



SINGLE TRIP, LONGSTAY, MULTI-TRIP AND WINTER SPORTS POLICY

arranged by
GoSure.com

part of John Holman & Sons Limited

This Policy Wording is to confirm that those persons who have paid the required premium are insured under the Master Policy No OPT/08/01/182 issued by Optimum Underwriting Limited of PO Box 337, Dorking, Surrey RH4 3YN as Underwriting Agents for Groupama Insurance Company Limited. This document gives the full terms, exceptions and conditions of the policy. **Your** policy is governed by the law applicable to where **you** reside within the **United Kingdom** or Republic of Ireland.

John Holman & Sons Limited and Optimum Underwriting Limited are authorised and regulated by the Financial Services Authority. Groupama Insurance Company Limited, Registered in England: No. 995253, are authorised and regulated by the Financial Services Authority.

24 HOUR MEDICAL EMERGENCY HELPLINE

Medical Emergencies

If **you** are admitted to hospital and **you** are likely to remain in hospital for more than 24 hours, **you** must contact ONE Assist Limited immediately. If **you** do not, this could mean **we** will provide no cover or **we** reduce the amount **we** pay for medical expenses. If **you** receive medical treatment abroad and costs are likely to exceed £250, or the equivalent in local currency, **you** must notify ONE Assist Limited.

Returning early to the United Kingdom or Republic of Ireland

If **you** have to return to the **United Kingdom** or Republic of Ireland under Section 1 – Cancellation and Curtailment, or Section 3 – Medical and Other Expenses, ONE Assist Limited must authorise this. If they do not, this could mean that **we** will not provide cover or **we** may reduce the amount **we** pay for your return to the **United Kingdom** or Republic of Ireland.



ONE ASSIST LIMITED

Phone: +44 (0) 1992 621 500 Fax: +44 (0) 1992 645 133

Email: ops@oneassist.com

ONE Assist Limited will provide immediate help if **you** are ill or injured outside the **United Kingdom** or Republic of Ireland. They provide a 24-hour emergency service 365 days a year.

When contacting the above you will need to quote the reference number stated below, your name, address, telephone number, confirm that you are insured with Optimum Underwriting through GoSure and quote your policy number.

OUT- PATIENT TREATMENT

If **you** are in SPAIN, GREECE, CYPRUS, PORTUGAL or TURKEY and need out-patient medical treatment please provide a copy of **your** Insurance Certificate to the doctor and **your** treatment will be paid by ChargeCare International in line with the policy. **You** will be asked to fill in a simple form to confirm the treatment. The doctor will send the form to ChargeCare International together with the balance of the medical bill after deduction of the policy excess **you** may have paid to the doctor.

Email: newcase@chargecare.net



HOW TO MAKE A CLAIM

1. If **you** need to make a claim please obtain a claim form by telephoning or writing to the appropriate claims service below within 28 days of **your** return, quoting GoSure.com Travel Insurance and which section of the policy **you** are claiming under (calls maybe monitored or recorded for quality purposes).

FOR SECTIONS 1 TO 21

Preferential Administration Services Limited

6th Floor, Central House, Clifftown Road, Southend-on-Sea, Essex SS1 1AB.

Telephone: 0871 781 7630 Fax: 0870 423 1287

Please quote scheme number A500

FOR SECTION 22 – LEGAL EXPENSES

Lexceteras Limited

Minerva House, Holbeach Technology Park, Park Road,

Holbeach, Lincolnshire PE12 7PT

Telephone: 0871 222 9842 Fax: 01406 493083

MEDICAL HEALTH REQUIREMENTS

You are not covered if, when **you** took out this insurance or when **you** booked **your** trip, **you** or any person upon whose health the trip may depend:

- 1) were aware of any reason why the trip could be cancelled or curtailed or of any **Pre-existing medical condition** which could result in a claim;
- 2) have, during the 12 months before this insurance started, suffered from any chronic or recurring illness for which **you** have received treatment, including the taking of ongoing medication;
- 3) are awaiting tests/investigations, or for the results of tests/investigations for a **Pre-existing medical condition**;
- 4) were travelling against the advice of a medical practitioner or in order to get medical treatment;
- 5) have been diagnosed as having a terminal illness;
- 6) were receiving, recovering from, or on a waiting list for out/day/in-patient treatment in a hospital or nursing home, or on a waiting list to see a consultant/specialist.

RECIPROCAL HEALTH AGREEMENTS

If **you** are a UK resident **you** are entitled to medical treatment which becomes necessary when temporarily visiting a European Union (EU) country free of charge or at a reduced cost by using the EHIC.

You can apply for an EHIC for **your** spouse/partner and any children up to the age of 16 (19 if they are in full time education) at the same time as applying for **your** own. Application forms are available from **your** local post office or by calling 0845 606 2030.

You will need to have the following information for everyone **you** are applying for:

- Name and date of birth
- NHS or national insurance (NI) number

If **you** applied for an E111 during 2005 this should have been replaced with the EHIC automatically by the Department of Health. **You** will need to apply for a replacement if it is lost or stolen.

Also, if **you** are travelling to Australasia there are reciprocal medical treatment arrangements for **United Kingdom** and Republic of Ireland nationals. In-patient and out-patient public hospital treatments are given free of charge or at a minimal cost. Should **you** be admitted to hospital then immediate contact must be made with ONE Emergency Service and their authority obtained in respect of any treatment not available under the reciprocal arrangements, before such treatment is provided.

IMPORTANT NOTICE

Your attention is drawn to important features of **your** travel insurance policy including:

1. **Insurance Policy.** **You must read the insurance policy carefully.** This contains full details of the cover provided plus the conditions and exclusions which apply to it.
2. **Conditions, exclusions and warranties.** There are conditions and exclusions which apply to individual sections and general conditions, exclusions and warranties which apply to the whole policy.
3. **Health.** The policy contains conditions relating to the health of the people travelling and others upon whose well being the trip may depend. Please refer to Medical Health Requirements on page 1.
4. **Date Change Exclusion.** Changes in dates could see widespread failures of computer and other systems containing computer chips, which depend on date related information in order to work properly. Certain sections of **your** policy (refer to General Exclusions item 21) excludes anything directly or indirectly caused by failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date.
5. **Fraudulent Claims.** The making of a fraudulent claim is a criminal offence.
6. **Property Claims.** These are settled on an indemnity basis – not on a “new for old” or replacement cost basis, unless otherwise stated in the policy.
7. **Policy Limits.** Most sections of the policy have limits on the amount the Insurer will pay under that section. Some sections also include inner limits e.g.: for one item, or for valuables in total.
8. **Policy Excesses.** Claims under most sections of the policy will be subject to an excess. Where there is an excess, **you** will be responsible for paying the first part of a claim. (EXCEL policies carry no excesses).
9. **Reasonable Care.** **You** are required to take all reasonable care to protect **yourself** and **your** property and to act as though **you** are not insured.
10. **Complaints.** The insurance policy includes a Complaints Procedure which tells **you** what steps **you** can take if **you** wish to make a complaint.
11. **“Cooling Off” Period.** The policy contains a “cooling off” period which allows **you** to return the policy and obtain a full refund if **you** are dissatisfied with the cover, provided **you** have not made a claim and have no intent to claim.
12. **Hazardous Holiday Activities.** The policy will not cover **you** when **you** take part in certain hazardous activities.
13. **Governing Law.** **Your** policy is governed by the law applicable to where **you** reside within the **United Kingdom** or Republic of Ireland.
14. **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.

The policy applies to all persons named on the Insurance Certificate who are eligible to be insured and for whom the premium has been paid. **You** must be resident in the **United Kingdom** or Republic of Ireland.

DEFINITIONS

Wherever the following words and phrases appear in this policy they will always have these meanings:

“We/Us/Our” – Optimum Underwriting Limited as Underwriting Agents for Groupama Insurance Company Limited.

“You/Your” – Each Insured Person.

“Close Business Associate” – Any person whose absence from business for one or more complete days at the same time as **your** absence prevents the effective continuation of that business.

In order to help combat fraudulent claims, please note that in the event of a claim, some of **your** personal details and those of the claim will be stored in **our** computer system, and may be subsequently transferred to a centralised system. All data is stored in accordance with the relevant Data Protection Act(s) and in the event of a claim **you** will be given the opportunity to refuse **your** details to be transferred.

“**Curtail/Curtailment**” – Return early to home in the **United Kingdom** or Republic of Ireland.

“**Golf Equipment**” – golf clubs, golf balls, golf bag, golf trolley and golf shoes.

“**Hijack**” – The unlawful seizure or wrongful exercise of control of an aircraft or conveyance, which **you** are travelling in as a passenger.

“**Home**” – **Your** residential address in the **United Kingdom** or Republic of Ireland.

“**Immediate Relative**” – Mother, father, sister, brother, wife, husband, partner (same or different sex), son, daughter (including fostered/adopted son or daughter), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother, step-sister, legal guardian, aunt or uncle.

“**Loss of Limb**” – Physical, permanent and total loss of use at or above the wrist or ankle.

“**Loss of Sight**” – The complete and permanent loss of sight in at least one eye.

“**Medical Practitioner**” – A registered practising member of the medical profession who is not related to **you** or to any person **you** are travelling with, or intending to stay with.

“**Money**” – Cash, postal and money orders, travel tickets, lift passes (in respect of winter sports trips where the appropriate premium has been paid), passports, petrol coupons and green cards held by **you** for social, domestic and pleasure purposes.

“**Mugging**” – A violent attack on **you** with a view to theft by person(s) not previously known to **you**.

“**Personal Accident**” – Accidental bodily injury caused solely and directly by outward violent and visible means.

“**Personal Baggage**” – **Your** suitcases (or similar luggage carriers) and their contents usually taken on a trip, together with articles worn or carried by **you** for **your** individual use during **your** trip.

“**Permanent Total Disabling**” – Disablement as a result of which there is no business or occupation which **you** are able to attend to which having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.

“**Pre - existing medical condition**” – any disease, illness or injury for which:

– **you** have received medication, advice or treatment; or

– **you** have experienced symptoms

whether the condition has been diagnosed or not.

“**Psychiatric Condition**” – a mental or addictive condition, including, but not limited to, alcoholism, drug addiction or eating disorder.

“**Public Transport**” – Any fare paying passenger on the following regular scheduled forms of transport: Train, Coach, Taxi, Bus, Aircraft and Sea Vessel.

“**Redundancy**” – Any person declared redundant, who is under 65 years and under the normal retiring age for someone holding that person's position, and who has been employed for two continuous years with the same employer at the time of being made redundant.

“**Ski Equipment**” – Skis (including bindings), ski boots, ski poles and snowboards.

“**Ski Pack**” – Pre-booked lift passes, hired skis and boots and ski school fees.

“**United Kingdom**” – England, Scotland, Wales, Northern Ireland, the Scilly Isles, and the Isle of Man.

“**Valuables**” – Watches, furs, jewellery, photographic equipment, video equipment, camcorders, audio equipment, and all photographic/digital/optical/audio/video media.

PERIOD OF INSURANCE

Cancellation cover applies as soon as the premium has been paid and the policy wording is issued. The remaining covers apply for the duration of the booked trip (or earlier return to the **United Kingdom** or Republic of Ireland). It also includes the period of travel from **home** directly to the departure point and back **home** directly afterwards not exceeding 24 hours in each case. If the return is unavoidably delayed for an insured reason, cover will be extended free of charge for the period of that delay.

MATERIAL FACTS

We must be informed of any fact which is likely to influence **us** in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving **you** with no right to make a claim.

GEOGRAPHICAL LIMITS

Area 1 - United Kingdom.

Area 2 - Europe includes Republic of Ireland, Channel Islands and Countries bordering the Mediterranean, Madeira, Commonwealth of Independent States (west of the Ural Mountains) and the Canary Islands.

Area 3 - Australia and New Zealand only.

Area 4 - Worldwide excluding USA and Canada.

Area 5 - Worldwide including USA and Canada.

IMPORTANT NOTES

1. This policy is only available to persons resident in the **United Kingdom** or Republic of Ireland.
2. This policy is only valid for trips commencing in and returning to the **United Kingdom** or Republic of Ireland.
3. The cover under Section 1 – Cancellation – commences as soon as the trip booking is made and the premium has been paid. We cannot therefore, refund **your** premium after this date, except within the first 14 days of the policy being received or before **you** travel (whichever is sooner), if it does not meet **your** requirements.
4. Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.
5. Under some sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section. (No excesses apply to EXCEL policies).
6. If **your money, valuables** or any items of **personal baggage**, are lost or stolen, **you** must notify the local police within 24 hours of discovery. Please make sure **you** get a copy of the police report. Failure to comply will result in **your** claim being turned down.

For Single Trip Insurance:

7. This policy is not valid for trips exceeding 4 months.
8. Winter sports trips are only covered if the required additional premium has been paid and this is noted on the Insurance Certificate.
9. This policy is only available to persons under the age of 65 years (at the date of travel).

For Annual Insurance:

10. The maximum duration of any one trip is 31 days or 45 days if **you** have bought EXCEL cover, winter sports limited to 17 days per policy year where the appropriate additional premium has been paid and this is noted on the Insurance Certificate.
11. Family cover applies to **you** and **your** husband/wife or partner (whether **you** and they are of the same or different sex) plus up to 4 unmarried dependent children of either of **you**, under the age of 18 years in full time education, all permanently residing with **you**. **Your** unmarried dependent children are only covered when travelling with an adult insured under this policy.
12. This policy is only available to persons aged 65 years or under at the date of issue.
13. This policy is not valid for trips taken within the **United Kingdom** or Republic of Ireland unless pre-booked for a period for two nights or more.

For Explorer Insurance:

14. This policy is not valid for trips exceeding 18 months.
15. This policy is only available to persons under the age of 35 years (at the date of departure).

SECTION 1 – CANCELLATION

NOTE: No cover is provided under this section if **you** have arranged a BASIC policy.

YOU ARE COVERED

Up to the amount shown in the table of benefits if **your** travel and accommodation arrangements are cancelled before **your** departure from the **United Kingdom** or Republic of Ireland (including ski hire, ski school and lift passes for winter sports trips where the appropriate premium has been paid), which have not been used and which **you** have paid for or contracted to pay for, providing the cancellation is necessary and unavoidable (and is not a result of mere disinclination to commence **your** trip as arranged) due to:

- 1) the death or disablement by bodily injury, illness, medical complications of pregnancy or being subject to quarantine of (a) **you**, (b) any person **you** are intending to travel or stay with, (c) an **immediate relative** of **yours** or of any person **you** are intending to travel with or (d) a **close business associate** of **yours**, as certified by a doctor;
- 2) **you** being called for jury service or as a witness (but not as an expert witness or where **your** employment would normally require **you** to attend court) in a Court of Law;
- 3) **your redundancy** or the **redundancy** of any person **you** are intending to travel with, provided that **we** are informed in writing immediately notification of **redundancy** is received and that **you** were not aware of any impending **redundancy** at the time this policy was issued;
- 4) **your home** being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of **your** trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft or the police requesting **your** presence following burglary or attempted burglary at **your** home or place of business.
- 5) **your** passport, or the passport of any person **you** are intending to travel with being stolen during the 7 days before **your** scheduled departure date.
- 6) **you** being unexpectedly required for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing ambulance or coastguard services.
- 7) theft, fire or accident to **your** car within seven days of **your** departure. This only applies if **you** are using **your** own car for the whole trip.

YOU ARE NOT COVERED FOR

- 1) the excess as shown in the table of benefits on page 7. The excess will apply for each trip that **you** have booked and for each uninsured person;
- 2) claims where a medical certificate has not been obtained from a **medical practitioner**, confirming that cancellation of the trip is medically necessary;
- 3) anything caused directly or indirectly by:
 - a) any increased charges which may arise due to failure to notify **your** travel agent or tour operator immediately it is found necessary to cancel;
 - b) prohibitive regulations by the Government of any country;
- 4) claims where a theft of passport has not been reported to the necessary authorities, including but not limited to, the Police and UK Passport Service (UKPS) Republic of Ireland Passport Service;
- 5) anything mentioned in the General Exclusions. See Page 6.

SECTION 2 – CURTAILMENT

NOTE: No cover is provided under this section if **you** have arranged a BASIC policy.

Curtailment is only applicable if **you** return to the **United Kingdom** or Republic of Ireland earlier than planned.

This section includes the services of ONE Emergency Service (details shown on page 1) who must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation has to be considered.

YOU ARE COVERED

Up to the amount shown in the table of benefits

- 1) The value of the portion of **your** travel and/or accommodation arrangements which have not been used and which were paid for before **your** departure from the **United Kingdom** or Republic of Ireland (including ski hire, ski school and lift passes, which do not have to be paid for before **your** departure from the **United Kingdom** or Republic of Ireland, in respect of winter sports trips where the appropriate premium has been paid), if **you**, and where appropriate a companion covered by this policy, have to curtail **your** trip and return to **your** home earlier than planned due to:
 - a) the death, severe injury or serious illness of:
 - i) **you** or any person **you** are travelling with;
 - ii) an **immediate relative** of **yours** resident in the **United Kingdom** or Republic of Ireland;
 - iii) a **close business associate** of **yours** resident in the **United Kingdom** or Republic of Ireland.
 - b) **your home** being made uninhabitable or place of business being made unusable due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft or the police requesting **your** presence following burglary or attempted burglary at **your home** or place of business.
 - c) **you** being unable to continue **your** trip, as detailed in **your** travel itinerary, due to loss or theft of **your** passport, or that of any person **you** are traveling with.

SECTION 5 – PERSONAL ACCIDENT

NOTE – This section does not apply if you have arranged a BASIC or EXPLORER policy.

YOU ARE COVERED FOR

The amount shown in the table of benefits which will be paid to **you** or **your** legal personal representative, if **you** have a personal accident during **your** trip which, at the end of 12 months after the date of that accident, is the sole cause of **your** consequent death or disability:

- 1) Death;
- 2) Loss of limb, total and permanent loss of sight in one or both eyes or permanent total disablement.

These amounts will be increased if the accident is as a result of **you** flying in a fully licensed passenger carrying aircraft.

NOTE – If you are aged under 16 at the time of the accident a reduced death benefit will apply.

YOU ARE NOT COVERED FOR

Any claims for death, loss or disablement caused directly or indirectly by:

- 1) a disease or any physical defect or illness;
- 2) an injury which existed prior to the commencement of the trip;
- 3) pregnancy;
- 4) any claims under this section not notified to us within 12 months of the date of the accident;
- 5) anything mentioned in the General Exclusions. See Page 6.

SECTION 6 – MEDICAL EMERGENCY EXPENSES

(Not private health insurance)

This section does not apply to trips within the **United Kingdom** or Republic of Ireland.

Before a claim for emergency expenses can be submitted under this section, **you** must contact the ONE Emergency Service.

If during **your** trip **you** become ill or are injured

YOU ARE COVERED

Up to the amount shown in the table of benefits for costs incurred outside the **United Kingdom** or Republic of Ireland:

- 1) for emergency medical and surgical treatment. Claims for emergency dental treatment (for the relief of pain only) shall be limited to £350;
- 2) for reasonable and necessary additional accommodation (room only), and travelling expenses (economy class), including those of one relative or friend if **you** have to be accompanied **home** on medical advice or if **you** are a child and require an escort **home**;
- 3) in the event of death:
 - a) up to £5,000 for conveyance of the body or ashes to the **United Kingdom** or Republic of Ireland (the cost of burial or cremation is not included) or;
 - b) local funeral expenses abroad limited to £2,000;

All receipts must be retained and produced in the event of a claim. **Your** claim may be rejected if receipts are not produced.

If **you** become ill or are injured **we** have the right to bring **you** back **home**, if the treating doctor and the ONE Emergency Service doctor agree that **you** can safely travel **home**. If **you** refuse to return **home**, **we** have the right to stop cover.

NOTE: If the claim relates to **your** return travel to the **United Kingdom** or Republic of Ireland and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carriers published one way **airfare** (based on the same class of travel as that paid by **you** for **your** outward trip) for the route used for **your** return.

In addition, if you have bought the Excel Cover, we will pay:

- a) up to £600 for the cost of necessary physiotherapy treatment after **you** have returned home, provided that such treatment is the direct result of an incident on **your** trip. Subject to sight of a doctor's certificate and to the prior agreement of Preferential Administration Services Ltd.

YOU ARE NOT COVERED

- 1) for the excess as shown in the table of benefits on page 7 the excess will apply for each trip that **you** have booked and for each insured person;
- 2) for any sums which can be recovered by **you** and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement;
- 3) for any expenses incurred for illness, injury or treatment required in consequence of:
 - a) surgery or medical treatment which in the opinion of the attending doctor and the ONE Emergency Service doctor can be reasonably delayed until **your** return to the **United Kingdom** or Republic of Ireland;
 - b) medication and/or treatment which at the time of departure is known to be required or to be continued outside the **United Kingdom** or Republic of Ireland;
- 4) for preventative treatment which can be delayed until **your** return to the **United Kingdom** or Republic of Ireland;
- 5) if **you** have not obtained a written certificate of fitness and ability to travel and endure the trip where **you** are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of **your** trip;
- 6) for claims that are not confirmed as medically necessary by the attending doctor or ONE Emergency Service;
- 7) for the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 8) for any additional hospital costs arising from single or private room accommodation unless medically necessary;
- 9) for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- 10) for expenses incurred as a result of a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication;
- 11) for taxi fares not considered medically necessary, and where receipts have not been provided;
- 12) for telephone expenses;
- 13) for costs that arise over 12 months after a claim was first notified;
- 14) for anything mentioned in the General Exclusions. See Page 6.

d) **you** being unexpectedly required for emergency and unavoidable duty as a member of the armed forces, police, fire, nursing, ambulance or coastguard services. These proportionate value of costs will be calculated from the date of return to the **United Kingdom** or Republic of Ireland.

e) **your** redundancy, provided that **you** are entitled to payment under the current redundancy payments legislation and that at the time of booking **your** trip **you** had no reason to believe that **you** would be made redundant.

2) Reasonable additional travelling expenses incurred by **you** for returning to the **United Kingdom** or Republic of Ireland (Economy Class) earlier than planned for a reason stated in benefit 1 of this section.

YOU ARE NOT COVERED FOR

- 1) the excess as shown in the table of benefits on page 7. The excess will apply for each trip that **you** have booked and for each insured person;
- 2) claims that are not confirmed as medically necessary by the ONE Emergency Service and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip;
- 3) additional travelling expenses incurred, which are not, authorised either by **us** or ONE Emergency Service.
- 4) claims where a theft of passport has not been reported to the necessary authorities, and a written report obtained;
- 5) the cost of **your** intended return travel to the **United Kingdom** if **we** have paid additional travel costs for **you** to cut short **your** trip;
- 6) anything mentioned in the General Exclusions. See Page 6.

SPECIAL REDUNDANCY EXTENSION

(This only applies if you have bought an EXCEL policy)

If the person who has paid for **your** trip is informed by their employer, in writing, less than six weeks before **your** booked departure date that they will be made compulsorily redundant within 3 (three) months, **we** will pay **you** 50% of **your** booked trip cost, up to a maximum of £5,000 if **you** still go on **your** trip.

We will not pay a claim:

- a) if at the date of issue of this insurance there was any reason to believe that the person paying for **you**, **your** spouse or your travelling companion was likely to be made redundant; or
- b) for redundancy which does not qualify for payment under the current redundancy legislation.

NOTE – The ONE Emergency Service only assists early return home for medical reasons, not for the other reasons listed under this section of the policy.

SECTION 3 – MISSED DEPARTURE

NOTE – No cover is provided under this section if you have arranged a BASIC or EXPLORER policy.

This section does not apply to trips within the **United Kingdom** or Republic of Ireland.

YOU ARE COVERED

Up to the amount shown in the table of benefits, for necessary hotel and travelling expenses incurred in reaching **your** booked destination, if the car **you** are travelling in breaks down or is involved in an accident or the public transport being used is delayed, resulting in **you** arriving too late to commence **your** booked journey from or to the **United Kingdom** or Republic of Ireland.

YOU ARE NOT COVERED

- 1) if sufficient time has not been allowed for **your** journey in order to meet the check-in time specified by the transport providers or agent;
- 2) if **you** are not proceeding directly to the departure point;
- 3) unless **you** get a letter from the public transport provider confirming that the service did not run on time;
- 4) unless **you** get confirmation of the delay from the authority who went to the accident or breakdown effecting the car **you** were travelling in;
- 5) for any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued;
- 6) for anything mentioned in the General Exclusions. See Page 6.

SECTION 4 – TRAVEL DELAY & ABANDONMENT

NOTE – You are entitled to claim under 1) or 2) but not both sections. No cover is provided under 1) and 2) if you have arranged a BASIC or EXPLORER policy.

This section does not apply to trips within the **United Kingdom** or Republic of Ireland.

YOU ARE COVERED

- 1) up to the amount shown in the table of benefits if **your** final international departure from or to the **United Kingdom** or The Republic of Ireland is delayed for more than 12 hours. **We** will pay a benefit for each complete 12 hour period that **you** are delayed, as long as **you** eventually go on the holiday; or
- 2) up to the shown in the table of benefits if **you** abandon the trip (on the outward journey only) after the first full 12 hours;

If **your** outward or return flights, sea crossing, coach or train departure to or from the **United Kingdom** or Republic of Ireland are delayed for more than 12 hours beyond the intended departure time (as specified on **your** travel ticket) as a result of:

- a) strike or industrial action (provided that when this policy was taken out, there was no reasonable expectation that the trip would be affected by such cause);
- b) adverse weather conditions;
- c) mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel.

YOU ARE NOT COVERED

- 1) for the excess as shown in the table of benefits on page 7. The excess will apply for each trip that **you** have booked and for each insured person;
- 2) if **you** do not check-in for the flights, sea crossing, coach or train departure before the intended departure time;
- 3) if **you** do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay;
- 4) for any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of the Civil Aviation Authority or a Port Authority or similar body in any Country;
- 5) for anything mentioned in the General Exclusions. See Page 6.

NOTE – This section only applies for delays at **your** final departure point to or from the **United Kingdom** or Republic of Ireland.

SECTION 7 – UNITED KINGDOM EXPENSES

NOTE: No cover is provided under this section if you have arranged an EXPLORER policy.

YOU ARE COVERED FOR

The amount shown in the table of benefits for the necessary and reasonable costs as a result of **you** becoming ill, being injured or dying during **your** trip. This includes:

- 1) The cost of **your** return **home** earlier than planned if this is medically necessary and the treating hospital doctor approves this.
- 2) If **you** cannot return **home** as **you** originally planned and the treating doctor approves this, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (of the same mode of transport and class of travel as that used by **you** on **your** outward trip) to allow **you** to return **home**; and
 - Extra accommodation (room only) for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice; or
 - Reasonable expenses for one relative or friend to travel from their **home** in the **United Kingdom** or Republic of Ireland to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice.
- 3) Up to £1,000 for the cost of returning **your** body or ashes to **your home** town if **you** die during **your** trip.

YOU ARE NOT COVERED

- 1) for the excess as shown in the table of benefits on page 7
- 2) for any claim arising from a medical condition or an illness related to a medical condition which **you** knew about and which could reasonably be expected to lead a claim.
- 3) for anything mentioned in the General Exclusions. See page 6.

SECTION 8 – MEDICAL INCONVENIENCE BENEFIT

NOTE: No cover is provided under this section if you have arranged a BASIC policy.

This section does not apply to trips within the **United Kingdom** or Republic of Ireland.

YOU ARE COVERED FOR

The amount shown in the table of benefits per each complete 24 hours spent as an in-patient if **you** are admitted to a registered hospital abroad, in addition to any eligible medical expenses incurred under Section 6 of this policy.

NOTE – Documentation must be submitted to confirm the date and time of admission and discharge.

YOU ARE NOT COVERED FOR

anything mentioned in the General Exclusions. See page 6.

SECTION 9 – INCONVENIENCE EXPENSES

This Section only applies if you have arranged an EXCEL policy.

YOU ARE COVERED FOR

Up to the amount shown in the table of benefits for any necessary additional costs incurred for car parking, domestic animal care (including horses and ponies), house-sitters and childcare (including temporary boarding) if **your** return to the **United Kingdom** or Republic of Ireland is delayed for reasons beyond **your** control.

YOU ARE NOT COVERED FOR anything mentioned in the General Exclusions. See Page 6.

SECTION 10 – PERSONAL PROPERTY

NOTE: This section only applies if you have paid the appropriate insurance premiums. No cover is provided if you have arranged a BASIC policy. No cover is provided under 3) if you have arranged an EXPLORER policy.

YOU ARE COVERED

1) PERSONAL BAGGAGE

Up to the amount shown in the table of benefits for the value or repair of any of **your** own personal baggage (not hired, loaned or entrusted to **you**), which is lost, stolen, damaged or destroyed (after making proper allowance for wear and tear and depreciation). The maximum **we** will pay for all **valuables** in total and for any one article, pair and/or set of articles, is also shown in the table of benefits.

NOTE – In the event of a claim for a pair or set of articles **we** shall be liable only for the value of that part of the pair or set which is lost, stolen, damaged or destroyed.

2) DELAYED BAGGAGE

Up to the amount shown in the table of benefits towards the cost of buying replacement necessities if **your** own personal baggage is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc) or tour representative. Receipts will be necessary in the event of a claim.

NOTE – Any amount **we** pay **you** under 2 (**Delayed Baggage**) will be refunded to **us** if **your** personal baggage proves to be permanently lost.

3) PERSONAL MONEY

Up to the amount shown in the table of benefits, if your own **money** is lost or stolen whilst being carried on **your** person or left in a locked safety deposit box.

NOTE – If **you** are aged under 16, claims under Personal Money are limited to £100 overall (cash £50).

YOU ARE NOT COVERED

- 1) for the excess as shown in the table of benefits on page 7. The excess will apply for each trip that **you** have booked and for each insured person (not applicable to 2, **Delayed Baggage**);

- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** property;
- 3) for loss, destruction, damage or theft of **personal baggage, valuables** or **money** left unattended in a public place, or a place to which members of the general public have access.
- 4) if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **personal baggage, valuables** or **money**;
- 5) if **your** **personal baggage** is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company, etc) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written carriers report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately.
- 6) for loss, destruction, damage or theft:
 - a) from confiscation or detention by customs or other officials or authorities;
 - b) of contact lenses, dentures, hearing aids, samples or merchandise, bonds, coupons, securities, stamps or documents of any kind, vehicles or vehicle accessories (other than wheelchairs and pushchairs only), tents, antiques, musical instruments, pictures, typewriters, telephones, computers/games consoles (including handheld consoles) and/or accessories, televisions, sports gear whilst in use (other than ski equipment for winter sports trips where the appropriate premium has been paid), pedal cycles, dinghies, boats and/or ancillary equipment, glass or china, alcohol, cigarettes or any other tobacco products;
- 7) for mechanical breakdown, derangement or for breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle they are being carried in,
- 8) for **valuables** stolen from an unattended vehicle.
- 9) for **personal baggage** stolen from:
 - a) an unattended vehicle, unless it was in the locked glove compartment, or rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry or,
 - b) an unattended vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am;
- 10) for any shortages due to error, omission or depreciation in value;
- 11) for any property more specifically insured or recoverable under any other source;
- 12) for the cost of replacement locks;
- 13) for anything mentioned in the General Exclusions. See Page 6.

SECTION 11 – LOSS OF PASSPORT/DRIVING LICENCE EXPENSES

NOTE: No cover is provided under this section if you have arranged a BASIC policy.

YOU ARE COVERED

Up to the amount shown in the table of benefits for reasonable additional travel or accommodation expenses **you** incur abroad in obtaining a new passport, if **your** passport is lost or stolen.

YOU ARE NOT COVERED

- 1) if **you** do not exercise reasonable care for the safety or supervision of **your** passport;
- 2) if **you** do not obtain a written police report within 24 hours of the loss;
- 3) for loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities;
- 4) for anything mentioned in the General Exclusions. See Page 6.

SECTION 12 – PERSONAL PUBLIC LIABILITY

YOU ARE COVERED

Up to the total amount shown in the table of benefits for **your** legal expenses and legal liability for damages if caused by an accident that happened during the trip, leads to a claim made against **you** for:

- 1) accidental bodily injury to a person who is not a member of **your** family, household or employed by **you**;
- 2) loss of or damage to any property which does not belong to, is not in the charge or control of **you**, or any member of **your** family, household or employee;
- 3) damage to your temporary holiday accommodation that does not belong to **you**, or any member of **your** family, household or employee.

YOU ARE NOT COVERED FOR

- 1) fines imposed by a Court of Law or other relevant bodies;
- 2) anything caused directly or indirectly by:
 - a) liability which **you** are responsible for because of an agreement that was made;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, vessels (other than rowing boats, punts or canoes), animals (other than horses, domestic dogs or cats), or firearms (other than guns being used for sport);
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - iii) the carrying out of any trade or profession;
 - iv) racing of any kind;
 - v) any deliberate act;
 - c) liability covered under any other insurance policy;
- 3) anything mentioned in the General Exclusions. See Page 6.

NOTE – If **you** are using a mechanical/motorised vehicle, make sure that **you** are adequately insured for third party cover, as **you** are not covered under this insurance.

SECTION 13 – HIJACK

NOTE No cover is provided under this section if you have arranged a **BASIC** or **EXPLORER** policy.

YOU ARE COVERED

Up to the amount shown in the table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked for more than 24 hours.

YOU ARE NOT COVERED

- 1) for business travel;
- 2) if **you** or **your** family or **your** business connections have engaged in activities that could be expected to increase the risk of hijack;
- 3) for anything mentioned in the General Exclusions. See Page 6.

SECTION 14 – SKI EQUIPMENT

Section 14, 15, 16, 17 and 18 are only applicable if the appropriate Winter Sports premium has been paid.

YOU ARE COVERED

1) SKI EQUIPMENT

Up to the amount shown in the table of benefits for the value or repair of **your** own ski equipment or repair of **your** hired equipment (after making proper allowance for wear and tear and depreciation) or hired **ski equipment**, if they are lost, stolen or damaged during **your** trip.

NOTE: Claims for owned **ski equipment** will only be calculated as follows:

Up to 12 months old	90% of purchase price
Up to 24 months old	70% of purchase price
Up to 36 months old	50% of purchase price
Up to 48 months old	30% of purchase price
Up to 60 months old	20% of purchase price
Over 60 months old	0%

- The maximum amount **we** will pay for any one item, pair or set of items is shown in the table of benefits.

2) SKI HIRE

Up to the amount shown in the table of benefits for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss, theft or damage of **your** own **ski equipment** during the period of Insurance.

3) DELAYED SKI EQUIPMENT

Up to the amount shown in the table of benefits towards the cost of hiring replacement **ski equipment** necessities, if **your** own **ski equipment** is delayed in reaching **you** on **your** outward journey for at least 12 hours and **you** have a written report from the carrier (i.e. airline, shipping company etc.) or tour representative. Receipts will be necessary in the event of a claim.

YOU ARE NOT COVERED

- 1) for the excess as shown in the table of benefits on page 8 the excess will apply for each trip that **you** have booked and for each uninsured person (not applicable to 2 and 3 above);
- 2) if **you** do not exercise reasonable care for the safety and supervision of **your** own or your hired **ski equipment**;
- 3) if **you** do not obtain a written police report within 24 hours of the discovery in the event of loss, burglary or theft of **your** own or **your** hired **ski equipment**;
- 4) if **your** own or **your** hired **ski equipment** is lost, damaged or delayed in transit, if **you** do not:
 - a) notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline) or,
 - b) follow up in writing within 7 days to obtain a written Carrier's Report (or Property Irregularity Report in the case of an airline), if **you** are unable to obtain one immediately;
- 5) for loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities;
- 6) for **your** own or **your** hired **ski equipment** stolen from:
 - a) an unattended vehicle unless it was in the rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or items stored on a roof rack (unless the vehicle is parked within sight of **you**), and there is evidence of forcible and violent entry;
 - b) an unattended vehicle (other than motorcaravans) left for any period between the hours of 9pm and 9am.
- 7) for anything mentioned in the General Exclusions. See Page 6.

SECTION 15 – SKI PACK

This Section is only covered if the appropriate Winter Sports premium has been paid.

YOU ARE COVERED

Up to the amount shown in the table of benefits for the unused portion of **your** **ski pack** costs paid for or contracted to be paid for before **your** trip commenced, where **you** do not **curtail** the trip, but are certified by a **medical practitioner** in the resort as being unable to ski and unable to use the **ski pack** facilities because of serious injury or illness occurring during the trip and where there is confirmation that no refund is available for the unused items.

YOU ARE NOT COVERED

- 1) for the excess as shown in the table of benefits on page 8 the excess will apply for each trip that you have booked and for each uninsured person of each and every incident per each insured person involved in the incident ;
- 2) for claims that are not confirmed as medically necessary by ONE Emergency Service and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that **you** are unable to ski and unable to use the **ski pack** facilities;
- 3) for anything mentioned under **YOU ARE NOT COVERED** of Section 6 – Medical Emergency Expenses;
- 4) for anything mentioned under the General Exclusions. See Page 6.

SECTION 16 – LIFT PASS

This Section is only covered if the appropriate Winter Sports premium has been paid.

YOU ARE COVERED

Up to the amount shown in the table of benefits for the loss or theft of **your** lift pass. Claims would be calculated according to the expiry date of the lift pass – depending upon how many days there were left to run on the original lift pass, an unused pro-rata refund would be made of its original value.

YOU ARE NOT COVERED

- 1) for any claim or loss of theft which **you** do not report to the police within 24 hours of discovering it and which **you** do not get a written police report for.

SECTION 17 – PISTE CLOSURE

This Section is only covered if the appropriate Winter Sports premium has been paid.

Cover is only available under this Section between 15th December to 15th April, if there is a lack of snow in **your** resort and it closes, which prevents **you** from skiing.

YOU ARE COVERED

- 1) Up to the amount shown in the table of benefits towards the costs **you** have to pay to travel to another resort, or if **your** resort stays closed and there is no other resort available, for as long as these conditions exist at the resort, but not exceeding the pre-booked period of insurance of **your** trip.

YOU ARE NOT COVERED

- 1) for claims where **you** have not obtained confirmation of resort closure from the local representative;
- 2) for claims where not all skiing facilities are totally closed;
- 3) for claims where the lack of snow conditions are known or are public knowledge at the time of effecting this insurance;
- 4) for anything mentioned in the General Exclusions. See Page 6.

SECTION 18 – AVALANCHE CLOSURE

This Section is only covered if the appropriate Winter Sports premium has been paid.

YOU ARE COVERED

Up to the amount shown in the table of benefits for reasonable additional travel and accommodation expenses necessarily incurred to reach **your** booked destination if, as a direct result of an avalanche, **your** transfer from or to **your** pre-booked resort is delayed.

YOU ARE NOT COVERED

- 1) for anything mentioned under **YOU ARE NOT COVERED** of Section 3 – Missed Departure;
- 2) for anything mentioned in the General Exclusions. See Page 6.

SECTION 19 – GOLF EQUIPMENT

Section 19, 20 and 21 only applies if you have EXCEL COVER.

We will pay:

- a) the market value, up to the amount shown in the table of benefits for loss or theft of, or damage to, **your** **golf equipment**;
- b) up to the amount shown in the table of benefits towards the cost of hiring alternative **golf equipment** if **your** **golf equipment** is delayed or lost on **your** outward journey for more than 24 hours. If **your** equipment is permanently lost, any amount payable will be deducted from the total claim.

We will not pay:

- a) for any additional value an item may have because it is part of a pair or set;
- b) for **golf equipment** stolen from an unattended motor vehicle so as not to be visible from outside the vehicle, and there is evidence of forcible and violent entry;
- c) for loss or theft of, or damage:
 - i) to **golf equipment** in transit unless reported to the carrier and written acknowledgement obtained; or
 - ii) caused by moth or vermin; or
 - iii) caused by any process of cleaning, repairing or restoring; or
 - iv) caused by leakage of powder or fluid from containers carried in **your** baggage.
- d) for anything mentioned under the General Exclusions. See page 6.

SECTION 20 – GREEN FEES

This only applies if you have bought EXCEL COVER.

We will pay up to the amount shown in the table of benefits for loss of pre-paid green fees if **you** are unable to play because the arrival at **your** final destination of the **public transport** on which **you** are booked to travel is delayed because of strike, riot, civil commotion, accident, mechanical breakdown or bad weather.

SECTION 21 – HOLE IN ONE

This only applies if you have bought EXCEL COVER.

We will pay up to the amount shown in the table of benefits if **you** score a "hole-in-one". **You** must submit **your** scorecard signed by **you** and a witness.

SECTION 22 – LEGAL EXPENSES

NOTE: No cover is provided under this section if you have arranged a BASIC policy.

This section of cover is arranged and managed by Lexceteras Limited.

YOU ARE COVERED

Up to the amount shown in the table of benefits (but not more than £50,000 in total for all insured persons) for **your** legal costs and expenses incurred to claim for compensation or damages if **you** are injured or **you** die during the period of **your** trip.

NOTE – Lexceteras Limited shall have control over the legal proceedings and the selection, appointment and control of a solicitor.

YOU ARE NOT COVERED FOR

- 1) costs or expenses that Lexceteras Limited has not agreed to;
- 2) any claim not reported to Lexceteras Limited within 180 days after the event giving rise to the claim;
- 3) any claim against a travel agent, tour operator or carrier, Lexceteras Limited, **our** agent, Optimum Underwriting Limited or Groupama Insurance Company Limited;
- 4) actions between members of the same family or household, or actions to enforce a judgement or legally binding decision;
- 5) any claim where Lexceteras Limited considers that **your** prospects of success in achieving a reasonable benefit are insufficient or where the cost of the action could be more than the settlement;
- 6) anything mentioned in the General Exclusions.

GENERAL EXCLUSIONS

YOU ARE NOT COVERED FOR

Anything directly or indirectly caused by:

- 1) a) a claim that relates to a **pre-existing medical condition** or an illness related to a **pre-existing medical condition** which **you** or any person who **your** trip depends on (this would include an **immediate relative** or a **close business associate**) knew about before **you** bought this insurance.
You must make sure **you** tell us about any change in the state of health of yourself, anyone travelling with **you**, an **immediate relative** or **close business associate** occurring after **you** have bought this policy but before **you** travel. Please refer to the health conditions section on page 1 of this policy wording for further details.
b) **you** are travelling against the advice of a medical practitioner.
c) **you** are travelling with the purpose of receiving medical treatment abroad.
d) **you** or any person who **your** trip depends on are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms.
e) **you** or any person who **your** trip depends on have been diagnosed with a terminal condition.
- 2) **your** suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, self-exposure to needless danger (unless **you** are trying to save someone's life);
- 3) **you** being diagnosed as suffering from anxiety or depression or any **psychiatric condition** before **you** apply for insurance;
- 4) any claim arising from pregnancy if you are more than 36 weeks pregnant at the start of or during **your** trip;
- 5) professional or organised winter sports, (unless the appropriate premium has been paid), or sports such as racing, speed or endurance tests, scuba diving to a depth greater than 30 metres, scuba diving without a qualified instructor, or dangerous pursuits;
- 6) air travel (other than as a fare-paying passenger on a regular scheduled airline or licenced charter aircraft);
- 7) air travel within 24 hours of scuba diving;
- 8) bankruptcy/liquidation of any tour operator, travel agent or transportation company;
- 9) any other loss connected to the event **you** are claiming for, unless **we** provide cover under this insurance;
- 10) any claim arising from sexually transmitted infections;
- 11) any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused;
- 12) any claim arising as a result of:
 - a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
i) this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses or Section 7 – **United Kingdom** Expenses or Section 8 – Medical Inconvenience Benefit, provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities.
 - b) any act of terrorism not involving the use or release of or threat thereof any nuclear weapon or any chemical or biological agents:
 - i) this exclusion will not apply to Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses or Section 7 – **United Kingdom** Expenses or Section 8 – Medical Inconvenience Benefit, provided that the Insured Person suffering personal accident injury or illness has not participated in or conspired in such activities,
 - ii) provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of terrorism or series of acts of terrorism occurring within a 72 hour period is £2,500,000 in the aggregate.
 - c) any act of terrorism involving the use or release of or threat thereof any nuclear weapon or any chemical or biological agents:

An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;

 - d) any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above;

You are responsible for proving why this Exclusion, in whole or in part, should not be applied. If any portion of this Exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect.

- 13) loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:
 - a) ionising radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
 - b) the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
 - c) pressure waves from aircraft and other flying objects travelling faster than the speed of sound.
- 14) **you** riding on a motorcycle, Quad bike or any mechanically assisted cycle with an engine capacity in excess of 125cc and in any event if **you** fail to wear a crash helmet;
- 15) **you** driving a motor vehicle or riding a motorcycle, Quad bike or any mechanically assisted cycle without an appropriate licence or when not insured under a motor insurance policy
- 16) the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated **your** admittance into hospital;
- 17) mountaineering or rock climbing, ordinarily necessitating the use of picks, ropes or guides, or pot-holing;
- 18) **your** manual work or hazardous occupation of any kind;
- 19) taking part in dangerous expeditions or the crewing of a vessel outside European waters;
- 20) any payment which **you** would normally have made during your travels, if nothing had gone wrong;
- 21) failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under Section 5 – Personal Accident, Section 6 – Medical Emergency Expenses, Section 7 – **United Kingdom** Expenses, Section 8 – Medical Inconvenience Benefit and Section 9 – Inconvenience Expenses);
- 22) off-piste skiing except whilst under the supervision of a qualified guide/instructor;
- 23) ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs;
- 24) ski or ski bob racing in International and National events and their heats and officially organised practice or training for these events;
- 25) **your** travel to a country or specific area or event to which the Travel Advice Unit of the Foreign & Commonwealth Office or the World Health Organisation has advised the public not to travel.

CONDITIONS

1. No payment will be made under Sections 1, 2, 5, 6, 7, 8, or 15 without appropriate medical certification.
2. If **we** require any medical certificates, information, evidence and receipts, these must be obtained by **you** at **your** expense.
3. In the event of a claim, if **we** require a medical examination **you** must agree to this and in the event of death **we** are entitled to a post mortem examination both at **our** expense.
4. **You** must take all reasonable steps to recover any lost or stolen article.
5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited.
6. The original Insurance Certificate must be produced before any claim is paid.
7. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.
8. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for **our** benefit against any other party.
9. **We** may at any time pay to **you** our full liability under the policy after which no further payments will be made in any respect.
10. It is a condition of this insurance that all material facts have been disclosed to **us**, failure to do so may invalidate this insurance leaving **you** with no right to make a claim.
11. If at the time of making a claim there is any other policy covering the same risk **we** are entitled to contact that insurer for a contribution.
12. A person or company who is not a party to this policy has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

COMPLAINTS PROCEDURE

Any enquiry or complaint **you** may have regarding **your** policy, or a claim notified under **your** policy, may be addressed to **us**. Please quote details of the policy, including **your** Insurance Certificate number and/or claim number to enable the enquiry to be dealt with speedily.

If **you** are not satisfied with the handling of a complaint, **you** should write to the following:-

FOR SECTIONS 1 TO 21

Managing Director, Optimum Underwriting Limited, PO Box 337, Dorking, Surrey RH4 3YN

FOR SECTION 22 – LEGAL EXPENSES

Managing Director, Lexceteras Limited, Minerva House, Holbeach Technology Park, Park Road, Holbeach, Lincolnshire PE12 7PT.

FOR ALL SECTIONS

If **your** complaint is not dealt with to **your** satisfaction by either of the Managing Directors as stated above, **you** should then write to:

The Chief Executive, Groupama Insurance Company Limited, 24-26 Minories, London EC3N 1DE

If **you** are still not satisfied **you** have the right to refer any dispute to the:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy for full details of cover.

TABLE OF BENEFITS									
		BASIC COVER		STANDARD COVER		EXCEL COVER		EXPLORER COVER	
Section	Benefit	Sum Insured Up to	Policy Excess*	Sum Insured Up to	Policy Excess*	Sum Insured Up to	Policy Excess*	Sum Insured Up to	Policy Excess*
1.	Cancellation	Nil	Nil	£3,000	£65 (£15 loss of deposit)	£5,000	Nil	£1,000	£65 (£15 loss of deposit)
	Redundancy extension	Nil	Nil	Nil	Nil	£2,500	Nil	Nil	Nil
2.	Curtailment	Nil	Nil	£3,000	£65	£5,000	Nil	£1,000	£65
3.	Missed Departure: Area 2 Areas 3, 4 and 5	Nil	Nil	£300	Nil	£500	Nil	Nil	Nil
		Nil	Nil	£500	Nil	£1,000	Nil	Nil	Nil
4.	Travel Delay	Nil	Nil	£20 for the first 12 hours £10 for each 12 hours after, up to £100	Nil	£25 for the first 12 hours £15 for each 12 hours after, up to £250	Nil	Nil	Nil
	Abandonment	Nil	Nil	£3,000	£65	£5,000	Nil	Nil	Nil
5.	Personal Accident								
	Death	Nil	Nil	£5,000	Nil	£10,000	Nil	Nil	Nil
	Loss of limb or total loss of sight in one or both eyes	Nil	Nil	£15,000	Nil	£25,000	Nil	Nil	Nil
	Permanent total disablement	Nil	Nil	£15,000	Nil	£25,000	Nil	Nil	Nil
	Death – travel accident	Nil	Nil	£25,000	Nil	£30,000	Nil	Nil	Nil
Death benefit aged under 16	Nil	Nil	£1,000	Nil	£2,000	Nil	Nil	Nil	
6.	Medical and other expenses outside of the UK	£5,000,000	£100	£5,000,000	£100	£5,000,000	Nil	£5,000,000	£100
	UK physiotherapy	Nil	Nil	Nil	Nil	£600	Nil	Nil	Nil
7.	United Kingdom Expenses	£1,000	£100	£5,000	£100	£10,000	Nil	Nil	Nil
8.	Medical Inconvenience Benefit	Nil	Nil	£15 for each 24 hours up to £300	Nil	£30 for each 24 hours up to £500	Nil	£15 for each 24 hours up to £300	Nil
9.	Inconvenience expenses	Nil	Nil	Nil	Nil	£750	Nil	Nil	Nil
10.	Personal belongings and baggage	Nil	Nil	£1,500	£65	£2,500	Nil	£1,500	£65
	Including: Single article limit	Nil	Nil	£200		£300		£200	
	Including: Valuables limit	Nil	Nil	£200		£300		£200	
	Delayed baggage	Nil	Nil	£100	Nil	£150	Nil	£100	Nil
	Personal money	Nil	Nil	£200	£65	£300	Nil	Nil	Nil
	Including: Cash limit	Nil	Nil	£100		£200		Nil	Nil
	Including: Cash limit aged under 16	Nil	Nil	£50		£50		Nil	Nil
11.	Passport/Driving Licence	Nil	Nil	£250	Nil	£500	Nil	£200	Nil
12.	Personal Public Liability	£2,000,000	Nil	£2,000,000	Nil	£2,000,000	Nil	£2,000,000	Nil
13.	Hijack	Nil	Nil	£65 for each 24 hours up to £1,000	Nil	£65 for each first 24 hours up to £1,000	Nil	Nil	Nil

*Policy Excess

When claiming under certain sections listed in the table above, you have to pay the first part of a claim. The excess will apply to each person claiming, and to each incident and to each section of the policy which a claim is made under. When dealing with claims under Section 1 where policyholders are claiming for cancelling more than one trip due to one incident, an excess for each person claiming and for each trip will be deducted.

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy for full details of cover.

TABLE OF BENEFITS – WINTER SPORTS COVER IS ONLY AVAILABLE UPON PAYMENT OF THE APPROPRIATE ADDITIONAL PREMIUM									
		BASIC COVER		STANDARD COVER		EXCEL COVER		EXPLORER COVER	
Section	Benefit	Sum Insured Up to	Policy Excess*	Sum Insured Up to	Policy Excess*	Sum Insured Up to	Policy Excess*	Sum Insured Up to	Policy Excess*
14.	Winter sports equipment you own	Nil	Nil	£600	£65	£1,000	Nil	Nil	Nil
	Including: Single article limit	Nil	Nil	£200		£300		Nil	Nil
	Winter sports equipment you hired	Nil	Nil	£150	£65	£300	Nil	Nil	Nil
	Winter sports equipment hire	Nil	Nil	£30 for each 24 hours up to £300	Nil	£40 for each 24 hours up to £500	Nil	Nil	Nil
15.	Ski pack	Nil	Nil	£300	Nil	£400	Nil	Nil	Nil
16.	Lift pass	Nil	Nil	£100	Nil	£200	Nil	Nil	Nil
17.	Piste closure	Nil	Nil	£20 for each 24 hours up to £200	Nil	£35 for each 24 hours up to £350	Nil	Nil	Nil
18.	Avalanche cover	Nil	Nil	£150	Nil	£150	Nil	Nil	Nil
19.	Golf equipment	Nil	Nil	Nil	Nil	£1,000	Nil	Nil	Nil
	Including: Single article limit	Nil	Nil	Nil	Nil	£300		Nil	Nil
	Golf equipment hire	Nil	Nil	Nil	Nil	£25 for each 24 hours up to £100	Nil	Nil	Nil
20.	Green fees	Nil	Nil	Nil	Nil	£100	Nil	Nil	Nil
21.	Hole in one cover	Nil	Nil	Nil	Nil	£100	Nil	Nil	Nil
22.	Legal expenses	Nil	Nil	£15,000	Nil	£25,000	Nil	£25,000	Nil