

HOW TO MAKE A CLAIM

You should refer to the DTW1991 Holiday Travel+ Insurance Policy for full information

FOR SECTIONS 1-16 AND 18-26

If there are any circumstances that may give rise to a claim under this policy You (or Your legal or personal representatives) must contact the Claims Handler and advise them as soon as practicable giving brief details of the circumstances and request a claim form.

When contacting the Claims Handler please quote scheme reference **DTW1991 Holiday Travel+** and the Policy ID stated in the Travel Insurance Certificate.

Claims Handler contact details:

Insurance Administration Services Limited

P.O. Box 9, Mansfield, Notts. NG19 7BL

Telephone: +44 (0)1623 683 585

Email: claims@ias-health.com

All claims must be substantiated by original receipts, valuations, medical, police or other report(s) as applicable.

Please note that in certain circumstances more immediate action is required to ensure that Your claim is not prejudiced i.e.

1. **Cancellation Claims** – notification of cancellation of the Journey MUST be given:

- A. verbally or in writing to the Claims Handler
- B. in writing to the tour operator or travel agent or in respect of Journeys not arranged via a tour operator or travel agent to the accommodation and transport providers

IMMEDIATELY the circumstances giving rise to the claim occur

2. **Curtailment Claims** – notification of Curtailment of the Journey MUST be given to the Assistance Company PRIOR TO departing to return home

3. **Delayed Baggage Claims (and/or Ski Equipment/Golf Equipment)** – the non-arrival of the Insured Person's baggage (and/or Ski Equipment/Golf Equipment) MUST be reported IMMEDIATELY to the carrier and a written report (or in the case of an airline a Property Irregularity Report) obtained from them

4. **Medical Expenses Claims** – the Assistance Company MUST BE NOTIFIED PRIOR TO:

- A. the Insured Person being admitted as an inpatient at any hospital, clinic or nursing home. If this is not possible because of the seriousness of the condition then You must contact the Assistance Company as soon as possible after being admitted
- B. any repatriation arrangements being made
- C. burial, cremation or transportation of the Insured Person's body
- D. any hospital transfer being arranged or return home costs incurred under Section 2 sub-section 1 or sub-section 2.

For assistance telephone: +44 (0)20 8050 1991 or email: operations@maydayassistance.com

When contacting the Assistance Company please advise them that You are insured under scheme reference **DTW1991 Holiday Travel+** and quote the Policy ID stated in the Travel Insurance Certificate

5. **Missed Departure Claims** – the Insured Person MUST check in at the coach terminal, rail terminal, port or airport according to Your booking confirmation and obtain:
 - A. written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for such delay
 - B. a repairer’s report in the event of a claim in respect of accident, damage to or breakdown of the private motor vehicle in which the Insured Person was travelling
6. **Money and/or Valuables Claims** – all losses of Money and/or Valuables MUST be reported to the police within 24 hours of discovery and a written report obtained from them. Loss of travellers cheques and debit or credit cards or pre-paid cards MUST be reported to the appropriate issuing authority within 24 hours of discovery or as soon as practicable
7. **Passport Claims** – loss of passport MUST be notified IMMEDIATELY on discovery to the nearest British Consulate (or if not holding a British passport to the Insured Person’s nearest Embassy) and a written report of the loss obtained from them
8. **Personal Baggage (and/or Ski Equipment/Golf Equipment) Claims** – loss or damage occurring in transit MUST be reported IMMEDIATELY on discovery to the carrier (e.g. airline) and a written report (or in the case of an airline a Property Irregularity Report) obtained from them

All other losses MUST be reported to the local police within 24 hours of discovery or as soon as practicable and a written report obtained from them

9. **Personal Liability Claims** –

DO NOT admit liability or offer or promise any payment or indemnity

DO:

- A. forward to the Claims Handler IMMEDIATELY upon receipt every letter, claim, writ, summons or process
 - B. notify the Claims Handler in writing IMMEDIATELY You have knowledge of any impending prosecution, inquest or official inquiry in connection with any accident that may result in a claim
10. **Piste Closure Claims** – You MUST provide the Company within 30 days of returning from the Journey with written confirmation from the tour operator’s representative (or if unavailable – the ski lift operators) of the dates of closure and reason for closure of such on piste skiing facilities
 11. **Hospitalisation/Unprovoked Assault/Hijack and Kidnap Benefit Claims** – You MUST provide the Company within 30 days of returning from the Journey with the appropriate medical certificate and/or police report
 12. **Travel Delay Claims** – the Insured Person MUST obtain written confirmation from the carriers (or their handling agents) of the number of hours delay in departure of the coach, train, sea vessel or aircraft in which the Insured Person was booked to travel and the reason for such delay.

PLEASE REFER to the appropriate section for full details. You must also:

- Give all information and assistance that the Insurers may require.
- Comply with all reasonable deadlines set by the Insurers.
- Comply with all deadlines set by any court or legally empowered authority for the disclosure of information, production of proof, evidence and/or documentation and provision of assistance.

FAILURE TO COMPLY WITH THE TERMS OF THIS POLICY MAY PREJUDICE ANY CLAIM
See the DTW1991 Holiday Travel+ Insurance Policy for full terms, conditions and exclusions

FOR SECTION 17 – LEGAL EXPENSES

Contact DAS Legal Expenses Insurance Company Limited

Telephone: + 44(0)117 934 0553, giving brief details of the circumstances of your claim.

When contacting DAS please quote reference **TV1/6855409-DTW1991**.

DAS will ask You about Your legal dispute and if necessary call You back at an agreed time to give You legal advice.

If Your dispute needs to be dealt with as a claim under this section, DAS will give You a claim reference number.

At this point DAS will not be able to tell You whether You are covered but will pass the information You have given to the DAS claims handling team and explain what to do next.

If You prefer to report Your claim in writing, You can send it to:

The Claims Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH or You may email Your claim to newclaims@das.co.uk.

Please do not ask for help from a lawyer or anyone else before DAS has agreed. If You do, DAS will not pay the costs involved even if DAS accepts the claim.

For all claims You must:

- Give all information and assistance that is required.
- Comply with all deadlines.
- Comply with all deadlines set by any court or legally empowered authority for the disclosure of information, production of proof, evidence and/or documentation and provision of assistance.
- Not use threatening or abusive behaviour or language when dealing with Insurers.
- Complete and return the claim form together with all original receipts, reports and evidence requested on the claim form.

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See the DTW1991 Holiday Travel+ Insurance Policy for full terms, conditions and exclusions