



# Your Outbacker Natural Catastrophe Insurance policy documentation

**Claims enquiries**

Telephone 0199 245 4253  
Quote Scheme Reference NCC2013

**Customer service**

Telephone 0203 475 4682

**This document only constitutes a valid insurance Policy when it is issued in conjunction with a valid Travel Insurance Policy.**

Scheme Reference: NCC2013

Worldwide Internet Insurance Services Ltd has arranged this insurance with PTI Insurance Company Limited. Registered in Companies House (Gibraltar) Ltd., 317 Main Street, P.O. Box 848, Gibraltar. Reg no.33927.

Worldwide Internet Insurance Services Ltd are an insurance intermediary licensed in Gibraltar by the Financial Services Commission under Licence Number FSC00657B. PTI Insurance Company Limited are authorised and regulated by the Financial Services Commission (FSC) in Gibraltar. The FSC holds a register of all regulated firms on its website (visit [www.fsc.gi](http://www.fsc.gi)).

**We draw Your attention to some important features of Your Natural Catastrophe Policy.**

#### **POLICY DOCUMENT**

**You** should read this document carefully together with the Certificate which forms an integral part of the Policy. It gives **You** full details of what is and is not covered and the conditions of the cover.

**CONDITIONS AND EXCLUSIONS** General conditions and exclusions will apply to the whole of **this** Policy. Specific terms may be applied to each sub-section.

#### **POLICY EXCESSES**

Claims will be subject to an **Excess**. The **Excess** will be applied per person, per section and per incident under which a claim is made. This means that **You** will be responsible for the first part of the claim. The amount **You** have to pay is the Excess.

#### **POLICY LIMITS**

**Your** Policy has limits on the amount **We** will pay under each sub-section.

#### **REASONABLE CARE**

**You** must exercise reasonable care to minimise loss as if uninsured.

#### **YOUR RIGHT TO CANCEL**

If **Your** cover does not meet **Your** requirements, please return all **Your** documents within 14 days of receiving them for a refund of **Your** premium. If during this 14 day period **You** have travelled, made a claim or intend to make a claim, **We** are entitled to recover all costs **We** have incurred for **Your** use of those services. Please note that **Your** cancellation rights are no longer valid after this initial 14 day period and there is no provision for refund.

#### **RESIDENCY**

This Policy is only available to **You** if **You** are permanently resident, and registered with a medical practitioner, in the **United Kingdom**, Channel Islands, Republic of Ireland and the Isle of Man.

#### **GOVERNING LAW**

This Policy shall be governed by and construed in accordance with the Law of England and Wales unless the insured's habitual residence (in the case of an individual) or central administration and/or place of establishment is located in Scotland in which case the Law of Scotland shall apply.

#### **COMPLAINTS PROCEDURE**

If **You** have any cause for complaint regarding this insurance, please refer to the Complaints Procedure.

#### **IMPORTANT CONTACT NUMBERS**

**FOR POLICY ENQUIRIES** - Call the Customer Helpline on: Telephone Number 0203 475 4682

**FOR CLAIMS** - Call the Claims Helpline on: +44 (0)1992 454253

#### **MAKING A CLAIM**

Any incident or loss which gives rise, or may give rise, to a claim under **Your** Natural Catastrophe Cover should be advised immediately to:

Claims Department: One Holdings Limited Tel: +44 (0) 1992 454253 Fax: +44 (0) 1992 450717

On contacting the Claims Team, please state **Your** insurance is provided by Worldwide Internet Insurance Services Ltd

Scheme name: Natural Catastrophe Cover  
Scheme ref: NCC2013

**You** will then be sent a claim form, which **You** should arrange to complete as soon as possible, and return with the necessary supporting documents. If **You** have to make a claim, **You** must notify **Us** as above as soon as practicable after the incident giving rise to the claim, and in any event no later than 31 days after **Your** return **Home**. **We** reserve the right to decline liability for any claim notified after this date.

#### THE INSURANCE

**We** will, subject to the terms of the Policy, and confirmation of proof of payment of the appropriate insurance premium, pay up to the limits detailed below in respect of events occurring during the period of insurance. This Policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the **Certificate / Schedule** that states the persons covered and the basis of cover. Together these documents form a contract of insurance. You must have purchased a Travel Insurance Policy for the trip to which the cover under this policy applies.

#### TABLE OF COVER

	Cover Section	Maximum Limits of Cover	Excess per person
1	<b>Natural Catastrophe</b>		
	a) Cancellation	Up to £1,500	£50
	b) Additional expenses	Up to £150 per day subject to a maximum £1,500	£50
	c) Replacement accommodation	Up to £150 per day subject to a maximum £1,500	£50
	d) Travel Delay	£25 per 12 hours subject to a maximum of £250	Nil

#### POLICY DEFINITIONS

Wherever the following words or phrases appear in bold within this Policy they will always have the same meaning..

##### **Certificate / Schedule**

Means the Certificate / Schedule is proof of insurance and is part of the Policy. This document describes the insured person(s) who are covered under this Policy, the period of insurance and the cover chosen.

##### **Excess**

Means the first amount of the claim for each person, each section and each incident which is payable by **You**. The Excess amounts are shown in the Summary of Cover.

##### **Home**

Means **Your** usual place of residence in the **United Kingdom**, Channel Islands, Isle of Man, Republic of Ireland.

##### **Material Fact**

A fact that would be important to a reasonable person in deciding whether to accept the risk and at what premium.

##### **Natural Catastrophe**

Means an event caused by the following forces of nature that has a catastrophic consequence: fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm which is unforeseen and unknown at the time **You** purchased this insurance.

##### **Period of Cover**

Cover is provided for up to 31 days from when the **Natural Catastrophe** occurs or up to the first available date to get **You** to **Your** destination or **Home** (whichever is sooner).

##### **Policy**

**Your Certificate/Schedule**, this wording and any endorsements.

##### **Public Transport**

Means an airline, train, bus, coach, or ferry services, operating to a published timetable or Tour Operator's own transport service, or taxi, to join **your** booked travel itinerary.

**Trip Services**

Means pre-booked, pre-paid or contracted to be paid, elements of the trip for car hire, airport parking, and excursion tickets.

**United Kingdom/UK**

England, Scotland, Wales, Northern Ireland.

**Us, We, Our**

Professional Travel Insurance Company Limited.

**You, Your(s), Insured**

Means all person(s), the names of whom are on the Certificate at the time of premium payment and are shown on the Certificate / Schedule. All persons must be resident and registered with a medical practitioner in the **United Kingdom**, Channel Islands and Isle of Man.

**Natural Catastrophe Cover****What You are covered for:**

If any part of **Your** outward, onward or return journeys are delayed, cancelled, cut short or extended as a result of a **natural catastrophe**, **We** will provide the cover shown below:

- a) Cancellation costs-up to the amount shown in the Table of Cover for any non-refundable unused travel, accommodation and **Trip Services** which **You** have paid or are contracted to pay if the **public transport** on which **You** are booked to travel is cancelled and **You** are unable to use **Your** travel, accommodation or **Trip Services**.
- b) Additional Expenses-up to the amounts shown in the Table of Cover for any reasonable additional accommodation (room only) costs and transport expenses necessarily incurred, by **You** up to the standard of **Your** original booking, in reaching **Your** booked destination at any stage of **Your** trip, including **Your** return **Home**, if
  - (i) the **public transport** on which **You** booked to travel is delayed for more than 24 hours and no reasonable alternative is offered by the transport company to allow **You** to reach **Your** destination; or
  - (ii) the **public transport** on which **You** are booked to travel is cancelled and an alternative is not provided to **You** within 24 hours or, in the case of connecting transport, not provided within a time frame that allows **You** to continue with **Your** original itinerary.
- c) Replacement Accommodation-up to the amounts shown in the Table of Cover for reimbursement of additional accommodation (room only) costs due to circumstances outside of **Your** control.
- d) Travel Delay-up to the amounts shown in the Table of Cover if the public transport on which **You** are booked to travel is delayed or cancelled at any international departure point from or to the **UK**, provided **You** have checked in at the departure point or, if **You** have checked in online, **You** have already travelled to the airport, and eventually continue with the trip. This cover is provided to assist with miscellaneous expenses that **You** incur when delayed at the departure point such as food, drink and telephone expenses.

**PLEASE NOTE THAT IF YOU RECOVER YOUR COSTS FOR ANY PRE-BOOKED ELEMENTS OF YOUR ORIGINAL ITINERARY, WE WILL THEN ONLY CONSIDER COVER FOR THE DIFFERENCE IN VALUE OF ANY ADDITIONAL COSTS THAT YOU INCUR DURING THOSE ORIGINAL TRIP DATES.** This condition does not apply to costs that **You** incur after **Your** original trip end date where **You** have to extend **Your** trip for any of the covered reasons identified under sub-sections a) to d) above.

**Special note regarding claims arising from volcanic ash clouds:**

**We** will consider claims arising from volcanic ash clouds produced by volcanic eruptions that would usually be excluded under point 4 below, subject to those claims occurring more than 28 days after the start date of this insurance or of **You** booking the trip, whichever is later.

**What You are not covered for**

1. The first £50 of each and every loss per person (except claims under sub-section 1d).
2. Travel tickets paid for using any airline mileage reward scheme or other reward points scheme.
3. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other reward points scheme.
4. Any circumstance existing or being publicly announced on or before the date **You** purchased this insurance or at the time of booking any trip, whichever is later, or, if **You** are cutting short **Your** trip under sub-sections b(i) and b(ii), before **You** had started **Your** trip.

5. Any costs incurred by **You** which are recoverable from a tour operator, public transport operator, accommodation provider, Trip Services provider or any other source, or for which **You** receive or you have been advised you will receive to receive compensation or other assistance.
6. Any accommodation costs, charges and other expenses where the public transport operator has offered reasonable alternative travel arrangements or accommodation.
7. Any costs for normal day to day living such as food and drink.
8. Anything covered under a Travel Insurance Policy that you have purchased for the trip to which the cover under this policy applies. .
9. Any travel or accommodation expenses **You** would normally incur.
10. Any costs if **You** have made **Your** own arrangements as the result of which less than a 24 hour delay has been incurred.
11. 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**.
12. Any claims arising from the losses directly arising from the insolvency or financial failure of a tour operator, public transport provider or holiday services provider.
13. Any claims directly or indirectly caused by, occasioned 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 claim:
  - a) act of terrorism; or
  - b) nuclear detonation, reaction, nuclear radiation or contamination, howsoever such nuclear detonation, reaction, nuclear radiation or radioactive contamination may have been caused; or
  - c) war, invasion or warlike operations (whether war be declared or not), hostile acts of sovereign or government entities, civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power or martial law or confiscation by order of any government or public authority; or
  - d) seizure or illegal occupation; or
  - e) confiscation, requisition, detention, legal or illegal occupation, embargo, quarantine, or any result of any order of public or government authority which deprives **You** of the use or value of **Your** property, nor for loss or damage arising from acts of contraband or illegal transportation or illegal trade; or
  - f) discharge of pollutants or contaminants, (other than from **Natural Catastrophes** as defined under the Policy definitions above) which pollutants and contaminants shall include but not limited to any solid, liquid, gaseous or thermal irritant, contaminant or toxic or hazardous substance or any substance the presence, existence or release of which endangers or threatens to endanger the health, safety or welfare of persons or the environment; or
  - g) chemical or biological release or exposure of any kind (other than from Natural Catastrophes as defined under the Policy definitions above); or
  - h) threat or hoax, in the absence of physical damage due to an act of terrorism; or
  - i) any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism; or
  - j) prohibitive regulations by the government of any country.
14. Any claims arising directly or indirectly from **You** travelling against Foreign Office advice.

#### **Special conditions relating to claims**

1. If **You** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **You** find out it is necessary to cancel the trip, the amount **We** will pay will be limited to the cancellation charges that would have otherwise applied.
2. **You** must obtain (at **Your** own expense) written confirmation from the provider of the accommodation (or anyone acting on their behalf), the local police or other relevant authority that **You** could not use **Your** pre-booked accommodation and the reason for this.
3. You must give notice as soon as possible to **Us** of any circumstances making which will disrupt your return **Home** and before any arrangements are made.
4. **You** must obtain (at **Your** own expense) written confirmation from the public transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport offered.
5. **You** must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of **Your** ticket and any other expenses from them in accordance with such terms and/or (where applicable) **Your** rights under EU Air Passengers Rights legislation in the event of denied boarding, cancellation or long delay of flights. Details of **Your** rights can be downloaded from: [http://europa.eu.int/comm/transport/air/ rights/index\\_en.htm](http://europa.eu.int/comm/transport/air/ rights/index_en.htm).

#### **OUR COMPLAINTS PROCEDURE**

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following. Please tell us your name and your claim number or policy number and the reason for your complaint.

We may record phone calls.

**For complaints about claims you should contact:**

The Claims Director  
One Holdings Limited  
1-4, Limes Court, Conduit Lane  
Hoddesdon  
Herts EN11 8EP

Phone: +44 (0) 1992 708700

**If you have any other type of complaint please refer to the Terms of Business enclosed with your policy or renewal.**

**Financial Ombudsman Service**

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

Their address is:  
The Financial Ombudsman Service  
South Quay Plaza  
183 March Wall  
London  
E14 9SR.

Phone: **0800 023 4567** if calling from a landline or **0300 123 9123** if calling from a mobile

You can visit the Financial Ombudsman Service website at **[www.fos.org.uk](http://www.fos.org.uk)**

If you take any of the action mentioned above, it will not affect your right to take legal action.

Please note that the Financial Ombudsman Service will not consider **Your** complaint until **You** have received a final decision from PTI Insurance Company Limited.

The existence of these internal arrangements does not affect **Your** right to take immediate legal action against PTI Insurance Company Limited.

**COMPENSATION SCHEME**

Groupama Insurance Company are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if we cannot meet our obligation. This depends on the type of business and the circumstances of the claim. Further information about compensation is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or telephone 0800 678 1100, or 020 7741 4100.

**DATA PROTECTION ACT 1998**

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.