

national **express**

# Cancellation Insurance

ref: HX020B

Please read this policy and carry it  
with you during your trip

Cover is only available if  
**you** are a resident of the  
**UK, the Channel Islands** or  
the Isle of Man.

Global Assistance

**Allianz** 

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# Summary of cover

The following table shows the maximum amount **we** will pay and policy **excesses** for each section of cover. You should read the rest of this booklet for the full terms and conditions.

Section/Cover	Cover limits (up to)	Excess
1. Cancellation charges	£500	£30
2. Personal possessions	£500	£30
Single, article pair or set (where receipts held)	£100	
Single, article pair or set (*where receipts not held)	£50	
Valuables	£100	
Sports equipment	£100	
Tobacco/alcohol/ fragrances	£50	

**\*Note**

The most **we** will pay for all items where **you** cannot provide a receipt or proof of purchase is **£200**.

## Important information

Thank you for taking out National Express cancellation insurance with us.

Your policy schedule shows the people who are covered and any special terms or conditions that may apply.

Your policy does not cover everything. You should read this policy carefully to make sure it provides the cover you need. If there is anything you do not understand, you should call Holiday Extras on 0800 171 000 / 020 8666 0645 or write to us at Holiday Extras Limited, Ashford Road, Newingreen, Hythe, Kent, CT21 4JF.

### Insurer

Your National Express cancellation insurance is underwritten by AWP P&C SA and administered in the United Kingdom by Allianz Global Assistance.

### How your policy works

Your policy and policy schedule is a contract between **you** and **us**. We will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned, the benefits and exclusions within each section apply to each **person insured**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

### Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

**You** must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** National Express cancellation insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call Holiday Extras as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

### Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** policy schedule and return all **your** documents for a refund of **your** premium.

**You** can contact **us** at Holiday Extras Limited, Ashford Road, Newingreen, Hythe, Kent, CT21 4JF, or telephone **0800 171 000 / 020 8666 0645**.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

### Policy excess

Under both sections of **your** policy, **you** will have to pay an **excess**. This means that **you** will be responsible for paying the first part of the claim for each **person insured**, for each section, for each incident. The amount **you** have to pay is the **excess**.

### Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at **www.fscs.org.uk**.

### Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

### Contracts (Rights of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

### Data protection notice

**We** care about **your** personal data.

The summary below and **our** full privacy notice explain how Allianz Global Assistance protects **your** privacy and uses **your** personal data.

**Our** full privacy notice is available at **www.allianz-assistance.co.uk/privacy-notice/**

If a printed version is required, please write to Legal and Compliance Department, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

#### • How will we obtain and use your personal data?

**We** will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as **your** insurance broker, doctors in the event of a claim.

**We** will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

- **Who will have access to your personal data?**

**We** may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as the seller of the policy and any of their providers who are contracted to provide any service related to the insurance offering; or in the event of a claim;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

**We** will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us** **your** consent to do so.

- **How long do we keep your personal data?**

**We** will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

- **Where will your personal data be processed?**

**Your** personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

- **What are your rights in respect of your personal data?**

**You** have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- To file a complaint.

- **Automated decision making, including profiling**

**We** carry out automated decision making and/or profiling when necessary.

- **How can you contact us?**

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD

By telephone: 020 8603 9853

By email: [AzPUKDP@allianz.com](mailto:AzPUKDP@allianz.com)

# Definitions of words

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When the following words and phrases appear in the policy document or policy schedule, they have the meanings given below. These words are highlighted by the use of bold print.

## Accident

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

## Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

## Area of cover

**You** will not be covered if **you** travel outside the **UK**.

## Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

## Departure point

The coach station where **your outbound journey** to **your** destination begins, and where **your homebound journey** back **home** begins.

## Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

## Excess

The deduction **we** will make from the amount otherwise payable under this policy for each **person insured**, for each section, for each claim incident.

## Home

**Your** usual place of residence in the **UK**, the Channel Islands or the Isle of Man.

## Homebound journey

A trip that begins when **you** board the coach at **your home bound departure point** and ends when **you** arrive at the destination shown on **your home bound coach ticket**.

## Insurer

AWP P&C SA.

## Outbound journey

A trip that begins when **you** board the coach at **your outbound departure point** and ends when **you** arrive at the destination shown on **your outbound coach ticket**.

## Pair or set

A number of items of **personal possessions** that belong together or can be used together.

## Period of insurance

- For return tickets  
Cancellation cover begins from the issue date shown on **your** policy schedule and ends at the beginning of **your outbound journey**. Cover for **personal possessions** applies for the duration of the **outbound journey** or **homebound journey**. There is no cover for the period between these trips.
- For one-way tickets  
Cancellation cover begins from the issue date shown on **your** policy schedule and ends at the beginning of **your outbound journey**. Cover applies for the duration of the **outbound journey** only.

## Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and not business purposes.

## Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables**).

## Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of two years with the same employer if **you** are aged 18 and over or 65 and under.

## Relative

**Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

## Resident

A person who has their main **home** and is registered with a **doctor** in the **UK**, the Channel Islands or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

## Travelling companion

Any person that has booked to travel with **your outbound journey** or **homebound journey**.

## United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

### Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

### We, our, us

Allianz Global Assistance which administer the insurance on behalf of the **insurer** of these sections.

### You, your, person insured

Each person shown on the policy schedule, for whom the appropriate insurance premium has been paid.

## Health declaration and health exclusions

These apply to the Cancellation charges section.

It is a condition of this policy that **you** can comply with the following:

- 1 **You** are fit to travel and undertake **your** planned **outbound journey** or **homebound journey**.
- 2 **You** are not travelling against medical advice or would have been advised not to travel if **you** had consulted **your doctor**.
- 3 **You** are not travelling with the purpose of having medical treatment or consultation.
- 4 **You** are not awaiting the outcome of any medical tests or an appointment at a medical facility for any medical investigations.

If **we** are unable to cover a medical condition, this will mean that any other **person insured** by **us** will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

### Exclusions relating to the health of someone not insured on this policy, but whose health may affect your decision whether to take or continue with your outbound journey or homebound journey

**You** will not be covered for any directly or indirectly related claims (see note at the end of this section) arising from the health of a **travelling companion**, someone **you** were going to stay with, a close **relative** or a **business associate** if at the time **your** policy was issued:

- **you** were aware they have been receiving medical treatment or consultation at any medical facility for a medical condition in the last 12 months;
- **you** were aware they have been awaiting medical treatment or consultation at any medical facility or have been under investigation for a medical condition;
- **you** were aware that a **doctor** had diagnosed them as having a terminal condition, or that their medical condition was likely to get worse in the next 12 months.

### Note

#### Indirectly related claims

An indirectly related claim means a medical problem that is more likely to happen because of another medical problem **you** already have. Sometimes these conditions can lead to the development of other conditions. For example if **you**:

- suffer from asthma, chronic obstructive pulmonary disease or other lung disease, **you** are more likely to get a chest infection.
- have high blood pressure, high cholesterol or diabetes, **you** are more likely to have a heart attack or a stroke.
- have osteoporosis, **you** are more likely to break or fracture a bone.
- have or have had cancer, **you** are more likely to suffer with a secondary cancer.

#### Level of medical cover provided

This policy does not cover any form of emergency medical treatment.

## General exclusions

The following exclusions apply to the whole of **your** policy:

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**We** will not cover **you** for any claim arising from, or relating to, the following:

- 1 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism or weapons of mass destruction.
- 2 Any epidemic or pandemic.
- 3 **You** not following any advice or recommendation made by the Foreign and Commonwealth Office, World Health Organisation or any government or other official authority. This includes where preventative measures are recommended.
- 4 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 5 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 6 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date.
- 7 **You** acting in an illegal or malicious way.
- 8 The effect of **your** alcohol, solvent or drug dependency or long term abuse.
- 9 **You** being under the influence of alcohol, of solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a **doctor** but not for the treatment of drug or alcohol addiction).
- 10 **You** not enjoying **your outbound journey** or **home bound journey** or not wanting to travel.
- 11 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of accommodation costs, unless it says differently in the policy.
- 12 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.



# Conditions

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 **You** are a **resident** of the **UK**, the Channel Islands or the Isle of Man.
- 2 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- 3 **You** have a valid policy schedule.
- 4 **You** accept that **we** will not extend the **period of insurance**.
- 5 **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
- 6 **You** accept that no alterations can be made to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.
- 5 With **your** or **your** Personal Representative's permission, get information from **your** medical records to help **us** or **our** representatives deal with any claim. This could include a request for **you** to be medically examined or for a postmortem to be carried out in the event of **your** death. **We** will not give personal information about **you** to any other organisation without **your** specific agreement.
- 6 Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and policy schedule. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 7 Not to pay any claim on this policy for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from any transport or accommodation provider, home contents insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.

## We have the right to do the following

- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give a false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the police.
- 3 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 4 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms, which will help **us** to recover any payment **we** have made under this policy.
- 8 If **you** cancel **your** trip for any reason other than those specified in section 1 of this policy, all cover provided on **your** policy will be cancelled without refunding **your** premium.
- 9 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

# Making a claim

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To claim, please visit the website [www.azgatravelclaims.com](http://www.azgatravelclaims.com). This will lead **you** to **our** online claims notification service where claim forms can be obtained immediately via email or by downloading directly from the site.

Alternatively, please phone **020 8666 9326** and ask for a claim form or

Write to: Allianz Global Assistance travel insurance claims department, PO Box 451, Feltham, TW13 9EE or

Email: [travel.claims@allianz-assistance.co.uk](mailto:travel.claims@allianz-assistance.co.uk). Quote ref: National Express - HX020B.

**You** should fill in the form and send it to **us** as soon as possible with all the information and documents **we** ask for. It is essential that **you** provide **us** with as much detail as possible to enable **us** to handle **your** claim quickly. Please keep photocopies of all information **you** send **us**.

**You** will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

## For all claims

- **Your** original booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out-of-pocket expenses **you** have to pay.
- Original bills or invoices **you** are asked to pay.
- Details of any other insurance **you** may have that may cover the same loss, such as household.
- As much evidence as possible to support **your** claim.

## Cancellation charges

- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating **doctor**. A certified copy of the death certificate is required in the event of death.
- If **your** claim results from any other circumstances, please provide evidence of these circumstances.

## Personal possessions

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, **you** should also report the theft, damage or loss to **your** transport provider and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged **personal possessions**.
- Keep any damaged items as **we** may need to inspect them. If **we** make a payment, or **we** replace an item, the item will then belong to **us**.
- Obtain an estimate for repair for all damaged items.

# Making a complaint

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We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

- **For complaints regarding the sale of your policy or the service provided by Holiday Extras:**

Write to: Insurance Customer Support, Holiday Extras, Ashford Road, Newingreen, Hythe, Kent CT21 4JF

Phone: 01303 815 318

Email: [insurancecustomerteam@holidayextras.com](mailto:insurancecustomerteam@holidayextras.com)

- **For complaints regarding your claim, the administration of your policy or the service provided by Allianz Global Assistance:**

In the first instance, please write to:

Customer Service, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD

Phone: 020 8603 9853

Email: [customersupport@allianz-assistance.co.uk](mailto:customersupport@allianz-assistance.co.uk)

Please supply us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration. Visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) write to Financial Ombudsman Service, Exchange Tower, London E14 9SR call 0800 023 4567 or 0300 123 9 123 or email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Cancellation charges - Section 1

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### WHAT YOU ARE COVERED FOR

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We will pay up to £500 in total, for your unused National Express coach ticket(s) which has been paid for and that cannot be recovered from anywhere else.

We will provide this cover if you have to cancel your outbound journey and/or homebound journey before it begins because one of the following unavoidable circumstances happen after the date your policy and National Express coach ticket(s) were bought:

- The death, serious injury or serious illness of you, someone you were going to stay with, a travelling companion, or a relative or business associate of you or a travelling companion.
- You or a travelling companion is called for jury service in your home country or as a witness in a court in your home country.

### WHAT YOU ARE NOT COVERED FOR

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An excess of the amount shown in your summary of cover.

Any claim if you do not comply with the conditions stated in the Health declaration and health exclusions on pages 11-13.

Anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for.

Booking and credit card transaction fees.

Administration costs charged by your travel provider to process a refund as a result of cancelling all or part of your booking.

More than the lowest market value of equivalent accommodation, transport charges and other travel expenses, if payment was made using loyalty card points, redeemable vouchers or another similar scheme.

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## WHAT YOU ARE COVERED FOR

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- **You** or a **travelling companion** is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in **your home** country.
- **Your redundancy.**
- **You** are a member of the Armed Forces, Police, Fire, Nursing or Ambulance services or work for another Government Department, and **your** employer withdraws **your** previously agreed leave for operational reasons.

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## WHAT YOU ARE NOT COVERED FOR

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Anything caused by:

- **your** carriers' refusal to allow **you** to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- the death of any pet or animal;
- the withdrawal from service (temporarily or permanently) of the coach on which **you** are booked to travel, by the carrier or on the recommendation or order of any government or other similar authority.

Any extra cancellation charges, because **you** did not tell National Express, their agents or anyone acting for **you**, as soon as **you** knew **you** had to cancel. Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date **your** policy or travel tickets for **your journey** were bought (whichever is the later).

Please refer to the General exclusions, Conditions and Making a claim that also apply.

## Personal possessions - Section 2

### WHAT YOU ARE COVERED FOR

Up to **£500** in total for **your personal possessions** damaged, stolen, lost or destroyed while on board the National Express coach on **your outbound journey** or **home bound journey**.

The most **we** will pay for **valuables** is **£100** in total whether jointly owned or not. There is also a single article, **pair or set** limit up to **£100** where **you** have the original receipt (reduced to **£50** if **you** do not hold the original receipt). The most **we** will pay for sports equipment is up to **£100** in total

#### Note

It will be **our** decision to pay either:

- the cost of repairing **your** items;
- to replace **your** belongings with equivalent items; or
- the cost of replacing **your** items. An amount for wear, tear and loss of value will be deducted.

### WHAT YOU ARE NOT COVERED FOR

An **excess** of **£30**.

More than **£50** for tobacco, alcohol, fragrances and perfumes.

More than the part of the **pair or set** that is stolen, lost or destroyed.

More than **£200** in total for **personal possessions** where **you** cannot provide a receipt or proof of purchase.

Breakage of or damage to:

fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per **person insured**.

Loss or theft of, or damage to, the following.

- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- **Personal possessions** unless they are on **your** person or they are in the locked luggage hold of the coach or overhead luggage rack while **you** are on board the coach.
- **Valuables** left on the coach.
- **Valuables** unless they are on **your** person.
- Contact or corneal lenses, unless following fire or theft.
- Bonds, share certificates, guarantees or documents of any kind.
- **Personal money**.

Please refer to the General exclusions, Conditions and Making a claim that also apply.

# Notes

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# Important telephone numbers

Customer services:

0800 171 000 /  
020 8666 0645

Claims:

020 8666 9326

This policy is available in large print,  
audio and Braille.

Please contact us on  
Phone 0800 171 000 / 020 8666 0645

and we will be pleased to organise  
an alternative version for you.

National Express UK Limited is an Appointed Representative of Holiday Extras Limited,  
Registered address Ashford Road, Newingreen, Hythe, Kent, CT21 4JF Registered No.1693250

National Express cancellation insurance is underwritten by AWP P&C SA  
and administered in the UK by Allianz Global Assistance.

Allianz Global Assistance is a trading name of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD.

Holiday Extras Limited and AWP Assistance UK Ltd are authorised and regulated by  
the Financial Conduct Authority.

AWP P&C SA is duly authorised in France and the United Kingdom  
and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Allianz Global Assistance acts as an agent for AWP P&C SA  
for the receipt of customer money, settling claims and handling premium refunds.

National Express UK Limited acts as an agent for AWP P&C SA for  
the receipt of customer money and handling premium refunds.