Bespoke Insurance

Policy booklet

Thank you for placing your insurance with NFU Mutual

NFU Mutual
BESPOKE INSURANCE

Quality cover for the things that matter most to you

Life is full of surprises. That's why it's good to have a partner like NFU Mutual to help you prepare for the unexpected. For over 110 years, we've been providing high-quality insurance, helping generation after generation to look after what matters most to them.

What's more, you won't find us on comparison websites. Instead, we have a nationwide network of local agency offices and we pride ourselves on our local, personal service. Our local Agents are here to have real conversations with you, to make sure you have the cover you need.

Plus, we're a mutual organisation. We're not run for shareholders, but for our members, who can trust us to always act in their best interests.

Protecting your property

No insurance can fully make up for the trauma which follows loss or damage. It's worth taking the time to make sure you've taken sensible steps to protect your property.

We've got lots of information on how to protect your property on our website

nfumutual.co.uk/protectingyourproperty

Finding the information you need

Each section of this booklet is set out clearly to help you find the information you need. Please check your schedule to see which covers are included in your policy.

Making a claim

If anything happens that means you might need to make a claim, please contact us as soon as possible so that we can provide assistance and guidance. Before contacting us you'll need your policy number and details of what has happened.

During normal office hours

Call your Agent (see your policy documents).

Emergency helpline

In the event of an emergency in your home which:

- puts your health, or that of your household, at risk; and/or
- creates a risk of damage to your buildings or contents; or that of a neighbouring property.

Call our emergency helpline on

0800 282 652

Where the repairs relate to damage covered under this policy, we'll offer to arrange for:

- a suitable contractor to carry out necessary emergency repairs and the costs will be paid for by us, minus any applicable excess; and/or
- alternative accommodation and transport to it, if you can't stay in your home.

Annual Travel Insurance

See the **Annual Travel** section of this policy booklet for details about how to get assistance while you're on a trip, and how to make a claim.

Important information

Cooling off period

If you choose not to go ahead with this policy, you may cancel by contacting us within 14 days of receiving the policy. We'll charge you a proportion of the premium for the period during which the policy was in force and we'll refund the remaining premium as long as no claims have been made against the policy.

Complaints

We strive to provide our customers with the highest level of service and would like to know if you aren't satisfied with any aspect of this. If you're unhappy with the service you receive, please tell us straight away as we'd like the chance to put things right. You can do this by contacting your Agent, you can find their details at the front of this booklet. Or write to us direct at our registered office. Please include your name, address and contact number in your letter.

You can also make a complaint via our website

nfumutual.co.uk/complaints

If you remain unhappy with the outcome you may be able to refer your complaint to the Financial Ombudsman Service.

For more information go to

financial-ombudsman.org.uk

or call

0800 023 4567

Language

All documents are drawn up in the English language. We'll communicate with you in English throughout the duration of this policy.

FSCS

We're covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the Scheme if we can't meet our obligations. This depends on the type of policy you have and the circumstances of the claim.

To find out more go to

fscs.org.uk

or call

0800 678 1100

Regulatory status

You can check our regulatory status on the Financial Services Register. To access the Financial Services Register from the Financial Conduct Authority (FCA)

Go to

fca.org.uk

or call them on

0800 111 6768

Our Financial Services Register number is 117664

Privacy policy

To find out more about how we use your personal information and your rights, and how we may process the personal information of anyone named in your policy or any beneficiary of your policy, go to

nfumutual.co.uk/privacy

Please share the Privacy Policy with any individuals named on your policy.

Fraud prevention and detection

To prevent and detect fraud we may at any time check, share and/or file details including information about you or about anyone who may benefit from this policy with other organisations, fraud prevention agencies, databases and public bodies including the police. If we're given false or inaccurate information and we identify or suspect fraud, we'll record this. This may prevent you gaining access to alternative insurance, financial services and/or employment. Our Privacy Policy includes information about what we do with your personal data or the personal data of anyone who may benefit from this policy for this purpose.

General terms and conditions

The following terms apply to all covers under the **policy**. Additional terms can be found in the specific covers.

Agreement between you and us

In return for **you** paying the premium, **we'll** cover **you** in accordance with the **policy** terms. Please read the **policy** and **schedule** carefully to make sure **you** have the cover **you** need. This is **your** contract of insurance with **us**.

Please also make sure **you** read the **General conditions** and **General exclusions** in this document carefully as they contain important information which will apply to all sections of **your policy**.

Rachel Kelsall

Rachel Kelsall
Customer Services Director
The National Farmers Union Mutual Insurance Society Ltd.

As a customer, **you'll** become a member of the National Farmers Union Mutual Insurance Society Ltd. Details of **our** terms, memorandum and articles of association are available from the Company Secretary at **our** registered office.

General definitions

The definitions below apply to all **policy** covers. Where these words appear in bold, they have the meaning shown below. Other definitions can be found in the specific covers.

Buildings

The buildings at **your home**, and its:
a. walls, gates, hedges and fences;
b. tennis hard courts, swimming pools and hot tubs which are fixed in place;
c. terraces, drives and footpaths;
d. pipework to **domestic** installations and **domestic** appliances;
e. attached **domestic** solar panels; and
f. **fixtures you** own.

✕ **Buildings** doesn't include:
a. TV, radio or satellite aerials, masts, receivers or their fittings;
b. wind turbines, CCTV cameras or their fittings and masts; or
c. polytunnels.

Business items

Any electronic office equipment and office furnishings used for business purposes owned by **you** whilst kept in **your home**.

✕ **Business items** doesn't include:
a. mobile phones; or
b. the value of documents, books or computer records.

Contents

a. Household goods;
b. personal belongings;
c. **money** and **credit cards**; and
d. items in **your garden**,
which **you**, **your family** or any **domestic employee** own or are responsible for.

✕ **Contents** doesn't include:
a. **motor vehicles** or their parts;
b. caravans, trailers, aircraft and watercraft;
c. **valuables** or **fine art and collections**;
d. **fixtures** belonging to a landlord;
e. animals;
f. anything covered under another cover in this **policy**;
g **buildings**;
h. interior decorations. These are covered if shown on the **schedule**;
i anything used for a business or profession. This doesn't apply to laptops and office furniture;
j polytunnels;
k marquees hired by **you**; or
l. **drones**.

Coronavirus	Any: a. coronavirus; b. disease caused by a coronavirus; c. mutation, variation or strain of any coronavirus or of any disease caused by a coronavirus; or d. threat, fear or anticipation of anything in a. to c. above.
Credit cards	Personal credit, cheque or debit cards. ✕ **Credit cards** doesn't include cards: a.not used for personal purposes only; or b. issued outside the **territorial limits**.
Damage	Unexpected and unintended physical loss or damage.
Domestic	Relating to the private activities of **you** or **your family**. ✕ **Domestic** doesn't include any non-clerical activity relating to a business or profession, such as growing produce or rearing livestock for profit.
Domestic employee	Anyone working for **you** in a **domestic** capacity who is: a under a contract of service or apprenticeship with **you**; b. a labour master or labour-only subcontractor; c. supplied by someone in b. above; d. working under a recognised work experience or training scheme; e. self-employed; or f. a voluntary helper or directly employed carer. ✕ **Domestic employee** doesn't include anyone employed by an external provider to provide care.
Drone	Any remote controlled unmanned aerial vehicle.
Empty	A property which is: a. insufficiently furnished for normal occupation; or b. furnished but not used to provide overnight accommodation for **you** or any visitor with **your** permission, for more than 60 days in a row.
Epidemic	The occurrence of an infectious disease in humans in a locality, population or region, that is classified or declared as an epidemic by any national, regional or local government authority, public health authority or other competent authority.
Excess	The amount **you** must pay for each claim. This is the amount shown as the '**Excess**' on the **schedule**.

Excluded risks	These are: a. wear and tear and loss of value; b. moths, vermin, insects and fungus; c. dyeing, cleaning, altering or repairing; d. anything happening **gradually**; e. anything being seized or confiscated by any authority; or f. electrical or mechanical breakdown. However, this doesn't apply to resultant **damage** to other property that is otherwise covered by the **policy**. ! Example: if a **domestic** appliance breaks down and causes a fire that in turn causes **damage** to other property, **we'll** cover the **damage** to the other property but not the **damage** to the appliance itself.
Family	**Your**: a. partner and **your** or their children; b. relatives; and c. foster children, who normally live at the **home**.
Fine art and collections	Art, antiques and collectables of particular value **you** own or are legally responsible for, which are of interest to a collector because of their age, style or artistic merit. This includes: a. antique or collectible furniture; b. pictures, paintings, drawings, etchings, prints and photographs; c. tapestries and rugs; d. books and manuscripts; e. statues, sculptures, curios and objets d'art; f. porcelain, rare glass and ceramics; g. clocks, barometers and mechanical art; h. stamp, medal or coin collections; i. wine collections; j. articles made of precious metals including gold, silver and platinum, and gold and silver plated items; and k. all other collectable property. ✕ **Fine art and collections** doesn't include: a. other people's items **you're** responsible for, other than to the extent of **your** legal liability; b. **valuables**; or c. items used for **your** business.
Fixtures	Parts of the **building** that are in a permanently fixed position. ! Examples of **fixtures** include hard flooring, fitted wardrobes, baths and sinks.

Garden	The land adjoining the **home**, which **you** own. **Garden** doesn't include any part of the garden not used for **domestic** purposes.
Gradually	Slowly over a period of time. Examples of **gradually** occurring **damage** include mould, rust and decay.
Home	This includes: a. the private residence; b. glasshouses; c. garages; d. stables and manèges; e. the **garden**; and f. **outbuildings**. at the address shown on the **schedule**. **Home** doesn't include any part of the home not used for **domestic** purposes.
Jewellery	Articles of personal adornment containing gemstones, gold, silver, platinum or other precious metals or alloys.
Maximum limit	The most **we'll** pay for the corresponding claim or loss. This is the amount shown as **your 'Policy limit'** on the **schedule**.
Money	a. Cash, cheques, traveller's cheques and bank drafts; b. postal or money orders; c. Premium Bonds; d. trading or and postage stamps; e. travel tickets and cards; f. gift cards; g. phone cards; and h. sporting season tickets, theme park and excursion park tickets. **Money** doesn't include stamps or coins held as part of a collection.
Motor vehicle	Any mechanically propelled vehicle or vehicle licensed for road use. This includes: a. its keys and accessories; and b. any caravan or trailer attached to it.

	Motor vehicle doesn't include any: a. **domestic** garden equipment; b. model planes, **drones**, boats and trains that aren't designed to carry people; or c. electrically powered: i. wheelchairs and mobility scooters; ii. quad bikes; iii. motorbikes under 51cc; iv. pedal cycles and scooters which can legally be ridden without a licence; v. toys; or vi golf buggies and golf trolleys.
Outbuildings	Any permanent structure within the grounds at the **home**, which: a. is used for **domestic** purposes; b. is not attached to the main **building**; and c. **you** or **your family** own or are responsible for. ! Examples include summer houses, garden offices, stables and outside stores.
Pandemic	The occurrence of an infectious disease in humans in a locality, population or region, that crosses international boundaries and is classified or declared as a pandemic or public health emergency of international concern by the World Health Organisation (or any replacement or equivalent body), or any government or other competent authority.
Policy	The policy of insurance, including: a. this policy wording; b. the **schedule**; and c. any agreed changes to the policy. These are shown on the **schedule**.
Policy period	The period of time covered by this **policy**, shown as the '**Policy period**' on the **schedule**, or until cancelled.
Pollution	Pollution or contamination of property, water, land or air.
Rebuilding cost	The cost of repair or replacement, including: a site clearance and debris removal costs; b. surveyors' and architects' costs and other legal fees; c. the cost of implementing other Building Regulations requirements if relevant; and d. any VAT incurred at prevailing rate that might be payable on the costs.
Replacement cost	The cost of replacing items as new.
Schedule	The document accompanying this policy wording. This details the cover **we** provide.

Storm	A period of violent weather with: a. wind speeds with gusts of at least 48 knots (55mph) (equivalent to Storm Force 10 on the Beaufort Scale); or b. torrential rainfall at a rate of at least 25mm (one inch) per hour; or c. snow to a depth of at least 30cm (one foot) in 24 hours; or d. hail of such intensity that it causes **damage** to hard surfaces or breaks glass. ! A **storm** can highlight defects rather than cause them and **we** don't cover **damage** due to lack of maintenance, wear and tear or which happens **gradually**.
Stock	Finished goods and materials-in-trade **you** or **your family** own or are responsible for. ! **Stock** includes trade samples and items held in trust.
Territorial limits	The UK, the Isle of Man and the Channel Islands, including journeys between them.
Terrorism	Any act, including but not limited to, actual or threatened use of biological, chemical or nuclear force or contamination or the use of force or violence and/or 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 similar purposes, including the intention to influence any government and/or to put the public, or any section of the public in fear.
Valuables	a. Items of personal adornment made from gold, silver or precious metal; b. **jewellery** and watches; c. furs; and d. guns.
We/Us/Our	The National Farmers Union Mutual Insurance Society Limited.
You/Your	Any individual or organisation shown as the policyholder on the **schedule**.

General conditions

The following conditions apply to all covers. Other conditions can be found in the specific covers.

1 Information you give us

You must take reasonable care to give true, complete and accurate answers to any questions **we** ask **you** before the **policy** starts.

! If **you** don't take reasonable care when answering questions, **our** rights will depend on what **we** would have done if **you** had taken care.

a. If **you** deliberately or recklessly failed to answer questions properly, **we** can void the **policy**. This means **we'll** treat it as if it never existed and won't cover claims. **We'll** also keep the premium.
b. If **you** didn't take reasonable care, but weren't deliberate or reckless, **we** can:
   i. treat the **policy** as if it never existed and refuse to cover claims. **We'll** only do this if **we** can show **we** wouldn't have entered into the **policy** if **you** had answered **our** questions properly. If **we** do this, **we'll** return the premium to **you**; or
   ii. apply different terms to the **policy** as if those terms had applied from the start. **We'll** only do this if **we** can show **we** would have applied those different terms if **you** had answered **our** questions properly.
c. In addition to b.ii., if **we** would have charged a higher premium if **you** had answered **our** questions properly, **you** can choose to pay the difference between the premium **we** charged and the premium **we** would have charged. If **you** don't, **we'll** reduce the amount **we** pay for a claim in proportion to the premium actually paid and the premium **we** would have charged.
d. **We** may cancel other connected **policies you** have with **us** or remove **you** from cover if **you're** named on another person's **policy**.

2 Changes you must tell us about

Use of the home	a. **You** must tell **us** before **you**: i. change **your** address; ii. leave the **home empty**, let or sub-let it or use it as a holiday home; iii. use the **home** for any business (other than clerical, administrative or computer-based work undertaken from **home**), for weddings or civil ceremonies or for filming; or iv. have any extensions or refurbishments done, other than normal redecoration. **You** don't need to tell **us** about works with an estimated cost below £100,000. Please see **General obligations**, **Building works** if **you** plan to have any works done at the **home.**
Convictions	b. **You** must tell **us** immediately if **you**, a **family** member or anyone who lives with **you** is convicted of a criminal offence This doesn't apply to motoring offences except those involving dangerous driving.
Financial issues	c. **You** must tell **us** before renewal if **you**, any member of **your family** or anyone else who lives with **you** has: i. had a claim against them, made a claim under any policy or suffered a loss that wasn't insured; ii. had any insurance refused, cancelled, voided or had special terms applied; or iii. incurred a financial court judgment such as a CCJ, been made bankrupt or been the subject of any other insolvency procedure.
Other changes	d. **You** must tell us as soon as possible of any other change to any information shown on the **schedule**.

! If **you** don't tell **us** about change, it may:
a. invalidate the **policy**;
b. stop **you** from making a claim; or
c. reduce the amount **we** pay.

3 Cancellation by you

You can cancel **your policy** at any time by calling or writing to **us**. **We'll** refund the premium for the remaining period after the cancellation date. **We** won't refund any premium if **you've** made a claim.

4 Cancellation by us

a. **We** can cancel the **policy** at any time by giving **you** 14 days' notice. **We'll** write to **your** latest address. **We'll** only cancel for a good reason. That could include if:
   i. anyone makes a false claim;
   ii. **your** circumstances change;
   iii. **you** don't comply with the **policy** terms;
   iv. **you** threaten or abuse **our** staff; or
   v. **you** don't make **your** premium payments.
b. If **we** cancel the **policy**, **we'll** refund the part of any premium **you've** paid for the period after the cancellation date. **We** won't refund any premium if **you've** made a claim.

5 Renewing the policy

a. Before the **policy** renewal date, **we'll** send **you** details of:
   i. the proposed **policy** terms;
   ii. any changes to the **policy**; and
   iii. how to renew.

Automatic renewal

b. Unless **we** tell **you** otherwise, **we'll** automatically renew the **policy**.
   You can tell **us** at any time that **you** want to opt out of automatic renewal by phoning, emailing or writing to **us**. This would mean that **your policy** would not renew unless **you** contact **us** by **your** renewal date and could leave **you** without cover.

Paying to renew the policy

c. **We'll** take payment as follows:
   i. If **you** pay by Direct Debit, **we'll** continue to use the details **you've** given **us**.
   ii. If **you** don't pay by Direct Debit, **you** must contact **us** to make payment before renewal.
   If **you** want to change how **you** pay, **you** must tell **us** before renewal.

Non-renewal by us d. **We** may choose not to renew the **policy**. If **we** do, **we'll** contact **you** in accordance with **Cancellation by us**.

6 Multiple addresses

If **we** cover more than one address, **we'll** treat this **policy** as if separate policies have been issued for each address. This doesn't apply if:

a. a false claim is made; or
b. **you** don't comply with **General conditions 1 Information you give us** and **2 Changes you must tell us about**.

7 Other insurance

If any claim under the **policy** is also covered under any other policy, **we'll** only pay **our** share of the loss. This doesn't apply to the cover under:

a. **Annual Travel, Personal accident, Death or disablement**;
b. **Contents, Additional covers, Accidental death;** or
c. **Cycling Protection, Personal accident**.

8 Governing law

This **policy** is governed by English law. and is subject to the non-exclusive jurisdiction of the English courts unless otherwise agreed.

9 Liability aggregation

We'll only consider claims arising within **Liabilities** under one **policy** and one section of cover insured by **us**. **You** cannot exceed the **maximum limit** for a claim that arises from the same source, event or cause.

10 Duplication of cover

Where multiple policies, or sections of this **policy**, cover the same **damage**, **we'll** only consider claims under the most relevant section or the most relevant **policy**.

Claims conditions

In the event of a claim, the following conditions apply.

Claims contact details

If **you** think **you** might need to make a claim, call the numbers listed in the **Making a claim** section in the front of this booklet as soon as **you** can.

1 Making a claim

If anything happens that could result in a claim under the **policy**, **you** must:

a. tell **us** as soon as possible;
b. give **us** any details or documents **we** require;
c. tell the police about any loss that could relate to a crime or relates to lost property;
d. if the incident involves injury to an animal:
   i. tell a vet; and
   ii. have the animal properly treated;
e. not make any admission, offer or payment without **our** written agreement;
f. give **us** copies of letters or emails **you** receive about the incident. Don't respond without **our** written agreement;
g. not abandon property to **us**;
h. not dispose of property without **our** agreement; and
i. comply with all conditions in the specific covers.

! If **you** don't comply with these obligations, **we** may refuse to pay a claim or reduce the amount **we** pay.

2 Our rights

If **you** make a claim under the **policy**, **we** can:

a. enter any building where **damage** has happened;
b. take over the control, investigation and defence of any claim against **you**; and
c. take action against others to recover **our** losses, at **our** cost but in **your** name.

! If **you** don't allow **us** to do any of the above, **we** may refuse to pay a claim or reduce the amount **we** pay.

3 Fraudulent or exaggerated claims

If anyone makes a fraudulent or exaggerated claim, **we** can do the following:

a. Terminate the **policy** from the date of the false claim.

b. Refuse to cover the claim or any later claim. If a later claim has been paid, **we** may recover any payments made.
c. Keep all premium payments for this **policy**.
d. Cancel any other policies **you** have with **us** or benefit from.
e. Recover any costs or expenses **we** incurred in relation to the fraudulent or exaggerated claim from any individual responsible for any such fraud or exaggeration.

4 Disagreements

If **we** and **you** can't agree the amount **we'll** pay for a covered claim, the matter will be decided by an arbitrator. **You** and **we** will jointly agree the identity of the arbitrator in line with current law. The arbitrator will decide who pays the fees, for example the fees may be split between the parties, or one party may pay all the fees.

5 Cyber claims and losses

We won't refuse to pay a claim or loss that's otherwise covered under this **policy**, simply because that claim or loss is caused by a cyber or computer-related incident. This doesn't increase the cover provided by the **policy**.

General exclusions

The following exclusions apply to all covers. Other exclusions can be found in the specific covers.

What we don't cover

1 Terrorism

Any claim, **damage** or loss directly or indirectly due to:
a. **terrorism**; or
b. any action taken to control, prevent, suppress, or relating to, **terrorism**.
This applies even if another event or cause contributes to the loss.

2 War

Damage caused by:

a. war, invasion or similar events;
b. hostilities (whether or not war has been declared); or
c. civil war, rebellion, revolution, insurrection, military action or coup.

Annual Travel Insurance: **We'll** still cover claims under **Medical expenses** or **Personal accident**, unless such losses are caused by nuclear, chemical or biological attack, or if disturbances had taken place before **you** started travelling.

3 Radioactivity

Damage or liability caused by:
a. ionising radiation or contamination caused by radioactivity from nuclear waste or burning nuclear fuel; or
b. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment.

4 Loss of value

Loss of market value of any item if this is higher than the cost of repair. This does not apply to the **Fine Art and Collections** cover.

5 Excluded Risks

Damage or liability caused by **excluded risks**.

6 Existing issues

Damage or liability that already existed before:
a. the **policy period**; or
b. the relevant cover started.

7 Existing health issues

Any accident which happened or illness which began, before:
a. the **policy period**; or
b. the relevant cover started.

8 Pollution

Damage or liability directly or indirectly due to **pollution**. This doesn't apply to **pollution** caused by:
a. a sudden, unforeseen and identifiable incident; or
b. oil leaking:
   i. from **your domestic** oil installation; or
   ii. in **your garden**.

9 Business use

Any claim or loss due to:
a. **damage** to any item other than **business items** used mainly for the purposes of a trade, business or profession; or
b. the performance or activity by **you** or **your family** of any trade, business or profession.

10 Biodiesel

Damage or liability caused by **you**, **your family** or **your** tenant making biodiesel fuel.

11 Damage caused by animals

Any **damage** caused by domestic animals **you** or **your** family own are responsible for. **We** will still pay for claims under:
a. **Buildings**, **Additional covers**, **Pet damage**;
b. **Contents**, **Additional covers**, **Pet damage**;
c. **Valuables**, **Additional covers**, **Pet damage**.

12 Illegal activities

Any claim or loss due to the **home** being used for any illegal activity.

13 Deliberate acts

Any loss or **damage** deliberately caused by **you** or **your family**.

14 Epidemic, pandemic and coronavirus

Loss, **damage** or liability directly or indirectly caused by, contributed to, attributable to, resulting from or in connection with any:

a. **epidemic** or **pandemic**;
b. **coronavirus**; or
c. law, regulation or order imposed or advised by any national, regional or local government authority, public health authority or other competent authority, relating to the prevention, control or suppression of any **epidemic**, **pandemic** or **coronavirus**. This does not apply to the **Home Emergency** or **Personal Legal Expenses** covers, or to any cover in respect of **your** liability to other people.

15 Sanctions

We won't provide any cover under this **policy** where **we're** prohibited from doing so by any economic or trade sanctions, including those imposed by the European Union, UK or United States of America or United Nations.

16 Theft by deception

Any **damage** caused by theft or attempted theft by deception, unless someone enters **your home** by deception.

17 Sonic bangs

Damage to property caused by pressure waves from aircraft or other aerial devices travelling at sonic or supersonic speeds.

18 Empty home

Damage caused at the **home** by:

a. vandals or people acting maliciously;
b. theft or attempted theft;
c. water leaking from or frozedn in any fixed **domestic** appliance or installation; or
d. oil leaking from a fixed heating installation or tank,

while the **home** is **empty**.

General obligations

You must comply with the obligations shown below. Other obligations can be found in the specific covers.

1 Minimising losses

You must take reasonable steps to:

a. prevent and minimise any loss, **damage** or injury;
b. maintain property in good condition;
c. minimise the cost of claims;
d. comply with legal obligations; and
e. look after any animal.

If **you** don't comply with these obligations and **we** can show that **your** non-compliance increased:
 a. the risk of the claim or loss arising; or
 b. the severity of any claim or loss,
we won't cover that claim or loss.

2 Building works

a. If **you** intend to start any works to improve, renovate, extend, build or demolish any **buildings**, **you** must let **us** know:
   i. at least 21 days before works start; and
   ii. before **you** enter into a contract for the works.
b. **We** may then amend the terms of the **policy**.
c. **You** don't need to tell **us** about works:
   i. for redecoration only; or
   ii. with an estimated cost below £100,000.

We won't cover claims or losses arising from works if **you** haven't complied with this obligation.

Annual Travel

Annual travel cover for personal and business **trips** in the UK and abroad.

Important information about this section

Who is covered?	Who is covered under this **policy** will depend upon which cover option **you've** bought. This is shown on the **schedule**. Cover only applies to citizens who permanently reside within the **territorial limits**. The options are as follows:
Insured only	The policyholder shown on the **schedule** only.
Couple	The policyholder shown on the **schedule** plus their: • spouse, civil or domestic partner.
Single parent and family	The policyholder shown on the **schedule** plus their: • children, stepchildren and foster children who normally live at the **home** and are under 18; • children who live with their other parent or are in foster care, and are under 18; and • children and stepchildren between 18 and 23 who normally live at the **home** and are in full time education. ! **We'll** still cover children in full time education who reach 24 during the **policy period**, if they normally live at the **home**.
Insured and family	The policyholder shown on the **schedule** plus their: • spouse, civil or domestic partner; • children, stepchildren and foster children who normally live at the **home** and are under 18; • children who live with their other parent or are in foster care, and are under 18; and • children and stepchildren between 18 and 23 who normally live at the **home** and are in full time education. ! **We'll** still cover children in full time education who reach 24 during the **policy period**, if they normally live at the **home**.
When and where am I covered?	**You're** covered for the following **trips** taking place during the **policy period**: • **trips** in the **territorial limits** lasting for at least two consecutive nights; and • **trips** outside the **territorial limits** which begin and end within the **territorial limits**. This **policy** includes cover whilst **you're** travelling to or from **your** destination in the area shown on the **schedule**. **Your trip** must not exceed the number of days shown on the **schedule** during the **policy period**.

Are any activities excluded? **We** won't cover claims and losses arising from certain high-risk activities. There are three types of high-risk activities. Please check these carefully before **your trip**.

Excluded activities

We don't cover the following activities:

- Balcony, base or parachute jumping
- Black water rafting
- Bouldering
- Cave diving
- Cliff climbing or cliff diving
- Free soloing
- Gorge swimming
- High diving from cliffs
- Horse boarding
- Hydrofoiling or hydro speeding
- Jet boating other than as a fare-paying passenger
- Motorised surfboarding
- Parapenting
- Parascending over land
- Planking
- Mountain biking other than at a licensed activity centre or on downhill grades 1 and 2 only
- Quad biking other than at a licensed activity centre
- Rock climbing not using appropriate ropes and equipment
- Safari other than with a licensed tour operator
- Sea canoeing and kayaking
- Scuba diving deeper than 20 metres
- Skydiving
- Unarmed or armed combat (this includes boxing and martial arts)
- Via ferrata
- Volcano boarding
- Wakeboarding, wakeskating and wakesurfing
- White water rafting, other than as a passenger under the supervision of licensed operator
- Windsurfing other than on inland waters or within three miles of land
- Zip wire trekking.

Activities permitted under supervision

We cover the following activities, when undertaken under the supervision of a licensed operator:

- Abseiling or artificial wall climbing
- Banana boating
- Bungee jumping
- Canopy or tree-top walking
- Canyoning
- Caving
- Coasteering
- Diving with sharks
- Glacier walking
- Go karting
- Gorge walking
- Grass skiing
- Hot air ballooning with qualified pilot
- Jet boating
- Kite surfing
- Parascending over water
- Potholing
- Ringos
- Sand yachting
- Water skiing
- Zorbing.

Activities permitted with our agreement

We cover the following activities, where **we've** specifically agreed to do so, they're shown on the **schedule**, | and **you've** paid the additional premium:

- Car rallies
- Flying small light aircraft or helicopters as a pilot
- Gliding
- Hang gliding
- Hill and mountain walking over 3,000 metres
- Jet skiing
- Microlight flying
- Mountaineering
- Paragliding
- Rugby in organised amateur matches
- Sailing or boating offshore over three miles from land
- Tall ship crewing
- Winter sports.

! Where **we** cover the flying of aircraft or helicopters, gliding or microlight flying, **we** don't cover any liability arising from those activities.

If **you** participate in any activity covered under this **policy**:

- where **you're** being supervised or receiving expert tuition, **you** must follow their instructions; and
- **you** must take all precautions and wear all appropriate clothing and equipment.

Are winter sports included?

Where the **schedule** shows **you** have **Winter sports** cover, **we'll** insure **you** in accordance with the **Winter sports** cover section.

There is a limit to the total number of days **you're** covered for winter sports as shown on the **schedule**.

What should I do before I travel?

Before starting a **trip**, **we** recommend that **you** take the steps shown below.

We also recommend that **you** take **your** Annual Travel Insurance summary with **you**, as it contains all the advice and contact details **you'll** need in an emergency.

Check travel advice

Your policy won't cover **you** if **you** travel against the advice of the **FCDO** or World Health Organisation. Before booking or travelling **you** should check the **FCDO** website for country specific advice and information on:

- Safety and security, including places **you** shouldn't visit
- Health and vaccination requirements
- Medical services
- Entry and visa requirements
- Local laws and customs.

FCDO travel advice:

gov.uk/foreign-travel-advice

World Health Organisation:

who.int

Using devices abroad

If **you're** taking **your** phone or other device with **you**, **you** should contact **your** provider to check it'll work wherever **you're** visiting.

Accessing your policy information

To get quick access to information about **your policy**, including emergency contact numbers, please scan this QR code on **your** phone:

or go to

nfumutual.co.uk/annualtravel

Health arrangements abroad

The UK has a number of healthcare agreements with other countries. For more information, please go to

nhs.uk/using-the-nhs/healthcare-abroad/

What should I do in an emergency?

If **you** have an accident, emergency, hospital admission or illness outside the UK, Mutuaide can help.

How do I contact Mutuaide?

Mutuaide's English-speaking staff are trained to help in an emergency. **You** can call from any country, 24 hours a day:

+33 1 45 16 64 65

If **you're** calling from:
- a mobile phone, Mutuaide can call **you** back
- any other phone, **you** can call the international operator and request a reverse charge call.

What information will Mutuaide need?

- **Your** name and home address
- **Your** address and phone number abroad
- Details of the emergency
- **Your policy** number.

How can Mutuaide help?

Mutuaide will:
- offer **you** help and advice;
- arrange to pay costs covered under the **policy**; and
- decide the best way to deal with the emergency.

Unfortunately, Mutuaide won't:
- pay costs that aren't covered by the **policy**, even if they make arrangements for **you**;
- help **you** if the problem involves **your** car, unless it's insured by **us**; or
- cover costs if **you** don't follow their advice.

If it's not an emergency

How do I make a claim?

Of course **you** can call **us** for advice while **you're** away, but if **you** need to make a claim **you** can wait until **you** get **home**.

Call **your** Agent

(see your policy documents)

Or call **our** helpline

0800 282 652

For legal expenses claims

0808 196 3228

Please read the relevant part of the **policy** wording before speaking to **us**.

What information will I need?	• **Your** name and home address • **Your** contact number • Details of the incident • **Your policy** number. While **you're** away, try and collect as much information as **you** can to assist with **your** claim. For example:
Baggage	• Receipts for essential purchases • Reports from **public transport** providers – **you** must get this as soon as **you** know **your baggage** has been lost or stolen • Proof of purchase for any lost, stolen or damaged items • Written confirmation from the police or other authority of any loss or damage (within 24 hours).
Delayed departure	• Confirmation from the transport provider of the delay and the reason for it • Receipts for any additional expenses.
Liability to others	• Confirmation from the police or other authority if **you** told them about the incident • Any witness statements.
Money	• Receipts for foreign currency purchased for the **trip** • Evidence of any currency withdrawn during the **trip** • Evidence of how **you** replaced the lost funds • A copy of the local police report made when **you** reported the loss.
Winter sports	• Copies of any local police reports • A letter from the resort manager or tour operator confirming any piste closure.

Definitions for this cover

The following definitions apply to this cover. Other definitions can be found in the **General definitions**.

Animal disease	a. Foot and mouth disease; b. classical swine fever; c. swine vesicular disease; or d. Aujeszky's disease.
Baggage	Items usually carried or worn by **you** during a **trip**. ✕ **Baggage** doesn't include **ski equipment**.
Close relative	a. Parent, sibling or child; b. spouse, civil or domestic partner; c. grandparent or grandchild; d. parent-in-law, child-in-law, sibling-in-law; e. step-parent, step-child, step-sibling; or f. foster child or legal guardian.
Credit cards	For Annual Travel cover this means personal credit, cheque or debit cards. ✕ **Credit cards** doesn't include cards: a. that are not used for personal purposes only; or b. issued outside the **territorial limits**.
Europe	All countries forming the mainland of Europe. This includes: a. its islands; and b. Morocco and Turkey. ✕ **Europe** doesn't include countries of the Russian Federation or the former USSR.
FCDO	Foreign, Commonwealth and Development Office (or other similar government authority).
Home	For Annual Travel cover this means where **you** normally live in the **territorial limits**.
Illness	A sudden and unexpected deterioration in health. ✕ **Illness** doesn't include any deterioration in health caused by **injury**.

Injury	An identifiable bodily injury caused by a sudden, unexpected, external and visible cause. This includes injuries caused by unavoidable exposure to the elements.
Loss of limb	Physical separation or permanent total loss of use of any hand or foot.
Loss of hearing	Permanent total loss of hearing in both ears.
Loss of sight	Permanent total loss of sight in either eye.
Loss of speech	Permanent total loss of speech.
Medical practitioner	A practising medical professional, who is registered in the country in which they practise. ✕ **Medical practitioner** doesn't include: a. **close relatives**; or b. anyone travelling with **you**.
Ministry	The Department for Environment, Food and Rural Affairs, the Scottish Agriculture and Rural Economy Directorate, the National Assembly for Wales and the Department of Agriculture, Environment and Rural Affairs Northern Ireland or their legal successors.
Money	For Annual Travel cover this means: a. cash, cheques and traveller's cheques; b. travel, excursion and theme park tickets; c. passports; d. food vouchers; e. **trip** vouchers; and f. phone cards.
Permanent total disablement	Any disablement which after 52 weeks from the **injury** is certified by a **medical practitioner** as completely preventing **you** from carrying out any occupation.
Policy period	For Annual Travel cover this means the period shown on the **schedule**. ! If a journey continues after the end of the **policy period** for reasons outside **your** control, **we'll** automatically extend cover until the journey ends. This extension is limited to 30 days, unless **we** agree otherwise. **You** don't have to pay any additional premium for this extension.

Prior condition	This is where, at the start of the **policy period**, anyone covered under the **policy**: a. has an ongoing medical condition; b. is waiting for surgery or medical investigation; c. has ever has cancer or a heart-related condition; or d. has suffered symptoms in the last two years for which medical treatment or medication was recommended.
Public transport	Publicly licensed aircraft, vessel, train, coach, bus or taxi on which **you** are booked or planned to travel on.
Self-isolation	The requirement to self-isolate in accordance with the **coronavirus** guidelines, or the instruction to self-isolate by NHS Test and Trace, **your medical practitione**r, or any national, regional or local government authority, or other competent authority.
Ski equipment	Skis and snowboards. This includes bindings, boots and poles.
Ski pack	a. Skiing lessons; b. hire of **ski equipment**; and c. lift passes.
Territorial limits	The UK, the Isle of Man and the Channel Islands, including journeys between them.
Trip	Any holiday or business visit by **you**.
You/Your	For Annual Travel cover this means the following: **Insured only** means the policyholder shown on the **schedule** only. **Couple** means the policyholder shown on the **schedule** and their spouse, civil or domestic partner. **Single parent and family** means the policyholder shown on the **schedule** and their: a. children, stepchildren and foster children who normally live at the **home** and are under 18; b. children who live with their other parent or are in foster care, and are under 18; and c. children and stepchildren between 18 and 23 who normally live at the **home** and are in full time education. ! **We'll** still cover children in full time education who reach 24 during the **policy period**, if they normally live at the **home**. **Insured and family** means the policyholder shown on the **schedule** and their: a. spouse, civil or domestic partner; b. children, stepchildren and foster children who normally live at the **home** and are under 18; c. children who live with their other parent or are in foster care, and are under 18; and d. children and stepchildren between 18 and 23 who normally live at the **home** and are in full time education. ! **We'll** still cover children in full time education who reach 24 during the **policy period**, if they normally live at the **home**.

You doesn't include anyone who permanently lives outside the **territorial limits**.

Exclusions for this cover

The following exclusions apply to this cover. Other exclusions can be found in the **General exclusions**.

What we won't cover

1	**FCDO warning**	Any claim or loss directly or indirectly due to any **trip** in a country where the **FCDO** has issued a warning not to travel. Claims under the **Cancellation costs** cover, if the **trip** was booked before the **FCDO** issues its warning and the warning is still in place one month before the departure date, will still be considered, subject to the terms outlined under this section.
2	**Prior condition**	Any claim or loss directly or indirectly due to any **prior condition**. **We'll** still cover claims if **you've** told **us** about the condition and **we've** agreed to give cover.
3	**Manual business work**	Any claim or loss directly or indirectly due to any business **trip** involving the performance or supervision of manual work. This doesn't apply where the **schedule** shows **we've** agreed to provide such cover.
4	**Professional sports**	Any claim or loss directly or indirectly due to **your** participation in any competition or professional sports.
5	**Excluded activities**	Any claim or loss directly or indirectly due to **your** participation in: a. any activity shown under **Excluded activities** in **Important information about this section**; b. any activity shown under **Activities permitted under supervision** in **Important information about this section** unless undertaken under the supervision of licensed operator; or c. any activity shown under **Activities permitted with our agreement** in **Important information about this section**, unless **we've** specifically agreed to provide cover, they're shown on the **schedule** and **you've** paid the additional premium.
6	**Illegal activities**	Any claim or loss due to **you** committing any illegal activity, or any criminal proceedings brought against **you**.
7	**Winter sports**	Any claim or loss directly or indirectly due to any winter sports **trip**, unless the **schedule** shows **you** have **Winter sports** cover.

Personal accident – what is covered

For covered claims, **we'll** pay up to the amount shown on the **schedule**.

	What we cover	What we don't cover
	We'll pay the corresponding amount shown on the **schedule** for the following:	In addition to the **General exclusions**, **we** won't cover the following:
1 Death or disablement	If **you** suffer: a. death; b. **loss of limb**; c. **loss of sight**; d. **loss of hearing**; e. **loss of speech**; or f. **permanent total disablement**, which occurs within 104 weeks, and as a sole and direct cause, of an **injury** during a **trip** within the **policy period**. ! If one incident results in **you** suffering more than one of the above, **we'll** only pay one amount. This will be the highest applicable amount.	a. **Injury** on any **trip** where **you're** travelling: i. against medical advice; or ii. for the purpose of medical or cosmetic treatment. b. **Injury** caused by sickness, disease, recognised psychiatric **illness** or any naturally occurring condition or degenerative process. c. Costs for private treatment after **you've** returned to the UK, without **our** prior agreement. d. Costs relating to pregnancy or childbirth if **you're** travelling against the advice of: i. a **medical practitioner**; or ii. the airline. e. **Illness** or **injury** caused by suicide or self-harm. f. **Illness** or **injury** caused by: i. alcohol or solvent abuse; or ii. drug use, other than under medical supervision. **We** won't in any event cover **illness** or **injury** due to the use of drugs to treat alcohol or drug addiction. g. Treatment of HIV or any condition related to HIV. h. **Illness** or **injury** caused by **you** putting **yourself** in danger, other than where attempting to save human life.

Personal accident – additional covers

	What we cover	What we don't cover	What we'll pay
	We'll also cover the following happening during a **trip** within the **policy period**	In addition to the **General exclusions**, **we** won't cover the following:	**We'll** pay up to:
1 Disappearance	If: a. **you've** been missing for 90 days; and b. **we're** given evidence of the circumstances of **your** disappearance, **we'll** pay the death benefit to **your** personal representatives.	Any benefit if **you're** found alive. If that happens, the payment must be returned to **us**.	£25,000
2 Counselling fees	If **you** suffer emotional stress due to an accident covered under the **policy**, **we'll** pay for professional counselling at **our** discretion.		£1,000 per **policy period**

Medical expenses – what is covered

For covered claims, **we'll** pay up to the **maximum limit**.

	What we cover	What we don't cover
	If **you** suffer **illness** or **injury** during a **trip** within the **policy period**, **we'll** pay the reasonable and necessary costs of the following:	In addition to the **General exclusions**, **we** won't cover the following:
1 Medical costs	a. Medical, surgical or physiotherapy treatment; b. emergency dental or eye treatment; c. extra accommodation and travel; and d. travel and accommodation to allow another person to stay with or escort **you** following a valid claim made under this section.	a. Costs relating to any **trip** where **you're** travelling: i. against medical advice; or ii. for the purpose of medical or cosmetic treatment. b. Costs for treatment in the **territorial limits** that's available under the NHS. c. Costs covered under any reciprocal health agreement. d. Costs for private treatment after **you've** returned to the **territorial limits**, without **our** prior agreement. e. Costs relating to pregnancy or childbirth if **you're** travelling against the advice of: i. **a medical practitioner**; or

What we cover

If **you** suffer **illness** or **injury** during a **trip** within the **policy period**, **we'll** pay the reasonable and necessary costs of the following:

What we don't cover

In addition to the **General exclusions**, **we** won't cover the following:

- ii. the airline.
- f. **Illness** or **injury** caused by suicide or self-harm.
- g. **Illness** or **injury** caused by:
  - i. alcohol or solvent abuse; or
  - ii. drug use, other than under medical supervision. **We** won't in any event cover **illness** or **injury** due to the use of drugs to treat alcohol or drug addiction.
- h. Treatment of HIV or any condition related to HIV.
- i. **Illness** or **injury** caused by **you** putting **yourself** in danger, other than where attempting to save human life.
- j. Any **illness** caused by **you** not:
  - i. having the correct inoculations before the **trip**; or
  - ii. taking appropriate medication.

Medical expenses – additional covers

	What we cover	What we don't cover	What we'll pay
	We'll also cover the following happening during a **trip** within the **policy period**	In addition to the **General exclusions**, **we** won't cover the following:	**We'll** pay:
1 **Returning your vehicle**	If: a. **you're** unable to drive **your** vehicle as a result of an **injury** or **illness** covered under this **policy**; and b. there are no travelling companions able to drive the vehicle, **we'll** pay the reasonable and necessary costs to return the vehicle to **your home**.	The costs to return any vehicle: a. other than a private car, motorcycle or light commercial vehicle up to 3.5 tonnes; b. from: i. outside **Europe**; or ii. within the **territorial limits**.	Reasonable and necessary costs
2 **Funeral arrangements**	If **you** suffer death covered under the **policy**, **we'll** pay:		Reasonable and necessary costs

	What we cover	What we don't cover	What we'll pay
	We'll also cover the following happening during a **trip** within the **policy period**	In addition to the **General exclusions**, **we** won't cover the following:	**We'll** pay:
	a. to transport **your** ashes or remains to **your home**; or b. the costs of a funeral overseas.		
3 **Hospital benefit**	If **you** receive in-patient treatment in a hospital or nursing **home** as a result of an **injury** or **illness** covered under this **policy**, **we'll** pay **you** a fixed daily benefit.		Up to £30 for each day or part of a day **you** receive in-patient treatment, up to a maximum of £1,000 in total.

Cancellation expenses – what is covered

For covered claims, **we'll** pay up to the **maximum limit**.

What we cover

We'll pay the reasonable and necessary costs of cancelling, cutting short or rearranging **your trip** due to any of the following happening in the **policy period**:

1 **Death, injury or quarantine**	a. Death; b. **injury** or **illness** confirmed by a **medical practitioner**; or c. compulsory quarantine or **self-isolation**, of **you**, **your close relative**, business associate or travelling companion.
2 **Public transport strike**	**Public transport** being disrupted by actual or intended strikes.
3 **Jury service and court matters**	**You** being: a. called up for jury service, provided **you** made a written request for an alternative date and that request was refused; b. required to act as a witness in court; or c. required to stay at **home** to help police with an official investigation.
4 **Damage to your home**	**Your home** becomes uninhabitable due to **damage** happening in the 14 days before the planned start of the **trip**.
5 **Hijack**	Hijack of the transport **you're** travelling on.

What we cover

We'll pay the reasonable and necessary costs of cancelling, cutting short or rearranging **your trip** due to any of the following happening in the **policy period**:

6	**Redundancy**	**You** being made redundant where **you** qualify for statutory redundancy pay.
7	**Operator insolvency**	Booked arrangements are not provided by the: a. scheduled airline; b. travel agent; or c. tour operator, due to bankruptcy or liquidation.
8	**Official advice**	The **FCDO** advises against travelling to: a. **your trip** destination; or b. the country **your trip** destination is in, in the one month before the planned start of the **trip**, excluding any changes to guidance in response to any **epidemic**, **pandemic** or **coronavirus**.

We we don't cover

In addition to the **General exclusions**, **we** won't cover the following:

1	**Coronavirus**	a. Costs due to the cancellation, cutting short or rearrangement of **your trip** as a result of travel restrictions being imposed by the **FCDO**, any national, regional or local government authority or other competent authority, or the government of **your trip** destination in connection with any **epidemic**, **pandemic** or **coronavirus**. b. Costs due to the cancellation, cutting short or rearrangement of **your trip** as a result of failure to comply with **your trip** destination's entry requirements, or re-entry requirements on **your** return to the **territorial limits**, in connection with any **epidemic**, **pandemic** or **coronavirus**. c. Costs if **you**, **your close relative**, business associate or travelling companion have symptoms associated with **coronavirus** or are awaiting the results from a **coronavirus** test at the time of booking **your trip** or purchasing **your policy** from **us** and this is within 14 days of **your trip's** departure date. d. Costs caused by **self-isolation** within 48 hours of purchasing **your policy** from **us**, and **you** are unable to fulfil **your trip**, unless **you** can prove **you** have held previous continuous equivalent insurance up to the start of this **policy period**.
2	**Inoculations and medication**	Costs due to any **illness** caused by **you** not: a. having the correct inoculations before the **trip**; or b. taking appropriate medication.

We we don't cover

In addition to the **General exclusions**, **we** won't cover the following:

3	**Pre-inception**	Costs due to anything happening before **we** agreed to cover **you**.
4	**Delay in cancelling**	Costs which are increased due to a delay in cancelling the **trip**.
5	**Activities and conditions not covered**	Costs due to **injury** or **illness** caused by an activity or condition that isn't covered under the **Personal accident** or **Medical expenses** covers.
6	**Flights**	Costs for any flight not booked: a. from within the **territorial limits**; or b. through a bonded travel agent, e.g. ABTA/ATOL, or directly from a scheduled airline.
7	**Recoverable costs**	Costs **you** can recover from another source.

Cancellation expenses – additional covers

		What we cover	What we don't cover
		We'll also pay the reasonable and necessary costs of cancelling, cutting short or rearranging **your trip** if the following happens during the **policy period**:	In addition to the **General exclusions**, **we** won't cover the following:
1	**Animal disease**	If **you're** a livestock farmer and **you** suffer an outbreak at: a. the **home** farm; or b. within 25 miles of the **home** farm, of an **animal disease** at which is confirmed by a **ministry**.	Costs for any **trip** booked after an outbreak of the **animal disease** has been confirmed by the **ministry** anywhere in the UK.

Delayed departure – what is covered

For covered claims, **we'll** pay up to the amount shown on the **schedule**.

We cover costs where **your trip** is delayed due to one of the causes shown below. The amount **we** pay will depend upon whether the **trip** is delayed, abandoned, **you're** stranded, or **you** miss part of **your** journey or a connection.

What we cover

We'll pay the costs shown below if **your trip** is affected by any of the following happening during the **policy period**:

1	**Strikes**	Actual or intended strikes or industrial action.
2	**Bad weather**	Bad weather.
3	**Transport breakdown**	Breakdown of the plane, boat or train.
4	**Geological events**	Natural geological events.
5	**Air traffic failure**	Failure of air traffic control systems.
6	**Terrorism**	Terrorist-related activity other than in the form of a nuclear or nuclear contamination, chemical or biological attack or threat of attack. If one of the above happens, **we'll** pay under one of the following covers:

1	**Delay**	Costs, including for accommodation, that **you** incur after **your** booked outward or return journey by: a. plane or boat; or b. Channel Tunnel rail link, has been delayed for at least 12 hours.
2	**Abandonment**	If **your** outward journey is delayed by more than 12 hours, **we'll** cover **you** under the terms of the **Cancellation expenses** cover.
3	**Enforced stay**	If **you're** stranded and can't get **home** on the scheduled return date, **we'll** pay reasonable additional costs for: a. accommodation; and b. travel, that **you** incur if after 24 hours **you** have to make alternative arrangements to get **home**.

What we cover

We'll pay the costs shown below if **your trip** is affected by any of the following happening during the **policy period**:

4	**Missed initial or final connection**	The reasonable additional costs, including for accommodation, that **you** incur if **you** can't complete: a. the first stage of the booked **trip** in the **territorial limits** in time to board any onward connecting **public transport** that **you're** booked on; or b. the final stage of **your** booked journey within the **territorial limits**.

What we don't cover

In addition to the **General exclusions**, **we** won't cover the following:

1	**Planned strikes**	Costs due to any planned strikes or industrial action **you** should have been aware of before booking the **trip**.
2	**Recoverable costs**	Costs **you** can recover from another source.
3	**Delay**	Costs for any delay that starts or was announced before **we** agreed to cover **you**.
4	**Enforced stay**	Costs **your** airline or travel operator are legally obliged to pay.

Delayed departure – additional covers

		What we cover **We'll** also pay the following:	What we don't cover In addition to the **General exclusions**, **we** won't cover the following:	What we'll pay **We'll** pay up to:
1	**Kennelling and cattery**	Additional kennelling or cattery costs **you** incur as a result of a covered claim under the **Enforced stay** cover.		£500 in total
2	**Delayed baggage**	The reasonable costs of replacing items that are essential to the **trip** if **your baggage** is temporarily lost on the outward journey during the **policy period** for at least 12 hours.	Costs **you** can recover from another source.	£50 per insured person

Transport failure – what is covered

For covered claims, **we'll** pay up to the **maximum limit**.

		What we cover	What we don't cover
		We'll pay the reasonable costs to get **you** to the departure point in time for the journey to or from the **trip** destination if any of the following happens during the **policy period**:	In addition to the **General exclusions**, **we** won't cover the following:
1	**Vehicle breakdown**	The **motor vehicle**, train or boat **you're** travelling in: a. breaks down; or b. is involved in an accident.	Costs due to any vehicle **you** own not being roadworthy.
2	**Delay due to breakdown or accident**	An unavoidable delay due to a **motor vehicle** or train accident or breakdown ahead of **you**.	
3	**Bad weather**	The **motor vehicle** or train **you're** travelling in is affected by bad weather.	
4	**Strikes**	Strikes or industrial action.	Costs due to any planned strikes **you** should have been aware of before booking the **trip**.
5	**Insufficient time**		Costs if **you** didn't allow sufficient time to get to the departure point in time, based on recommended arrival times.
6	**Recoverable costs**		Costs **you** can recover from another source.

Transport failure – additional covers

	✓ What we cover	✗ What we don't cover	£ What we'll pay
	We'll also pay the following:	In addition to the **General exclusions**, **we** won't cover the following:	**We'll** pay up to:
1 **Additional accommodation**	Additional accommodation costs **you** incur if **you** arrive at the departure point too late to join the service **you** were booked on to as the result of an event covered above.		£1,000

Baggage – what is covered

For covered claims, **we'll** pay up to the **maximum limit**.

	✓ What we cover	✗ What we don't cover
	We'll cover **you** for the following:	In addition to the **General exclusions**, **we** won't cover the following:
1 **Lost and damaged baggage**	**Damage** happening to **your baggage** on a **trip** during the **policy period**.	a. **Damage** caused by: i. wear, tear or depreciation; ii. moths, vermin, insects or fungus; iii. dyeing, cleaning, altering or repairing; iv. pets **you** own or are responsible for; v. anything happening **gradually**: vi. any item being seized or confiscated by any authority; or vii. electrical or mechanical breakdown. b. **Damage** to water sports equipment whilst in use. c. Theft from an unattended **motor vehicle**. **We'll** still cover theft if: i. the item was in a locked boot, concealed luggage compartment or glove compartment; and ii. force and violence are used to get into the vehicle.

	What we cover	What we don't cover
	We'll cover **you** for the following:	In addition to the **General exclusions**, **we** won't cover the following:
		If neither i. nor ii. apply, **we** won't pay more than £1,000. d. Theft or attempted theft of **jewellery** and watches, unless they're: i. being worn or carried by **you**: or ii. kept in a hotel safe, bank or safety deposit box.

Money – what is covered

For covered claims, **we'll** pay up to the **maximum limit**.

	What we cover	What we don't cover
	We'll cover **you** for the following on a **trip** during the **policy period**:	In addition to the **General exclusions**, **we** won't cover the following:
1 **Money and unauthorised use of cards**	If **your**: a. **money** is lost or stolen; or b. **credit cards** are used without **your** authorisation, **we'll** cover the amounts that have been lost, stolen or used without **your** authorisation.	a. Any loss caused by mistake or deception. b. Any loss not reported to the police within 24 hours. c. Losses relating to traveller's cheques or **credit cards** unless **you've** complied with the card issuer's terms. d. Losses **you** can recover from another source. e. Unauthorised use of **credit cards** by **you** or **your family**. f. Losses whilst **money** or **credit cards** are unattended. **We'll** still cover a claim where the item is left with hotel security, or when force and violence are used to enter: i. the locked boot or covered luggage compartment of a locked vehicle; or ii. locked accommodation.
2 **Lost or stolen passports**	If **your** passport or visa is lost or stolen, **we'll** cover **your** reasonable additional travel and accommodation costs whilst **you** get a replacement.	

	✓ What we cover	✗ What we don't cover
	We'll cover **you** for the following on a **trip** during the **policy period**:	In addition to the **General exclusions**, **we** won't cover the following:
3 **Recoverable costs**		Costs **you** can recover from another source.

Liabilities – what is covered

For covered claims, **we'll** pay up to the **maximum limit**, other than for claims involving **pollution** or contamination, where the most **we'll** pay is up to £5,000,000 in any one **policy period**.

	✓ What we cover	✗ What we don't cover
	We'll cover **your** legal liability for the following happening during the **policy period**:	In addition to the **General exclusions**, **we** won't cover the following:
1 **Injury**	Accidental death, **injury** or **illness** of any person.	Liability for death, **injury** or **illness** of: a. **you** or **your family**; or b. **your domestic employee**.
2 **Property damage**	**Damage** to property.	Liability for **damage** to property: a. **you** own; or b. **you** or **your domestic employee** are responsible for. **We'll** still cover **damage** to **your trip** accommodation, provided **you** don't own it.
3 **Personal and other activities**		Liability due to: a. any business or profession; b. **you** owning any land or building; c. **you** owning or using any **motor vehicle**: d. **you** owning or using any aircraft, helicopter, glider, microlight or boat. **We'll** still cover liability due to rowing boats, pedalos, sailboards, surfboards, models and toys; e. **you** flying a light aircraft, helicopter, glider or microlight;

	What we cover	What we don't cover
	We'll cover **your** legal liability for the following happening during the **policy period**:	In addition to the **General exclusions**, **we** won't cover the following:
		f. **you** sailing or boating, unless agreed by **us**. **We'll** still cover liability due to rowing boats, pedalos, sailboards, surfboards, models and toys; or g. **you** passing on any disease or virus.
4 **Contracts and agreements**		Liability under any contract or agreement. **We'll** still cover the liability **you'd** have if the agreement didn't exist.
5 **Pollution and contamination**		Liability due to **pollution** or contamination, unless due to a sudden, specific and unforeseen event happening entirely during the **policy period**.
6 **Pre-inception**		Liability occurring before the **policy period**.

Liabilities – additional covers

	What we cover	What we don't cover	What we'll pay
	We'll also pay the following:	In addition to the **General exclusions**, **we** won't cover the following:	**We'll** pay up to:
1 **Defence costs**	Reasonable legal costs to defend a covered claim.	a. Costs incurred without **our** prior agreement. b. Costs for claims due to any: i. death, **injury** or **illness**; or ii. **damage**, happening outside the European Union or **territorial limits**.	Costs that **we've** agreed to in writing.

Winter sports

If **your schedule** shows that winter sports is insured, **your policy** will cover anyone shown on **your schedule** for winter sports.

	What we cover	What we don't cover
1 **What activities are covered?**	• Skiing or snowboarding on piste. • Monoskiing on piste. • Sledging. This includes where being pulled by horse, dog or reindeer as a passenger only. • Snowshoe walking.	• Skiing or snowboarding off piste, unless **you're** under the supervision of a qualified instructor. • **Your** involvement in any organised or professional competition. • Any loss, death, **injury**, **illness** or liability caused by **your** involvement in any activities other than the ones specifically listed as being covered.
2 **When am I covered?**	Northern Hemisphere: **Trips** between 1 December and 30 April, inclusive. Southern Hemisphere: **Trips** between 1 June and 30 September, inclusive.	

Winter sports – what is covered

For covered claims, **we'll** pay up to the amount shown on the **schedule**.

	What we cover	What we don't cover
	We'll cover **you** for the following happening during the **policy period**:	In addition to the **General exclusions**, **we** won't cover the following:
1 **Damage to ski equipment**	a. **Damage** to **ski equipment you** own or have hired; and b. the costs of hiring **ski equipment** if **your ski equipment** suffers **damage**.	a. **Damage** caused by: i. wear, tear or depreciation; ii. moths, vermin, insects or fungus; iii. dyeing, cleaning, altering or repairing; iv. anything happening **gradually**: or v. any item being seized or confiscated by any authority. b. Theft of **ski equipment**. **We'll** still cover theft:

	What we cover	What we don't cover
	We'll cover **you** for the following happening during the **policy period**:	In addition to the **General exclusions**, **we** won't cover the following:
		i. from a locked building; ii. if the item is securely locked to an immovable object; or iii. from an unattended **motor vehicle**, if: I. the items were in a locked boot, concealed luggage compartment or glove compartment; and II. force and violence are used to get into the vehicle. If neither I. nor II. apply, **we** won't pay more than £1,000. c. A loss or theft not reported to police within 24 hours and a report obtained from them.
2 **Ski pack costs**	The cost of **your ski pack** if **you** suffer an **injury** or **illness** covered under the: a. **Personal accident** cover; or b. **Medical expenses** cover, which stops **you** from taking part in the winter sports.	Any loss unless **you** have a **medical practitioner's** report which confirms the period for which **you** couldn't take part in the winter sports.
3 **Piste closure**	Reasonable costs for: a. transport to; and b. a ski pass for, another resort if **your** pre-booked resort is closed due to weather conditions.	Any loss unless the resort manager or tour operator confirms the dates of the piste closure.
4 **Avalanche**	Reasonable additional costs for accommodation and transport if **your**: a. arrival at; or b. departure from, **your** resort is delayed due to an avalanche.	
5 **Illness and injury**		Any **illness** or **injury** that would not be covered under the **Medical expenses** section of this **policy**.

How we will pay your claim

✓ What we cover

1	**Maximum Limit**	**We'll** pay up to the **maximum limit** for each claim. All benefits are for each insured person. However, any applicable **excess** applies to each claim under each section of cover and not per person.
2	**Topping up the limit**	After **we** pay a claim, **we'll** top the limit up to its original amount, unless **we** tell **you** otherwise.
3	**Connected claims**	**We'll** treat all claims under **Liabilities** arising from the same source or event, or from the same cause, as one claim. This means: a. **we'll** only pay one **maximum limit**: and b. **you'll** only pay one **excess** for all connected claims. ! Example: if an incident on a **trip** injures two people and they both bring a claim, **we'll** treat them as one claim.
4	**Other insurance**	If **you** make a claim and there is other insurance covering the same **injury**, **illness**, **prior condition**, **damage** or liability, **we'll** only pay **our** proportional share up to a maximum of **our policy** limit. This does not apply to the **Personal accident** section, nor where there is other insurance in force which provides cover for an activity that is excluded under **your policy**.

✕ What we don't cover

1	**Excess**	**We** won't pay the amount of the **excess** for each loss.
2	**Claim preparation**	**We** won't cover the costs of preparing a claim.
3	**Wear and tear**	For clothing, **we'll** reduce the amount **we** pay to reflect wear and tear.

Special conditions

✓ What we cover

1	**Control of defence**	**We** have the right to control the defence and settlement of any claim under **Liabilities**.
2	**Legal representatives**	If any covered person dies, **we'll** cover their legal representatives for any claim under **Liabilities**.

Annual Travel Legal Expenses

This section covers legal **costs** and expenses in relation to the issues detailed under **What is covered**.

Helplines

You have access to the helplines shown below. Please call this number and provide **your policy** number.

0808 196 3228 **Lines are open 24/7**

Please note calls are recorded.

Legal advice

Confidential legal advice on personal legal issues under the laws of:
- the UK, Channel Islands and Isle of Man; and
- the European Union, Switzerland and Norway.

Advice on the law in England and Wales is available 24/7. Advice on other countries' laws is available 9am to 5pm.

! **We** don't accept responsibility if services aren't available due to reasons **we** can't control.

Important information about this section

Legal expenses cover is different from most other insurance. The cover under this section is designed to help **you** bring claims against others, or defend **yourself** against claims from others. The following information explains how **you** can get access to help and support and understand some important conditions that are unique to this section.

1 Confidential legal advice	As soon as **you** become aware of a legal issue, please call the Legal Helpline on **0808 196 3228** and the legal advisers will provide **you** with help and advice on any personal legal matter. The legal advisers will help **you** to understand what **your** legal rights are, what course of action can be taken and whether the issue could be covered under this section.

	It is important that **you** tell the **administrator** about a dispute as soon as possible as this may improve **your** chance of a successful outcome to **your** legal issue.
2 Reporting a claim	**You** can report a claim over the telephone, via the online tool on the **administrator's** website at arag.co.uk, or via **your** Agent, who won't be able to confirm cover but will pass the details to the **administrator**. Please quote **your policy** number. At the point the claim is reported to the **administrator**, they won't be able to tell **you** whether **you're** covered but will pass the information to their claims-handling teams and explain what to do next. The claims handlers will check if **your** claim is covered by **your policy** and will decide on the best course of action for **you**. This may include directing **you** to the legal advice helpline, submitting the claim under a different section of **your policy**, or perhaps registering a complaint with the person **you** want to claim against. If it's best to deal with the matter as a legal claim, the claims handlers will send it to a lawyer who specialises in **your** type of claim. **You** should not ask for help from a lawyer or anyone else before the claim is reported and accepted. If **you** do, **we** won't pay the **costs** involved, even if the claim is subsequently accepted.
3 Reasonable prospects	If **your** legal issue is covered by this section, **you** don't have to find **your** own lawyer, **we** can appoint one for **you**. The lawyer will assess how likely **you** are to win **your** case; this is referred to as **reasonable prospects**. If the lawyer assesses **your** case as having prospects of 51% or more chance of **you** winning, **we'll** pay their **costs** up to the **maximum limit**. **Reasonable prospects** must exist for the duration of **your** claim, and it should be noted that this may change as evidence is obtained. If a claim stops having **reasonable prospects** at any point, **we** won't pay any further costs for that claim. If this happens, the lawyer will tell **you** why and what course of action can be taken. It's important to note that **reasonable prospects** are assessed to ensure that the court doesn't consider **your** claim to be a waste of resources and to safeguard **you** against having to pay damages to the other side in the event that **you** lose.
4 Expert opinion	If there is a disagreement over a legal principle or whether the claim has **reasonable prospects**, **you** may be asked to obtain an opinion from a suitable expert at **your** own expense. The **administrator** must agree the identity and cost of the expert before the expert is instructed. If the expert concludes that the legal principle should be acceptable to the **administrator** or that there are **reasonable prospects**, **we'll** pay the expert's fees instead of **you**.

Definitions for this cover

The following definitions apply to this cover. Other definitions can be found in the **General definitions**.

Administrator	ARAG Legal Expenses Insurance Company Limited who administer the claims service for this section on **our** behalf. The **administrator's** details are as follows:

arag.co.uk

Head and Registered Office:
ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW.

Registered in England and Wales. Company Number 103274.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

ARAG will use **your** information, which may include sensitive data, to administer **your policy** and/or any claims that **you** make. It will only be used to handle the claim and never for marketing.

For more information **you** can visit

arag.co.uk/privacy

or **you** can request a written copy from dataprotection@arag.co.uk.

Costs	a. Reasonable, proportionate and necessary costs and expenses charged by the **representative** in accordance with the **administrator's** terms which they agree with the **representative**; and b. opponents' costs in civil cases which **you**: i. have been ordered to pay; or ii. have agreed to pay with **our** agreement. ! Note: This section of the **policy** does not cover compensation award payments.
Incident date	The date of the event that leads to a claim. This could be before **you** know about the incident. If there is more than one event arising at different times from the same original cause, these are connected claims, and the incident date is the date of the first event.
Panel firm	A law firm chosen by the **administrator**. ! The **administrator** may choose a firm based on its expertise in a particular area of law. These legal specialists are chosen as they have the proven expertise to deal with **your** claim and must comply with the **administrator's** agreed service standard levels, which they audit regularly. The law firm is appointed according to the **administrator's** standard terms.
Reasonable prospects	At least a 51% chance of: a. recovering losses or damages; b. getting any other relief **you're** claiming; c. successfully defending a claim or appeal against **you**; or d. winning an appeal made by **you**.
Representative	The **panel firm**, law firm or specialist appointed by the **administrator** to represent **you**.

What is covered

For covered claims, **we'll** pay up to the **maximum limit**.

	What we cover	What we don't cover
	We'll provide the cover below, including the enforcement of a judgment, if the **incident date** happens in the **policy period** and **reasonable prospects** exist for the duration of the claim:	In addition to the **General exclusions** and **Section exclusions** below, **we** won't cover the following:
1 **Injury**	**Costs** following a specific or sudden incident during **your trip** resulting in **your**: a. death; or b. bodily **injury**.	a. Claims for: i. **illness** or **injury** happening **gradually**: ii. psychological or mental **illness**. **We'll** still cover **you** if this is caused by a specific or sudden incident causing bodily **injury** to **you**. b. Defending claims against **you**. **We'll** still cover counter claims made against **you**. c. Any claim relating to a **motor vehicle** owned by or hired or leased to **you**.
2 **Contract disputes**	**Costs** for disputes arising from an agreement or alleged agreement that **you** have entered into in **your** personal capacity: a. to buy or hire any goods or services during or in connection with **your trip**; or b. with a tour operator, carrier or travel agent in connection with **your trip**.	Disputes relating to: a. amounts in dispute which aren't more than £100 (including VAT). b. a contract regarding **your** trade, business, profession, employment or any business venture. c. amounts payable under an insurance policy. **We'll** still cover disputes if the insurer refuses cover. d. a **motor vehicle** owned by or hired or leased to **you**.

Section exclusions

What we don't cover

1	**Areas covered**	a. Disputes heard in courts or tribunals; or b. losses arising from events happening, outside the areas covered, as shown on the **schedule**.
2	**Fines and damages**	a. Fines and penalties; or b. damages or compensation, **you're** ordered to pay.
3	**Disputes with us**	Disputes with **us** or the **administrator**.
4	**Judicial reviews and inquests**	a. Judicial reviews; b. coroner's inquests; or c. fatal accident inquiries.
5	**Actions without authorisation**	a. **Costs** incurred before the **administrator's** written acceptance of a claim; b. action **you** take that the **administrator** or the **representative** have not agreed to; or c. activity where **you** do anything that hinders the **administrator**, **us** or the **representative**.
6	**Litigant in person**	Disputes where **you** aren't represented by a lawyer or barrister.
7	**Late reported claims**	Claims that **you** didn't tell the **administrator** about within a reasonable time, and where this affects the **reasonable prospects** of the claim, or they consider their position has been negatively affected.
8	**Intellectual property rights**	Disputes relating to copyright infringement and intellectual property.
9	**Insolvency**	Disputes relating to insolvency, bankruptcy or arrangements with creditors.
10	**Contingency fees**	**Costs** under a contingency fee agreement other than in accordance with the **administrator's** terms, which could include 'no win no fee', which they agree with the **representative**.
11	**Defamation**	Disputes due to written or verbal remarks that damage **your** reputation.

How we'll pay your claim

The following apply to all claims under this section.

✓ What we cover

1	What we'll pay	**We'll** pay **costs** to the **representative** on **your** behalf.
2	Maximum limit	**We'll** pay up to the **maximum limit** for each claim, except where claims are connected.
3	Connected claims	**We'll** treat all claims and court actions that arise from the same original cause, as one claim. This means **we'll** only pay one **maximum limit** for all such connected claims.
4	Economic claims	Where an award of damages is the only legal remedy to a dispute and the cost of pursuing legal action is likely to be more than any award of damages, the most **we'll** pay is the value of the likely award.

Special conditions

If **you** need to make a claim, the following apply:

1	Your agreement	**You** must: a. report any claim as soon as possible to the **administrator** and give them any information they need, including sending any information they need in writing; and b co-operate with **us**, the **administrator** and the **representative** at all times; and c give the **representative** any instructions that the **administrator** requires; and d. keep to the terms and conditions of this section of the **policy**; and e. reasonably prevent claims and avoid incurring unnecessary **costs**.
2	Policyholder's agreement	Anyone claiming under this section of the **policy** must have the policyholder's agreement to claim.
3	Representation	When told about a claim, the **administrator** will appoint a **representative** if needed. The **representative** will try to settle the claim without going to court.
4	Using your own lawyer	a. If **you** prefer, **you** can choose a suitably qualified law firm to be the **representative**. b. The firm must agree to the **administrator's** terms and will be paid a reasonable hourly rate which will allow for the guidelines for **your** area and the **representative's** level of expertise. c. The **representative** must:

		i. co-operate with **us** and the **administrator** at all times; and ii. keep the **administrator** up to date with the claim's progress.
5	**Settlement offers**	**You** must: a. tell the **administrator** if anyone offers to settle a claim; b. not negotiate or agree a settlement without the **administrator's** agreement; and c. accept any reasonable offer. If **you** don't, **we** may not pay further **costs**.
6	**Paying the claim's value**	At any time, **we** can pay **you** the reasonable value of the claim. **You** must then: a. allow **us** to pursue: i. the original claim; or ii. a claim against anyone else, in **your** name but at **our** expense and for **our** benefit; and b. give **us** any information **we** need.
7	**Assessing costs**	**You** must: a. ask the **representative** to have their **costs** assessed or audited, if the **administrator** asks; and b. take all steps to recover **costs we've** paid; and c. pay any recovered monies to **us**.
8	**Appeals**	For appeals or defence of appeals, **you** must tell the **administrator** within the statutory time limits allowed that **you** want to appeal. **Reasonable prospects** must apply to the appeal.
9	**Dismissing a representative**	If: a. the **representative** refuses to continue acting for good reason; or b. **you** dismiss the **representative** without good reason, **we** won't continue to cover **you**, unless **we** agree to appoint someone else.
10	**Withdrawing cover**	If **you**: a. settle or withdraw a claim without **our** agreement; or b. don't give adequate instructions to the **representative**, **we** may stop covering **you**. **We** can require **you** to repay all **costs we've** paid.
11	**Expert opinion**	If there is a disagreement between the **administrator** and **you** about a legal principle or the **reasonable prospects** of a claim: a. the **administrator** may ask **you** to obtain an opinion from a suitable expert at **your** own expense; b. the **administrator** must agree the identity and cost of the expert before the expert is instructed; and c. if the expert concludes that the legal principle should be acceptable to the **administrator** or that there are **reasonable prospects** of success, **we'll** pay the expert's fees instead of **you**.

12 **Disagreements**	a. If: i. **you** don't agree with the **administrator's** handling of a claim; and ii. the disagreement can't be resolved through the complaints procedure; and iii. the dispute is not covered by the Financial Ombudsman Service, the **administrator** and **you** can agree to appoint an arbitrator. b. The **administrator** and **you** must agree the identity of the arbitrator. If agreement can't be reached, the **administrator** will ask the Chartered Institute of Arbitrators to choose someone. c. The arbitrator will decide who pays the fees. For example, fees may be split between the parties, or one party may pay all the fees.
13 **Legal proceedings**	Any legal proceedings (or other proceedings that the **administrator** agrees to) will be dealt with by a court or other body that they agree to within the areas covered, as shown on the **schedule**.
14 **Third party claims**	Apart from **us** and the **administrator**, **you** are the only person who may enforce all or any part of this section of the **policy** and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to this section of the **policy** in relation to any third-party rights or interest.

Charitable assignment condition

This condition forms part of the terms on which **your policy** is issued. Words shown in **bold** are explained in paragraph 4.

1. Unless paragraph 3 applies, **you** agree with **us** and the **charity** that **you** will transfer to the **charity** the right to any **windfall** which **you** would otherwise be entitled to receive in respect of **your** policy and any renewal or reissue of it.
2. To ensure that the agreement **you** have entered into in paragraph 1 can be effectively carried out:
   a. **you** authorise **us** to transfer any **windfall** direct to the **charity**;
   b. **you** agree to sign any documents and to do anything else which may be needed to transfer any **windfall**, and **your** right to receive the **windfall**, to the **charity**;
   c. **you** appoint **us** and any of **our** officers and (as a separate appointment) the **charity** and any of its officers to be **your** agent to take any of the steps mentioned in b. above on **your** behalf;
   d. **you** authorise **us** to provide the **charity** with any information it reasonably requires about **you** and any policy **you** hold with **us**, and **you** consent to **us** and the **charity** holding and processing such information for this purpose;
   e. **you** cannot revoke the authority contained in a. or d. above, or the appointment contained in c. above.
3. Paragraph 1 shall not apply in respect of any **windfall** which arises from a **business transfer** to any company or other body corporate which is at the time of such transfer **our** subsidiary, in circumstances where such transfer is not in any way related to a **demutualisation** or to any sale or other disposal (or proposed sale or other disposal) of such subsidiary.
4. In this condition:
   a. the '**charity**' is the NFU Mutual Charitable Trust or, if it ceases to exist, any other charity which becomes entitled to the benefit of the agreement **you** have entered into in paragraph 1;
   b. '**business transfer**' means a transfer of part or all of **our** business to any other person, firm or company;
   c. '**demutualisation**' means a change (or proposed change) in **our** constitution or corporate status (whether or not involving or associated with a **business transfer**) which has the effect that **we** cease to be a **mutual organisation**;
   d. '**mutual organisation**' means a company or other body whose constitution limits membership and voting rights wholly or mainly to persons purchasing goods or services from it or otherwise trading with it;
   e. '**we**', '**us**' and '**our**' refer to The National Farmers Union Mutual Insurance Society Limited and any company or other organisation which becomes entitled to all or part of its business;
   f. a '**windfall**' means any benefit to which **you** become entitled as one of **our** members on or in connection with any future **business transfer** or **demutualisation**;
   g. '**you**' and '**your**' refer to the policyholder.

If you would like this document in large print, braille or audio, just contact us.

If you're hard of hearing or deaf, or you have difficulty with your speech, you can contact us by using the Relay UK app on your smartphone or tablet, or by dialling 18001 before our number on your textphone.

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