HomeAway International Holiday Home Rental
Travel Insurance Policy Summary

This is a summary of the cover provided under this Travel Insurance Policy. This summary does not contain the full terms and conditions of the cover which can be found in the travel insurance policy document. It is important that You read the policy document carefully.

**Insurer**
The insurer of this policy is Europ Assistance S.A acting through its Irish Branch office (trading as Europ Assistance S.A Irish Branch). Benefits and services under this policy are provided by Collinson Insurance Services Limited.

**Type of Insurance Cover Provided**
This is personal travel insurance.

**Significant Features and Benefits**
Your policy provides cover for the benefits summarised on the following pages and which are explained in full in Your policy document:

<table>
<thead>
<tr>
<th>Significant Conditions And Exclusions</th>
<th>Policy Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Important Health Requirements</td>
<td>You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.</td>
</tr>
<tr>
<td></td>
<td>This insurance operates on the following basis:</td>
</tr>
<tr>
<td></td>
<td>1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;</td>
</tr>
<tr>
<td></td>
<td>2. The insurance will <strong>NOT</strong> cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);</td>
</tr>
<tr>
<td></td>
<td>3. The insurance will <strong>NOT</strong> cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;</td>
</tr>
<tr>
<td></td>
<td>4. The insurance will <strong>NOT</strong> cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).</td>
</tr>
<tr>
<td></td>
<td>Please see: Important Health Requirements – page 6</td>
</tr>
<tr>
<td>Medical Conditions</td>
<td>You will not be covered for any claim arising directly or indirectly from any Pre-existing Medical Conditions.</td>
</tr>
<tr>
<td></td>
<td>- any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time;</td>
</tr>
<tr>
<td></td>
<td>- any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the last 2 years.</td>
</tr>
<tr>
<td></td>
<td>Please see: Meaning of Words – “Pre-existing Medical Condition” Section 1</td>
</tr>
<tr>
<td>Dependency on others</td>
<td>This policy will not cover any claims under Section 1 (Cancelling or Curtailing Your Trip) arising directly or indirectly from a Pre-existing Medical Condition, that was known to You prior to the start of the Period of Insurance, affecting a Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip.</td>
</tr>
<tr>
<td></td>
<td>Please see: Meaning of Words – “Close Relative” Section 1</td>
</tr>
<tr>
<td>Age Limits</td>
<td>You must be under 80 at the date Your insurance starts. Please note that if You are under 16 or over 65 reduced cover will apply to certain sections of the policy.</td>
</tr>
<tr>
<td></td>
<td>Please see General Exclusions 1</td>
</tr>
<tr>
<td>Residency</td>
<td>You must have Your main Home in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man (Your Home Country) and lived there for at least six of the last 12 months before You bought Your policy. All Trips must also begin and end in Your Home Country</td>
</tr>
<tr>
<td></td>
<td>Please see Your Policy – page 5</td>
</tr>
<tr>
<td>Eligibility</td>
<td>To be eligible to claim under this Policy You must have</td>
</tr>
<tr>
<td></td>
<td>- found the Rental Property through a HomeAway Group Affiliate website</td>
</tr>
<tr>
<td></td>
<td>- paid the Owner by debit or credit card, PayPal, cheque or bank transfer</td>
</tr>
<tr>
<td></td>
<td>- signed a rental agreement with the Owner clarifying the terms and conditions of the rental (including their cancellation policy)</td>
</tr>
<tr>
<td></td>
<td>- notified HomeAway of Your loss</td>
</tr>
<tr>
<td></td>
<td>Please see Your Policy - page 5</td>
</tr>
<tr>
<td>Subscription Rules</td>
<td>You must take out this Policy within a maximum of TEN calendar days after the deposit has been sent to the Owner, If You do not do this, You will not benefit from the cancellation cover under Section 1.</td>
</tr>
<tr>
<td></td>
<td>Please see Important Notes page 5</td>
</tr>
</tbody>
</table>
## Significant Conditions And Exclusions

<table>
<thead>
<tr>
<th>Misuse of Drugs or Alcohol</th>
<th>No section of this policy shall apply in respect of any claim arising directly or indirectly from Your solvent abuse, drug addiction or excessive alcohol intake.</th>
<th>Policy Reference</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reckless or Malicious Acts</td>
<td>We will not pay for any claim arising or resulting from You being involved in any malicious or reckless act, including jumping or moving from one balcony to another regardless of the height of the balcony.</td>
<td>Please see General Exclusions 10 - 13</td>
</tr>
<tr>
<td>Terrorist Activity</td>
<td>No cover will be in force if Your loss is directly or indirectly as a result of terrorist activity.</td>
<td>Please see General Exclusions 20</td>
</tr>
</tbody>
</table>

### What is Covered

<table>
<thead>
<tr>
<th>1. Cancellation &amp; Curtailment</th>
<th>Limits of Cover</th>
<th>Key Conditions and Exclusions</th>
</tr>
</thead>
<tbody>
<tr>
<td>This section only applies to amounts You have had to pay in respect of those specifically covered by this policy.</td>
<td>£3,500</td>
<td>This section only applies if You took out this policy within TEN days of sending Your deposit to the owner/leaseholder of the property and at least 96 hours before the rental period is due to start. You must obtain written evidence such as a medical certificate from the treating general practitioner or a letter from the Carrier confirming the reason for the cancellation.</td>
</tr>
<tr>
<td>We will either reimburse You for direct travel and accommodation that You have paid or make the necessary travel arrangements to return You to Your Home Country if:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- You are forced to cancel or cut short Your Trip due to unforeseen illness, injury or death of You or a Close Relative; or</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- You abandon Your Trip following a delay in leaving Your Home Country of more than 12 hours caused by unexpected Strike or Industrial Action, adverse weather conditions or mechanical breakdown or accident of the public transport taking You overseas or;:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- The police require You to return Home because Your Home has suffered a major loss as a result of accidental damage, burglary, flooding or fire.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Refer to the Cancellation &amp; Curtailment section of the policy wording for full information of What is covered</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 2. Personal Liability

<table>
<thead>
<tr>
<th>Limits of Cover</th>
<th>Key Conditions and Exclusions</th>
</tr>
</thead>
<tbody>
<tr>
<td>£2,000,000 per policy</td>
<td></td>
</tr>
</tbody>
</table>

- We will cover You against all sums that You legally have to pay in compensation if You become legally liable for: |
  - accidental injury or death of anyone else or |
  - damage to their property. |

- We will also pay law costs awarded to a claimant or incurred to defend any claim that We agree to being contested. |

### 3. Travel Delay

<table>
<thead>
<tr>
<th>Limits of Cover</th>
<th>Key Conditions and Exclusions</th>
</tr>
</thead>
<tbody>
<tr>
<td>£150 per 12 hours up to £600</td>
<td></td>
</tr>
</tbody>
</table>

- We will pay compensation if your final international departure from or to Your Country of Residence by aircraft, sea vessel, coach or train is delayed for more than 12 hours from the time shown in your travel itinerary (plans) due to poor weather conditions, a strike, industrial action or mechanical breakdown of the international train or sea vessel; or -the grounding of the aircraft due to a mechanical or a structural defect. |

- Delay |
  - A benefit of £xxx for each complete 12-hour delay |

- This section does not cover: |
  - Injury or death of any member of Your Family or household or any of their property |
  - Claims arising from the use of any aircraft, vehicle, animals or firearms |
  - Claims where You are taking part in any Special or Winter Sports where this policy specifically excludes Personal Liability cover |
  - Any claim arising in connection with a Trip solely within Your Home Country |
  - The Policy Excess |

(please see Section 1)
What is Covered

<table>
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<tr>
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<th>Key Conditions and Exclusions</th>
</tr>
</thead>
<tbody>
<tr>
<td>period that you are delayed, up to the amount shown in your schedule of cover as long as you eventually go on the holiday; or</td>
<td>(please see Section 3)</td>
</tr>
<tr>
<td>Abandonment</td>
<td></td>
</tr>
<tr>
<td>Up to the amount shown in your schedule of cover in total for your part of the unused costs of the journey which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after you have been delayed for more than 24 hours, you decide to abandon the journey before you leave your home country.</td>
<td></td>
</tr>
</tbody>
</table>

Policy Excess
Each section of Your policy carries a £50 excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person, each and every incident, each and every section of cover.

Duration of Cover
If You have already booked Your Trip, cancellation cover starts when You pay Your insurance premium (except where You have purchased this policy more than TEN days after You have paid Your deposit to the Owner). Cover for all other sections of Your policy will start from the start date shown on Your Certificate or, if later, when You leave Your usual place of residence or business at the start of Your journey. Cover for any Trip ends on the earliest of:
- the end date shown on Your Certificate; or
- the date You return to Your usual place of residence or business at the end of Your journey; or
- the date when the maximum number of days cover shown in Your policy has been reached.

Cooling off Period
Unless Your Trip will be completed within one month of buying this insurance, You have the right to cancel Your policy of insurance within 14 days from the date of issue or receipt of Your policy terms and conditions, whichever is the later. We will refund to You any premium You have paid and We will recover from You any payments We have made.

Claim Notification
You can make any other claim by downloading a claim form from www.intana-assist.com/claims. Alternatively telephone Our Claims Helpline on 0144 444 2408

Your Right to Complain
If You wish to register a complaint, please contact Us at:
Quality Department,
Intana,
Sussex House,
Perrymount Road,
Haywards Heath,
West Sussex,
RH16 1DN

Telephone: 0144 444 2010 or e-mail on: quality@intana-assist.com

We are covered by the Financial Ombudsman Service. If You have complained to Us and We have been unable to resolve Your complaint, You may be entitled to refer it to this independent body at Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Telephone: 0300 123 9 123 or 0800 0 234 567

Financial Services Compensation Scheme
Both Europ Assistance Irish Branch and Collinson Insurance Services Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if We are unable to meet Our obligations. More information can be obtained from the www.fscs.org.uk website.
The HomeAway Group- International Holiday Home Rental Insurance

INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual Sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements. If You are unsure whether something is covered or excluded, please contact the company who sold You this Policy.

Cooling Off Period: Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR TRAVEL HELPLINE ON: 0144 444 2409.

CONTENTS

<table>
<thead>
<tr>
<th>Contents</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Policy</td>
<td>4</td>
</tr>
<tr>
<td>Summary of Cover</td>
<td>5</td>
</tr>
<tr>
<td>Important Notes</td>
<td>5</td>
</tr>
<tr>
<td>Important Health Requirements</td>
<td>6</td>
</tr>
<tr>
<td>Meaning of Words</td>
<td>6</td>
</tr>
<tr>
<td>1 Cancellation &amp; Curtailment</td>
<td>8</td>
</tr>
<tr>
<td>2 Personal Liability</td>
<td>10</td>
</tr>
<tr>
<td>4 Travel Delay and Abandonment</td>
<td>12</td>
</tr>
<tr>
<td>Winter Sports and Special Sports &amp; Activities</td>
<td>12</td>
</tr>
<tr>
<td>General Conditions – applying to all Sections</td>
<td>13</td>
</tr>
<tr>
<td>General Exclusions – applying to all Sections</td>
<td>14</td>
</tr>
<tr>
<td>Making a Claim</td>
<td>15</td>
</tr>
<tr>
<td>Customer Satisfaction</td>
<td>16</td>
</tr>
<tr>
<td>Cancellation Provisions</td>
<td>16</td>
</tr>
<tr>
<td>Data Protection Act</td>
<td>16</td>
</tr>
<tr>
<td>Contact Numbers</td>
<td>17</td>
</tr>
</tbody>
</table>

YOUR POLICY

Collinson Insurance Services Limited will provide the services and benefits described in this policy:
• during the Period of Insurance
• within the Geographical Limits
• subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this policy
• to persons who habitually reside in the UK Area or the Channel Islands (i.e. have their main Home in the UK Area or Channel Islands and have not spent more than 6 months abroad in the year prior to purchasing the policy)
• following payment of the appropriate premium for the level of cover selected

Benefits under this policy are underwritten by EUROP ASSISTANCE S.A. a French stock corporation with a share capital of 35,402,785 EUR, regulated by the French Insurance Code, having its registered office at 1, promenade de la Bonnette,
Acting through its Irish Branch office (trading as EUROP ASSISTANCE S.A. IRISH BRANCH) whose principal establishment is located at 13-17, Dawson Street, Dublin 2, IRELAND, registered in the Irish Company Registration Office under number 907 089.

This policy is administered on behalf of Europ Assistance by Collinson Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority and Europ Assistance Paris.

This policy is effected in England and is subject to the Laws of England and Wales.

In order for the benefits under all sections of this policy to apply, You agree to comply with the following in order for Us to consider Your claim:

1) You have found a Rental Property advertised on a HomeAway Group Affiliate Website and communicated with the Owner by either telephone or email
2) You have paid the Owner by either debit or credit card, PayPal, cheque or bank transfer to secure the booking of the Rental Property
3) You have signed a rental agreement with the Owner clarifying the terms and conditions of the rental including a cancellation policy

In order for the benefits under Section 3 to apply, You agree to the following in order for Us to consider Your claim:

4) You have incurred a financial loss due to non compliance of the Rental Property
5) You have notified HomeAway of Your loss
6) You have contacted the Owner for reimbursement of the funds
7) You have declared to Us any reimbursement of Your rental cost that You have received from any other means

### SUMMARY OF COVER

<table>
<thead>
<tr>
<th>Cover</th>
<th>Limits of Cover (per person unless otherwise shown)</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancellation and Curtailment</td>
<td>£3,500</td>
<td>£50</td>
</tr>
<tr>
<td>Personal Liability</td>
<td>£2,000,000 per Policy</td>
<td>£50</td>
</tr>
<tr>
<td>Travel Delay</td>
<td>xxx</td>
<td>£50</td>
</tr>
</tbody>
</table>

### IMPORTANT NOTES

We would like to draw Your attention to important features of Your policy including:

- **SUBSCRIPTION RULES:** Once the deposit for Your booking has been sent to the Owner, You have a maximum of TEN calendar days to buy this policy from the HomeAway Group Affiliate Website. If You buy the policy more than TEN days after the deposit has been sent to the Owner, You will not benefit from the cancellation cover under Section 1 – Cancellation and Curtailment. If You buy the policy less than 96 hours before the start of the rental period, You will not benefit from the cancellation cover under Section 1 – Cancellation and Curtailment. Cover under all other sections will be unchanged.

- **You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes by calling Our Travel Helpline on 0144 444 2409. If You do not tell Us, Your policy may be cancelled and any claim You make may not be paid.**

- **Health:** This policy does not cover Pre-existing Medical Conditions.

- **Cancellation & Curtailment cover:** This policy contains restrictions relating to whether You are covered to cancel or curtail a Trip as a result of a change in the health of a non-insured travelling companion, Close Relative or person You plan to stay with whilst on Your Trip. Please refer to the ‘Important Limitations – Cancellation & Curtailment Cover’ section for full details.

- **Age Limit:** No Section of this policy shall apply in respect of any person who has reached the age of 80 years at the commencement of the Period of Insurance.

- **Trip Limits:** This policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the ‘Trip’ in the Meanings of Words. IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in Your Home Country and a
return ticket must have been booked prior to departure. If You are travelling for a period longer than the period of Your booking, You must enter the full dates of Your Trip to get the benefit of cover for the whole Trip.

- **Pregnancy and Childbirth:** Cover under this policy is provided for unforeseen events. Pregnancy and Childbirth are not considered to be either an illness or injury. For the avoidance of doubt, please note that cover is ONLY given under Section 1, of this policy for claims arising from Complications of Pregnancy and Childbirth. Please make sure You read the definition of Complications of Pregnancy and Childbirth given under the Meaning of Words below.

- **Policy Limits:** All Sections of Your policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits. You are advised to check Your policy.

- **Policy Excess:** Under All Sections of the policy, claims will be subject to an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per Insured Person each and every incident. A definition of Policy Excess is in the Meaning of Words.

- **Reasonable Care:** You need to take all reasonable care to protect yourself and Your property. This means that You should act as if You were not insured.

- **Car Hire & Excursions/Theme Park Tickets:** We will not pay for the costs of pre arranged car hire or of any pre booked excursions, activity entrance fees and tickets or theme park tickets that You are not able to use if You have to cancel or curtail Your Trip.

### IMPORTANT HEALTH REQUIREMENTS
You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment.

This insurance operates on the following basis:

1. To be covered, You must be healthy, fit to travel and to undertake Your planned Trip;
2. The insurance will NOT cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
3. The insurance will NOT cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad;
4. The insurance will NOT cover You if You have any undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which You are awaiting investigations/consultations, or awaiting results of investigations, where the underlying cause has not been established).

No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered.

You should also refer to the General Exclusions.

### Important Limitations – Cancellation and Curtailment Cover
This policy will NOT cover any claims under Section 1 (Cancellation and Curtailment) arising directly or indirectly from any Pre-existing Medical Condition known to you affecting any:

1) Close Relative who is not travelling as an Insured Person under this policy;
2) or travelling companion who is not insured under this policy;
3) or person with whom You intend to stay whilst on Your Trip.

You should also refer to the General Exclusions.

### MEANING OF WORDS

Wherever the following words and phrases appear in this policy they will always have these meanings:

**Carrier:** A scheduled or chartered aircraft (excluding all non-pressurised single engine piston aircraft), land (excluding any hired motor vehicle) or water conveyance licensed to carry passengers for hire.

**Certificate:** The validation page issued in respect of this policy which sets out the names of the Insured Persons, the Geographical Limits, the Period of Insurance and any other special conditions and terms.

**Close Relative:** Spouse or Common Law Partner, parent, parent-in-law, step-parent, legal guardian, children (including legally adopted and step-children, and daughter/son-in-law), sibling (including step-siblings and sister/brother-in-law), grandparent, grandchild, or fiancé(e) of an Insured Person.

**Common Law Partner:** The person living with the Insured Person as if husband or wife, including same sex partner, for at least six consecutive months at the commencement of the Period of Insurance.
Complications of Pregnancy and Childbirth: For the purposes of this Policy 'Complications of Pregnancy and Childbirth' shall only be deemed to include the following: toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean sections/medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Curtailment: Abandonment of a planned Trip, after commencement of the outward journey, by return to Home earlier than on the scheduled return date.

Family: The main Insured Person, his/her spouse or Common Law Partner, and/or their dependent children under 18 years of age (in full-time education and residing with them).

Geographical Limits: The countries of the Zone for which You have paid the appropriate premium, except those countries or parts of countries where the Foreign & Commonwealth Office (FCO) has advised against travel, as specified on the Certificate.

Cover applies door-to-door, so the appropriate benefits (unless stated otherwise) apply within Your country of departure once You commence Your Trip, and during Your return journey to Your Home.

You will be covered when travelling by recognised public transport between countries, but not if You are being paid to crew a private motor or sailing vessel or are travelling by private plane.

Zone 1: Home Country

Zone 2: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark (including Faeroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Italy (including Aeolian Islands, Sardinia, Sicily), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway (including Jan Mayen, Svalbard Is), Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (European), San Marino, Serbia/Montenegro (including Kosovo), Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, Ukraine, UK Area and Vatican City.

Zone 3: All countries worldwide, excluding the United States, Canada, Bermuda, the Caribbean, Hong Kong, Singapore, India and South Africa.

Zone 4: All countries worldwide.

Home: Your principal place of residence, used for domestic purposes, and including garage(s) and other outbuilding(s).

HomeAway: The rental companies Owners Direct, and HomeAway, part of The HomeAway Group, owners of the HomeAway Group Affiliate Website

HomeAway Group Affiliate Website: One of the following websites www.ownersdirect.co.uk and www.homeaway.co.uk

Home Country: Your country of residence (Please note for the purposes of this insurance the UK Area is defined as one country of residence).

Insured Person or You/You: Each person named on the Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 79 years of age.

Limits of Cover: Unless states otherwise, Our maximum liability in any one Period of Insurance is limited to the amount stated in each Section,

Manual Work: Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labour of any kind (other than in the catering industry). Cover for Personal Liability is excluded.

Medical Condition: Any medical disease, sickness, condition, illness or injury including psychological or mental condition or illness, that has affected You or any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip.

Medical Practitioner: A legally licensed member of the medical profession, recognised by the law of the country where treatment is provided and who, in rendering such treatment is practising within the scope of his/her licence and training, and who is not related to You or any travelling companion.

Owner: The owner or leaseholder of the property being rented through the HomeAway Group Affiliate Website.

Period of Insurance: The period shown on the Certificate. Cancellation cover starts when You purchase this insurance or when You book Your Trip, whichever is the later. There is no cover under the Cancellation section of this policy outside
the Period of Insurance. Cover for all other Sections of Your policy will start from the start date shown on Your Certificate or, if later, when You leave Your Home or usual place of business at the start of Your journey.

Cover for any Trip ends on the earliest of:
- the end date shown on Your Certificate; or
- the date You return to Your usual place of residence or business at the end of Your journey; or
- the date when the maximum number of days cover shown in Your policy has been reached.

Note: If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

**Policy Excess:** The first £50 per Insured Person, each and every incident, each and every section of cover.

**Pre-existing Medical Condition:**
1. Any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the 2 years prior to the commencement of cover under this policy and/or prior to any Trip: and
2. any cardiovascular or circulatory condition (e.g. heart condition, hypertension, blood clots, raised cholesterol, stroke, aneurysm) that has occurred at any time prior to the commencement of cover under this policy and/or prior to any Trip.

**Rental Property:** The property that You have leased from an Owner through a HomeAway Group Affiliate Website and at which You intend to stay during a Trip.

**Rental Value:** The actual amount that You have paid for the Rental Property in pounds sterling. This amount does not include the cost of any flights, fares, fuel or other travel costs, or the cost of meals or excursions booked during a Trip.

**Special Sports and Activities:** The activities listed under the Winter Sports and Special Sports & Activities Section of this policy.

**Strike or Industrial Action:** Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

**Trip:** A journey within the countries of the Geographical Limits, during the Period of Insurance for which You have paid the appropriate premium; Note: Trips must commence and end in Your Home Country and a return ticket must have been booked prior to departure.

**UK Area:** Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

We, Our or Us: Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

**Winter Sports:** The activities listed under the Winter Sports and Special Sports & Activities Section of this policy.

**You/Your:** Each person named on the Certificate and for whom the appropriate premium has been paid, and at the commencement of the Period of Insurance being not more than 79 years of age.

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## SECTION 1 CANCELLATION & CURTAILMENT

**What is covered:**
We will reimburse up to a maximum of £3,500 per Insured Person in total under this policy for financial loss You suffer, being non-refundable deposits and amounts You have paid, for travel and accommodation You do not use because of Your inability to commence travel or complete the Trip.

This policy covers travel and accommodation costs and does not cover any costs associated with car hire or parking, pre booked excursions, activity entrance fees and tickets or theme park tickets.

We will only pay for financial loss You suffer on behalf of any travelling companion if they are insured and named on this policy. If Your travelling companion is not insured under this policy, You will need to claim against their travel insurance policy for any amounts that You have paid on their behalf.

**Cancellation** cover applies if You have booked a Trip to take place within the Period of Insurance, but You are forced to cancel Your travel plans because of one of the following changes in circumstances, which is beyond Your control, and of which You were unaware at the time You booked the Trip.
Curtailment cover applies if You are forced to cut short a Trip You have commenced, and return to Your Home Country, because of one of the following changes in circumstances which is beyond Your control, and of which You were unaware at the time You booked the Trip.

- Unforeseen illness, injury or death of You, a Close Relative or any person with whom You have arranged to travel or stay during the Trip.
- You abandoning Your Trip following the cancellation of or a delay of more than 12 hours in the departure of Your outward international flight, sea-crossing, coach or train journey, forming part of the booked Trip's itinerary, as a result of Strike or Industrial Action (of which You were unaware at the time You either booked the Trip or purchased this policy, whichever is the latest), adverse weather conditions, or the mechanical breakdown of, or accident of, the aircraft, sea vessel, coach or train.
- You or any person with whom You plan to travel being called up for Jury Service or being subpoenaed as a witness in a Court of Law (other than in a professional or advisory capacity).
- If You are made redundant and You qualify for redundancy payment under current legislation.
- Accidental damage, burglary, flooding or fire affecting Your Home, occurring during the Trip or within 48 hours before You depart, when the loss relating to Your Home is in excess of £1,500 and Your presence is required by the Police in connection with such events.
- Your compulsory quarantine.

The maximum amount We will pay under Section 1 in total for cancellation and Curtailment claims is £3,500 per Insured Person.

Special conditions relating to claims

You must obtain a medical certificate from the Medical Practitioner in attendance to confirm the necessity to return Home prior to the scheduled return date of the Trip in the event of unforeseen illness or injury.

You must notify the Carrier or Travel Agent immediately You know the Trip is to be cancelled or curtailed, to minimise Your loss as far as possible. If You fail to notify the Carrier or Travel Agent immediately it is found necessary to cancel the Trip, Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.

If You cancel the Trip due to unforeseen illness or injury You must provide a medical certificate from the treating General Practitioner stating that this prevented You from travelling.

If Your outward international flight, sea-crossing, coach or train journey is cancelled by the Carrier, You must produce to Us written documentation provided by the Carrier, specifying the reason for the cancellation.

If You cancel, curtail or interrupt Your Trip because Your presence is required by the Police in connection with accidental damage, burglary, flooding or fire affecting Your Home during Your Trip, You must produce to Us written documentation from the Police confirming that the loss or damage occurred during the Trip - otherwise no claim will be paid.

Curtailment claims will be calculated from the date of return to Your Home Country.

What is not covered:

a) any disinclination to travel or continue travelling, unless Your change of travel plans is caused by one of the circumstances listed under ‘What is Covered’;
b) any claim arising directly or indirectly from a known Pre-existing Medical Condition affecting You;
c) any claim arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting any Close Relative, travelling companion who is not insured under this policy or person with whom You intend to stay whilst on Your Trip.
d) cancellation caused by pregnancy or childbirth unless the cancellation is certified by a Medical Practitioner as necessary due to Complications of Pregnancy and Childbirth;
e) the cost of pre-arranged car hire and parking, pre booked excursions, activity entrance fees and tickets or theme park tickets;
f) any costs relating to unused travel and accommodation for any persons not insured under this policy;
g) claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You booked the Trip or purchased this policy, whichever is the latest;
h) withdrawal from service of the aircraft, sea vessel, coach or train on which You are booked to travel, by order or recommendation of the regulatory authority in any country. You should direct any claim in this case to the transport operator involved;
i) failure by the provider of any part of the booked Trip to supply the service or transport (whether as the result of error, insolvency, omission, default or otherwise), unless the event is specifically covered by this policy. You should direct any claim in this case to the provider involved;
j) change of plans due to Your financial circumstances except if You are made redundant and qualify for redundancy payment under current UK legislation;
k) any claim arising as a result of attendance of an Insured Person, or any other person on whom the holiday plans depend, in a Court of Law. This exclusion will not apply if You are called up for Jury Service or are subpoenaed as a witness (other than in any professional or advisory capacity);
l) any costs relating to airport taxes or air passenger duty and other surcharges levied by the airline You may be able to obtain a refund from Your Carrier for such charges;
m) any Cancellation or Curtailment caused by work commitment or amendment of Your holiday entitlement by Your employer;
n) any claim resulting from Your inability to travel due to an Insured Person’s failure to hold, obtain or produce a valid passport or any required visa in time for the booked Trip;
o) prohibitive regulations by the Government of any country, or delay or amendment of the booked Trip due to Government action;
p) the Policy Excess. If You are claiming only for loss of deposit then the excess is reduced to £10 per Insured Person per claim;
q) any claim arising from volcanic eruption (including volcanic ash being carried by the wind), earthquake or tsunami; the cost of this policy;
s) any claim for cancellation if You purchased this policy more than TEN days after the deposit has been sent to the Owner;
t) any claim for cancellation or curtailment if You purchased this policy less than 96 hours before the start of the rental period;
u) anything mentioned in the General Exclusions.

SECTION 2 PERSONAL LIABILITY

This section does not apply to trips solely within Your Home Country.

What is covered:
If in the course of a Trip You become legally liable for accidental bodily injury to, or the death of, any person and/or accidental loss of or damage to their property, then:

On condition that there is no other insurance in force covering the loss, the material damage or Your liability, We will cover You (or in the event of Your death, Your legal personal representatives) against:

• all sums which You shall become legally liable to pay as compensation; and
• all law costs awarded to any claimant or incurred in the defence of any claim that is contested by Us or with Our consent.

We will pay up to a maximum, including costs, of £2,000,000 under this policy. This limit applies to any and all claimants in any one Period of Insurance affected by any and all occurrences with any one original cause.

What is not covered:

a) injury to, or the death of, any member of Your Family or household, or any person in Your service;
b) property belonging to, or held in trust by You or Your Family, household or servant;
c) loss of or damage to property which is the legal responsibility of You or Your Family, household or servant. (This exclusion will not apply to temporary accommodation which You occupy and for which You assume contractual responsibility during Your Trip);
d) any liability which attaches by virtue of a contractual agreement, but which would not exist in law in the absence of such an agreement;
e) claims for injury, loss or damage arising directly or indirectly from:
   - ownership or use of: airborne craft; horse-drawn, motorised, mechanically-propelled or towed vehicles; vessels, sail or powered boat (other than row boats, punts or canoes); animals (other than horses, domestic dogs or cats); firearms;
   - the pursuit or exercise of any trade, profession or gainful occupation, or the supply of goods and services by You;
   - the ownership or occupation of any land or building;
   - wilful or malicious acts.
f) liability or material damage for which cover is provided under any other insurance;
g) accidental injury or loss not caused through Your negligence;
h) any injury, illness, death, loss, expense or other liability attributable to the transmission of any communicable disease or virus, or to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused;
i) an Insured Person engaging in any Special Sports and Activities or Winter Sports not listed under this policy
j) any claim arising in connection with a Trip solely within Your Home Country;
k) the Policy Excess;
l) anything mentioned in the General Exclusions.

SECTION 3 TRIP DELAY AND ABANDONMENT

What is covered:
We will pay compensation if your final international departure from or to Your Country of Residence by aircraft, sea vessel, coach or train is delayed for more than 12 hours from the time shown in your travel itinerary (plans) due to poor weather conditions, a strike, industrial action or mechanical breakdown of the international train or sea vessel; or -the grounding of the aircraft due to a mechanical or a structural defect. We will pay.
- **Delay**: A benefit of £xxx for each complete 12-hour period that you are delayed, up to the amount shown in your schedule of cover as long as you eventually go on the holiday; or

- **Abandonment**: Up to the amount shown in your schedule of cover in total for your part of the unused costs of the journey which have been paid or where there is a contract to pay that cannot be recovered from anywhere else, if, after you have been delayed for more than 24 hours, you decide to abandon the journey before you leave your home country.

**What is not covered:**
- The excess as shown in the table of benefits for each insured person and for each incident.
- Anything which is caused by you not checking in at the departure point when you should have done.
- Missed connections.
- Compensation unless you get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.
- Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your policy or travel tickets for your journey were bought (whichever is later).
- The withdrawal from service of an aircraft, cross-channel train or sea vessel (temporarily or permanently), on which you are booked to travel, by the carrier or on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country.
- anything mentioned in the General Exclusions.

**Claim evidence required**
- Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.
- Policy schedule
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that your pre-paid expenses cannot be refunded (2. Abandonment only)

Please note: This is not a full list and we may require other evidence to support your claim.

**WINTER SPORTS AND SPECIAL SPORTS & ACTIVITIES**

This policy specifically excludes participating in or practising for certain Winter Sports and Special Sports & Activities. You will not be covered under any section of Your policy if You are engaging in any Winter Sport or Special Sport & Activity that is not listed below.

**WINTER SPORTS**

<table>
<thead>
<tr>
<th>Ice-skating (outdoor)</th>
<th>Snowboarding (off-piste but on recognised and authorised areas only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skiing (off-piste but on recognised and authorised areas only)</td>
<td>Snowboarding (on-piste)</td>
</tr>
<tr>
<td>Skiing (on-piste / glacier)</td>
<td>Tobogganing</td>
</tr>
</tbody>
</table>

**SPECIAL SPORTS & ACTIVITIES**

<table>
<thead>
<tr>
<th>Athletics</th>
<th>Orienteering</th>
</tr>
</thead>
<tbody>
<tr>
<td>Badminton</td>
<td>Rambling</td>
</tr>
<tr>
<td>Baseball</td>
<td>Roller Blading (Line Skating / Skate boarding)</td>
</tr>
<tr>
<td>Basketball</td>
<td>Rounders</td>
</tr>
<tr>
<td>BMX cycling</td>
<td>Running, Sprint / Long Distance</td>
</tr>
<tr>
<td>Bowls</td>
<td>Safari (organised – no guns)</td>
</tr>
<tr>
<td>Cricket</td>
<td>Scuba Diving (max depth 30 metres - qualified)</td>
</tr>
<tr>
<td>Cross country running</td>
<td>Skate boarding</td>
</tr>
<tr>
<td>Curling</td>
<td>Snorkelling</td>
</tr>
<tr>
<td>Cycling</td>
<td>Squash</td>
</tr>
<tr>
<td>Fell running</td>
<td>Tennis</td>
</tr>
<tr>
<td>Golf</td>
<td>Trekking (under 2,000 metres altitude)</td>
</tr>
<tr>
<td>Heptathlon</td>
<td>Triathlon</td>
</tr>
</tbody>
</table>
### GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. You must answer all questions about this policy honestly and fully at all times. You must also tell Us straight away if anything that You have already told Us changes. If You do not tell Us, Your policy may be cancelled and any claim You make may not be paid.

2. To be covered under this insurance, You must be healthy, fit to travel and able to undertake Your planned Trip.

3. You must exercise reasonable care for the supervision and safety of both You and Your property. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.

4. You must avoid needless self-exposure to peril unless You are attempting to save human life.

5. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may prejudice the normal standard of service being provided.

6. In the event of an emergency or any occurrence that may give rise to a claim for more than £500 under this insurance, You must contact Us as soon as possible. You must make no admission of liability, offer, promise or payment without Our prior consent. **Please Telephone Us first.**

7. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.

8. We may, at any time, pay to You Our full liability under this policy after which no further liability shall attach to Us in any respect or as a consequence of such action.

9. Where it is possible for Us to recover sums that We have paid out under the terms of the policy, You will co-operate fully with Us in any recovery attempt We make and We will pay all costs associated with the recovery of Our outlay. You agree not take any action that may prejudice Our recovery rights and will advise Us if You instigate proceedings to recover compensation arising from any incident which has led to a successful claim against this policy. The sums We have paid out under the terms of the policy will be reimbursed from any recovery made.

10. You must take all practicable steps to recover any article lost or stolen and to identify and ensure the prosecution of the guilty person(s). We may at any time and at Our expense take such action as We deem fit to recover the property lost or stated to be lost.

11. In the event of a valid claim You shall allow Us the use of any relevant Travel Documents You are not able to use because of the claim.

12. You must notify Us in writing of any event which may lead to a claim, within 28 days of Your return Home. As often as We require You shall submit to medical examination at Our expense. In the event of the death of an Insured Person We shall be entitled to have a post mortem examination carried out at Our expense. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We reasonably require.

13. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.

14. We may give 7 days notice of cancellation of this policy by recorded delivery to You at Your last known address. In this case We shall refund to You the unexpired pro-rata portion of the premium You have paid, subject to there having been no known claims or losses.

15. If any dispute arises as to the policy interpretation, or as to any rights or obligations under this policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown under Customer Satisfaction. Using this service will not affect Your legal rights. If You are unsure of Your legal rights, You should contact the Citizens’ Advice Bureau.

16. You will be required to repay Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this policy.

17. This policy is subject to the Laws of England and Wales unless We agree otherwise. The courts of England and Wales alone shall have jurisdiction in any disputes.

18. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

19. When engaging in any sport or holiday activity (not excluded under General Exclusion 17) You must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and You must use all appropriate precautions, equipment and protection.

20. Although We are prepared to cover You when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that We or the underwriters consider such sports and activities as safe. At all times You must satisfy yourself that You are capable of safely undertaking the planned sport or activity and You must take care to avoid injury, accident or loss to yourself and to others.
GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

No section of this policy shall apply in respect of:

1. Any person who has reached the age of 80 years prior to the commencement of the Period of Insurance.
2. Any person practicing in Winter Sports or Special Sports & Activities, not listed under this Policy.
3. Any person who is travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had they sought his/her advice).
4. Any person who is travelling with the intention of obtaining medical treatment or consultation abroad.
5. Any person who has undiagnosed symptoms that require attention or investigation in the future (that is symptoms for which they are awaiting investigations/consultations, or awaiting results of investigations where the underlying cause has not been established).
6. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this policy, be insured by any other existing certificate, policy or any motoring organisation’s service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us.
7. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
8. We will not pay for any losses which are not directly covered by the terms and conditions of this policy. Examples of losses We will not pay for include loss of earnings due to being unable to return to work following injury or illness happening while on a Trip.
9. Costs of telephone calls or faxes, meals, taxi fares, interpreters' fees, inconvenience, distress, loss of earnings, loss of enjoyment of holiday, time-share maintenance fees, holiday property bonds or points, car hire and any additional travel or accommodation costs (unless pre-authorised by Us or part of a valid claim under Section 1 Cancellation and Curtailment).
10. Any deliberately careless or deliberately negligent act or omission by You.
11. Any claim caused by You climbing, jumping or moving from one balcony to another regardless of the height of the balcony.
12. Any claim arising or resulting from Your own illegal or criminal act.
14. Any claim arising directly or indirectly from Your drug addiction or solvent abuse, excessive alcohol intake, or You being under the influence of drug(s).
15. Any claim arising or resulting directly or indirectly from Your suicide, attempted suicide, or intentional self-injury.
17. You engaging in or practising for the following sports and activities: Abseiling, American Football, Animal Conservation/Game Reserve work, Bobsleigh, Boxing, Bungee Jumping, Canoeing/Kayaking (white water), Canyoning, Caving / Cave Diving, Clay pigeon shooting, Cross channel swimming, Dry skiing, Fencing, Flying as a pilot, Gliding, Gymnastics, Handball, Hang Gliding, Heli-skiing, High Diving, Horse Jumping, Horse Racing, Hot Air Ballooning, Hunting / Shooting, Hunting-on-horseback, Hurling, Ice Hockey, Ice sailing/ice windsurfing, Ice skating (outdoor) Jet Boating, Jet Skiing, Kite surfing/Landboarding/Boardguying, Lacrosse, Luge, Martial Arts, Marathons, Microlighting, Motocycling, Motor Racing (all types), Mountaineering, Mountain Biking, Mountain Boarding, Paintballing, Parachuting, Paragliding/Parapenting, Parasailing, Parascending (over land), Parasailing, Point-to-point, Polo, Potholing, Professional Sports, Quad Biking, Rock Climbing, Rock Scrambling, Rowing (inland/coastal), Rugby, Sailboarding/sandboarding, Sand Yachting, Scuba Diving (max depth 30 metres unqualified), Scuba Diving (max depth 40 metres qualified), Shark feeding/cage diving, Skeleton, Skidoos, Skiing, Ski Jumping, Ski Racing, Ski Stunting, Sky Diving, Snowboarding, Snow Mobiling, Steeplechasing, Surfing, Team sports played in competitive contests, Tobogganing, Wake boarding, War Games, Water Skiing, Weight-lifting, White/Black Water Rafting (Grade 5 to 6), Wrestling, Yachting (racing), Yachting (crewing) - outside territorial waters, Zorbing/Hydrozorbing or any other activity not mentioned under this policy unless You have referred these to Us and We have written to You accepting them for insurance. If You are undertaking a pursuit or activity which is not listed in this policy or are in any doubt as to whether cover will apply, please call Our Travel Helpline on 0144 444 2409.
18. Participation in any organised competition involving any Special Sports and Activities or Winter Sports.
20. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but be not limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect. This exclusion does not apply to claims under Section 2 (Medical Emergency & Repatriation).
21. You travelling to a country or specific area or event to which the Foreign and Commonwealth Office has advised persons not to travel.

22. Loss or destruction or damage or any expense whatsoever resulting from: ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.

23. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date.

24. Delay, loss, damage or injury, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly operate as a result of a computer virus. Computer viruses include any program or software, which prevents any operating system, computer program or software working properly or at all.

25. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.

26. Loss of any kind arising from the provision of, or any delay in providing, the services to which this policy relates, unless negligence on Our part can be demonstrated.

MAKING A CLAIM ON RETURN HOME

First, check Your Certificate and the appropriate section of Your policy to make sure that what You are claiming for is covered.

Claims forms can be obtained from www.intana-assist.com. Alternatively telephone Our Claims Helpline on 0144 444 2408 to obtain a claim form, giving Your name and Certificate number, and brief details of Your claim.

All claims must be notified within 28 days of Your return on a policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of Your policy for specific conditions and details of the supporting evidence that We require. We recommend You use registered post.

In order to handle claims quickly, We may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for Us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, Intana shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

Important notice

Under the new European Union (EU) travel regulations, You are entitled to claim compensation from Your Carrier if any of the following happen:

1 **Denied boarding and cancelled flights**
   If You check in on time but You are denied boarding because there are not enough seats available or if Your flight is cancelled, the Carrier must offer You financial compensation.

2 **Long delays**
   If Your flight is delayed for more than five hours, the airline must offer to refund Your ticket.

3 **Luggage**
   If Your checked-in luggage is damaged or lost by an EU airline, You must claim compensation from the Carrier within seven days. If Your checked-in luggage is delayed, You must claim compensation from the Carrier within 21 days of its return.

You can download full details from [http://ec.europa.eu/transport/passengers/air/air_en.htm](http://ec.europa.eu/transport/passengers/air/air_en.htm)

For policies purchase on Homeaway.co.uk please quote the following scheme codes as relevant to your product:

<table>
<thead>
<tr>
<th>Product Purchased</th>
<th>Scheme Code</th>
<th>EAHIB Reference Number (not required for claims)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intl’ Holiday Rental Home Insurance</td>
<td>CWI</td>
<td>HIB 11 00225 UK BTW HA</td>
</tr>
<tr>
<td>Intl’ Holiday Rental Home Insurance Family</td>
<td>CWF</td>
<td>HIB 11 00225 UK FBTW HA</td>
</tr>
</tbody>
</table>
CUSTOMER SATISFACTION

Our Promise of Service: We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

Quality Department,
Intana,
Sussex House,
Perrymount Road,
Haywards Heath,
West Sussex,
RH16 1DN
Telephone: 0144 444 2010 or e-mail on: quality@intana-assist.com

We will aim to provide You with a full response within four weeks of the date We receive Your complaint and Our response will be Our final decision based on the evidence presented. If for any reason there is a delay in completing Our investigations, We will explain why and tell You when We hope to reach a decision.

In any event, should You remain dissatisfied or fail to receive a final answer within eight weeks of Us receiving Your complaint, You may have the right to refer Your complaint to an independent authority for consideration. That authority is a Financial Ombudsman Service (FOS) at:

Exchange Tower,
Harbour Exchange Tower,
London,
E14 9SR
Telephone: 0800 0234 567 or 0300 1239 123

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the above Procedure before the FOS will consider Your case.

Your legal rights are not affected.

CANCELLATION PROVISIONS

Right to return the insurance document: Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made

Cancellation by the Insured Person: If You subsequently give notice in writing or by telephone to Us to cancel this policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling – Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling – Off Period and You have not made a claim or sought assistance under the policy then You will be entitled to a pro rata refund of premium in accord with the remaining term of the policy less an administration fee.

Cancellation by Us: If You fail to satisfy the terms of Your Policy, We may choose to cancel Your Policy during the Period of Insurance by giving You 7 days written notice of cancellation to the last address You provided Us with. Examples of when We might do this includes You not paying a Premium instalment when due, Us discovering that You are no longer eligible for cover (such as no longer living in the UK), etc.

Premium position upon cancellation by Us: If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate. If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.
Effective time of cancellation  This policy shall cease at 00.01 hours on the day following the last day of the Period of Insurance for which premium has been paid.

DATA PROTECTION ACT 1998 NOTICE

We collect and maintain personal information in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this policy.

Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether We hold Your information on paper or in electronic form.

Enquiries in relation to data held by Intana should be directed to the Customer Contact Centre Manager, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

IF YOU ARE DEAF OR HARD OF HEARING

The following number is available for deaf, hard of hearing and speech impaired customers who have access to a minicom telephone: 01444 450389

REQUESTING ASSISTANCE

IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE INTANA STATING YOUR NAME AND POLICY NUMBER.

<table>
<thead>
<tr>
<th>HELPLINE</th>
<th>NUMBER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Travel Helpline</td>
<td>+44 (0) 144 444 2409</td>
</tr>
<tr>
<td>Pre Travel Advice</td>
<td>+44 (0) 1444 442515</td>
</tr>
<tr>
<td>Medical Emergency &amp; Repatriation</td>
<td>+44 (0) 1444 442405</td>
</tr>
<tr>
<td>Travel Insurance Claims and Cancellation</td>
<td>+44 (0) 144 444 2408</td>
</tr>
<tr>
<td>Legal Advice &amp; Legal Expenses Claims</td>
<td>+44 (0) 144 4442516</td>
</tr>
</tbody>
</table>

* When calling from inside the UK first dial zero. (When calling from outside the UK first dial the UK Code +44)

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

Financial Services Compensation Scheme

Both Europ Assistance Irish Branch and Collinson Insurance Services Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if We are unable to meet Our obligations. More information can be obtained from the www.fscs.org.uk website.