

## Terrorism cover extension

### on payment of additional premium

#### Cancellation (Policy A)

We will pay up to the amount shown in the schedule of cover for your proportion of:

1. transport charges
  2. loss of accommodation
  3. foreign car hire
  4. excursions booked before **you** go on **your** trip up to a maximum £250
  5. kennel, cattery, professional pet sitter costs
- that **you** have paid or have agreed to pay, that **you** cannot recover from any other source, following the necessary cancellation after **you** purchased this insurance resulting in financial loss if **you** wish to cancel **your** trip due to an act of **terrorism** occurring within a forty (40) mile radius of **your** booked accommodation.

Or

#### Curtailed (Policy B)

We will pay up to the amount shown in the schedule of cover for your proportion of:

1. excursions booked before **you** go on **your** trip up to a maximum £250
2. loss of accommodation
3. foreign car hire; and
4. either **your** pre-booked return travel costs, or the cost of **your** curtailment travel costs (whichever is greater).

that **you** have paid or agreed to pay and that **you** cannot recover from any other source following the necessary cutting short of **your** trip if **you** wish to return home due to an act of **terrorism** occurring within a forty (40) mile radius of your booked accommodation.

(Please note: **You** must use or re-validate **your** original ticket for **your** early return. If this is not possible **you** must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from **your** claim. If **you** do not have an original return ticket, **you** will not be reimbursed for costs incurred for **your** early return).

#### Provided:

1. **you** have paid **your** excess or accepted it will be deducted from any settlement.
2. **you** accept that your claim is limited to the **curtailment** charges applicable on date of the act of **terrorism** is initially announced, and the **trip** would need to be cut short.
3. **you** are not claiming the cost of Air Passenger Duty (or equivalent), airport charges and booking charges, or any payments or part payment made by using frequent flyer vouchers, Air Miles vouchers or other vouchers that have no financial face value.
4. **you** are not travelling against the advice or recommendations published by the Foreign, Commonwealth and Development Office (FCDO) applicable at the time you purchased this extension.
5. **you** are not provided with an alternative holiday to a different destination for the same standard of accommodation as originally booked for the remaining duration of your **trip** that **you** could reasonably be expected to accept.

6. your **curtailment** travel costs are to the same standard as that of **your** pre-booked return travel costs booked as part of **your** original trip.
7. **your** trip is not a one-way trip.
8. **you** are not claiming due to financial circumstances.
9. **you** must provide **us** with any information or documentation **we** may reasonably require enabling **us** to verify and process **your** claim

**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 extension for:**

- **your** carrier's refusal to allow you to travel for whatever reason other than the circumstances listed above.
- any losses recoverable from **your** tour organiser, carrier, accommodation supplier or credit card company.
- any circumstance that could have been reasonably anticipated at the time **you** booked **your** trip or purchased this extension (whichever is the latter).
- any extra charges from the company that **you** booked travel or accommodation with because of **your** failure to notify them as soon as the act of **terrorism** was public knowledge.
- any claim due to an act of **terrorism** which occurred prior to **you** booking **your** trip or purchasing this extension (whichever is the latter).

#### If you need to claim:

If **you** need to curtail (cut short) **your** trip **you** must contact the 24/7 assistance team first on +44 (0)2920 474133 for you claim to be valid

Download a claim form at:

<https://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 each part of the **trip**
- Evidence to support the reason for **your** cancellation or **curtailment**, including written confirmation from **your** carrier or local authority that an act of terrorism has taken place within a forty (40) mile radius of your booked accommodation
- **Curtailed:** All invoices, bank / card statements and receipts for any additional costs you incur as a result of **your** early return home
- Proof of **your** payment for each part of the **trip** (bank / card statements)
- Cancellation: Cancellation invoice(s) for each part of the **trip**
- Details of other insurance, or third party responsible, if applicable