

Natural catastrophe extension (Policy B)

on payment of additional premium

Cancellation

We will pay you up to the amount shown in the schedule of cover for any part of your trip which is cancelled due to:

fire, flood, earthquake, storm, lightening, explosion, hurricane, or volcanic eruption.

Or

Accommodation and Transport Expenses

We will pay up to the amount shown in the schedule of cover for reasonable additional accommodation (room only) costs and transport expenses necessarily incurred by you up to the standard of your original booking:

1. to return home if the public transport on which you are booked to travel is cancelled or delayed and an alternative is not provided to you within 24 hours

Or

2. for connecting transport, not provided within a timeframe that allows you to continue with your original itinerary following fire, flood, earthquake, storm, lightening, explosion, hurricane or volcanic eruption.

Provided:

1. you have paid your excess or accepted it will be deducted from any settlement.
2. your trip is not within the United Kingdom, Channel Islands or Isle of Man.
3. your trip is not part of a tour operator package holiday.
4. you are able to provide evidence of the necessity to make alternative travel arrangements.
5. you are not claiming for costs which are recoverable from a tour operator, public transport operator, accommodation provider, holiday services provider or any other source, or for which you receive or are expected to receive compensation or other assistance.
6. you are not claiming for any costs if you have made your own arrangements where less than a 24-hour delay has been incurred.
7. you are not claiming due to a known event.

There is no cover provided under this section for anything mentioned in the General conditions and exclusions applying to all sections of cover in the main policy wording. Additionally, no cover is provided under this section for:

1. any amounts recoverable from any other source.
2. food, drink, telephones calls.
3. any claim where the fire, flood, earthquake, storm, lightning, explosion, hurricane or volcanic eruption had already happened before you purchased this policy or booked your trip, whichever is the latter.
4. any costs if you do not take the first available means of transport to get to your destination or home or any unreasonable or unnecessary costs to get you to your destination or home.
5. any travel or accommodation expenses you would normally incur.
6. any claim as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO).
7. any claim due to Foreign, Commonwealth and Development Office (FCDO), government or local advice relating to any infectious disease.

If you need to claim:

Download a claim form at

www.imglobal.com/member/assistance/claims or call +44 (0)2920 474138 or write to Travel Claims Team, 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff CF24 0EL.

Our claims handlers will need to see:

- Completed claim form
- Booking invoice(s) for the trip
- Evidence from official sources confirming the reason you need to find alternative accommodation and the date on which this instruction was issued to you
- Invoices, bank / card statements and receipts for additional costs you incurred
- Details of other insurance, or third party responsible, if applicable