



Single Trip & Multi-Trip Force Majeure Extension

This booklet is an extension to your main Boots Travel Insurance policy wording and is only valid if you have paid the appropriate additional premium.

This booklet is to be attached to, and read in conjunction with, your main policy booklet.

This policy is for residents of the United Kingdom, Channel Islands & BFPO only

For policies issued from 01/03/2018 to 28/02/2019

All the things that we told you about in the main policy wording also apply to this extension – (the things that you are and are not covered for, also apply here)

This extension extends your policy so that you have cover for force majeure, and tells you of any new terms and conditions that apply here that were not mentioned in the main policy wording.

YOUR INSURER

This Force Majeure Extension is underwritten by Travel Insurance Facilities Plc and insured by the United Kingdom and Republic of Ireland Branch Office of Union Reiseversicherung AG.

Sums insured and your contribution to each claim

The sums insured shown are the maximum amount payable under the policies for each insured person.

The excess shown is the amount that each insured person must contribute towards a claim for each and every incident.

The table below is designed to show you what cover may be available under this insurance, and is subject to the terms, conditions and exclusions detailed in both your main policy and this extension

SECTION	PAGE	COVER NAME	COVER IS AVAILABLE UP TO	YOUR EXCESS (based on your main policy)	
				Bronze	Silver
Force Majeure Extension	5	If a force majeure event occurs before you travel	£3,000	£75	£60
		If a force majeure event occurs while you are away	£1,000	£75	£60

How to make a claim

Make sure you check your insurance validation documentation and your policy to make sure that what you are claiming for is covered; you should also take note of the policy excess as this will be deducted from any settlement made directly to you.

Please telephone our claims line

0203 824 0709

8am – 8pm Monday to Friday, 9am – 1pm Saturday

Please listen carefully to the instructions so that your call is directed to the correct team.

We will send you the appropriate claim form by email (or post if you prefer). This claim form will have a 'check list' of documents and evidence we will need to process your claim. Please ensure you provide us with this information. If you are unable to then please include a note as to why certain evidence cannot be provided.

Once you return this form to us, we will allocate a claim number and send you notice of this by SMS & Email (please keep watch on your spam/junk folders).

You may submit your claim form and evidence by email but you should not destroy the originals in case we need them.

For personal possessions claims or any claim with receipted items (taxi, pharmacy, receipts etc.) you will need to send the originals in to us prior to settlement.

Please read the general conditions contained in this policy document and the relevant sections of your policy for more information.

We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills, along with evidence of ownership and / or proof of purchase.

(These are additional definitions to those shown in your main policy - Where these words are used in this Extension they will always have this meaning)

FORCE MAJEURE claims directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war, mutiny, military rising, insurrection, rebellion, revolution, military or usurped power, climatic conditions and acts of nature which first arise during the period of insurance and give rise to your pre-booked outward or return journey being delayed by more than 24 hours.

IRRECOVERABLE LOSS deposits and charges paid by you for your trip which are not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provided by the scheduled airline or another insurance company or a government agency or a travel agent or credit card company.

MODE OF TRANSPORT scheduled airline (as defined below), train (i.e. Eurostar and Eurotunnel), coach, ferry, cruise ship

TRANSPORT PROVIDER Airline companies, Rail Operators, Coach Operators, Ferry and Cruise Operators

If a force majeure event occurs before you travel

We will pay:	If you are unable to travel because:	Provided:
up to £3,000	<ul style="list-style-type: none"> your outward journey was delayed by more than 24 hours because of a force majeure event. 	<ul style="list-style-type: none"> you are not claiming for any of the reasons shown in 'what is not covered' in the main policy wording; you are not in breach of any of the conditions shown in 'what is not covered' in the main policy wording; you have paid your excess or agree it can be deducted from your claim settlement; you are not claiming due to an event that occurred or was announced prior to you purchasing your policy.

If a force majeure event occurs while you are away

We will pay:	If:	Provided you are not claiming for:
<p>up to £1,000 reasonable additional travel expenses to enable you to move to a safer area.</p> <p>up to £100 per 24 hours up to a maximum of £700 for additional accommodation.</p> <p>up to £30 per 24 hours up to a maximum of £210 for food or drink.</p> <p>up to £150 for the emergency replenishment of baby essentials or prescription medication, if your existing supplies run out during the period that you are delayed.</p>	<ul style="list-style-type: none"> your trip is disrupted because of a force majeure event. 	<ul style="list-style-type: none"> you are not claiming for any of the reasons shown in 'what is not covered' in the main policy wording; you are not in breach of any of the conditions shown in 'what is not covered' in the main policy wording; you have paid your excess or agree it can be deducted from your claim settlement; your transport provider has not offered, or provided, reasonable alternative arrangements; your trip was not part of a package holiday; you are not claiming for additional transport and accommodation costs which are of a higher standard than you had originally booked; you are not claiming for any costs which you would have expected to pay during your trip; you are not claiming for the cost of baby essentials or prescription medicine where you have not taken sufficient supplies with you to last the original duration of your trip.

At Boots Travel Insurance we take great pride in treating our customers fairly and we have tried to ensure that our policies are easy to understand. However occasionally we or our insurers might get it wrong in which case we want you to tell us.

If you wish to complain about this Force Majeure Extension:

Please contact The Quality & Improvements Manager, URV, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY,

Telephone: 0203 829 6604; Email: complaints@tifgroup.co.uk

If you are not satisfied with the outcome of any complaint you may ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, London, E14 9SR

Their telephone advice line is **0800 023 4567** if calling from a landline or **0300 123 9123** if calling from a mobile, or visit www.fos.org.uk

You are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on your behalf.

Your insurers details

This Force Majeure Extension is underwritten by Travel Insurance Facilities plc and insured by URV, Branch Office of Union Reiseversicherung AG for the United Kingdom and the Republic of Ireland Registered in England & Wales. Company No. FC024381 Branch No. BR006943A public body corporate with limited liability. Registered Office: Maximilian Strasse 53, D-80530 Munich, Germany. Registered with Amtsgericht Munich, Germany; Registered Number: HRB 137918

Union Reiseversicherung AG are authorised in Germany by BaFin and subject to limited regulation in the United Kingdom by the Financial Conduct Authority and in the Republic of Ireland by the Insurance Regulator.

Union Reiseversicherung AG are members of the Financial Services Compensation Scheme.

Administered in the United Kingdom and Ireland by Travel Insurance Facilities plc.

Registered Office: 1, Tower View, Kings Hill, West Malling, Kent ME19 4UY Registered in England. Registered Number: 3220410.

Travel Insurance Facilities plc are authorised and regulated by the Financial Conduct Authority FRN306537.

Travel Administration Facilities, Travel Claims Facilities and Emergency Assistance Facilities are trading names of Travel Insurance Facilities plc.