



## TRAVEL INSURANCE POLICY WORDING

This cover is arranged by GoSure, part of John Holman & Sons Limited, which is authorised and regulated by the Financial Services Authority (Regulation Number 116602). This document is only valid when issued in conjunction with a GoSure travel insurance certificate and provided the appropriate insurance premium has been paid.

### GENERAL INFORMATION ABOUT THIS INSURANCE

#### Insurance providers

This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website ([www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)). AIG UK Limited is a member of the Association of British Insurers and a member company of American International Group, Inc.

Registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

#### Your travel insurance

This policy wording along with your travel insurance certificate forms the basis of your contract of insurance. Together, these documents explain what you are covered for. The policy wording contains conditions and exclusions which you should be aware of. You must keep to all the terms and conditions of the insurance.

Different levels of cover apply depending on whether you have bought a BASIC, STANDARD, EXCEL or EXPLORER policy.

Please read this policy wording to make sure that the cover meets your needs and please check the details outlined within your travel insurance certificate to make sure that the information shown is correct.

#### Law

This insurance will be governed by English Law, and you and we agree to submit to the exclusive jurisdiction of the courts of England and Wales, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction.

#### Your right to cancel the policy

If this cover is not suitable for you and you want to cancel your policy, you must contact GoSure.com on **0845 222 0020** or by e-mailing **info@gosure.com** within 14 days of buying your policy or the date you receive your policy documents. In line with the conditions below we will refund the premium you have paid within 30 days of the date you contact GoSure.com to ask to cancel the policy.

If you are a Single Trip policyholder, we will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14-day period.

If you are an Annual Multi-Trip or EXPLORER policyholder and you have travelled or made a claim before you asked to cancel the policy within the 14-day period, we will only refund a proportionate amount of your premium.

#### Our right to cancel the policy

We have the right to cancel this policy by giving at least 30 days notice in writing to the policyholder at their last known address. A pro rata refund of the premium paid will be made to the policyholder from the date we cancel the policy.

#### Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our financial obligations. A claim under this contract of general insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim without any upper limit.

Further information can be obtained upon request, by visiting the FSCS's website at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to the following address:

**Financial Services Compensation Scheme**  
7th Floor Lloyds Chambers  
Portsoken Street  
London E1 8BN.

#### If you have any questions

If you have any questions about the cover provided under this policy or you would like more information, please contact GoSure.com on **0845 222 0020** or e-mail **info@gosure.com**

### IMPORTANT THINGS YOU NEED TO KNOW ABOUT YOUR POLICY BEFORE YOU TRAVEL

#### Health conditions

This policy contains conditions relating to your health, the health of people travelling with you and the health of others who might not be travelling with you but on whose health the trip may depend (this would include a relative or a close business associate). In particular, we do not cover medical problems which you or they had before the cover started. Please see general exclusion number 1 on page 3 for further details.

If there is a change in the state of health of yourself, anyone travelling with you, a relative or close business associate occurring after you have bought this policy but before you travel, please contact AIG Travel Assist on **0870 0440 281** immediately. We have the right to alter the terms of cover in line with the change in risk.

#### Health agreements

If you are travelling to a country in the European Union, you should take a European Health Insurance Card (EHIC) with you. Application forms to obtain an EHIC are available from your local post office or you can download an application form from the following website: [www.ehic.org.uk](http://www.ehic.org.uk). This entitles European citizens to benefit from the health agreements which exist between countries in the European Union.

If you are travelling to Australia or New Zealand and you need medical treatment, you should enrol with Medicare or the equivalent scheme of these countries. Further information is available from the following website: [www.hic.gov.au](http://www.hic.gov.au)

If you present your EHIC to the treating doctor or hospital if you need medical treatment within the European Union or you enrol with Medicare when travelling to Australia or New Zealand, this will save you paying the policy excess under section B1 (Medical and other expenses outside of the United Kingdom) if your medical costs are reduced as a result of using your EHIC or Medicare being involved.

#### Residency

You and all other persons insured on this policy must have lived in the United Kingdom for at least six of the last 12 months before you bought or renewed this policy.

#### Sports and activities

If you intend to take part in a sport or activity during your trip, please check that cover is provided under this policy by referring to the list of activities shown on the GoSure.com website. If the activity which you intend to take part in is not shown in the list concerned, you will need to contact GoSure on **0845 222 0020** or e-mail **info@gosure.com** before taking part to make sure that cover is provided.

### COVER OPTIONS AVAILABLE

#### Trip options and durations

##### • Single Trip

One trip of up to 120 days. By paying an additional premium on STANDARD and EXCEL Single Trip policies you can buy cover for winter sports for the duration of your trip.

##### • Annual Multi-Trip

This gives you cover to travel as many times as you like within the period of

insurance provided no single trip lasts longer than 31 days if you have bought STANDARD cover or 45 days if you have bought EXCEL cover. By paying an additional premium on STANDARD and EXCEL Annual Multi-Trip policies you can buy cover for winter sports for up to 17 days in total within the period of insurance.

Adults are entitled to travel independently. Children under 18 years of age are only entitled to travel separately to the main insured person if they are travelling with a relative, guardian or person with a legal duty of care.

Cover is only provided in the United Kingdom if you stay in pre-booked accommodation for at least two nights away from where you usually live.

#### • Backpacker – EXPLORER cover

One trip of up to 18 months. Please note that the EXPLORER policy only provides cover for one continuous trip. Your cover ends when you return to the United Kingdom unless you are studying abroad in which case you are allowed up to three return visits to the United Kingdom within the period of insurance. No cancellation cover will apply to those return trips.

#### Please note:

- Unless you have bought an Annual Multi-Trip policy or you are studying abroad on an EXPLORER policy, it does not matter how long you buy cover for, it ends when you return to the United Kingdom.
- If you travel for longer than the trip duration limits, cover will cease on the final day of the trip limit.

### Age limits

#### • Single Trip

All persons must be 64 years of age or under at the date of departure.

#### • Annual Multi-Trip

All persons must be 64 years of age or under at the date of departure.

#### • EXPLORER

All persons must be 35 years of age or under at the date of departure.

The main applicant must be 18 years of age or over at the date of departure.

### Policy options

#### • Individual

One person aged 18 years or over.

#### • Couple

An individual and his or her partner provided they live together. A partner would include a civil partner.

#### • Family

An individual and his or her partner provided they live together and up to four of their dependent children (which can include fostered or adopted children) who are under 18 years of age at the date of departure and are either in full time education or living with them.

#### • Single parent family

An individual and up to four of his or her dependent children (which can include fostered or adopted children) who are under 18 years of age at the date of departure and are either in full time education or living with them.

### Geographical areas

#### • Area 1 - United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man. Cover is only provided if you stay in pre-booked accommodation for at least two nights away from where you usually live.

#### • Area 2 - Europe

The continent of Europe, including all countries west of the Ural Mountains, islands in the Mediterranean, the Canary Islands, Madeira, Turkey, the Azores and Iceland.

#### • Area 3 - Worldwide excluding USA, Canada and the Caribbean

#### • Area 4 – Australia and New Zealand

#### • Area 5 - Worldwide including USA, Canada and the Caribbean

### Trip

Cover under section A (Cancelling your trip) starts at the time you book the trip or pay the insurance premium, whichever is later. If you have arranged an Annual Multi-Trip policy, cover under section A (Cancelling your trip) starts at the time that you book the trip or the start date shown on your travel insurance certificate, whichever is later.

Cover under all other sections starts when you leave your home address in the United Kingdom (but not more than 24 hours before the booked

departure time) or from the start date shown on your travel insurance certificate, whichever is the later.

Cover ends when you return to your home address in the United Kingdom (but not more than 24 hours after your return to the United Kingdom) or at the end of the period shown on your travel insurance certificate, whichever is earlier.

Cover cannot start after you have left the United Kingdom.

Each trip must begin and end in the United Kingdom and does not include one-way journeys.

### Trip extensions

If, once you have left the United Kingdom and before the end of the period of insurance, you decide you want to extend your policy, please contact GoSure.com. Extensions can usually only be considered if there has been no change in your health (or that of a relative or close business associate), you are not waiting for a claim to be settled and you do not know of a reason for a claim to arise. However, should there have been a change in health or a claim arose under the original policy then we may still be able to consider the extension provided full details are passed to GoSure.com for consideration.

If, due to unexpected circumstances beyond your control which fall within the conditions of this cover, your holiday cannot be completed within the period of insurance outlined in your travel insurance certificate, cover will be extended for you at no extra cost for up to 30 days. This also applies to one person travelling with you who is authorised to stay with you by the Medical Emergency Assistance Company if the extension is due to medical reasons. All requests for more than 30 days must be authorised by the Medical Emergency Assistance Company.

## IMPORTANT CLAIM INFORMATION

### Medical and other emergencies

The Medical Emergency Assistance Company, AIG Travel Assist, will provide immediate help if you are ill, injured or die outside the United Kingdom. They provide a 24-hour emergency service 365 days a year. The contact details are as follows:

**Phone:** +44 (0) 1273 765 339

**Fax:** +44 (0) 870 130 1953

**E-mail:** [travelassist@aig.com](mailto:travelassist@aig.com)



Please have the following information available when you contact the Medical Emergency Assistance Company so that your case can be dealt with swiftly and efficiently:

- Your name and address
- Your contact phone number abroad
- Your policy number shown on your travel insurance certificate
- The name, address and contact phone number of your GP

**Please note:** This is not a private medical insurance. If you go into hospital abroad and you are likely to be kept as an inpatient for more than 24 hours or if your outpatient treatment is likely to cost more than £500, someone must contact the Medical Emergency Assistance Company for you immediately. If they do not, we may provide no cover or we may reduce the amount we pay for medical expenses.

If you have to return to the United Kingdom under section C (Cutting short your trip) or section B1 (Medical and other expenses outside of the United Kingdom) the Medical Emergency Assistance Company must authorise this. If they do not, we may provide no cover or we may reduce the amount we pay for your return to the United Kingdom.

### If you need to make a claim

You must register a claim by contacting the following company:

**AIG Travel Assist Claims Department**

**PO Box 60108**

**London SW20 8US**

**Phone: 0870 350 2384**

**Fax: 0870 130 1953**

**E-mail: [travelassistclaims@aig.com](mailto:travelassistclaims@aig.com)**

**Please note:** All claims must be notified as soon as it is reasonably practical after the event which causes the claim. If our position is prejudiced by the late notification of a claim then this may affect our acceptance of a claim.

The AIG Travel Assist Claims Department are open Monday to Friday

between 9am and 5pm. A claim form will be sent to you as soon as you tell them about your claim.

To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information in line with the conditions of the Data Protection Act.

### Fraud

This contract of insurance is based on mutual trust. We provide cover and we assume that any claims you make are genuine. Our experience in handling claims enables us to detect many of those which are fraudulent and this includes those which are exaggerated. We investigate every claim and if we believe that a fraudulent claim is being made we will inform the police. This may result in criminal prosecution.

### Customer service

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, please contact:

In relation to sales and administration matters:

**GoSure.com**  
**9 Grove Business Park**  
**Atherstone-on-Stour**  
**Stratford-Upon-Avon**  
**Warwickshire CV37 8DX**

In relation to claims matters:

**The Customer Care Manager**  
**AIG Travel Assist Claims Department**  
**PO Box 673**  
**Hove**  
**East Sussex BN3 5JL**

To help us deal with your comments quickly, please quote your travel insurance certificate/claim number and the policyholder/insured person's name.

We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to the Financial Ombudsman Service who will review your case. The address is:

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

## GENERAL DEFINITIONS

Wherever the following words or phrases appear in the policy wording they will always have the meanings shown under them. Please also refer to the section details on pages 6, 9 and 10 for further definitions.

### Business associate

Any person who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

### Children

Children of the policyholder or the policyholder's partner who are under 18 years of age at the date of departure and are either in full time education or living with them.

### Home

Your usual place of residence within the United Kingdom.

### Manual labour

Work involving physical labour, for example, but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

### Pair or set of items

A number of items associated as being similar or complementary or used together.

### Partner

A person who you live with who is either your husband or wife, common law husband or common law wife, civil partner, fiancé or fiancée, boyfriend or girlfriend.

### Relative

Your partner and your or your partners parent, brother, sister, son, daughter, (including adopted or fostered children), grandparent, grandchild, step-parent, stepchild, stepbrother, stepsister or next of kin.

### Travel insurance certificate

The document showing the names and other details of all the people insured under this policy and any special conditions that apply.

### Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks, precious stones and articles made of or containing gold, silver or precious metals.

### War

War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other goals.

### We, us, our

AIG UK Limited.

### You, your

Each insured person named on the travel insurance certificate. Each person must have lived in the United Kingdom for at least six of the last 12 months and have paid the appropriate premium.

## GENERAL CONDITIONS

The following conditions apply to all sections of this insurance.

1. You must tell us if you know about anything which may affect our decision to accept your insurance (for example, if you are planning to take part in a dangerous activity while you are on holiday). If you are not sure whether to tell us, tell us anyway.
2. You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
3. You must give AIG Travel Assist all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor.
4. You must help us get back any money that we have paid from anyone or from other insurers (including the Department for Work and Pensions) by giving us all the details we need and by filling in any forms.
5. If you try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may become void and the premium you have paid may be forfeited. Any benefits already paid to you must be repaid in full.
6. You must agree to have a medical examination if we ask. If you die, we are entitled to have a post-mortem examination.
7. You must pay us back any amounts that we have paid to you which are not covered by the insurance.
8. After a claim has been settled, any salvage you have sent into AIG Travel Assist will become our property.

## GENERAL EXCLUSIONS

General exclusions apply to all sections of this policy. We will not cover the following.

1. Any claim where the following apply.
  - a. The claim relates to a medical condition or an illness related to a medical condition which you or any person who your trip depends on (this would include a 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, a 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 given a terminal prognosis.
2. Any claim relating to an incident which you were aware of at the time

you took out this insurance and which could reasonably be expected to lead to a claim.

3. Any claim if you, or any person whose condition may give rise to a claim, are suffering from or have suffered from any diagnosed psychological or psychiatric disorder, anxiety or depression.
4. Any claim arising out of war, civil war, invasion, revolution or any similar event.
5. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for strikes or industrial action which were not public knowledge when you booked your trip).
6. Loss or damage to any property, or any loss, expense or liability arising from ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel or the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
7. Any claim if you already have a more specific insurance covering this (for example, if an item you are claiming for under section F1 (Personal belongings and baggage) is a specified item on your household contents insurance policy).
8. Any claim arising from using a two-wheeled motor vehicle over 50cc as a driver or passenger if you are not wearing a crash helmet, or the driver does not hold an appropriate driving licence.
9. Any consequential losses (losses which are not listed under the headings 'What you are covered for' in sections A to R, for example, loss of earnings if you cannot work after you have been injured or the cost of replacement locks if your keys are stolen).
10. Any claim arising from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you.
11. Any claim resulting from you travelling to a specific country or to an area where the Foreign and Commonwealth Office have advised against all but essential travel.
12. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.
13. Motor racing, rallying or vehicle racing of any kind.
14. Any claim involving you taking part in manual labour or in any sport or activity unless the activity has been authorised by us. Please see the Sports and activities section on page 1 of this policy wording for further details.
15. Any claim relating to winter sports unless you have paid the necessary premium to extend your policy to provide cover for this.
16. Any claim arising from
  - your suicide or attempted suicide; or
  - you injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
17. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by a doctor) or you are affected by any sexually transmitted disease or condition.
18. Any costs which you would have been liable to pay had the reason for the claim not occurred (for example, the cost of food which you would have paid for in any case).
19. Any claim arising as a result of you failing to get the inoculations and vaccinations that you need.
20. Any claim arising from you acting in a way which goes against the advice of a medical practitioner.

## SECTIONS OF COVER

### SECTION A1 – CANCELLING YOUR TRIP

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

#### What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for and which you cannot get back; and
- the cost of visas which you have paid for and which you cannot get back.

**Please note:** If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cancellation of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, close business associate, a person who you have booked to travel with or a relative or friend living abroad who you had planned to stay with. The incident giving rise to the claim must have been unexpected and not something you were aware of when you took out this insurance.
3. You being made redundant, as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
4. You or a person who you have booked to travel with being called for jury service (and your request to postpone your service has been rejected) or attending court as a witness (but not as an expert witness).
5. If the police or relevant authority need you to stay in the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business within seven days before you planned to leave on your trip.
6. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to stay in the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.
7. If after the time you booked your trip the Foreign and Commonwealth Office advises against all but essential travel to your intended destination.
8. If you become pregnant after the date you arranged this insurance cover (or booked your trip, whichever is earlier, if you are an Annual Multi-Trip policyholder) and you will be more than 26 weeks pregnant at the start of or during your trip. Or, if you become pregnant after the date you arranged this insurance cover and your doctor advises that you are not fit to travel due to complications in your pregnancy.

#### What you are not covered for

1. The excess as shown in the table of benefits on page 12. The excess will apply for each trip that you have booked and for each insured person.
2. Cancelling your trip because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. You not wanting to travel.
4. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your trip.
5. You being unable to travel due to your failure to obtain the passport or visa you need for the trip.
6. Airport taxes and associated administration fees shown in the cost of your flights.
7. Costs which have been paid for on behalf of a person who has not taken out insurance cover with GoSure.com.

## SECTION A2 – REDUNDANCY EXTENSION

**Please note: This section only applies if you have arranged EXCEL cover.**

#### What you are covered for

We will pay up to the amount shown in the table of benefits if the person who has paid for your trip is informed by their employer, in writing, less than six weeks before the date you planned to leave that they will be made compulsorily redundant within three months as long as they are entitled to payment under the current redundancy payments law and that, at the time of booking the trip or arranging this insurance, they had no reason to believe that they would be made redundant. We will pay you 50% of your booked holiday cost if you still go on your holiday.

#### Claims evidence required for section A1 and A2

- Travel insurance certificate
- Proof of travel cost (confirmation invoice, travel tickets, unused excursion, tour or activity tickets)
- Cancellation invoice or letter confirming no refund is due
- A medical certificate which we will supply for the appropriate doctor to complete
- An official letter confirming: redundancy, emergency posting overseas, the need for you to remain in the United Kingdom
- Summons for jury service

**Please note:** This is not a full list and we may request other evidence to support your claim.

9. Any treatment or medication of any kind that you receive after you return to the United Kingdom (unless you are entitled to claim under section B4).

## SECTION B1 – MEDICAL AND OTHER EXPENSES OUTSIDE OF THE UNITED KINGDOM

**Please note:** If you are admitted into hospital as an inpatient for more than 24 hours someone must contact the Medical Emergency Assistance Company on your behalf immediately (please see the medical and other emergencies section on page 2 for further details).

### What you are covered for

We will pay up to 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. Emergency medical, surgical and hospital treatment and ambulance costs.
2. Up to £350 for emergency dental treatment as long as it is for the immediate relief of pain only.
3. The cost of your return to the United Kingdom earlier than planned if this is medically necessary and the Medical Emergency Assistance Company approve this.
4. If you cannot return to the United Kingdom as you originally planned and the Medical Emergency Assistance Company approve this, we will pay for:
  - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by the Medical Emergency Assistance Company) to allow you to return to the United Kingdom; 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 the United Kingdom to stay with you (room only) and travel home with you if this is necessary due to medical advice.
5. Up to £5,000 for the cost of returning your body or ashes to the United Kingdom or up to £2,000 for the cost of the funeral and burial expenses in the country in which you die if this is outside the United Kingdom.

**Please note:** If the claim relates to your return travel to the United Kingdom 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.

### What you are not covered for under section B1

1. The excess as shown in the table of benefits on page 12. The excess will be reduced to nil if your medical expenses have been reduced by you using the European Health Insurance Card or Medicare or equivalent schemes (please refer to the health agreements section on page 1 for further details).
2. Any medical treatment that you receive because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim.
3. Any costs relating to pregnancy, if you are more than 26 weeks pregnant at the start of or during your trip.
4. Any treatment or surgery which the Medical Emergency Assistance Company thinks is not immediately necessary and can wait until you return to the United Kingdom. The decision of the Medical Emergency Assistance Company is final.
5. The extra cost of a single or private hospital room unless this is medically necessary.
6. Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).
7. Any costs for the following:
  - telephone calls (other than the first call to the Medical Emergency Assistance Company to notify them of the medical problem);
  - taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); and
  - food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).
8. Any medical treatment and associated costs you have to pay when you have refused to come back to the United Kingdom and the Medical Emergency Assistance Company considered you were fit to return home.

## SECTION B2 – MEDICAL AND OTHER EXPENSES WITHIN THE UNITED KINGDOM

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

### What you are covered for

We will pay up to 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 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.

**Please note:** If your trip is within the Channel Islands cover is also provided for emergency medical, surgical and hospital treatment but only if you do not reside in the Channel Islands.

### What you are not covered for under section B2

1. The excess as shown in the table of benefits on page 12.
2. 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 to a claim.

## SECTION B3 – HOSPITAL BENEFIT

**Please note:** This section does not apply to trips taken within the United Kingdom. No cover is provided under this section if you have arranged a BASIC policy.

### What you are covered for

We will pay up to the amount shown in the table of benefits if, after an accident or illness that is covered under section B1 (Medical and other expenses outside of the United Kingdom) of this insurance, you go into hospital as an inpatient. We will pay a benefit for each complete 24-hour period that you are kept as an inpatient.

**Please note:** This benefit is only payable for the time that you are kept as an inpatient abroad and ceases if you go into hospital upon your return to the United Kingdom.

This amount is meant to help you pay any extra expenses such as taxi fares and phone calls.

## SECTION B4 – UK PHYSIOTHERAPY

**Please note:** This section only applies if you have arranged EXCEL cover.

### What you are covered for

We will pay up to the amount shown in the table of benefits if, after an accident that is covered under section B1 (Medical and other expenses outside of the United Kingdom) of this insurance, you receive physiotherapy in the United Kingdom as a direct result of the injury.

### Claims evidence required for sections B1 to B4

- Travel insurance certificate
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your expenses
- An official letter from the treating doctor in the resort to confirm the additional expenses were medically necessary (for claims under section B2)

- Proof of your hospital admission and discharge dates and times (for claims under section B3)
- An official letter from your doctor to confirm physiotherapy is necessary (for claims under section B4)

**Please note:** This is not a full list and we may require other evidence to support your claim.

## SECTION C – CUTTING YOUR TRIP SHORT

**Please note: If you need to return home to the United Kingdom earlier than planned, you must contact the Medical Emergency Assistance Company immediately (please see the medical and other emergencies section on page 2 for further details).**

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

### What you are covered for

We will pay up to the amount shown in the table of benefits for:

- travel and accommodation expenses which you have paid or have agreed to pay under a contract and which you cannot get back;
- the cost of excursions, tours and activities which you have paid for either before you left the United Kingdom or those paid for locally upon your arrival overseas and which you cannot get back; and
- reasonable additional travel costs to return back to the United Kingdom if it is necessary and unavoidable for you to cut short your trip.

**Please note:** If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon the lowest available published flight fare for the flight originally booked if they are non-transferable.

We will provide this cover if the cutting short of your trip is necessary and unavoidable as a result of the following.

1. You dying, becoming seriously ill or being injured.
2. The death, serious illness or injury of a relative, close business associate, a person who you are travelling with or a relative or friend living abroad who you are staying with.
3. If the police or relevant authority need you to return home to the United Kingdom after a fire, storm, flood, burglary or vandalism to your home or place of business.
4. If you are a member of the armed forces or police, fire, nursing or ambulance services which results in you having to return home to the United Kingdom due to an unforeseen emergency or if you are posted overseas unexpectedly.

### What you are not covered for

1. The excess as shown in the table of benefits on page 12.
2. Cutting short your trip because of a medical condition or an illness related to a medical condition which you knew about and which could reasonably be expected to lead to a claim. This applies to you, a relative, business associate or a person who you are travelling with, and any person you were depending on for the trip.
3. Any claims where the Medical Emergency Assistance Company have not been contacted to authorise your early return back to the United Kingdom.
4. If you have to cut short your trip and you do not return to the United Kingdom we will only be liable for the equivalent costs which you would have incurred had you returned to the United Kingdom.
5. You being unable to continue with your travel due to your failure to obtain the passport or visa you need for the trip.
6. 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.

**Please note:** We will calculate claims for cutting short your trip from the day you return to the United Kingdom or the day you go into hospital as an inpatient. Your claim will be based solely on the number of complete days you have not used.

### Claims evidence required for section C

- Travel insurance certificate
- Proof of travel cost (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming: the need for your return to the United Kingdom, emergency posting overseas

**Please note:** This is not a full list and we may require other evidence to support your claim.

## SECTION D – MISSED DEPARTURE

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

## DEFINITION RELATING TO THIS SECTION

### Public transport

Bus, coach, ferry, sea vessel or train which operates according to a published timetable. Please note this does not include aeroplanes.

### What you are covered for

We will pay up to the amount shown in the table of benefits for the reasonable extra costs of travel and accommodation you need to arrive at your booked holiday destination if you cannot reach the final international departure point on the outward or return from or to the United Kingdom because:

- public transport services (please refer to the definition of 'public transport' above) fail due to poor weather conditions, a strike, industrial action or mechanical breakdown; or
- the vehicle in which you are travelling is directly involved in an accident or suffers a mechanical breakdown (this would not include your vehicle running out of fuel, oil or water or suffering a flat tyre, puncture or flat battery).

### What you are not covered for

1. Any claims where you have not allowed enough time to reach your final booked international departure point at or before the recommended time.
2. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
3. Any claims relating to your own vehicle suffering a mechanical breakdown if you are unable to provide evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

### Claims evidence required for section D

- Travel insurance certificate
- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming the reason for your late arrival and the length of the delay

**Please note:** This is not a full list and we may require other evidence to support your claim.

## SECTION E1 – TRAVEL DELAY

**Please note: You are entitled to claim under section E1 or E2 but not both sections. No cover is provided under sections E1 and E2 if you have arranged a BASIC or EXPLORER policy.**

### What you are covered for

We will pay up to the amount shown in the table of benefits if your final international departure from or to the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay a benefit for each complete 12 hour period that you are delayed, as long as you eventually go on the holiday.

## SECTION E2 – ABANDONING YOUR TRIP

### What you are covered for

We will pay up to the amount shown in the table of benefits if it is necessary for you to cancel your trip if your final international departure from the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown. We will pay for the following costs which you have already paid for and cannot get back:

- travel and accommodation expenses;
- excursions, tours and activities; and
- visas.

**Please note:** If payment has been made using frequent flyer points, airmiles, loyalty card points or the like, settlement of your claim will be based upon

the lowest available published flight fare for the flight originally booked if they are non-transferable.

### What you are not covered for under sections E1 and E2

1. The excess as shown in the table of benefits on page 12 (this only applies if you are claiming under section E2).
2. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.
3. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.

### Claims evidence required for sections E1 and E2

- Travel insurance certificate
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Official confirmation that your pre paid expenses cannot be refunded (abandoning your trip only)

**Please note:** This is not a full list and we may require other evidence to support your claim.

## SECTION F1 – PERSONAL BELONGINGS AND BAGGAGE

**Please note: This section only applies if you have paid the appropriate insurance premium. No cover is provided under sections F1 to F4 if you have arranged a BASIC policy.**

### What you are covered for

We will pay for items which are usually carried or worn by travellers for their individual use during a trip. We will pay up to the amount shown in the table of benefits for items owned (not borrowed or rented) by you which are lost, stolen or damaged during your trip.

#### Please note:

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance may need to be made for wear, tear and loss of value depending on the age of the property.
- The maximum amount we will pay for any one item, pair or set of items is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 3.
- The maximum amount we will pay for valuables in total is shown in the table of benefits. Please refer to the definition of 'valuables' on page 3.
- The maximum we will pay for property which is lost or stolen from an unattended motor vehicle is £100 for each insured person as long as the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle.

## SECTION F2 – DELAYED BAGGAGE

### What you are covered for

We will pay up to the amount shown in the table of benefits for buying essential items if your baggage is delayed in reaching you on your outward international journey for more than 24 hours.

**Please note:** You must get written confirmation of the length of the delay from the appropriate airline or transport company and you must keep all receipts for the essential items you buy.

If your baggage is permanently lost we will take any payment we make for delayed baggage from your overall claim for baggage.

## SECTION F3 – PERSONAL MONEY

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

### What you are covered for

We will pay up to the amount shown in the table of benefits for the loss or theft of the following if you can provide evidence you owned them and evidence of their value (this would include receipts, bank statements or cash-withdrawal slips):

- Cash; and
- Travellers cheques (if these cannot be refunded by the provider)

**Please note:** The maximum amount we will pay for cash carried by one person, whether jointly owned or not, is the cash limit as shown in the table of benefits (or £50 for children under 16 years of age).

## SECTION F4 – PASSPORT AND TRAVEL DOCUMENTS

### What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of replacing the following items belonging to you if they are lost, stolen or damaged during your trip:

- Passport;
- Travel and admission tickets; and
- Visas

**Please note:** The cost of replacing your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to the United Kingdom (this would include travel costs to the local Embassy as well as the cost of the emergency passport itself). A claim for the lost or stolen passport would be calculated according to its expiry date – depending upon how many years there were left to run on the original passport, an unused pro-rata refund would be made of its original value.

### What you are not covered for under sections F1, F2, F3 and F4

1. The excess as shown in the table of benefits on page 12 (this does not apply if you are claiming under sections F2 or F4).
2. Property you leave unattended in a public place.
3. Any claim for loss or theft to personal belongings and baggage, personal money or passports and travel documents 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.
4. Any claim for loss, theft, damage or delay to personal belongings and baggage which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
5. Any loss or theft of your passport which you do not report to the consular representative of your home country within 24 hours of discovering it and get a written report for.
6. Any loss, theft or damage to valuables which you do not carry in your hand luggage while you are travelling.
7. Money, passports and travel documents which you do not carry with you unless they are being held in locked safety deposit facilities.
8. Claims arising due to an unauthorised person fraudulently using your credit or debit cards.
9. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
10. Breakage of fragile objects or breakage of sports equipment while being used (unless your claim is for damage to winter sports equipment and the appropriate premium for winter sports has been paid).
11. Damage due to scratching or denting unless the item has become unusable as a result of this.
12. Shortages due to variations in exchange rates.
13. If your property is delayed or held as a result of Customs, the police or other officials legally holding it.
14. Loss of jewellery (other than wedding rings) while swimming or taking part in dangerous activities.
15. Losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
16. Loss, theft or damage to contact or corneal lenses, sunglasses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, mobile phones, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).

### Claims evidence required for sections F1 to F4

- Travel insurance certificate
- Loss or theft of property or money – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags

- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for emergency purchases
- Loss or theft of a passport – police report, consular report, receipts for additional expenses to get a replacement passport overseas
- Proof of value and ownership for property and money

**Please note:** This is not a full list and we may require other evidence to support your claim.

#### Important information:

- **You must** act in a reasonable way as if uninsured to look after your property and not leave it unattended or unsecured in a public place
- **You must** carry valuables and money with you when you are travelling. When you are not travelling, keep your money and passport with you at all times or leave them in a locked safety deposit box
- **You must** report all losses, thefts or delays to the relevant authorities and obtain a written report from them within 24 hours of the incident
- **You must** provide AIG Travel Assist with all the documents they need to deal with your claim, including a police report, a property irregularity report, receipts for the items being claimed as applicable

## SECTION G – PERSONAL ACCIDENT

**Please note:** This section does not apply if you have arranged a BASIC or EXPLORER policy.

#### What you are covered for

We will pay up to the amount shown in the table of benefits to you or your executors or administrators if you are involved in an accident during your trip which solely and independently results in one or more of the following within 12 months of the date of the accident.

- Complete loss of limb (meaning permanent loss by physical separation at or above the wrist or ankle or permanent and total loss of use of a limb). A limb means an arm, hand, leg or foot.
- Loss of sight in one or both eyes (meaning physical loss of an eye or the loss of a substantial part of sight of an eye). A substantial part means the degree of sight after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale something can be seen at 3 foot which should be seen at 60 foot.)
- Permanent total disablement (meaning a disability which prevents you from working in any job which you are suitably qualified for and which lasts 12 months from the date of the accident and, at the end of those 12 months, is in our medical advisor's opinion, not going to improve.)
- Death

**Please note:** We will only pay for one personal accident benefit for each insured person during the period of insurance shown on your travel insurance certificate.

If you die as a result of flying in a fully licensed passenger carrying aircraft, an increased benefit will be paid.

If you are under 16 years of age a reduced death benefit will apply.

#### Claims evidence for section G

- Please phone AIG Travel Assist on **0870 350 2384** to ask for advice

## SECTION H – PERSONAL LIABILITY

#### What you are covered for

We will pay up to the total amount shown in the table of benefits if, within your trip, you are legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property

#### What you are not covered for

1. Any liability arising from an injury or loss or damage to property:
  - a owned by you, a member of your family or household or a person you employ; or
  - b in the care, custody or control of you or of your family or household or a person you employ

2. Any liability for death, disease, illness, injury, loss or damage:
  - a to members of your family or household, or a person you employ;
  - b arising in connection with your trade, profession or business;
  - c arising in connection with a contract you have entered into;
  - d arising due to you acting as the leader of a group taking part in an activity;
  - e arising due to you owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
  - f arising due to you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.

#### Important information:

- **You must** give AIG Travel Assist notice of any cause for a legal claim against you as soon as you know about it, and send them any documents relating to a claim
- **You must** help AIG Travel Assist and give them all the information they need to allow them to take action on your behalf
- **You must** not negotiate, pay, settle, admit or deny any claim unless you get AIG Travel Assist's permission in writing
- **We will** have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in your name your defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else

#### Claims advice for section H

- Do not admit liability, offer or promise compensation
- Give details of your name, address and travel insurance
- Take photographs and videos, and get details of witnesses if you can
- Tell AIG Travel Assist immediately about any claim that is likely to be made against you and send them all the documents that you receive

## SECTION I – LEGAL EXPENSES

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

#### What you are covered for

We will pay up to the amount shown in the table of benefits for legal costs and expenses arising as a result of dealing with claims for compensation and damages resulting from your death, illness or injury during your trip.

#### What you are not covered for

1. Any claim which we have not agreed to accept beforehand in writing.
2. Any claim where we or our legal representative believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
3. The costs of making any claim against us, GoSure.com, our agents or representatives, or against any tour operator, accommodation provider, carrier or any person who you have travelled with or arranged to travel with.
4. Any fines, penalties or damages you have to pay.
5. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
6. Any claims arising out of you owning, possessing or using mechanically-propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.
7. Any claim reported more than 180 days after the incident leading to the claim took place.

#### Important information:

- **We will** have complete control over any legal representatives appointed and any proceedings
- **You must** follow our advice or that of our agents in handling any claim
- **You must** get back all of our expenses where possible. You must pay us any expenses you do get back

## Claims advice for section I

- Please phone AIG Travel Assist on **0870 350 2384** to ask for advice as soon as you need to make a claim

## SECTION J – HIJACK

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

### What you are covered for

We will pay 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.

**Please note:** You must get written confirmation from the appropriate transport company stating how long the hijack lasted.

### Claims evidence required for section J

- Travel insurance certificate
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the length of the hijack

**Please note:** This is not a full list and we may require other evidence to support your claim.

## SECTION K – INCONVENIENCE EXPENSES

**Please note:** This section only applies if you have arranged EXCEL cover.

### What you are covered for

We will pay up to the amount shown in the table of benefits for extra car parking, domestic animal care (including horses and ponies), house-sitters and childcare (including temporary boarding) if your final international departure on your return to the United Kingdom by aircraft, sea vessel, coach or train is delayed for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

**Please note:** You must keep all receipts for the additional expenses you incur.

### What you are not covered for

1. Any claims where you have not checked in for your trip at the final international departure point at or before the recommended time.
2. Any claims where you have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted.
3. Any animal care fees you pay outside the United Kingdom as a result of quarantine regulations.

### Claims evidence required for section K

- Travel insurance certificate
- Proof of travel (confirmation invoice, flight tickets)
- Invoices and receipts for your expenses
- An official letter confirming the reason for your late arrival and the length of the delay

**Please note:** This is not a full list and we may require other evidence to support your claim.

## GOLF COVER

**Please note:** Sections L, M and N only apply if you have arranged EXCEL cover.

## DEFINITION RELATING TO GOLF COVER

### Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

## SECTION L1 – GOLF EQUIPMENT

### What you are covered for

We will pay up to the amount shown in the table of benefits for golf equipment owned by you (not borrowed or hired) which is lost, stolen or damaged during your trip.

### Please note:

- The maximum amount we will pay for any one item, pair or set of items is shown in the table of benefits. Please refer to the definition of 'pair or set of items' on page 3.
- You must bring any damaged golf equipment back to the United Kingdom for inspection.
- Our liability is solely based upon the golf equipment which has been lost, stolen or damaged and would not extend to the replacement of your whole set of woods, or irons in the event of a claim being made for one item.

## SECTION L2 – GOLF EQUIPMENT HIRE

### What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of hiring golf equipment for each complete 24-hour period if golf equipment owned by you is:

- delayed in reaching you on your outward international journey for more than 12 hours; or
- lost, stolen or damaged during your trip

**Please note:** You must keep all receipts for the golf equipment that you hire. You must bring any damaged golf equipment back to the United Kingdom for inspection.

### What you are not covered for under sections L1 and L2

1. Golf equipment you leave unattended in a public place.
2. Any claim for loss or 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.
3. Any claim for loss, theft or damage to golf equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your golf equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

### Claims evidence required for sections L1 and L2

- Travel insurance certificate
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of golf equipment
- Proof of value and ownership

**Please note:** This is not a full list and we may require other evidence to support your claim.

## SECTION M – GREEN FEES

### What you are covered for

We will pay up to the amount shown in the table of benefits for the unused percentage of your green fees, golf tuition fees or golf equipment hire which you have already paid for and cannot get back if:

- you become ill or are injured during your trip and cannot take part in the golf activities as planned; or
- loss of theft of documents prevents you from taking part in the prepaid golfing activity.

**Please note:** Your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to take part in the golfing activities. You must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

## Claims evidence required for section M

- Travel insurance certificate
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your prepaid golf expenses
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned golfing activities
- Loss or theft of documents – police report

**Please note:** This is not a full list and we may require other evidence to support your claim.

## SECTION N – HOLE IN ONE COVER

### What you are covered for

We will pay the amount shown in the table of benefits if you achieve a hole in one during a competition round.

### Claims evidence required for section N

- Travel insurance certificate
- Proof of travel (confirmation invoice, travel tickets)
- A certified copy of your score card countersigned by your opponent and the official scorer for the competition

**Please note:** This is not a full list and we may require other evidence to support your claim.

## WINTER SPORTS COVER

**Please note: Sections O, P, Q and R only apply if you have paid the appropriate premium for winter sports cover and this is shown on your travel insurance certificate.**

## DEFINITIONS RELATING TO WINTER SPORTS COVER

### Winter sports

Bigfoot skiing, cross country skiing, dog sledging, dry slope skiing, glacier skiing, heli-skiing (with a qualified guide), mono skiing, off piste skiing or snowboarding (in un-groomed areas that run directly alongside or within access of a fully groomed piste and lie within the official ski area as designated by the piste map provided by the Resort Management. Cover will not in any way apply for backcountry skiing or snowboarding that requires you to exit the official ski area as designated by the piste map provided by the Resort Management and which may necessitate the use of specialist avalanche equipment), skiing, sledging, snowboarding and tobogganing.

### Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

## SECTION O1 – WINTER SPORTS EQUIPMENT

### What you are covered for

We will pay up to the amount shown in the table of benefits for winter sports equipment owned or hired by you which is lost, stolen or damaged during your trip.

#### Please note:

- An allowance will be made for wear, tear and loss of value on claims made for winter sports equipment owned by you as follows.
  - Up to 12 months old – 90% of the purchase price
  - Up to 24 months old – 70% of the purchase price
  - Up to 36 months old – 50% of the purchase price
  - Up to 48 months old – 30% of the purchase price
  - Up to 60 months old – 20% of the 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. Please refer to the definition of 'pair or set of items' on page 3.
- You must bring any damaged winter sports equipment you own back to the United Kingdom for inspection.

## SECTION O2 – WINTER SPORTS EQUIPMENT HIRE

### What you are covered for

We will pay up to the amount shown in the table of benefits for the cost of hiring winter sports equipment for each complete 24-hour period if winter sports equipment owned by you is:

- delayed in reaching you on your outward international journey for more than 12 hours; or
- lost, stolen or damaged during your trip

**Please note:** You must keep all receipts for the winter sports equipment that you hire. You must bring any damaged winter sports equipment back to the United Kingdom for inspection.

## SECTION O3 – LIFT PASS

### What you are covered for

We will pay 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.

### What you are not covered for under sections O1, O2 and O3

1. The excess as shown in the table of benefits on page 13 (this only applies if you are claiming under section O1).
2. Any claim for loss or 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.
3. Any claim for loss, theft, damage or delay to winter sports equipment which you do not report to the relevant airline or transport company within 24 hours of discovering it and which you do not get a written report for. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your winter sports equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
4. Winter sports equipment you have left unattended in a public place unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

### Claims evidence required for sections O1 to O3

- Travel insurance certificate
- Loss or theft – police report
- Loss, theft or damage by an airline – property irregularity report, flight tickets and baggage check tags
- Delay by an airline – written confirmation of the length of delay from the airline, flight tickets, baggage check tags, receipts for the hire of winter sports equipment
- Proof of value and ownership

**Please note:** This is not a full list and we may require other evidence to support your claim.

## SECTION P – SKI PACK

### What you are covered for

We will pay up to the amount shown in the table of benefits for the unused percentage of your ski pack which you have already paid for and cannot get back if you become ill or are injured during your trip and cannot take part in the winter sports activities as planned. A ski pack includes ski school fees or ski tuition fees, your lift pass and winter sports equipment that you have hired.

**Please note:** Your claim will be based on the number of complete days you have not used. You must get written confirmation of the nature of your illness or injury from the treating doctor in the resort along with confirmation of how many days you were unable to ski.

## Claims evidence required for section P

- Travel insurance certificate
- Proof of travel (confirmation invoice, travel tickets)
- Invoices and receipts for your prepaid ski pack
- An official letter from the treating doctor in the resort to confirm your inability to take part in the planned winter sports activities

**Please note:** This is not a full list and we may require other evidence to support your claim.

## SECTION Q – PISTE CLOSURE

**Please note:** This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 May and 30 September for travel to the Southern hemisphere.

### What you are covered for

We will pay up to the amount shown in the table of benefits if, as a result of not enough snow, too much snow or high winds in your booked holiday resort, all lift systems are closed for more than 24 hours. We will pay for either:

- the cost of transport to the nearest resort; or
- a benefit for each complete 24-hour period that you are not able to ski and there is no other ski resort available

**Please note:** You must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

## Claims evidence required for section Q

- Travel insurance certificate
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the closure
- Receipts for your travel expenses if you travel to the nearest resort

**Please note:** This is not a full list and we may require other evidence to support your claim.

## SECTION R – AVALANCHE COVER

### What you are covered for

We will pay up to the amount shown in the table of benefits for the necessary and reasonable travel and accommodation expenses that you pay or agree to pay overseas if you are prevented from arriving at or leaving your booked ski resort for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

**Please note:** You must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

## Claims evidence required for section R

- Travel insurance certificate
- Proof of travel (confirmation invoice, flight tickets)
- An official letter confirming the cause and length of the delay
- Invoices and receipts for your extra travel and accommodation expenses

**Please note:** This is not a full list and we may require other evidence to support your claim.

## SUMMARY OF IMPORTANT CONTACT DETAILS

### Helpline prior to travel

**Phone:** 0845 222 0020

**E-mail:** [info@gosure.com](mailto:info@gosure.com)

**Phone lines are open Monday to Friday between 9.00am and 5.30pm**

### Medical Assistance – AIG Travel Assist

**Phone:** +44 (0) 1273 765 339

**Fax:** +44 (0) 870 130 1953

**E-mail:** [travelassist@aig.com](mailto:travelassist@aig.com)

**Phone lines are open 24 hours a day, 7 days a week**

### Claims – AIG Travel Assist Claims Department

**Address:** PO Box 60108, London SW20 8US

**Phone:** 0870 350 2384

**Fax:** 0870 130 1953

**E-mail:** [travelassistclaims@aig.com](mailto:travelassistclaims@aig.com)

**The claims department are open Monday to Friday between 9am and 5pm**

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

Section	Benefit	BASIC COVER		STANDARD COVER		EXCEL COVER		EXPLORER COVER	
		Sum Insured Up To	Policy Excess*	Sum Insured Up To	Policy Excess*	Sum Insured Up To	Policy Excess	Sum Insured Up To	Policy Excess*
A1	Cancelling your trip	Nil	Nil	£3,000	£65 (£15 loss of deposit)	£5,000	Nil	£1,000	£65 (£15 loss of deposit)
A1	Redundancy extension	Nil	Nil	Nil	Nil	£2,500	Nil	Nil	Nil
B1	Medical and other expenses outside of the UK	£5,000,000	£100	£5,000,000	£100	£5,000,000	Nil	£5,000,000	£100
B2	Medical and other expenses within the UK	£1,000	£100	£5,000	£100	£10,000	Nil	Nil	Nil
B3	Hospital 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
B4	UK physiotherapy	Nil	Nil	Nil	Nil	£600	Nil	Nil	Nil
C	Cutting your trip short	Nil	Nil	£3,000	£65	£5,000	Nil	£1,000	£65
D	Missed departure: Area 2	Nil	Nil	£300	Nil	£500	Nil	Nil	Nil
	Area 3, 4 and 5	Nil	Nil	£500	Nil	£1,000	Nil	Nil	Nil
E1	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
E2	Abandoning your trip	Nil	Nil	£3,000	£65	£5,000	Nil	Nil	Nil
F1	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	
F2	Delayed baggage	Nil	Nil	£100	Nil	£150	Nil	£100	Nil
F3	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
F4	Passport and travel documents	Nil	Nil	£250	Nil	£500	Nil	£200	Nil
G	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
H	Personal liability	£2,000,000	Nil	£2,000,000	Nil	£2,000,000	Nil	£2,000,000	Nil
I	Legal expenses	Nil	Nil	£15,000	Nil	£25,000	Nil	£25,000	Nil
J	Hijack	Nil	Nil	£65 for each 24 hours up to £1,000	Nil	£65 for each 24 hours up to £1,000	Nil	Nil	Nil
K	Inconvenience expenses	Nil	Nil	Nil	Nil	£750	Nil	Nil	Nil
L1	Golf equipment	Nil	Nil	Nil	Nil	£1,000	Nil	Nil	Nil
	Including: Single article limit	Nil	Nil	Nil	Nil	£300		Nil	Nil
L2	Golf equipment hire	Nil	Nil	Nil	Nil	£25 for each 24 hours up to £100	Nil	Nil	Nil
M	Green fees	Nil	Nil	Nil	Nil	£100	Nil	Nil	Nil
N	Hole in one cover	Nil	Nil	Nil	Nil	£100	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 A 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.

<b>TABLE OF BENEFITS – WINTER SPORTS COVER IS ONLY AVAILABLE UPON PAYMENT OF THE APPROPRIATE ADDITIONAL PREMIUM</b>									
Section	Benefit	BASIC COVER		STANDARD COVER		EXCEL COVER		EXPLORER COVER	
		Sum Insured Up To	Policy Excess	Sum Insured Up To	Policy Excess*	Sum Insured Up To	Policy Excess	Sum Insured Up To	Policy Excess
O1	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
O2	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
O3	Lift Pass	Nil	Nil	£100	Nil	£200	Nil	Nil	Nil
P	Ski pack	Nil	Nil	£300	Nil	£400	Nil	Nil	Nil
Q	Piste closure	Nil	Nil	£20 for each 24 hours up to £200	Nil	£35 for each 24 hours up to £350	Nil	Nil	Nil
R	Avalanche cover	Nil	Nil	£150	Nil	£150	Nil	Nil	Nil