




www.uia.co.uk

Your Home Insurance Policy Booklet

What **is** and **isn't**
included in your **policy**

Important: Please read and keep safe.



24hr Home Insurance Claims helpline	01438 51 88 55
Policy helpline (8.30am to 6pm Mon - Fri)	01438 761 776
24hr Legal helpline	0333 000 7875
24hr Home Emergency Cover helpline*	0333 000 7970
Travel Claims helpline (9am to 5pm Mon-Fri)	02380 177286
24hr Travel Medical Emergency helpline	02380 177474

*(Quoting: 504952, if you have selected this level of cover only)

About your policy

1. An insurance **policy** is a legal document and is evidence of a contract of insurance. The UIA (Insurance) Limited home insurance **policy** is in three essential parts: the **policy** booklet, the **policy schedule** and **the statement of facts**.
2. Please read the **policy** booklet and schedule together. The **policy** booklet sets out the normal basis on which we provide the insurance.
3. The schedule makes the **policy** unique to you and sets out the details of what and who is insured. Any variations in the insurance are shown on the schedule.
4. Keep all of your insurance documents in a safe place. Whenever you receive a new schedule or there is a **policy** amendment, keep the new document with the **policy**. You do not need to keep old schedules.
5. Please ensure that the **policy** meets your requirements. Should you have any queries please telephone one of our Customer Experience Associates, who will be pleased to assist you.
6. You are entitled to receive a copy of the information we hold about you. If you have any questions or you would like to find out more about this notice you can write to the Person Responsible for Data Protection at UIA (Insurance) Ltd, Kings Court, Stevenage, Hertfordshire, SG1 2TP or telephone 01438 761761. In addition, we recommend that you retain items such as receipts, valuations, photographs, instruction booklets and guarantee cards for all major purchases, in order to assist you in proving any loss.

If you decide that you do not wish to accept this policy, please return it within 14 days of receipt and, provided that no claims have been made, we will refund the premium.

Section F - Optional Extra

Annual Travel Cover

This section only applies if it is shown on **your** schedule and the cover provided by this section is only valid for **trips** which **you** make within the **period of insurance** shown on the schedule.

What to do in the event of a medical emergency

- If **you** have an emergency during **your trip**
- If **you** require medical treatment outside **your home country**
- If **you** have to return early to **your home country**

Please phone + 44 (0)2380 177474 and quote **your** policy number.

These lines are open 24 hours a day.

International Medical Rescue, the emergency assistance company will provide help if you are ill or injured outside your home country. They provide a 24-hour emergency service 365 days a year.

You, or someone on your behalf, must contact us before incurring costs above £500.

How to make a claim on your return

Submit a claim online at www.im-rescue.com or contact International Medical Rescue on **02380 177286**.

Cashless Outpatient Treatment Europe

If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL, EGYPT, MALTA, BULGARIA or TURKEY and need outpatient medical treatment please provide a copy of **your** policy documentation to the medical practitioner at the time of treatment, and ask the clinic to contact Global Excel Europe. **Your** treatment will be paid by Global Excel Europe in line with the policy terms and conditions.

You will be asked to fill in a simple form to confirm the treatment, and to pay the **excess** directly to the clinic. The clinic will contact Global Excel Europe who will settle the claim on **your** behalf.

Section F - Optional Extra

Annual Travel Cover (continued)

Important health requirements for all insured persons

⊗ **You will not be covered under this policy for any claims arising directly or indirectly from a **pre-existing medical condition**.**

For the purposes of this insurance, a **pre-existing medical condition** is considered to be:

- Any **medical condition** where you have been prescribed medication, including repeat prescriptions, or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years or for which **you** are currently on a waiting list for treatment or **investigation**;
- Any heart, heart-related or circulatory condition; or any respiratory condition; any stress, or any liver condition; **or**; anxiety, depression or any other psychological condition or any cancerous condition.
- Any illness for which **you** have received a **terminal prognosis**; or
- Any undiagnosed symptoms (i.e. symptoms for which **you** are awaiting investigations/consultations, or awaiting results of investigations or where the underlying cause of the symptoms has not been established).

1. **You** must be fit to undertake **your** planned **trip**. In the event of a **claim we** may require confirmation of this from a **Medical Practitioner**.
2. **You** must not travel against medical advice (or would be travelling against medical advice had you sought medical advice prior to travel) or with the intention of obtaining medical treatment or consultation abroad.
3. **We** will not cover **you** for any **pre-existing medical condition**.
4. If **you** are on a waiting list for treatment or investigation, **you** are not covered if **you have to** cancel or **curtail your trip** because an appointment or treatment becomes urgently available. You will also not be covered for medical claims overseas which are directly or indirectly related to this condition.

Reciprocal health agreements

If **we** agree to a claim for medical expenses which has been reduced by **you** using a reciprocal health agreement or private health insurance **you** will not have to pay the **excess** amount under the Medical Expenses Section. Where it is necessary for **you** to provide evidence of the medical costs incurred, this must show that the medical fee has been reduced by use of a reciprocal health agreement or private health insurance.

Section F - Optional Extra

Annual Travel Cover (continued)

Summary of cover		
Section of cover	Limits up to (per person)	Excess (per person, per claim)
Cancellation and Curtailment	£1,000	£100 £20 loss of deposit
Medical expenses	£2,000,000	£100
Emergency dental treatment	£250	£100
Hospital benefit	£10 for every 24 hours up to £100	£0
Travel delay	£10 for every 12 hours up to £200	£0
Holiday abandonment	£1,000	£100
Personal accident		
– Loss of limbs or sight (aged under 66)	£10,000	£0
– Permanently disabled (aged under 66)	£10,000	£0
– Death benefit (aged 18 to 65)	£10,000	£0
– Death benefit (aged under 18)	£2,500	£0
– All benefits (aged 66 and over)	£2,500	£0
Accommodation cover	£250	£100
Legal expenses	£10,000	£0
Personal liability	£1,000,000	£250

Insurer details

This policy is arranged and administered by UIA Insurance Services Ltd. UIA Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority (FRN 307925). **You** can check our regulatory status by visiting www.fca.org.uk/register or by telephoning 0800 111 6768.

Section F – Annual Travel Cover is underwritten by Insurance Company `Euroins` AD authorised and regulated by the Bulgarian Financial Supervision Commission. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Section F - Optional Extra

Important Information

Eligibility criteria

- This policy is only available to residents of the **United Kingdom**.
- Insurance cannot be purchased once **your trip** has commenced and must be purchased whilst in the **United Kingdom**.
- Family policy provides cover for **you**, **your** husband or wife or partner and **your** dependent children (aged under 18). Each insured adult can travel independently.
- **Your trip** must start and end in the **United Kingdom** and **you** must have a return ticket.
- If **you** are a **United Kingdom** resident living in Northern Ireland and **your** travel itinerary requires you to use Republic of Ireland departure/ arrival points, **your** cover will be as if you were still travelling from Northern Ireland.

⊗ You should note that the policy will **NOT** cover you if:

- **You** reside outside the **United Kingdom**;
- **You** are over the age of 79 when **you** purchase a **Policy**;
- **You** require Winter Sports **cover**;
- **You** are not registered with a General Practitioner in **your home country**.

Non-travelling relatives

- ⊗ This policy will **NOT** cover any claims under Cancellation or **Curtailed** arising directly or indirectly from any **medical condition** known to **you** prior to the start of **your period of insurance**, and before booking **your trip** affecting any **close relative, travel companion**, or person **you** are going to stay with on **your trip** if:
- a **terminal prognosis** had been received; or
 - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital; or
 - if during the 90 days immediately prior to the start of the **period of insurance** they had:
 - required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication.

Section F - Optional Extra

Important Information (continued)

Trip duration limits

We provide cover for any number of **trips** in the policy year but limited to 24 days per **trip**.

We provide cover for holidays in **your home country** if **you** have booked accommodation for two or more nights in a row.

The start and finish dates of any **trip** must fall within the 12 month period shown on **your policy schedule**. For holidays booked during the 12 month period and that start after the end of the 12 month period, **we** will provide cancellation cover until the policy ends. If **you** have to stay on your trip longer because of events which **you** have no control over **we** will extend the **period of insurance** by up to 30 days, at no extra cost. If the transport **you** are on is hijacked, **we** will automatically provide worldwide cover. The **period of insurance** will continue for up to 12 months without extra charge.

Geographical locations covered:

Europe

Albania, Andorra, Austria, The Azores, The Balearic Islands, Belgium, Belarus, Bosnia, Bulgaria, The Canary Islands, The Channel Islands, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, France, Greece, Germany, Hungary, Iceland, Italy, Lapland, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldavia, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (Moscow), San Marino, Sardinia,

Serbia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey, Ukraine (Kiev) and Vatican City.

Pregnancy & childbirth

Cover under this policy is provided for unforeseen events. In particular, cover is provided for unforeseen **bodily injury** or illness.

Pregnancy and childbirth are not considered to be either an illness or injury. Cover is **ONLY** provided under this policy for claims arising from **complications of pregnancy and childbirth**. Please make sure **you** read the definition of **complications of pregnancy and childbirth** given under the Meaning of Words.

Your duty of disclosure

When taking out this policy it is vital that **you** answer any questions honestly and accurately. **You** must not make any misrepresentation because inaccurate answers may result in a claim being declined.

Cancellation of your policy

If you have a Signature Home insurance policy this product is included within **your** UIA Household Insurance package. If **your** UIA Household Insurance is not suitable for **you** and **you** want to cancel **your policy**, **you** must contact UIA within 14 days of purchase and this **policy** will also be cancelled automatically.

If you have a Flexi Home Insurance policy and this section of cover is not suitable for **you** and **you**

Section F - Optional Extra

Important Information (continued)

want to cancel it **you** must contact UIA within 14 days of buying **your policy** or the date **you** receive **your policy**. In line with the conditions below, they will refund all the premiums **you** have paid within 30 days of the date **you** write to them to ask to cancel the **policy**. If **you** have not travelled or made a claim and **you** wish to cancel the **policy** within 14 days of receiving **your policy** documentation a full refund will be given. If **you** cancel after 14 days of receipt of **your policy** documents no premium refund will be made. If **you** have travelled or made a claim before **you** asked to cancel the **policy**, UIA (Insurance Services) Ltd may only refund part of the premium.

You can request cancellation of this Section by:

Emailing **us** at: **Support@uia.co.uk**

Calling **us** on **01438 761776**

Writing to:

**Customer Service Team,
UIA (Insurance Services) Ltd.
Kings Court, London Road, Stevenage
Herts SG1 2TP**

Fraud

Throughout **your** dealings with us **we** expect **you** to act honestly.

If **you** or anyone acting for **you**:

- knowingly provides information to us as part of **your** application for **your** policy that is not true and complete to the best of **your** knowledge and belief,

- makes a fraudulent or exaggerated claim under **your** policy,
- makes a false statement in support of a claim,
- submits a false or forged document in support of a claim,
- makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then **we** will:

- prosecute fraudulent claimants,
- make the policy void from the date of the fraudulent act,
- not pay any fraudulent claims,
- be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date,
- not return any premium paid by **you** for the policy,
- inform the police of the circumstances,
- pass **your** details onto fraud prevention agencies,
- place **your** details on to a register of claims through which insurers share claims related information.

Section F - Optional Extra

Important Information (continued)

Complaints

UIA do everything they can to make sure that **you** receive a high standard of service. If **you** are not satisfied with the service **you** receive for sales issues, such as how **our** sales staff dealt with **your** call, please write to:

**Customer Relationship Manager
UIA (Insurance Services) Ltd
Kings Court
London Road
Stevenage
Herts, SG1 2TP**

Phone: **01438 761 764**
email: **complaints@uia.co.uk**

For complaints about how a claim or assistance case has been handled **you** should contact:

**International Medical Rescue,
15 East Links,
Tollgate,
Eastleigh,
Hampshire
SO53 3TG**

Email: **complaints@im-rescue.com**

If the appropriate party cannot resolve **your** complaint, **you** may refer **your** complaint to the Financial Ombudsman Service. **You** can ask the Financial Ombudsman Service to review **your** complaint if for any reason **you** are dissatisfied with the final response, or if the appropriate party have not issued their final response within eight weeks from **you** first raising the complaint.

Please note that if **you** do not refer **your** complaint within 6 months, the Financial Ombudsman Service will not have **our** permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was a result of exceptional circumstances.

You can contact the Financial Ombudsman Service at:

**Financial Ombudsman Service Exchange
Tower, Harbour Exchange Square,
London E14 9SR**

Phone: **0800 023 4567**
Email: **complaint.info@
financial-ombudsman.org.uk**

Financial services compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet our **obligations you** may be entitled to compensation under the scheme. **You** can get more information from the Financial Services Compensation Scheme at **www.fscs.org.uk** or by calling **0800 678 1100** or **0207 741 4100**.

Privacy notice

Any information that **you** have given to UIA will be used for the administration of **your** policy. The information that **you** have provided will be shared with the following parties:

The insurers of the policy, Insurance Company 'Euroins' AD, to obtain a premium if **your** quote

Section F - Optional Extra

Important Information (continued)

requires referral to them. The personal information that will be shared with the insurer at this time will be **your** name, **your** contact details and any medical history as declared to us by **you**.

If you **purchase** a product with UIA, **your** information will be shared with the insurer of the policy to underwrite **your** policy.

In the event of a claim **your** personal information will be shared with the insurer and their appointed emergency assistance company and/or claims administrator. Details of these organisations are stated within this policy terms and conditions.

The Financial Conduct Authority and/or other regulatory/governing bodies for the purposes of compliance monitoring and to prevent and detect fraud.

We reserve the right to disclose personally identifiable information in order to comply with the law, applicable regulations and government requests.

We also reserve the right to use such information in order to protect our operating systems and integrity as well as other users.

Any third parties employed by **us** to process **your** data on **our** behalf are subject to contractual obligations to protect the security of **your** data. These activities are carried out within the UK and European Economic Area (EEA), and outside the EEA. The data protection laws and/or the agreements **we** have

entered into with the receiving parties in relation to the processing of data outside the EEA provide a similar level of protection to the laws and/or agreements **we** have entered into within the EEA.

You are entitled, on request, to a copy of the personal information UIA holds about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in UIA's privacy policy which can be accessed through links on **your policy schedule**). Please let **us** know if **you** think any information held about **you** is inaccurate, so that it may be corrected.

Meaning of words

The following words and expressions used in this policy shall mean the following wherever they appear in bold within this document:

Act of terrorism: an act including, but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Bodily injury: Accidental **bodily injury** caused solely and directly by external, violent and visible means.

Close relative: Mother, father, sister, brother, wife, husband, partner, son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law,

Section F - Optional Extra

Important Information (continued)

sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, or legal guardian.

Complications of Pregnancy and Childbirth: Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Coronavirus: Coronavirus disease (COVID-19); severe acute respiratory syndrome coronavirus (SARS-COV-2), any mutation of these or any **epidemic** or **pandemic** virus or **epidemic** or **pandemic** disease.

Curtail/Curtailment: Return early to **your home** after the commencement of the **outward journey**.

Epidemic: a disease, illness or virus spreading in a certain region or country and which is defined as such by the World Health Organization or Foreign, Commonwealth and Development Office.

Excess: The first amount of a claim that you must pay as detailed in the travel insurance summary of cover.

Holiday services: Pre-booked, pre-paid elements of the **trip** including car hire, airport parking and excursion tickets.

Home: Your permanent residence in **your home country**.

Home country: The country where **you** are ordinarily permanently resident, pay tax or are registered with a **medical practitioner**.

Insured person: Any person named on the **policy schedule** for whom the appropriate premium has been paid.

Loss of limb: Total loss of use by physical severance at or above the wrist or ankle.

Loss of sight: Total and permanent **loss of sight** without expectation of improvement in both eyes when **your** name is added to the Register of Blind Persons on the authority of a qualified ophthalmic specialist; or in one eye when the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.

Manual work: Physical labour involving the use of tools or machinery or working at heights of over two metres (nursing and bar-work are not considered to be **manual work**).

Medical condition: Any medical or psychological disease, sickness, condition, illness or injury.

Medical practitioner: A doctor or specialist who is legally qualified, licensed and registered to practice medicine under the laws of the country in which they practice, excluding **you**, **your travel companion**, **your close relative**, or **your employee**.

Section F - Optional Extra

Important Information (continued)

Outward journey: The initial journey in conjunction with **your trip** from **your home** in **your home country**.

Pandemic: a disease, illness or virus which is simultaneously transmitted globally and declared as such by the World Health Organization or Foreign, Commonwealth and Development Office.

Permanent total disablement:

A disablement which prevents **you** from carrying out ANY occupation for a period of 12 months after an accident sustained during **your trip** and which is, at the end of that period, beyond reasonable hope of improvement and where medical evidence confirms that **you** are not capable of undertaking paid work of any and every kind for the rest of **your** life.

Period of insurance: The **period of insurance** for all sections except cancellation commences when **you** leave **your home** in **your home country** to start **your trip** and ends when **you** have returned to **your home** in **your home country**. Cancellation cover will not commence until the start date shown on **your policy schedule** even if the premium has been paid earlier.

Policy schedule: The document showing details of the cover purchased and naming all insured persons.

Pre-existing medical condition:

- any **medical condition** where **you** have been prescribed medication, including repeat prescriptions, or received treatment or attended a GP or a specialist as an outpatient or inpatient in the last 2 years;

- any **medical condition** for which **you** are currently on a waiting list for treatment or investigation;
- any heart, heart-related or circulatory condition; or any respiratory condition; or any liver condition; or any stress, anxiety, depression or any other psychological condition or any cancerous condition;
- any illness for which **you** have received a **terminal prognosis**;
- any undiagnosed symptoms (i.e. symptoms for which **you** are awaiting investigations/consultations, or awaiting results of investigations, or where the underlying cause of the symptoms has not been established).

Public transport: Airline, train, bus, coach, cruise ship or ferry services, operating to a published timetable on which **you** are a fare-paying passenger or a tour operator's own transport service, or taxi, to join **your** booked travel itinerary.

Strike or industrial action: Organised action taken by a group of workers which prevents the supply of goods and/or services on which **your trip** depends.

Terminal prognosis: In the opinion of **your** doctor or consultant **your** condition cannot be cured or adequately treated, to the extent that it is predicted to cause a shortened life expectancy.

Travel Companion: A person with whom **you** have booked to travel on the same itinerary and without who **your** travel plans would be impossible.

Section F - Optional Extra

Important Information (continued)

Trip: A journey starting and ending in **your home country** within the geographical area specified on **your policy schedule** during the **period of insurance**.

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

You/Your: Each **insured person** named in the **policy schedule**.

We/Us/Our: The relevant insurer under each section of this policy.

Your Cover

There are conditions and exclusions which apply to individual sections of the policy and general conditions, exclusions and warranties which apply to the whole of section F. Please refer to the relevant section and read in conjunction with the General Conditions and General Exclusions.

Section F - Optional Extra

Travel Cover

Cancellation and curtailment

What you are covered for

We will pay **you** up to the amount shown in the summary of cover for the unused portion of **your** travel and accommodation costs that **you** have paid or contracted to pay and **you** suffer a financial loss because **you** cannot get a full refund if **you** cancel before the start of **your trip** or cut your trip short and return **home** early during the **period of insurance** because of the following:

1. the death, **bodily injury**, or illness of **you**, **your travel companion**, a **close relative** or any person **you** have arranged to stay with during **your trip**; or
2. **you**, **your travel companion** or any person **you** have arranged to stay with during **your trip** receiving a diagnosis of **coronavirus** within 14 days of the start of the **trip** or in the case of being admitted to hospital due to **coronavirus** within 28 days of the start of the **trip**;
3. **you** booked accommodation being required to close after **you** have checked in at **your** booked accommodation because of **you**, a guest or employee being diagnosed with **coronavirus**;
4. **you** or **your travel companion** being denied boarding following either a **coronavirus** diagnosis or receiving a temperature test or other medical test reading which falls outside of the transport provider's terms of travel;
5. **you** being called for jury service or as a witness in a Court of Law (but not as an expert witness or where **your** employment would normally require **you** to attend court); or
6. **your** redundancy, provided that **you** were working at **your** current place of employment for a minimum of 2 years and that **you** were not aware of any impending redundancy at the time this policy was issued or the **trip** was booked; or
7. **your home** being made uninhabitable due to accidental damage, burglary, flooding or fire;
8. the police requesting **your** presence following burglary or attempted burglary at **your home**; or
9. **you**, or any person **you** intended to travel with, who is a member of the Armed Forces, emergency services, the nursing profession or a government employee being ordered to return to duty.

Section F - Optional Extra

Travel Cover (continued)

Special conditions

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

You must give notice as soon as possible to **us** of any circumstances making it necessary for **you** to return **home** and before any arrangements are made for your repatriation.

We will only consider cancellation claims due to **coronavirus** that are supported by a test conducted by an approved provider on the Department of Health and Social Care list of providers for "Test To Release" or who meet the DHSC minimum Covid19 requirements and standards. The test must be an approved PCR Test with a CE mark.

If **you** are denied boarding as a result of **coronavirus** **you** must have documented proof of this from the airline.

⊗ We will not pay for:

1. the **excess** shown in the summary of cover;
2. claims for air passenger duty (which can be reclaimed by **you** through **your** travel agent or airline) and any airport tax which is refundable;
3. claims where **you** have failed to obtain a medical certificate from a **medical practitioner**, confirming that cancellation or curtailment of the **trip** is medically necessary;

4. claims for unused travel costs where **we** have paid or agreed to pay the extra cost of returning **you** to **your** home under the Emergency Medical and Repatriation Expenses section.
5. normal pregnancy, without any accompanying **bodily injury**, illness or **complications of pregnancy or childbirth**;
6. claims arising directly or indirectly from any **pre-existing medical conditions**;
7. any claims arising directly or indirectly from any **medical condition** affecting a non-travelling relative if;
 - a **terminal prognosis** had been received; or
 - if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital; orif during the 90 days immediately prior to the start of the **period of insurance** they had:
 - required surgery, inpatient treatment or hospital consultations; or
 - required any form of treatment or prescribed medication.

Section F - Optional Extra

Travel Cover (continued)

8. claims arising if **you** or **your travel companion** or **close relative** had symptoms associated with **coronavirus** at the time of buying this insurance policy or booking **your trip**;
9. claims arising if **you** or **your travel companion** or **close relative** are awaiting results after undertaking a **coronavirus** test or had tested positive within the 15 days prior to booking **your trip**;
10. any extra charges from the company **you** booked with because of **your** failure to notify them immediately it was found necessary to cancel;
11. claims arising from prohibitive regulations by the government of any country;
12. any claims arising from government or Foreign, Commonwealth and Development Office advice warning against all travel, or all but essential travel, due to any **epidemic** or **pandemic**, including but not limited to **coronavirus** disease (COVID-19); severe acute respiratory syndrome **coronavirus** (SARS-COV-2) or any mutation of these;
13. costs incurred in obtaining medical information that **we** may require to assess **your** claim, including but not limited to General Practitioner fees;
14. travel tickets paid for using any airline mileage reward scheme or other reward points scheme;
15. accommodation costs paid for using any timeshare, holiday property bond or other reward points scheme;
16. any costs incurred by you which are recoverable from a tour operator, **public transport** operator, accommodation provider, **holiday services** provider or any other source, or for which **you** receive or are expected to receive compensation or other assistance;
17. any circumstance that could be anticipated at the time **you** booked **your trip**;
18. **your** being self-employed or accepting voluntary redundancy;
19. any claim resulting from **your** failure to obtain a valid passport and any required visa in time for the booked **trip**;
20. **your** disinclination to travel or continue travelling, unless **your** change of travel plans is caused by one of the circumstances listed under **What you are covered for**;
21. anything mentioned in the General Exclusions.

Section F - Optional Extra

Travel Cover (continued)

Emergency medical and repatriation expenses

What you are covered for:

If, during **your trip**, **you** become ill or sustain a **bodily injury we** will pay up to the amount shown in the summary of cover for costs incurred outside **your home country** that have been authorised by the emergency assistance company for:

1. emergency medical and surgical treatment in the nearest appropriate hospital, including **medical practitioner** fees, hospital expenses and ambulance costs;
2. dental treatment for the relief of pain or difficulty eating only;
3. necessary additional accommodation (room only) and travelling expenses, including those of one relative or friend if **you** have to be accompanied **home** or if **you** are a child (under the age of 18) and require an escort **home**;
4. the extra cost of returning to **your home**.

In the event of **your** death **we** will pay for:

1. the return of **your** body or ashes to **your home country** (but excluding the cost of burial or cremation); or

2. up to £5,000 towards the cost of burial or cremation expenses outside the **United Kingdom**; or
3. up to £1,000 for the cost of returning **your** body or ashes to **your** home if you die in your **home country**.

Special conditions

This is not a private health insurance policy; private medical treatment is not covered unless authorised specifically by the emergency assistance service. **We** reserve the right to organise a transfer from a private medical facility to a public medical facility where medically appropriate.

If **you** are taken into hospital or **you** think that **you** may have to **curtail** or extend **your trip** because of illness or a **bodily injury**, the emergency assistance company must be told immediately (see **important contact numbers**). **You** must contact **us** before incurring costs. Costs above £500 not authorised by **us** will not be covered. If **you** are physically unable to contact **us**, someone else must contact **us** on **your** behalf within 48 hours.

If **you** become ill or sustain a **bodily injury we** have the right to bring **you** back to **your home country**, if the emergency assistance company **medical practitioner** states that **you** can safely travel. If **you** refuse to return **home**, no further costs will be covered.

Section F - Optional Extra

Travel Cover (continued)

⊗ We will not pay for:

1. the **excess** shown in the summary of cover. In the event of an injury occurring during the course of **manual work** the **excess** will be increased to £250;
2. costs in excess of £500 which have not been authorised by **us** in advance;
3. any treatment, investigations or tests in a private hospital or private clinic unless authorised and agreed by **us**;
4. treatment which takes place within **your home country**;
5. claims arising directly or indirectly from any **pre-existing medical conditions**;
6. any sums which can be recovered by **you** and which are covered under any National Insurance Scheme, Reciprocal Health Arrangement or Private Health Insurance;
7. normal pregnancy and/or childbirth, without any accompanying **bodily injury, illness or complications of pregnancy or childbirth**;
8. costs incurred in obtaining medical information that **we** may require to assess **your** claim, including but not limited to General Practitioner fees;
9. any costs incurred after the emergency assistance company medical practitioner states that **you** can safely return to **your home country**;
10. any costs incurred for cosmetic treatment;
11. costs incurred for:
 - a) surgery or medical treatment which in the opinion of the attending **medical practitioner** and the emergency assistance company **medical practitioner** can be delayed until **your** return to **your home country**;
 - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside **your home country**;
 - c) preventative treatment which can be delayed until **your** return to **your home country**;
12. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the emergency assistance company;
13. the cost of any elective (non-emergency) treatment or surgery, including exploratory tests;

Section F - Optional Extra

Travel Cover (continued)

- 14. the cost of any treatment not directly related to the illness or **bodily injury** which necessitated **your** admittance into hospital;
- 15. any additional hospital costs arising from single or private room accommodation unless medically necessary;
- 16. expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 17. costs that arise more than 12 months after a claim was first notified;
- 18. any claim arising directly or indirectly from **your** participation in any sports or activities not listed under the sports and activities tables;
- 19. anything mentioned in the General Exclusions.

Hospital benefit

What you are covered for:

We will pay **you** up to the amount shown in the summary of cover should **you** suffer a **bodily injury** or illness during the **period of insurance**, for each full 24 hours that you spend as an inpatient in a hospital outside of **your home country**.

⊗ We will not pay for:

- 1. treatment which takes place within **your home country**;
- 2. claims arising directly or indirectly from any **pre-existing medical conditions**;
- 3. normal pregnancy and/or childbirth, without any accompanying **bodily injury**, illness or **complications of pregnancy or childbirth**;
- 4. claims that are not confirmed as medically necessary by the attending **medical practitioner** or the emergency assistance company;
- 5. hospitalisation for any elective (non-emergency) treatment or surgery, including exploratory tests;
- 6. hospitalisation for any treatment not directly related to the **medical condition** or **bodily injury** which necessitated **your** initial admittance into hospital;
- 7. hospitalisation as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 8. anything mentioned in the General Exclusions.

Section F - Optional Extra

Travel Cover (continued)

Travel delay and abandonment

This section does not apply to **trips** within **your home country**.

What you are covered for:

Airport lounge access

If the flight on which **you** are booked to travel is delayed by at least two hours as a result of:

1. **strike or industrial action** provided that when this policy was taken out, there was no expectation that the **trip** would be delayed;
2. adverse weather conditions;
3. mechanical breakdown or technical fault of the aircraft.

We will provide access to an airport lounge, where available. Lounge access will become available on the announcement of a minimum two-hour delay, not, for example, two consecutive one-hour delays.

You must have access to a mobile device so that **you** can receive an SMS message in order to gain access to the lounge.

To take advantage of this benefit **you** will need to call the 24-hour access phone number: **+44 (0)2380 177466**.

You will need to quote **your** policy number and flight details. If **your** claim is valid **you** will then be sent an SMS message which will give **you** access to an airport lounge for the duration of **your** delay.

There may be occasions when this benefit is unavailable:

If the lounge is closed when the delay occurs - during the night, for instance.

If the lounge is at full capacity.

If **you** or another **insured person** fail to meet the lounge terms and conditions such as dress code or minimum age.

Travel delay benefit

If **you** chose not to, or are unable to take advantage of airport lounge access, **we** will pay **you**:

1. up to the amount shown in the summary of cover if the international departure of the **public transport** on which **you** are booked to travel is delayed by at least 12 hours; or
1. up to the amount shown under the Abandonment section of this policy in the summary of cover if **you** abandon the **trip** after a delay to **your** outward flight, sea crossing, coach or train departure from **your home country** of more than 12 hours beyond the booked departure time;

as a result of:

- **strike or industrial action** provided that when this policy was taken out, there was no expectation that the **trip** would be delayed;
- adverse weather conditions;
- mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

Section F - Optional Extra

Travel Cover (continued)

⊗ We will not pay for:

1. any claim if **you** have not checked in before the recommended check-in time;
2. any claim if **you** have not obtained written confirmation from the carrier stating the duration and the cause of the delay;
3. any claims arising from withdrawal from service of the **public transport** on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any country;
4. any claims for additional travel and accommodation expenses;
5. anything mentioned in the General Exclusions.

Personal accident

What you are covered for:

We will pay up to the amount shown in the summary of cover if **you** suffer an accidental **bodily injury** during the **trip**, which within 12 months is the sole and direct cause of:

1. death;
2. **loss of limb**;
3. total and permanent **loss of sight** in one or both eyes; or
4. **permanent total disablement**.

Special conditions

For persons aged under 18 years of age at the time of the accident the death benefit will be limited to £2,500.

For persons aged 66 and over at the time of the accident all benefits will be limited to £2,500.

⊗ We will not pay for:

1. any claims arising directly or indirectly from sickness, illness or disease;
2. any injury not caused solely by outward, visible, external means;
3. mental or psychological trauma not involving **your bodily injury**;
4. any claim arising directly or indirectly from **your** pregnancy;
5. any claims under this section not notified to us within 12 months of the date of the accident;
6. anything mentioned in the General Exclusions.

Section F - Optional Extra

Travel Cover (continued)

Accommodation cover

What you are covered for

We will pay up to the amount shown in the summary of cover per each insured person for the cost of travel expenses and providing other similar accommodation if **you** booked accommodation cannot be lived in because of a fire, flood, earthquake, storm, lightning, explosion, avalanche, or a major outbreak of infectious disease (excluding **coronavirus**).

⊗ We will not pay for:

1. the excess as shown in the summary of cover;
2. any expenses that **you** can get back from any tour operator, airline, hotel or other provider of services;
3. any expenses that **you** would normally have to pay during the period of **your trip**;
4. any claim resulting from **you** travelling against the advice of the appropriate national or local authority;
5. any claim caused by an event which began or was announced before **your** departure;
6. any claim where **you** have not provided **us** with evidence of all the extra costs **you** had to pay;
7. anything mentioned in the General Exclusions.

Legal expenses

What you are covered for

We will pay up to the amount shown in the summary of cover for legal expenses to bring a claim for damages or compensation against a third party, if **you** suffer an incident that results in **bodily injury**, death or illness caused by a third party during the **trip**.

The following words and expressions used in this section of the policy shall mean the following wherever they appear in bold:

Legal Expenses: Fees, expenses and other costs reasonably incurred (as determined by **our legal representative**) by a **legal representative** to pursue a claim or legal proceedings for damages and/or compensation against a third party who has caused **your bodily injury**, death or illness.

Costs that **you** are legally liable for following an award of costs by any court or tribunal or an out-of-court settlement made in connection with any claim or legal proceedings.

Legal Representative: The solicitor or other suitably qualified person appointed by **us** in accordance with this section of the policy.

Section F - Optional Extra

Travel Cover (continued)

Special conditions

1. Written consent must be obtained from **us** prior to incurring Legal Expenses. This consent will be given if **you** can satisfy **us** that:

there are reasonable (as determined by **our legal representative**) grounds for pursuing the claim or legal proceedings; and

in the opinion of **our legal representative** the prospects of success and of recovering damages/enforcing a judgment is at least 51%.

2. All claims or legal proceedings including any appeal against judgement resulting from the same original cause, event, or circumstance, will be regarded as one claim.
3. If **you** are successful in any action, any **legal expenses** provided by **us** must be reimbursed to **us**.
4. **We** may at **our** discretion assume control at any time of any claim or legal proceedings in **your** name for damages and or compensation from a third party.
5. **We** may at **our** discretion offer to settle a claim with **you** instead of initiating or continuing any claim or legal proceedings for damages and or compensation from a third party. Any such settlement will be full and final in respect to the claim.
6. **We** may at **our** discretion offer to settle a counter-claim against **you** instead of continuing any claim or legal proceedings for damages and or compensation from a third party.
7. Only the costs incurred by a **legal representative** approved or appointed by **us** will be covered.
8. **We** shall have complete control over the legal proceedings through **legal representatives we** nominate up to the point where proceedings are issued at which point **you** are free to nominate a suitably qualified person, although **we** do not have to accept them.
9. Any **legal representative** will be appointed by **us** to represent **you** according to **our** standard terms, which may include a Conditional Fee Agreement or a Contingency Fee Agreement.
10. **You** must cooperate fully with **us** and the **legal representative** and follow their advice and provide any information and assistance required by them within a reasonable timescale.
11. **We** will have direct contact with the **legal representative** and **you** authorise them to disclose any information or documentation **we** may ask for.
12. If **we** ask, **you** must have any legal costs taxed, assessed or audited.

Section F - Optional Extra

Travel Cover (continued)

⊗ We will not pay for:

1. any claim **we** or **our legal representatives** believe is not likely to be successful or if **we** think the costs of taking action will be more than any award or the prospects of success and of recovering damages/enforcing a judgment is likely to be less than 51%;
2. any claim reported to **us** more than 3 months after the beginning of the incident which led to the claim;
3. **legal expenses** incurred in the defence against any civil claim or legal proceedings made or brought against **you**;
4. **legal expenses** incurred before receiving **our** prior written approval;
5. **legal expenses** incurred in connection with any criminal or wilful act committed by **you**;
6. **legal expenses** incurred for any claim or legal proceedings brought against:
 - a) a travel agent, tour operator, carrier, insurer or their agent;
 - b) a holiday accommodation provider;
 - c) **us**, **you**, or any company or person involved in arranging this policy;
 - d) any person named on this policy;
7. fines, compensation or other penalties imposed by a court or other authority;
8. **legal expenses** incurred after **you** have not accepted an offer from a third party to settle a claim or legal proceeding where the offer is considered by **our legal representative** to be reasonable or **you** not accepting an offer from **us** to settle a claim;
9. **legal expenses** which **we** consider to be unreasonable or excessive or unreasonably incurred (as determined by **Our** legal counsel);
10. **legal expenses** incurred in pursuing any claim for compensation against the manufacturer, distributor or supplier of any drug, medication or medicine;
11. any claim relating to:
 - a) an illness which gradually develops and is not caused by a specific or sudden event;
 - b) the driving of a motor vehicle for which **you** had no valid insurance;
 - c) judicial review or coroner's inquest;
 - d) defending your legal rights, except for the defence of any counterclaim.

Section F - Optional Extra

Travel Cover (continued)

- 12. Any claim where **legal expenses** are based directly or indirectly on the amount of compensation awarded and specifically which is capable of being pursued under a Contingency Fee Agreement;
- 13. **legal expenses** incurred in any claim which is capable of being pursued under a Conditional Fee Agreement;
- 14. **legal expenses** incurred if an action is brought in more than one country;
- 15. anything mentioned in the General Exclusions.

Personal liability

What you are covered for

We will pay up to the amount shown in the summary of cover (including any legal costs related to the accident agreed by **us**) in costs if **you** become legally liable during **your trip** for an accident that causes:

death or injury to any person.

accidental loss or damage to property that is not owned by any insured person.

NB: If **you** are legally responsible for accidental damage to rented accommodation, **we** will pay up to £100,000 for a single incident.

Special conditions

You or **your** legal representatives must give **us** written notice immediately **you** receive notice of any prosecution or inquest in connection with any circumstances which may give rise to a claim under this section.

No admission, offer, promise, payment or indemnity should be made by or on **your** behalf without **our** prior written consent.

Every document issued to **you** must be forwarded to **us** immediately upon receipt.

We are entitled to take over and conduct in **your** name the defence or settlement of any claim or to prosecute in **your** name for **our** own benefit any claim for indemnity or damages against all other parties.

We may at any time pay the sum insured (after deduction of any sums already paid as compensation) or any lesser amount for which such claim(s) can be settled. Once this payment is made **we** will have no further liability for **your** claim.

Section F - Optional Extra

Travel Cover (continued)

⊗ **We will not pay for:**

1. the excess as shown in the summary of cover;
2. claims arising from accidental death of or physical injury to **you** or **your close relative**;
3. any liability resulting from **your** employment, trade, profession, business or that of **your close relative**;
4. **your** responsibility as an employer to anyone employed by **you** or **your close relative** in any trade, business or profession;
5. any agreement or contract which adds any liability which would not have existed otherwise;
6. any liability arising from **you** or **your close relative** owning or using aircraft, horse-drawn vehicles, motorised or mechanically propelled, assisted vehicles or towed vehicles, boats (other than rowing boats, punts), jet skis, jet bikes or wet bikes, animals (other than horses, domestic dogs or cats), firearms;
7. any liability resulting from wilful or malicious acts by **you**;
8. accidental injury or loss which has not been caused by **you**;
9. any liability resulting from **you** knowingly or unknowingly passing on any sexually transmitted disease to a third party;
10. any claim for personal liability which is covered by any other insurance held by **you**;
11. any claims arising from the occupation, except temporarily for the purposes of the **trip**, or ownership of any land or building;
12. any claim if **you** engage in any activity where this policy states that Personal Liability cover is excluded;
13. anything mentioned in the General Exclusions.

Section F - Optional Extra

Sports And Activities Cover

You are not covered for taking part in any sports or activities unless they are listed below.

Cover for the following activities is included providing it is for recreational or amateur purposes only during **your trip**. When participating in **your** activity **you** must ensure that it is adequately supervised and appropriate safety equipment is worn/used at all times.

Activity (Conditions)	
Aerobics	
Archery	
Badminton	
Banana boating	
Basketball	
Bowls	
Cricket	
Cycling No Tours. No Personal Liability cover.	
Fell walking, rambling and trekking Up to 2,000 metres altitude. No cover for self-guided trekking; trekking against local authority advice; trekking on routes which are not officially recognised.	
Fishing	
Football	
Golf	
Hiking Up to 2,000 metres altitude. No cover for self-guided trekking; trekking against local authority advice; trekking on routes which are not officially recognised.	
Husky rides	
Ice-Skating Rink only.	
Jet skiing	
Kite surfing	
Marathon	
Paddle boarding	
	Pony or horse trekking Guided treks only.
	Racket ball
	Rafting, kayaking and canoeing No white water.
	Rambling
	Reindeer sledging As a passenger only, professionally organised and supervised.
	Roller skating
	Rounders
	Running/Running 10kms
	Scenic helicopter rides As a passenger only, professionally organised and supervised.
	Scuba diving To a depth of 18 metres.*
	Skateboarding
	Snooker, pool and billiards
	Snorkelling
	Squash
	Surfing No personal liability cover.
	Swimming Must be undertaken in a pool, inland waters or coastal waters within a 12 mile limit from land.
	Table tennis
	Tennis
	Volleyball
	Water polo

Section F - Optional Extra

Sports And Activities Cover (continued)

Activity (Conditions)

Water skiing

Must be inland waters or coastal waters within a 12 mile limit from land. No personal liability cover.

Windsurfing

Must be inland waters or coastal waters within a 12 mile limit from land. No personal liability cover.

Yachting, boating, sailing and rowing

Must be inland waters or coastal waters within a 12 mile limit from land. No personal liability cover.

Zip lining

* SCUBA diving to a maximum depth of 18 metres will be covered provided that **you** hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate of proficiency for the dive being undertaken or **you** are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not solo/ cave/wreck diving; are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any **medical condition** likely to impair **your** fitness to dive.

Section F - Optional Extra

General Conditions Applicable To All Travel Sections

- 1. You** must cooperate with **us** and provide **us** with any documentation or information **we** ask for, to evaluate **your** claim or to seek reimbursement from a third party. **We** will not pay any claim unless **you** cooperate with **us**.
- All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.
- If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
- If at the time of any incident giving rise to a claim under this policy there is other insurance covering the same loss, **we** will not pay more than **our** proportional share apart from a personal accident claim, which will be paid in full.
- In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination, both at **our** expense.
- You** must take steps to avoid or minimise any loss or damage likely to give rise to a claim under this policy. **You** must act as if **you** are not insured.
- We** will make every effort to provide all services stated in this document. Remote geographical locations or unforeseeable adverse local conditions may affect normal service.
- We** may at any time pay **our** full liability under this policy after which **we** will have no further liability.
- If any claim is found to be fraudulent in any way this policy will not apply and all claims related or subsequent to the fraud will not be paid.
- You** must follow any recommendations, laws or regulations made by any government or other authority both before and during the period of insurance, including government regulations that **you** must not travel and leave the **United Kingdom** during a pandemic lockdown situation. If **you** choose to travel against **United Kingdom** Government lockdown travel regulations, outside of Foreign, Commonwealth and Development Office travel advice, **you** will not be covered for any claim **you** make.
- Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.

Section F - Optional Extra

General Exclusions Applicable To All Travel Sections

⊗ We will not pay anything directly or indirectly caused by:

1. **you** being under the influence of alcohol to such an extent that it impairs **your** physical ability and/or judgement; or **you** being under the influence of drugs (unless prescribed by a doctor); alcoholism, any other alcohol related illness or drug addiction;
2. **your** suicide, deliberately injuring yourself or **you** exposing yourself to needless danger (unless **you** are trying to save someone's life);
3. **you** suffering from, or transmitting, a sexually transmitted disease;
4. **you** climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life;
5. **you** fighting, except in self-defence;
6. air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
7. bankruptcy/liquidation of any tour operator, travel agent or transportation company;
8. loss or damage to any property and expense or legal liability directly or indirectly caused by:
 - a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel or;
 - b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
9. loss or damage arising from war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
10. any **act of terrorism** (this exclusion does not apply to Emergency Medical and Repatriation Expenses or Personal Accident claims);
11. **you** riding on a quad bike or motorcycle above 125cc;
12. **you** driving a motor vehicle without an appropriate licence or when not insured under a motor insurance policy;
13. **you** riding a motorcycle up to 125cc without an appropriate licence or when not insured under a motor insurance policy or if **you** fail to wear a crash helmet;

Section F - Optional Extra

General Exclusions Applicable To All Travel Sections (continued)

14. any sports or activities not listed under the sports and activities tables;
15. **you** using a firearm;
16. any payment which **you** would normally have made during **your** travels, if nothing had gone wrong (for example, meals);
17. **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign, Commonwealth and Development Office or the World Health Organisation has advised against all, or all but essential travel;
18. claims arising from **your** wilful, deliberate, malicious or unlawful acts;
19. a **pre-existing medical condition**;
20. **you** driving, or being in charge of a vehicle where **your** blood/urine alcohol level is above the legal limit stated in the laws of the country where the incident occurs;
21. Circumstances which **you** knew about before **you** purchased this insurance or at the time of booking **your trip** which could result in a claim;
22. **your** failure to meet the eligibility criteria under this policy;
23. participation in winter sports of any kind.



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