essential replacement items, if **your personal possessions** (this does not include **valuables**) are temporarily lost or stolen on **your** outward **journey** for more than **12** hours from when **you** arrived at **your** destination.

Note

You must send **us** the receipts for anything that **you** buy. If the items are permanently lost, **we** will take any amount that **you** are due to be paid under this section from the final claim settlement under **Personal possessions - section 5**.

WHAT YOU ARE NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

PERSONAL POSSESSIONS - SECTION 5

WHAT YOU ARE COVERED FOR

Up to **£1,500** in total for **your personal possessions** (this does not include **ski equipment**), damaged, stolen, lost or destroyed on **your journey**. The most **we** will pay for valuables is **£300** in total whether jointly owned or not. There is also a single article, **pair** or **set** limit of **£250**.

Note

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

- The cost of repairing **your** items;
- To replace **your** belongings with equivalent items; or
- The cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted for items over **2** years old.

WHAT YOU ARE NOT COVERED FOR

- An **excess** of **£25**.
- More than **£50** for tobacco, alcohol and fragrances (perfumes and so on).
- More than the part of the **pair** or **set** that is stolen, lost or destroyed.
- A claim for more than one mobile phone per **person insured**.
- Breakage of or damage to: **sports equipment** while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.
- Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.
- The cost of replacing or repairing false teeth.
- Loss or theft of, or damage to the following:
 - Items for which **you** are unable to provide a receipt or other proof of purchase
 - Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
 - Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
 - Valuables left in a motor vehicle.
 - Valuables carried in suitcases, trunks or similar containers unless they are on **your** person all the time.
 - Valuables unless they are on **your** person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
 - Contact or corneal lenses, unless following fire or theft.
 - Bonds, share certificates, guarantees or documents of any kind.
- **Personal possessions** unless they are on **your** person, locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for **valuables**).
- **Personal money** - see section 6
- **Loss of passport** - see section 3
- **Ski equipment** - see section 15

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

PERSONAL MONEY – SECTION 6

WHAT YOU ARE COVERED FOR

Up to **£500** for loss or theft of **your** personal money while on **your journey** but no more than **£300** in cash in total whether jointly owned or not on **your journey**.

WHAT YOU ARE NOT COVERED FOR

- An **excess** of **£25**.
- Compensation unless **you** can provide receipts for the amount **you** had from the place where **you** got the currency.
- Loss or theft of cash unless **you** can provide a withdrawal receipt or other evidence to support the amount.
- Loss or theft of **personal money**, unless it is on **your** person, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.
- Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.
- Loss or theft of travellers cheques if the place where **you** got them from provides a replacement service.
- More than the minimum market value of equivalent travel tickets, if **your** travel tickets have been paid for using an airline mileage reward scheme.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

PERSONAL ACCIDENT – SECTION 7

WHAT YOU ARE COVERED FOR

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

Death

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

Permanent loss

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

Physical disablement

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

Note

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

WHAT YOU ARE NOT COVERED FOR

- Any condition stated under Health declaration and health exclusions.
- Any claim arising more than one year after the original **accident**.

Anything caused by:

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

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

MISSED DEPARTURE

OR MISSED CONNECTION – SECTION 8

WHAT YOU ARE COVERED FOR

We will pay **you** up to **£500** in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable;
- the vehicle **you** are travelling in has an **accident** or breaks down; or
- **your** outward or return flight from **your departure point** is delayed and **you** miss a connecting flight; or
- traffic flow congestion.

WHAT YOU ARE NOT COVERED FOR

Any claim unless **you**:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time
- get confirmation of the delay from the authority who went to the **accident** or breakdown (if this applies) affecting the vehicle **you** were travelling in
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later). Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

DELAYED DEPARTURE – SECTION 9

WHAT YOU ARE COVERED FOR

Compensation if the flight, international train or sea vessel **you** are booked on is delayed at its **departure point** from the time shown in **your** travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the **departure point**;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel;
- the grounding of the aircraft due to a mechanical or a structural defect; or
- traffic flow congestion.

We will pay:

Delay

£20 after the first full **8** hours of delay and **£10** after each extra delay of **12** hours up to **£100** in total; or

Abandonment

Up to **£5,000** in total for **your** part of the unused costs of the **journey** which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after **you** have been delayed for more than **12** hours, **you** decide to abandon the **journey** before **you** leave **your home country**.

WHAT YOU ARE NOT COVERED FOR

Under Delay and Abandonment

- Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.
- **Missed connections** (see section 8).
- Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Under Abandonment only

The **excess** of **£25**.

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

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

PERSONAL LIABILITY – SECTION 10

If **you** are hiring a motorised or mechanical vehicle while on **your journey** you must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under **our** policy unless it is a Canvas Holidays organised boating or sailing holiday (see **Note** below).

WHAT YOU ARE COVERED FOR

We will pay up to **£5,000,000** plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following.

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

Note

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

WHAT YOU ARE NOT COVERED FOR

- An **excess** of **£100** for damage to property or accommodation.
- Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:
 - Something which is suffered by anyone employed by **you** or a **relative** and is caused by the work they are employed to do;
 - Something which is caused by something **you** deliberately did or did not do;
 - Something which is caused by **your** employment or employment of a **relative**;
 - Something which is caused by **you** using any firearm or weapon;
 - Something which is caused by any horse, or by a dog which is defined under the Dangerous Dogs Act 1991 (and its subsequent amendments) that **you** own, look after or control;
 - Something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.
- Any contractual liabilities.
- Any liability for bodily injury suffered by **you**, a **relative** or **travelling companion**.
- Compensation or other costs caused by accidents arising from **your** ownership or possession of any of the following:
 - The use of any land or building except for the accommodation **you** are using on **your journey**.
 - Motorised or mechanical vehicles and any trailers attached to them.
 - Aircraft, motorised watercraft or sailing vessels (see **Note** above)

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

ADDITIONAL EXPENSES – SECTION 11

WHAT YOU ARE COVERED FOR

Beach closure

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

Catastrophe

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

Holiday disturbance

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

WHAT YOU ARE NOT COVERED FOR

Under Beach closure

Any claim:

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

Under Catastrophe

Compensation which **you** can get from Canvas Holidays or anywhere else.

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

Under Holiday disturbance

Any claim not supported by confirmation from Canvas Holidays that they were unable to provide alternative accommodation and transport.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

LEGAL EXPENSES – SECTION 12

WHAT YOU ARE COVERED FOR

What you need to do if you wish to make a claim under this section of the policy:

If **you** have an **accident** abroad and require legal advice **you** should contact:

Pannone LLP, 123 Deansgate, Manchester, M3 2BU

They will arrange for up to **30** minutes of advice to be given to **you** by a lawyer. To obtain this service **you** should:

phone: **+ 44 (0) 161 228 3851** or

fax: **+ 44 (0) 161 909 4444**

WHAT YOU ARE COVERED FOR

If **you** die, are ill, or injured during **your journey** and **you** or **your** personal representative take **legal action** to claim damages or compensation for negligence against a third party **we** will do the following:

- Nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- For each event giving rise to a claim pay up to **£25,000 legal costs** for **legal action** for **you** (but not more than **£50,000** in total for all **persons insured** on this policy).

Note

- **You** must conduct **your** claim in the way requested by the **appointed adviser**.
- **You** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**.
- **We** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent.
- **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.

WHAT YOU ARE NOT COVERED FOR

Any claim:

- not reported to us within **90** days after the event giving rise to the claim;
- where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- involving **legal action** between members of the same household, a **relative**, a **travelling companion**, or one of **your** employees;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- against a travel agent, tour operator or carrier, **us**, the **insurer**, another **person insured** under this policy or **our** agent.

Legal costs:

- for **legal action** that **we** have not agreed to;
- if **you** refuse reasonable settlement of **your** claim. **You** should use Alternative Resolution Facilities such as mediation in this situation;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have been paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same event.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

PREVENTION OF CRUISING – SECTION 13

WHAT YOU ARE COVERED FOR

If during **your journey** **your** hired watercraft is prevented from cruising for more than **48** hours due to the following:

- **accident**, fire, theft or breakdown of the watercraft;
- flooding, drought or shortage of water; or
- unexpected closure of canals, rivers or locks for maintenance or repairs.

We will pay, for each hired watercraft, **£50** after the first **48** hours, and **£50** for each further **24**-hour period up to **£1,500** in total.

WHAT YOU ARE NOT COVERED FOR

Any claim that exceeds the total cost of **your journey**.

Closure that had been pre-planned by the Waterways Authorities.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

PETCARE – SECTION 14

WHAT YOU ARE COVERED FOR

We will pay up to **£20** for every complete period of **24** hours that **you** are delayed following the delayed arrival in **your home country** of **your** pre-booked flight, train, coach, or sea trip on the return **journey** which results in **you** incurring additional kennel/cattery fees.

WHAT YOU ARE NOT COVERED FOR

Any claim:

- where **your** pet's stay does not exceed the pre-booked period of accommodation;
- that formed part of the original pre-booked duration for **your** pet;
- due to **your** failure to reach the International Departure Point in time on **your** return **journey** in time to board the pre-booked transport;
- where **you** are unable to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay;
- where the delay is less than **24** hours;
- where the kennel or cattery centre is outside of **your Home Country**;
- more than **£200** in total.

WINTER SPORTS COVER – SECTION 15

This section is only in force if shown on **your** booking confirmation.

WHAT YOU ARE COVERED FOR

Ski pack

We will pay up to **£300** in total for **your ski pack** costs that have been paid for and that cannot be recovered from anywhere else, if:

- **You** have to cancel or curtail **your journey**.
- **You** cannot **ski** because of an injury or illness during **your journey**.

Ski equipment

We will pay up to **£500** in total for the hire of alternative **ski equipment** if:

- **yours** is temporarily lost or stolen on **your** outward journey for more than **12** hours from when **you** arrived at **your** destination; or
- **yours** is damaged, stolen, lost or destroyed on **your journey**.

We will pay up to **£500** in total for **your ski equipment** (including **ski equipment** **you** are legally liable for) and ski pass that is damaged, stolen, lost or destroyed on **your journey**.

There is also a single article limit of **£200**, whether jointly owned or not.

Note

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

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

Piste closure

We will pay one of the following, if it is not possible for **you** to ski or snow board at **your** pre-booked ski resort, because the ski-lifts and ski-schools that **you** are due to use are closed as a result of adverse weather conditions.

- up to **£25** for each full day up to **£250** in total for the cost of extra transport or lift passes to let **you** ski or snow board at another resort; or
- up to **£25** for each full day up to **£250** in total if no other resort is available.

WHAT YOU ARE NOT COVERED FOR

Under Ski pack

- Anything mentioned under the heading WHAT YOU ARE NOT COVERED FOR within Cancellation or curtailment charges – Section 1.
- Anything mentioned under the heading WHAT YOU ARE NOT COVERED FOR within Emergency medical and associated expenses – Section 2.

Under Ski equipment

- Anything mentioned under the heading WHAT YOU ARE NOT COVERED FOR within Personal possessions – Section 5.

Under Piste closure

- Any compensation for the first full **24** hours at **your** booked ski resort.
- Any **journey** in **your home country**.
- Any claims unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during **your journey**.
- Compensation which **you** can get from **your** tour operator or anywhere else.
- Costs if the ski-lifts or ski-schools in your pre-booked resort were closed when **your** policy or travel tickets for **your journey** were issued, this is less than **14** days before the beginning of **your journey**.
- Any **journey** that takes place outside a recognised ski resort or the official resort opening dates.

IMPORTANT TELEPHONE NUMBERS

Customer services: 0845 268 0953

24-hr Emergency medical assistance:

+44 (0) 845 260 3260 (from overseas)

0845 260 3260 (from within UK)

Personal travel insurance claims: 0845 370 7133

This policy is available in large print, audio and Braille.

Please phone **0845 268 0953** and **we** will be pleased to organise an alternative version for **you**.

This insurance is provided by Canvas Holidays Limited Registered address:

Landmark House, Hammersmith Bridge Road, London W6 9EJ
Registered No. 991430

Canvas Holidays Limited is an Appointed Representative of The Hoseasons Group Limited, which is authorised and regulated by the Financial Services Authority to arrange and deal in insurance. FSA registration number 312463.

The Hoseasons Group Limited registered address Spring Mill, Earby, Barnoldswick, Lancashire BB94 0AA and its registered number is 00965389.

This insurance is provided by Canvas Holidays Limited
Canvas European Personal Travel Insurance is underwritten by Travel Insurance Facilities plc

Travel Insurance Facilities plc is the Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland.

Registered in England & Wales. Company No. FC024381 Branch No. BR006943.

The insurer is Union Reiseversicherung AG who are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Travel Insurance Facilities plc: Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

Travel Insurance Facilities plc are authorised and regulated by the Financial Services Authority.



EUROPEAN MOTOR BREAKDOWN POLICY

IMPORTANT TELEPHONE NUMBERS

Customer Services 0845 268 0953

**24-hour emergency
medical assistance**

+ 44 (0) 845 260 3260 (from overseas)

0845 260 3260 (from within UK)

**24-hour motoring
breakdown service and Claims**

0845 520 1082

SUMMARY OF COVER – EUROPEAN MOTOR BREAKDOWN

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

Cover	Limit per Insured Vehicle (up to)	Page
Cover before you leave – Section 1	£500 – breakdown assistance £1,600 – replacement vehicle	16
Emergency roadside repairs and getting your vehicle to a garage – Section 2	£500	17
Getting you home or helping you continue your journey – Section 3	£1,600	17
Spare parts delivered for essential repairs – Section 4	All reasonable costs	17
Personal possessions – Section 5	£500	17
Getting the vehicle back – Section 6	All reasonable costs	18
Collecting the vehicle from Continental Europe – Section 7	All reasonable costs	18
If there is no qualified driver available for the insured vehicle Chauffeur hire – Section 8	All reasonable costs £1,600 in total	18
Loss or damage to your tent – Section 9	£400	18
Home car hire – Section 10	£150	18
Essential telephone costs – Section 11	£10	18
THE MAXIMUM AGGREGATE AMOUNT PAYABLE FOR SECTIONS 1 – 11 SHALL NOT EXCEED £3,000		
Customs duty cover – Section 12	£2,000	19
Guarantee of Spanish bail bond – Section 13	£1,000	19
Legal advice and expenses – Section 14	£20,000	19
Missed Motorail connection – Section 15	£750 (per Insured Person)	20
General average indemnity – Section 16	£2,000	20

IMPORTANT INFORMATION

Thank **you** for taking out Canvas Holidays European Motor Breakdown cover.

Your confirmation of booking shows any special terms or conditions that may apply. **Your** policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand, **you** should call Canvas Holidays Limited on **0845 268 0953**.

Your Canvas European Motor Breakdown Insurance Master policy number MBSHO40115 / 01 valid for issue from 01 April 2011 for holidays commencing 1 January 2012 to 4 January 2013.

INSURER

Cover is underwritten by Travel Insurance Facilities plc and insured by Union Reiseversicherung AG, UK Branch.

BEFORE YOU TRAVEL

This European motor breakdown policy is assistance only service. Please contact **your** motor insurance company to check the level of cover provided when **you** are abroad and whether a Green Card is required.

When the European motoring breakdown service has provided a replacement vehicle, **you** will be expected to leave a cash or credit card deposit and produce a clean driving licence. Please make yourself aware of the relevant driving regulations abroad.

If **we** are unable to verify **your** policy cover immediately, **we** may need to take a credit or debit card number in order to provide the required assistance. No payment will be taken without the prior consent of the card holder.

Note

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

HOW YOUR POLICY WORKS

Your policy and booking confirmation is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section apply to each **insured vehicle**.

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

TELLING US ABOUT RELEVANT FACTS

Before **you** travel **you** must tell **us** about anything that may affect **your** cover before **your** policy is issued and throughout the **period of insurance**. This includes any change or modifications to the **insured vehicle**. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

CANCELLATION RIGHTS

If **your** cover does not meet **your** requirements, please notify Canvas Holidays Limited within **14** days of receiving **your** policy and return all **your** documents for a refund of **your** premium.

You can contact Canvas Holidays Limited on **0845 268 0953**.

If during this **14**-day period **you** have travelled, made a claim or intend to make a claim or asked **us** to perform or provide the services given under this policy then **we** can recover all costs that **you** have used for those services. Please note that **your** cancellation rights are no longer valid after this initial **14**-day period.

DATA PROTECTION

Information about **your** policy may be shared between Canvas Holidays Limited, **us** and the **insurer** for underwriting and administration purposes.

You should understand that the information **you** provide will be used by **us**, **our** representatives (if appropriate), the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely. **You** have the right to access **your** personal records.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **020 7892 7300**, or by visiting their website at www.fscs.org.uk.

GOVERNING LAW

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

CONTRACTS (RIGHTS OF THIRD PARTIES) ACT 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contract (Rights of Third Parties) Act 1999.

DEFINITION OF WORDS

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

Appointed adviser

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

Area of cover

You will not be covered if you travel outside **Continental Europe**.

Breakdown

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

Business Associate

Any person in **your home country** that **you** work closely with, whose absence from work means that the Managing Director of **your** business needs **you** to cancel or curtail **your journey**.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brechou and Lihou

Continental Europe

Andorra, Austria, Belgium, Bulgaria, Canaries, **Channel Islands**, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, the Isle of Man, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Mediterranean Islands, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, **UK** and Vatican City.

Home

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

Home Country

The country in the **UK**, **Channel Islands** or the Isle of Man where **you** are resident.

Canvas insurance

European motor breakdown policy.

Insured event

- **Your** defence if **you** are prosecuted for a motoring offence committed, or alleged to have been committed, by **you** arising solely in connection with the use of the **insured vehicle**
- A claim brought by **you** for the pursuance of an uninsured loss claim against negligent third party where **you** are involved in any road traffic accident causing:
 - death or bodily injury to **you** whilst in or getting in to or out of the **insured vehicle**; and
 - damage to the **insured vehicle**

Insured vehicle

The vehicle shown on the booking confirmation must be:

- A car (plus luggage or boat trailers where applicable), motorcycle over 120cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle, registered in the **United Kingdom**, Isle of Man or **Channel Islands**.
- No more than **15** years old at the date you buy the policy.

- Not more than 3,500kg in weight (including any load), 7 metres long, 3 metres high and 2.25 metres wide.
- Not carrying more than the recommended number of passengers (maximum being **12** including the driver).
- Kept in a safe and roadworthy condition and serviced in accordance with the manufacturer's specifications.

Insurer

Your insurer is Union Reiseversicherung AG.

Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home**

- any other trip which begins after **you** get back is not covered
- a trip which is booked to last longer than **31** days is not covered.

Legal action

Work carried out to support a claim that **we** have agreed to.

This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

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

Legal costs

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

Pair or Set

Two or more items of **personal possessions** that are complementary, purchased as one item or used or worn together. (not including **ski equipment**)

Period of insurance

Cover before **you** leave starts **7** days before the beginning of **your journey** (but not before **your** policy was issued) and ends as **you** begin **your journey**.

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

All cover ends at the end of **your journey** unless **you** cannot finish **your journey** as planned because of **breakdown** or theft or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

Person insured, you, your

Each driver and passenger in the **insured vehicle**.

Personal Money

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

Personal Possessions

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

Relative

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

Resident

A person who has their main home in the **UK, Channel Islands** or the Isle of Man and has not spent more than **6** months abroad during the year before the policy was issued.

United Kingdom (UK)

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

Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video. Computer, television, fax and phone equipment (including mobile phones); MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

We, our, us

Union Reiseversicherung AG, UK Branch.

You, your, person insured

Each driver and passenger in the **insured vehicle**.

24-HOUR MOTOR BREAKDOWN SERVICE

Please tell us as quickly as possible about any motor breakdown, accident or theft during your journey (or within 7 days before you leave). If you fail to do this, it is unlikely that your claim will be paid.

From outside **your home country** phone +44 (0) 845 520 1082

From within your home country phone **0845 520 1082**

Please tell **us** where **you** are, **your** exact location, contact telephone number and registration number of the **insured vehicle**, say that **you** are covered with **Canvas European Motor Breakdown insurance**.

Whilst every effort will be made to provide the assistance services detailed in this policy, there may be occasions where due to circumstances beyond **our** control or due to the location of the **breakdown**, certain services may not be available.

Motorway restrictions

If assistance is required on a motorway in certain European countries, **you** must use the Official SOS Boxes at the side of the road in order to arrange initial recovery. **You** will be connected to the authorised motorway assistance service, because the roads are privatised and **we** are prevented from assisting on them. **You** should call **us** at the earliest opportunity so that **we** can arrange for the most appropriate assistance once the **insured vehicle** has been recovered from the motorway. Any costs incurred for recovery from the motorway can be claimed back from **us**.

GENERAL EXCLUSIONS

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

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

1. A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
2. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
3. Any epidemic or pandemic.
4. **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
5. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials (except where cover is given under the Customs duty cover section).
6. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
7. Any currency exchange rate changes
8. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date
9. **You** acting in an illegal or malicious way.
10. **You** not enjoying **your journey** or not wanting to travel.
11. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
12. **We** will not pay for the following.
 - a) Anything caused by the **insured vehicle** being used for:
 - i) carrying goods or materials;
 - ii) hire or reward; or
 - iii) motor racing, rallies, speed or other tests.
 - b) Anything caused by **you**:
 - i) causing damage or injury on purpose;
 - ii) breaking the law;
 - iii) deliberately putting yourself at risk (unless **you** were trying to save another person's life);
 - iv) being under the influence of alcohol or drugs (other than those prescribed by a registered doctor but not when prescribed for the treatment of drug addiction); or
 - v) not following the laws of the country or the local authorities.

13. **We** will not provide cover for any goods, services, advice or arrangements supplied, given or made by **us**, any insurer providing cover which forms part of this policy, or any agent acting for them.

CONDITIONS

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

- 1 **You** are a **resident** of the **UK**, the **Channel Islands** or the **Isle of Man**.
- 2 **You** take **reasonable** care to protect **your insured vehicle** against **breakdown** or theft and yourself and **your** property against **accident**, injury, loss and damage and act as if **you** are not **insured** and to minimise any potential claim.
- 3 **You** have a valid confirmation of booking.
- 4 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- 5 **You** must contact **our** European motoring **breakdown** service when the **insured vehicle** has a **breakdown** or it is stolen. **We** will not provide cover if **we** have not authorised it. **You** must get **our** authorisation for service costs or hire of an alternative vehicle at the time the **insured vehicle** has a **breakdown** or it is stolen. This must be organised by **us** and carried out according to **our** instructions.
- 6 **You** must tell **us** immediately of any extra or replacement car **you** want to have insured. If **you** do not tell **us** and an incident happens with the car concerned, this will make the policy invalid.
- 7 **You** must tell the police as soon as possible, but within **24** hours, of loss or damage caused by theft. **You** also have to tell the police in certain circumstances if **you** are involved in a road accident.
- 8 **You** accept that **we** will not extend the **period of insurance** if the original policy plus any extensions have either ended, been in force for longer than **31** days or **you** know **you** will be making a claim.
- 9 **You** must keep the **insured vehicle** in a safe and roadworthy condition.
- 10 **You** must do everything necessary to get the repairs to the **insured vehicle** carried out quickly.
- 11 **You** must not abandon the **insured vehicle** or any vehicle parts to be dealt with by **us**.
- 12 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- 13 **You** send **us** every writ, summons or other communication to do with a claim as soon as **you** get it.
- 14 **You** do not admit liability or offer to pay any claim unless **you** have **our** written permission.

WE HAVE THE RIGHT TO DO THE FOLLOWING

- 1 Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
- 3 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 Take **legal action** in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms, which will help **us** to recover any payment **we** have made under this policy.
- 6 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted Canvas Holidays Limited on **0845 268 0953** within **14** days from the date **you** receive **your** policy and confirmation of booking. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 7 If **you** cancel or cut short **your journey** all cover provided will be cancelled without refunding **your** premium.
- 8 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
- 9 Decide on the best way of dealing with **your** call for help. **We** will take account of **your** own wishes whenever possible as well as the conditions and rules in force in the country where **you** need help.
- 10 Not to provide help if the **insured vehicle** has an electrical or mechanical fault which keeps happening or has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.
- 11 Not pay for any event which is covered by another insurance policy or any motoring organisation's service.

MAKING A CLAIM

24-hour motor breakdown service

Always contact **our** motor **breakdown** service on: **0845 520 1082**

To claim:

telephone: **08453 707 133** or fax: **0870 620 5001**

or write to:

Travel Claims Facilities plc, PO Box 420, Tonbridge, Kent, TN9 9DE

MAKING A COMPLAINT

Appeals Procedure

It is **our** aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. There are, however, times when misunderstandings occur by both sides. If **you** do not feel that the matter has been dealt with to **your** satisfaction or **you** have some new evidence which **we** have not seen, **you** may appeal against the decision in writing, explaining why **you** do not think **our** decision is correct.

If your appeal is regarding the selling of your policies:

• Please write to:

Canvas Holidays Limited, East Port House, Dunfermline, Fife, KY11 7JG, marked for the attention of the Customer Relations Department or

• By telephone to **0845 268 0953** or

• By email to reservations@canvasholidays.co.uk

If your appeal is regarding policy cover, claims service or the 24-hour motor breakdown service

• Write to the Customer Services Manager,

Travel Claims Facilities plc, PO Box 420, Tonbridge, Kent, TN9 9DE.

Should **we** still not be able to resolve the matter **you** may then follow the complaints procedure detailed below:

Your right to complain

If, following an appeal, you do wish to complain please forward details of your complaint in the first instance as follows:

• Write to the Branch Manager, URV, Oast Business Centre, North Frith Farm, Ashes Lane, Hadlow, Kent, TN11 9QU, who will review the claims office decision.

If you are still not satisfied with the outcome you may:

Ask the Financial Ombudsman Service (FOS) to review **your** case. Their address is South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Their telephone advice line is **+44 (0) 845 080 1800**.

COVER BEFORE YOU LEAVE – SECTION 1

WHAT EACH INSURED VEHICLE IS COVERED FOR

In the event of a **breakdown** occurring to the **insured vehicle** within **7** days of the start of **your journey** (but not before the date **your** policy was issued) **we** will provide the following:

Assistance

Arrange assistance at **your home** or the roadside and recovery to the nearest repairer (if required) up to a maximum of **£500** in total.

Replacement vehicle

We will arrange and pay up to **£1,600** in total (max **£80** per day) for a replacement vehicle if:

- the **insured vehicle** cannot be repaired or recovered prior to the start of **your journey**; or
- the **insured vehicle** is stolen within **7** days of the start of **your journey** (but not before the date **your** policy was issued) and not recovered or replaced prior to **your journey**.

Note

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

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR Under Assistance

- Any repairs to the **insured vehicle** that are not described in this section.

- Any **insured vehicle** which has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.
- Any **insured vehicle** which has a recurring electrical or mechanical fault.
- Any help or payment if the **breakdown** service cannot reasonably get to **your insured vehicle** because of bad weather.
- The cost of essential spare parts or repair costs at a garage.

Under Replacement vehicle

- The cost of any personal accident insurance.
- The cost of any fuel or oil used.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply

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

WHAT EACH INSURED VEHICLE IS COVERED FOR

In the event of a **breakdown** occurring to the **insured vehicle** during **your journey** we will arrange assistance at **your home**, at **your journey** accommodation or the roadside and recovery to the nearest repairer (if required) up to a maximum of **£500** in total.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any repairs to the **insured vehicle** that are not described in this section.

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

Any **insured vehicle** which has a recurring electrical or mechanical fault.

Any help or payment if **we** cannot reasonably get to **your insured vehicle** because of bad weather.

The cost of essential spare parts or repair costs at a garage.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

GETTING YOU HOME OR HELPING YOU CONTINUE YOUR JOURNEY – SECTION 3

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following if during **your journey** you cannot use the **insured vehicle** for at least **8** hours because of theft or **breakdown** and it cannot be repaired or recovered within that time.

Extra transport cost

The reasonable costs for transporting all **persons insured** and their **personal possessions** by rail (standard class fares) to their **journey** destination and to return to collect the **insured vehicle**, once the repairs have been done.

Replacement vehicle

Up to **£1,600** in total (**£80** per day) for the cost of hiring a replacement vehicle to enable **you** to:

- continue **your journey**
- return to collect the **insured vehicle** after the repair has been done
- return to **your home**.

Additional accommodation

For each **person insured** up to **£400** per person in total (**£40** per day) for additional hotel or bed & breakfast accommodation to stay in the location where the **insured vehicle** was recovered, until the repairs have been done.

Note

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

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any costs after the **insured vehicle** is available and can be driven.

Any sundry expenses resulting from an incident claimed for under this section. For example faxes, food and drink.

Under replacement vehicle

The cost of any personal accident insurance

The cost of any fuel or oil used

The cost of a replacement vehicle if one has already been provided under Cover before you leave – section 1.

Under extra accommodation

Any hotel or bed & breakfast arrangements if **your** main accommodation is a tent.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

SPARE PARTS DELIVERED FOR ESSENTIAL REPAIRS – SECTION 4

This section only applies for a **journey** outside **your home country**.

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay all reasonable costs for the necessary delivery of the spare parts, including glass or keys that are lost, damaged or stolen, to a specialist repairer, if the **insured vehicle** has a **breakdown** outside **your home country** and the parts that are needed to repair the **insured vehicle** are not available locally.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within your **home country**

The cost of repairs to the **insured vehicle**

The cost of the essential spare parts or repair costs at a garage

The cost of sending spare parts if:

- **we** have not arranged to take the **insured vehicle** to a specialist repairer;
- they are no longer made;
- they can no longer be bought from a wholesaler or agent;
- they cannot be exported to the country where the **breakdown** occurs.

Please refer to Sections General exclusions Conditions and Making a claim that also apply

PERSONAL POSSESSIONS – SECTION 5

WHAT EACH INSURED VEHICLE IS COVERED FOR

Whilst the **insured vehicle** is in transit on **your** outward **journey** to **Continental Europe** or return **journey** to **your home country**, **we** will pay up to **£500** in total for **personal possessions** that are lost, stolen or damaged as a result of forced entry to, or theft of, the **insured vehicle**.

Note:

- **Valuables** left in a motor vehicle are not covered.
- There is a single article, **pair** or **set** limit of **£200**.
- It will be **our** decision to pay either:
 - the cost of repairing **your** items;
 - to replace **your personal possessions** with equivalent items; or
 - the cost of replacing **your** items.

An amount for wear, tear and loss of value will be deducted.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any claim that has not been reported to the police within **24** hours of discovery and supported by a police report.

Loss or theft of or damage to **personal possessions** resulting from anything other than forced entry to or theft of the **insured vehicle**.

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

Damage to fragile articles, audio, video, computer, television, fax and phone equipment.

The cost of replacing or repairing false teeth.

Loss or theft of, or damage to the following:

- Items for which **you** are unable to provide a receipt or other proof of purchase.
- Films, tapes, cassettes, computer games, electronic games, mini discs, DVDs, video and audio tapes, cartridges or discs

unless they were pre-recorded, in which case **we** will pay up to the replacement cost.

- **Personal Possessions** unless they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.
- **Valuables** left in a motor vehicle
- Personal money, bonds and share certificates, guarantees or documents of any kind

Please refer to Sections General exclusions, Conditions and Making a claim that also apply

GETTING THE VEHICLE BACK – SECTION 6

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up for the cost of the following if the **insured vehicle** has a **breakdown** or is stolen.

Vehicle storage

All reasonable costs of storage charges for the **insured vehicle** before it is brought back to **your home**.

Returning the insured vehicle

Up to the **insured vehicle's** market value in **your home country** for the cost of getting the **insured vehicle** to **your home** or a repairer in **your home country**.

We will provide this cover if any of the following apply

- Local repairs cannot be done
- Local repairs take longer than **5** days but can be done before the date **you** are due to return to **your home**, and **you** do not want to wait for the repairs to be finished.
- Local repairs can be done in less than **5** days but not before the date **you** are due to return to **your home**
- **Your** vehicle is stolen and not found before the day **you** are due to return to **your home**

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Costs which are more than the vehicle's market value in **your home country**. Theft of **your personal possessions** left in or on the **insured vehicle** when it is being brought back to **your home**.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply

COLLECTING THE VEHICLE FROM CONTINENTAL EUROPE – SECTION 7

This section applies for a **journey** outside **your home country**.

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following

Vehicle collection

The reasonable cost of travel (by economy class airfare or standard class ferry, coach or rail fare) and up to **£100** for reasonable additional expenses, for one person to travel to and from **your home country** to collect the **insured vehicle**.

Vehicle storage

All reasonable costs for storing the **insured vehicle** for a reasonable time before and after the repair has been done.

We will provide this cover if either of the following apply:

- The repairs, following a **breakdown** outside **your home country**, can be done within **5** days but not before **you** are due to return to **your home country**, or
- The **insured vehicle** was stolen outside **your home country** and is only found after **your** return to **your home country** and can be driven legally and is mechanically safe.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR Under Vehicle collection

Any **journey** within **your home country**

The cost of insurance to cover collecting the **insured vehicle**. (**You** will still be covered under this motoring **breakdown** service policy when the **insured vehicle** is collected before the end of **your journey** as shown on **your journey** confirmation).

Please refer to Sections General exclusions Conditions and Making a claim that also apply

IF THERE IS NO QUALIFIED DRIVER AVAILABLE FOR THE INSURED VEHICLE – SECTION 8

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following.

Vehicle storage

The cost of storing the **insured vehicle** before it is brought back to **your home country**.

Transporting home

The reasonable extra costs of transporting the **insured vehicle** and **your personal possessions** to **your home**.

Extra accommodation

Hotel or bed & breakfast accommodation if the costs are more than **you** would have paid if there had been a qualified driver but only until the **insured vehicle** can be transported.

We will provide this cover if either of the following apply:

- because of death, injury or illness there is no suitable person to drive the **insured vehicle**; or
- the only qualified driver has to return urgently to **your home** because of death, injury or illness of the driver's **relative** or close **business associate** living in **your home country**. There must not be time for the qualified driver to return with the **insured vehicle**.

Chauffeur hire

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

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home country**.

Costs if medical evidence of death, injury or illness was not given to **us** before the arrangements were made.

Any transport not arranged by **us** (normally **we** provide a qualified driver to drive the **insured vehicle** back to **your home country**).

Costs which are more than the vehicle's market value in **your home country**.

Any hotel or bed & breakfast arrangements if **your** main accommodation is a tent.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply

LOSS OR DAMAGE TO YOUR TENT – SECTION 9

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to **£400** (up to a maximum of **£100** per person) for the following, when **your** main accommodation is a tent and it is lost or destroyed because the **insured vehicle** has a **breakdown** or is stolen and cannot be used:

- hiring a replacement tent, or
- suitable bed & breakfast accommodation.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply

HOME CAR HIRE – SECTION 10

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to **£150** for the cost of hiring an equivalent vehicle in **your home country** if **your own insured vehicle** is still unusable on **your** return to **your home country** following a **breakdown** during **your journey**.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

The cost of any personal accident insurance

The cost of any fuel or oil used

The cost of returning the hired vehicle to the hire car company

Please refer to Sections General exclusions, Conditions and Making a claim that also apply

ESSENTIAL TELEPHONE COSTS – SECTION 11

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will pay up to **£10** in total for each **insured vehicle** for essential telephone calls made as a result of a **breakdown** during **your journey**.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Please refer to Sections General exclusions, Conditions and Making a claim that also apply

CUSTOMS DUTY COVER – SECTION 12

This section only applies for a **journey** outside the **UK** or the **Channel Islands**

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay you up to **£2,000** in total for the following.

Customs requirements

We will help deal with the Customs requirements to dispose of the **insured vehicle** if it has a **breakdown** or it is stolen outside **your home country** during **your journey** and it is beyond economical repair.

Customs duty

We will pay any duty **you** have to pay because **you** unintentionally fail to:

- take the **insured vehicle** permanently out of a country in **Continental Europe** within the set time after it is imported; or
- follow the import conditions which allow **your insured vehicle** to be imported from **Continental Europe** for a set time without paying duty.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home country**.

Please refer to Sections **General exclusions, Conditions and Making a claim** that also apply

GUARANTEE OF SPANISH BAIL BOND – SECTION 13

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to **£1,000** in total for a guarantee or deposit for bail which the Spanish Authorities may ask for to avoid the **insured vehicle** or driver being held because of an **accident** involving the **insured vehicle**.

If **you** lose the guarantee or deposit in any **legal action** against **you**, **you** must repay the money to **us** immediately.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Please refer to Sections **General exclusions Conditions and Making a claim** that also apply

LEGAL ADVICE AND EXPENSES – SECTION 14

You can call **our 24-hour legal helpline 365** days a year for advice on any motor related legal problem to do with **your journey**, arising under the law of England, Wales, Scotland and Northern Ireland. **You** will be speaking to: Pannone LLP, 123 Deansgate, Manchester M3 2BU United Kingdom.

Within **your home country**

Phone **0161 228 3851** or fax **0161 909 4444**

Outside **your home country**

Phone **+44 (0) 161 228 3851** or fax **+44 (0) 161 909 4444**

WHAT EACH INSURED VEHICLE IS COVERED FOR

Legal costs

We will pay up to **£20,000** in total for the **insured vehicle** on this policy for **legal costs** for **legal action** if an **insured event** occurs during **your journey**.

• Motor Prosecution Defence

To defend criminal charges brought against **you** for any motoring offence.

• Uninsured Loss Claims

To help pursue a claim on **your** behalf to recover **your** uninsured losses from a negligent third party. Uninsured losses may include personal injury compensation, recovery of out of pocket expenses, repairs to the **insured vehicle** or policy excess.

Judicial Hearing

If it is necessary for **you** to attend a judicial hearing for an offence or alleged offence covered under this policy, **we** will pay for reasonable travel costs (but not board and lodging) for **you** to attend such a hearing up to:

• **£250** but not more than **£1,000** in total for all **persons insured** in Continental Europe: or

• **£100** but not more than **£400** in total for all **persons insured** in **your home country**.

Special conditions to this section

1. You must conduct **your** claim in the way requested by the **appointed adviser**;

2. You must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;

3. We will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;

4. We can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement;

5. You must make every effort to assist **us** and **your appointed adviser** in recovering **our** outlay.

Note

- If **you** have a replacement car from **us** while the **insured vehicle** is unavailable as a result of a **breakdown** covered by this policy it will, for the purposes of this section only, be treated as the **insured vehicle**.
- **We** will nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- Where there is a dispute between **you** and **us** regarding the administration of this section the matter may be referred to any Alternative Resolution Facility such as mediation.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any claim:

- not reported to **us** within **90** days after the event giving rise to the claim;
- for an uninsured loss claim where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- where **you** have been charged with solvent abuse, alcohol or drugs related offences or dangerous driving.
- arising from parking or fixed penalty offences committed, or alleged to have been committed, by **you**.
- for an **insured event** occurring while the **insured vehicle** is being:
 - used for any purpose not permitted by the effective Certificate of Motor Insurance;
 - driven by any person not described in the effective Certificate of Motor Insurance as a person entitled to drive or any person not injured by this policy;
 - driven by a **person insured** who does not have a valid driving licence to drive the **insured vehicle** or who has been disqualified from holding or obtaining such a licence.
- against **us**, the **insurer**, another **person insured** or **our** agent.
- for an application by **you** to:
 - the European Court of Justice, European Court of Human Rights or similar International body; or
 - enforce a judgement or legally binding decision.

Legal costs:

- for **legal action** that **we** have not agreed to;
- incurred before **we** have agreed to support the **legal action**;
- if **you** refuse reasonable settlement of **your** claim;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same **insured event**;
- for **legal action** if **your** affairs are in the hands of any insolvency practitioner.

Please refer to Sections **General exclusions, Conditions and Making a claim** that also apply

MISSED MOTORAIL CONNECTION – SECTION 15

WHAT EACH INSURED PERSON IS COVERED FOR

We will pay **you** up to **£750** in total for the cost of extra **accommodation** and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the departure point by the time shown in **your** travel itinerary (plans) because:

- public transport does not run to its timetable; or
- the vehicle **you** are travelling in has an **accident** or breaks down

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any claim unless **you**:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time
- get confirmation of the delay from the authority who went to the **accident** or **breakdown** (if this applies) affecting the vehicle **you** were travelling in
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply

GENERAL AVERAGE INDEMNITY- SECTION 16

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will pay up to **£2,000** for costs which **you** are liable for as a contribution to general average and salvage charges incurred by the **insured vehicle** being in transit by a recognised sea route.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** exceeding **65** hours duration in total.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply

IMPORTANT TELEPHONE NUMBERS

Customer services:	0845 268 0953
24-hr Motoring breakdown service:	
If you call from overseas	+44 (0) 845 520 1082
If you call from the UK or Channel Islands	0845 520 1082
24-hr Emergency medical assistance	
If you call from overseas	+44 (0) 845 260 3 260
If you call from the UK or Channel Islands	0845 260 3 260
Personal travel insurance claims:	0845 370 7133

This policy is available in large print, audio and Braille.

Please phone **0845 268 0953** and we will be pleased to organise an alternative version for you.

This insurance is provided by Canvas Holidays Limited Registered address:

Landmark House, Hammersmith Bridge Road, London, W6 9EJ.

Registered No. 991430

Canvas Holidays Limited is an Authorised Representative of The Hoseasons Group Limited, which is authorised and regulated by the Financial Services Authority to arrange and deal in insurance. FSA registration number 312463.

The Hoseasons Group Limited registered company address is Spring Mill, Earby, Barnoldswick, Lancashire BB94 0AA and its registered number is 00965389.

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The insurer is Union Reiseversicherung AG who are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Services Authority and in the Republic of Ireland by the Insurance Regulator. Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Travel Insurance Facilities plc: Registered Office: 10 Victoria Road South, Southsea, Hampshire, PO5 2DA

Registered in England Registered Number: 3220410

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