

# RAC Travel Insurance Policy summary

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This policy summary does not contain the full details, terms and conditions of your insurance – these are located in your policy wording.

This insurance is underwritten by a number of underwriters, who are named below:

Sections A to E, F to L, and N to W are underwritten by AXA Insurance UK plc.

Sections E1 and E2 are underwritten by AmTrust Europe Limited.

Sections M1 and M2 are underwritten by certain underwriters at Lloyd's.

Where a heading is underlined in this policy summary, full details can be found in your policy wording under the same heading.

Where a word appears in bold in this policy summary, it has a corresponding definition under the Definitions section of your policy wording.

### Type of insurance and cover

Travel insurance for single or annual multi trips – Please refer to your policy schedule for your selected cover.

Various optional covers may also be included – your policy schedule will show if you selected these options.

### Age eligibility

This policy is not available to anyone aged 86 or over if annual multi trip cover is selected. If you are aged under 18 you are only insured when travelling with one or both of the insured adults (or accompanied by another responsible adult).

If you reach any of the ages mentioned above during the period of insurance, cover will continue until the next renewal date but not after that.

If single trip cover is selected, this policy is not available to anyone aged 86 or over.

### Conditions

- It is essential that you refer to the important conditions relating to health in the policy wording, as failure to comply with these conditions may jeopardise your claim or cover.
- If you are travelling to Australia and you require medical treatment you must enrol with a local Medicare office.

Special conditions apply to each section of your policy - Please refer to the policy wording for full details.

## Schedule of benefits

The table below shows the maximum benefits you can claim for each insured person (unless otherwise stated). Some sections are optional and these are marked \*\*

Your policy schedule will show if you selected any of these options.

### Benefits for Single Trip and Annual Multi-Trip

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
A	Cancellation and curtailment charges	£2,500	£100	£5,000	£60	£7,500	£50
B	Emergency Medical and other expenses	£10,000,000	£100	£12,500,000	£60	£15,000,000	£50
	Emergency Dental	£300	Nil	£400	Nil	£450	Nil
	Funeral Expenses Abroad	£3,000	Nil	£4,500	Nil	£7,000	Nil
	Return of ashes/remains	£7,000	Nil	£7,000	Nil	£7,000	Nil
C	Hospital Benefit	£25 for each 24 hour period up to £500	Nil	£50 for each 24 hour period up to £1,250	Nil	£50 for each 24 hour period up to £1,500	Nil
D	Personal Accident:						
	Permanent Total Disablement	£10,000 (65 and under) Nil (66 and over)	Nil	£20,000 (65 and under) Nil (66 and over)	Nil	£25,000 (65 and under) Nil (66 and over)	Nil
	Loss of limb(s)/eye(s)	£10,000 (65 and under) Nil (66 and over)	Nil	£20,000 (65 and under) Nil (66 and over)	Nil	£25,000 (65 and under) Nil (66 and over)	Nil
	Death	£7,500 (age 18-65) £2,500 (under 18) Nil (66 and over)	Nil	£10,000 (age 18-65) £5,000 (under 18) £1,000 (66 and over)	Nil	£15,000 (age 18-65) £7,500 (under 18) £1,000 (66 and over)	Nil
E	Baggage	£1,500	£100	£2,000	£60	£3,000	£50
	Single Item/Pair/Set Limit	£250	Nil	£400	Nil	£500	Nil
	Valuables limit	£250	Nil	£400	Nil	£500	Nil
	Baggage Delay Over 12 hours	£25 after each 12 hour period up to £250	Nil	£50 after each 12 hour period up to £400	Nil	£100 after each 12 hour period up to £500	Nil
E1	Gadget Cover	£200	£100	£250	£60	£300	£50

## Benefits for Gadget – Extended Cover\*\*

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
E2	Accidental Damage/ Theft, Malicious Damage and Loss	£1,000	£100	£2,000	£60	£3,000	£50
	Single Article Limit	£500		£750		£1,000	
	Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	Nil

## Benefits for Single Trip and Annual Multi-Trip

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
F	Personal money	£350	£100	£400	£60	£450	£50
	Cash Limit (over 18)	£300	Nil	£350	Nil	£400	Nil
	Cash Limit (under 18)	£50	Nil	£75	Nil	£100	Nil
	Replacement Passport and Travel Documents	£150	Nil	£300	Nil	£500	Nil
G	Personal Liability	£1,500,000	£100	£2,000,000	£60	£2,000,000	£50
H	Delayed Departure	£50 for each 12 hour delay, up to £500	Nil	£50 for each 12 hour delay, up to £500	Nil	£75 for each 12 hour delay, up to £750	Nil
	Holiday Abandonment	£2,500	£100	£5,000	£60	£7,500	£50
I	Missed Departure	£500	£100	£500	£60	£750	£50
J	Legal Expenses	£15,000 (max £20,000 for 2 or more insureds)	Nil	£30,000 (max £40,000 for 2 or more insureds)	Nil	£50,000 (max £60,000 for 2 or more insureds)	Nil
K1	Hijacking	Nil	Nil	£25 for each 24 hour period up to £250	Nil	£35 for each 24 hour period up to £300	Nil
K2	Mugging	£15 for each 24 hour period as an inpatient up to £100	Nil	£25 for each 24 hour period as an inpatient up to £200	Nil	£35 for each 24 hour period as an inpatient up to £300	Nil

## Benefits for Driving Holiday Pack\*\*

Section	Benefits	Orange Cover		Silver Cover		Black Cover		
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*	
L	Carjacking Benefit	£100	Nil	£200	Nil	£300	Nil	
	Defined Personal Belongings:							
	Mobility Aids	£150	£100	£200	£60	£300	£50	
	Safety & Awareness Kit	£25	Nil	£50	Nil	£100	Nil	
	Alcohol & Tobacco	£50	Nil	£75	Nil	£125	Nil	
	Shopping Cover	£150	Nil	£250	Nil	£500	Nil	
	Pet Passport	£150	Nil	£250	Nil	£500	Nil	
	Camping & Caravan Cover	£250	Nil	£500	Nil	£750	Nil	
	Trailer Contents Cover	£100	Nil	£150	Nil	£250	Nil	
	Emergency Overseas Vet Costs	£25 per day up to £250	Nil	£50 per day up to £350	Nil	£50 per day up to £500	Nil	
	Emergency Car Hire	£350	£100	£400	£60	£500	£50	
	Event & Ticket Cancellation:							
	Cancellation prior to departure	Up to £200 for unused event tickets in total	Nil	Up to £200 for unused event tickets in total	Nil	Up to £200 for unused event tickets in total	Nil	
	Cancellation after arrival at destination	Up to £100 for unused event tickets in total including up to £100 compensation in total	Nil	Up to £200 for unused event tickets in total including up to £150 compensation in total	Nil	Up to £250 for unused event tickets in total including up to £150 compensation in total	Nil	
	Missed Excursion	£25 for each ticket up to a total of £100	Nil	£25 for each ticket up to a total of £150	Nil	£50 for each ticket up to a total of £150	Nil	

## Benefits for Scheduled Airline Failure Insurance

Section	Benefits	Orange Cover		Silver Cover		Black	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
M1	Insolvency of Scheduled Airline (prior to or after departure)	£2,500	Nil	£2,500	Nil	£2,500	Nil
M2	End Supplier Failure	Nil	Nil	£2,500	Nil	£2,500	Nil

## Benefits for Winter Sports Cover\*\*

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
N	Ski equipment owned	£500	£100	£750	£60	£1,000	£50
	Ski equipment hired	£150	Nil	£250	Nil	£400	Nil
	Single Item/ Pair/Set Limit	£250	Nil	£375	Nil	£500	Nil
O	Ski Hire	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
P	Ski Pack	£250	Nil	£400	Nil	£500	Nil
Q	Piste Closure	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
R	Avalanche Closure	£15 per day to £250	Nil	£20 per day to £400	Nil	£25 per day to £500	Nil
S	Physiotherapy in the United Kingdom	Nil	Nil	£350	Nil	£500	Nil

## Benefits for Travel Disruption Cover\*\*

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
T	Before you reach your destination:						
	Cancellation or abandonment of your trip after 12 hours delay	£2,500	£100	£5,000	£60	£7,500	£50
	Additional expenses to reach your destination	£2,500 (including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£100	£5,000 (including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£60	£7,500 (including up to £200 for taxis and hire cars and £750 following loss of passport or visa)	£50
	Delayed departure compensation (including delays to outbound connections)	£50 for each 12 hour delay, up to £150	Nil	£50 for each 12 hour delay, up to £250	Nil	£75 for each 12 hour delay, up to £500	Nil
	Abandonment of your trip following missed departure in the United Kingdom, or you not being able to reach your United Kingdom destination for trips solely within the United Kingdom	£2,500	£100	£5,000	£60	£7,500	£50
	Missed departure expenses to enable you to continue your trip if you miss your outbound connections	£500 (including up to £200 for taxis and hire cars)	£100	£500 (including up to £200 for taxis and hire cars)	£60	£750 (including up to £200 for taxis and hire cars)	£50
	While you are at your destination:						
	Alternative accommodation if your booked accommodation cannot be used or abandonment of trip	£2,500	£100	£5,000	£60	£7,500	£50

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
T	On the way home:						
	Additional expenses to return home or if you have to stay longer abroad	£2,500 (including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£100	£5,000 (including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£60	£7,500 (including up to £200 for taxis and hire cars and £500 following loss of passport or visa)	£50
	Delayed departure compensation (including delays to inbound connections)	£50 for each 12 hour delay, up to £150	Nil	£50 for each 12 hour delay, up to £250	Nil	£75 for each 12 hour delay, up to £500	Nil
	Missed departure expenses to enable you to return home if you miss your inbound connections (including those within the United Kingdom)	£250 (including up to £200 for taxis and hire cars)	£100	£500 (including up to £200 for taxis and hire cars)	£60	£1,000 (including up to £200 for taxis and hire cars)	£50

### Benefits for Golf Cover \*\*

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
U	Golf Equipment	£1,000	£100	£1,500	£60	£2,000	£50
	Single Item/Pair/Set Limit	£250	Nil	£375	Nil	£500	Nil
	Golf Equipment Hire	£25 per day up to £250	Nil	£35 per day up to £350	Nil	£50 per day up to £500	Nil
	Non Refundable Golf Fees	£25 per day up to £250	Nil	£35 per day up to £350	Nil	£50 per day up to £500	Nil

## Benefits for Wedding/Civil Partnership Cover \*\*

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
V	Wedding rings	£300 per person	£100	£500 per person	£60	£1,000 per person	£50
	Wedding gifts	£500 (£150 cash) per couple	£100	£750 (£150 cash) per couple	£60	£1,000 (£150 cash) per couple	£50
	Wedding attire	£1,000 per person	£100	£1,500 per person	£60	£2,000 per person	£50
	Photographs/ video recordings	£500 per couple	£100	£750 per couple	£60	£1,000 per couple	£50

## Benefits for Cruise Cover \*\*

Section	Benefits	Orange Cover		Silver Cover		Black Cover	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
W	Baggage	£2,500	£100	£3,000	£60	£3,500	£50
	Single Item/Pair/ Set Limit	£400	Nil	£500	Nil	£750	Nil
	Valuables Limit	£500	Nil	£500	Nil	£500	Nil
	Unused Excursions	£300	£100	£500	£60	£750	£50

\* excess The amount stated in the schedule of benefits above that you will be responsible for paying under each section, by each insured person, per incident in the event of a claim.

Unless you have paid the additional premium to waive the excess as stated in your policy schedule.

## Significant or unusual limitations or what is not covered

### What is not covered applicable to all sections of the policy

- The standard Policy excess you have agreed to pay will be shown within your policy wording and on your policy schedule.
- You must obtain the prior authorisation of the Emergency Medical Assistance Service, the contact details for which can be found in the Claim Notification section of your policy wording, or us before incurring any medical expenses (including any out - patient treatment) over £500. If this is not possible because the condition requires emergency treatment you or someone on your behalf must contact the Emergency Medical Assistance Service as soon as possible.
- Any trip that has already begun when you purchase this insurance will not be covered, except where this policy replaces or you renew an existing annual multi trip policy which fell due for renewal during the trip.
- War risks, civil commotion, terrorism, (except under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless caused by nuclear, chemical or biological attack), sonic bangs, radioactive contamination.
- There are a number of sports, activities and winter sports that are not covered – Please see paragraphs 4, 5, and 6 in what is not covered – applicable to all sections of the policy in the policy wording.
- Climbing on or jumping from vehicles, buildings or balconies regardless of the height.
- Wilful, self-inflicted injury, suicide, drug use or solvent abuse.
- You drinking too much alcohol, or you suffering from alcohol dependence directly or indirectly from the symptoms of alcohol withdrawal resulting in a claim.
- Unlawful actions and any criminal proceedings brought against you.
- Travel to a country, specific area or event which the Travel Advice Unit of the Foreign and Commonwealth Office [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice) has advised against all travel or all but essential travel (except where cover is provided under subsections 1. c) and 6.c) of What is covered under Section T –

### Travel disruption cover].

### What is not covered under Section A – Cancellation or curtailment charges

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- We will only consider the unused pre-paid expenses of a person who is insured under this policy. For example, if you are travelling with someone who is not insured under this policy we will only pay your proportion of the costs not theirs, regardless who has paid for the booking.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.

### What is not covered under Section B – Emergency medical and other expenses

- Treatment or surgery which in the opinion of the Emergency Medical Assistance Service, can wait until your return to your home area.
- Medication, which prior to departure is known to be required.
- Expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

### What is not covered under Section C – Hospital benefit

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

### What is not covered under Section E– Baggage

- Valuables left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Baggage contained in an unattended vehicle between 9pm and 9am (or at any time between 9am and 9pm unless it is locked out

of sight in a secure baggage area) - Please see the definition of secure baggage area in the Definitions in the policy wording.

- Loss, theft or damage to gadgets. Claims for gadgets should be made under section E1 – Gadget Cover or E2 – Gadget Cover extension.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - See your policy wording for the full list.
- Business equipment, business goods, samples or tools used in connection with your occupation.

#### What is not covered under Section E1 – Gadget Cover & E2 – Gadget Cover Extension

- Any claim that occurs whilst not on a trip.
- Any loss, theft or accidental damage of the gadget left as checked in baggage.
- Loss where the circumstances cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss.
- Any claim involving theft or loss unless reported to the appropriate local police authorities and the network within 24 hours of discovering the incident.
- Theft of the gadget from the person unless force or threat, violence or pickpocket is used.
- Loss, theft of or accidental damage to the gadget whilst in the possession of a third party other than a relative.
- Theft of the gadget from an unoccupied premises or vehicle whilst on a trip, unless there is evidence of violent and forcible entry to the premises or vehicle.
- Cosmetic damage only to the gadget that has no effect on the functionality of the gadget, to include marring, scratching and denting.

#### What is not covered under Section F – Personal money, passport and documents

- Personal money or your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss or theft of traveller's cheques where you have not complied with the issuing agents conditions.

- Any additional travel and accommodation expenses incurred because you were unable to board the public transport on which you were booked to return to the United Kingdom or continue your trip as a result of the accidental loss of, theft of or damage to your passport and/or visa.

#### What is not covered under Section G – Personal liability

- Pursuit of any trade, business or profession, or the ownership, possession or use of mechanically propelled vehicles, aircraft or watercraft.

#### What is not covered under Section H – Delayed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.
- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any travel and accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.

#### What is not covered under Section I – Missed departure

- Strike or industrial action existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Your failure to arrive at the departure point in time to board any connecting public transport after your departure on the initial international outbound and return legs of the trip.
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds.

### What is not covered under Section J – Legal expenses and assistance

- Cover is only available if a claim is more likely than not to be successful and if any judgement is more likely than not to be enforced. See the Prospects of success wording under this section of the policy wording for more information.
- Legal costs and expenses incurred prior to our written acceptance of the case.

### What is not covered under Section K1 – Hijacking

- Any claim relating to payment of ransom monies.
- Any claim arising out of any act(s) by you which would be considered an offence by a court of the United Kingdom if they had been committed in the United Kingdom.

### What is not covered under Section K2 – Mugging

- Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the bodily injury which necessitated your admittance into hospital.
- Hospitalisation relating to any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or us (based on information provided by medical practitioner in attendance), be delayed reasonably until your return to your home area.
- Any additional period of hospitalisation relating to treatment or services provided by a nursing home or any rehabilitation centre.

### What is not covered under Section L – Driving Holiday package

- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- Loss, theft of or damage to baggage, pet passport, camping and caravan equipment or valuables contained in an unattended vehicle, caravan or tent unless forcible and violent means have been used by an unauthorised person to gain entry into the vehicle and evidence of such entry is available.
- Loss, theft or damage to fixtures and fittings furnishings and furniture televisions, awnings, caravan motor movers, winter

wheels, refrigerators, gas bottles, batteries, security devices, stabilisers, generators, satellite dishes, solar panels, water carriers, air conditioning units and toilet tents and audio equipment.

- Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, motor accessories, perishable goods (such as foodstuffs) and bicycles. And damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
- The cost of a rabies vaccination or microchip implantation in support of the re issue of your pet passport.
- Postponement of an event if it is rescheduled before your pre booked return date to your home.
- Any costs incurred by you which are recoverable from the travel agent, tour operator or the company organising or promoting an event (or their administrators) or where you receive or are expected to receive compensation or reimbursement.
- Any costs for normal day to day living such as food and drink which you would have expected to pay during your trip.
- The cost of event tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
- Any claim where you have purchased this cover within seven days of the start of your trip.
- Loss or damage of your vehicle due to confiscation or detention by the police or local authority.
- Any claim which has not been reported to your motor insurer or emergency breakdown provider confirming the loss, theft or damage to your vehicle.
- Claims arising from fire theft or accident which have not been reported to the police (if the police should have been involved.)
- Claims where you have not taken all reasonable steps to arrange for repairs to the vehicle to be completed before the start of your trip.
- Claims for breakdown where the vehicle has not been serviced and maintained in

- accordance with manufacturer's instructions.

#### What is not covered under Section M1 – Scheduled Airline Failure Insurance

- Scheduled flights not booked within the United Kingdom, Isle of Man, Channel Island or Ireland prior to departure.
- Any costs resulting from the **Financial Failure** of:
  - a) Any scheduled airline which is, or which any prospect of **Financial Failure** is known by the **Insured Person** or widely known publicly at the date of the **Insured Person's** application under this policy
  - b) Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
- The **Financial Failure** of any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight
- Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach a pre-booked hotel, villa, car hire or cruise following the **Financial Failure** of an airline.
- Please also refer to the General exclusions shown on page 22 of the policy wording for details of what is not covered.

#### What is not covered under Sections M2 - End Supplier Failure

- Travel or Accommodation not booked within the United Kingdom, Channel Islands, Isle of Man or Ireland prior to departure
- Any End Supplier which is, or which any prospect of Financial Failure is known by the Insured or widely known publicly at the date of the Insured's application under this policy
- Any loss or part of a loss which at the time of the happening of the loss is insured or guaranteed by any other existing Policy, Policies, bond, or is capable of recovery from under section 75 of the Consumer Credit Act or from any bank or card issuer or any other legal means.
- The Financial Failure of any travel agent, tour

organiser, booking agent or consolidator with whom the Insured has booked travel or accommodation

- Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach your pre-booked hotel following the Financial Failure of an airline.
- Please also refer to the General exclusions shown on page 22 of the policy wording for details of what is not covered.

#### What is not covered under Sections N, O, P, Q, R and S – Winter sports

- Ski equipment contained in or stolen from an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the Definitions in the policy wording.
- A deduction for wear, tear and depreciation will be made on ski equipment – see table in Section N – ski equipment.

#### What is not covered under Section T – Travel disruption cover

- Claims arising within the first 7 days after you purchased this insurance or the date you booked any trip (whichever is the later) which relate to an event which was occurring or you were aware could occur at the time you purchased this insurance or booked the trip (whichever is the later).
- Any claims arising whilst you are on a day-trip.
- Strike, industrial action or the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) or other regulatory authority issuing a directive prohibiting all travel or all but essential travel to the country or specific area or event to which you were travelling, existing or being publicly announced by the date you purchased this insurance or at the time of booking any trip.
- Denied boarding due to your drug use, alcohol or solvent abuse or your inability to provide a valid passport, visa or other documentation required by the public transport operator.
- The cost of Air Passenger Duty (APD) whether irrecoverable or not.
- Any costs incurred by you which are recoverable from the providers of the accommodation (or their administrators) or

for which you receive or are expected to receive compensation or reimbursement.

- Any costs incurred by you which are recoverable from the public transport operator or for which you receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
- Any accommodation costs, charges and expenses where the public transport operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
- For subsection 4. only of What is covered, your reluctance to travel or make or attempt to make alternative arrangements to reach your destination where reasonable alternative travel facilities were available and no severe weather warnings for the area concerned or notices of road closures on your planned route had been issued.
- Your passport or visa left unattended at any time unless in a hotel safe, safety deposit box or in your locked accommodation.

#### What is not covered under Section U – Golf cover

- Redundancy caused by misconduct, resignation, voluntary redundancy, entering into a compromise agreement, or where you received a warning or notification of redundancy before you purchased this insurance or at the time of booking any trip.
- Any circumstances known to you before you purchased this insurance or at the time of booking any trip that could reasonably be expected to result in a claim.
- Golf equipment contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the [Definitions](#) in the policy wording.

#### What is not covered under Section V – Wedding/Civil partnership cover

- Valuables, bank notes and currency notes left unattended unless in a hotel safe, safety deposit box or in your locked accommodation.
- Loss, theft or damage to gadgets. Claims for

gadgets should be made under section E1 – Gadget Cover or section E2 – Gadget Cover extension.

- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the [Definitions](#) in the policy wording.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - see your policy wording for the full list.
- Business goods, samples or tools used in connection with your occupation.

#### What is not covered under Section W – Cruise cover

- Valuables left unattended at any time unless in a hotel or ship's safe, safety deposit box or in your locked cabin or other accommodation.
- Loss, theft or damage to gadgets. Claims for gadgets should be made under section E1 and E2 Gadget Cover.
- Baggage contained in an unattended vehicle between 9 pm and 9 am (or at any time between 9 am and 9 pm unless it is locked out of sight in a secure baggage area) – Please see the definition of secure baggage area in the [Definitions](#) in the policy wording.
- Contact or corneal lenses, hearing aids, dental or medical fittings, ski equipment, golf equipment and other items are excluded - see your policy wording for the full list.
- Business goods, samples or tools used in connection with your occupation.
- Confinement or compulsory quarantine as a result of a tropical disease where you have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.

## Duration

### Annual multi trip

This provides you with cover to travel as many times as you like within the selected geographical area during the period of insurance as detailed in your policy schedule provided no single trip lasts longer than the following durations:

90 days for Trips taken worldwide for travellers up to and including the age of 55

62 days for Trips taken in Europe for travellers up to the age of 65

31 days for Trips taken worldwide for travellers over the age of 56

31 days for Trips taken in Europe for travellers over the age of 66

If you have purchased a Winter Sports Annual Multi-trip policy, cover is also provided for up to 21 days in total for winter sports within the period of insurance.

### Single trip

This provides you with cover to travel on a one off trip starting and ending in the UK for the following durations:

For travellers under the age of 61 cover for Trips up to 186 days.

For travellers over the age of 61 cover for Trips for 31, 62 and 93 days dependent on destination.

## Cancellation period

You are free to cancel this policy at any time. If you wish to cancel within 14 days of receipt of the policy documents, you may do so for a full refund providing you have not travelled and no claim has been made. If you cancel after the first 14 days of receipt of the documents, no premium refund will be made. To cancel your policy and/or any additional add-ons please contact:

RAC Travel Insurance Services,  
1st Floor Maitland House,  
Warrior Square,  
Southend-on-Sea,  
Essex,  
SS1 2JY

Tel: 0330 159 0410

E-mail: [RACTravelservice@Hoodtravel.co.uk](mailto:RACTravelservice@Hoodtravel.co.uk)

See [General conditions applicable to the whole policy](#) in the policy wording for full details.

## Claim notification

To make a claim under all sections (except Section E1 and E2 Gadget Cover and Section M1 Scheduled airline failure and Section M2 End supplier failure) please contact:

Rightpath Claims,  
PO Box 6053,  
ROCHFORD,  
SS1 9TT  
Tel: 020 8667 2464

Online Claims Registration [www.rpclaims.com](http://www.rpclaims.com)  
(Scheme Code: A00805)

To make an Emergency medical assistance claim whilst you are abroad please contact:

Emergency Medical Assistance Service

+44 (0) 1473 351756 from anywhere in the world

Available to **you** 24 hours a day, 365 days a year

**How to make a claim relevant to all other sections of the policy:**

To make a claim for Section E1 and E2 Gadget Cover please contact the claims administrator on 0330 880 1751 (local rate call) or email [racgadget@taurus.gi](mailto:racgadget@taurus.gi) as soon as reasonably possible of discovering the incident (or in the event of an incident occurring outside of the United Kingdom, as soon as reasonably possible of returning to the United Kingdom).

To make a claim for Section M1 Scheduled airline failure or Section M2 End supplier failure please contact:

IPP Claims at Cunningham Lindsey  
Oakleigh House  
14-15 Park Place  
Cardiff  
CF10 3DQ  
Tel: +44 (0)345 266 1872  
Email: [Insolvency-claims@ipplondon.co.uk](mailto:Insolvency-claims@ipplondon.co.uk)  
Website: [www.ipplondon.co.uk/claims.asp](http://www.ipplondon.co.uk/claims.asp)

## Making a complaint

If your complaint relates to a claim on your policy, you should contact the department dealing with your claim. Full details of addresses and contact numbers can be found within the [Making a complaint](#) section of the policy wording.

If your complaint relates to your policy please contact:

RAC Travel Complaints Team  
1st Floor Maitland House,  
Warrior Square,  
Southend-on-Sea,  
Essex,  
SS1 2JY  
Phone: 0330 159 0410  
E-mail: [ractravel@hoodtravel.co.uk](mailto:ractravel@hoodtravel.co.uk)

If we are unable to resolve your complaint, you can approach The Financial Ombudsman Service. Referral to the Financial Ombudsman Service will not affect your right to take legal action.

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).



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