



Single Trip & Annual Multi-trip Travel Insurance Policy 2016/17

This document only constitutes a valid insurance policy when it is issued between 1st March 2016 and 28th February 2017 in conjunction with a valid Policy Schedule
 All policies must expire prior to 28th February 2018
 Scheme Reference: 05592C

Significant Features and Benefits

The following is only a summary of the main cover limits for each cover option. These options are : **Essential - Single Trip (ST)**, **Standard - Single Trip (ST)** and **Annual Multi-trip (AMT)** or **Premier - Single Trip (ST)** and **Annual Multi-trip (AMT)**. Your chosen cover option will be specified in Your Policy Schedule. You should read the Policy Wording for the full terms and conditions.

Section	Cover per Person (up to)			Excess* per Person/Family
	Essential ST	Standard ST & AMT	Premier ST & AMT	
1. Cancellation or Curtailment Charges	£750	£2,000	£4,000	£75/£150 (£15/£30 Loss of Deposit)
2. End Supplier Failure	N/A	N/A	£4,000	Nil
3. Emergency Medical and Other Expenses (not UK) Dental treatment limit Additional accommodation prior to return home limit Necessary travel and accommodation costs limit for a friend or relative to stay Burial or cremation expenses limit	£5,000,000 £350 £100 £100 £3,500	£5,000,000 £350 £100 £100 £3,500	£10,000,000 £350 £100 £100 £3,500	£100/£200
4. Hospital Inconvenience Benefit	£200 (£10 per day)	£400 (£25 per day)	£800 (£50 per day)	Nil
5. Personal Accident Death Loss of Limb(s)/Sight Permanent Total Disablement	16 to 69 years 15 years & under or 70 years & over 16 to 69 years 15 years & under or 70 years & over 16 to 69 years or 15 years & under 70 years & over	£5,000 £5,000 £5,000 £5,000 £5,000 Nil	£15,000 £5,000 £15,000 £15,000 £15,000 Nil	£20,000 £5,000 £20,000 £20,000 £20,000 Nil
6. Baggage and Passport Single article, pair or set limit Valuables limit Sports Equipment limit - Loss of Passport - Baggage Delay (over 8 hours) - Sports Equipment Delay (over 8 hours)	N/A N/A N/A N/A N/A N/A	£1,500 £300 £300 £250 £200 £100 £100	£2,000 £500 £750 £750 £200 £250 £250	£75/£150 Nil Nil Nil
7. Personal Money and Documents Cash limit	N/A	£300 £250	£750 £500	£75/£150
8. Personal Liability	£2,000,000	£2,000,000	£2,000,000	£200 (Property damage only)
9. Journey Disruption incl. Airspace Closure Reasonable travel and accommodation cost limit Unused kennel, cattery or professional pet sitter fees limit	N/A	N/A	£4,000 £1,000 £200	Nil
10. Delayed Departure (after 10 hours) or Trip Cancellation (after 10 hours delay)	N/A N/A	£100 (£25 for each 10 hours delay) £2,000	£250 (£50 for each 10 hours delay) £4,000	Nil £75/£150
11. Missed Departure/Missed Connection	N/A	£350	£700	Nil
12. Travel Risks - Hijack/Kidnap - Mugging - Catastrophe	N/A N/A N/A	£2,000 (£100 per day) £250 £1,000	£4,000 (£250 per day) £500 £1,250	Nil Nil Nil
13. Legal Expenses	N/A	£15,000	£20,000	Nil
14. Loss of Sports Activity Pack	N/A	£200	£500	Nil
Winter Sports cover is only in force if shown on Your Policy Schedule and the appropriate additional premium has been paid.				
15. Winter Sports - Ski Equipment loss/damage Single article, pair or set limit Hired Ski Equipment loss/damage - Loss of Ski Pack - Delayed Ski Equipment (after 8 hours) - Piste Closure (not UK) - Avalanche/Weather Delay (after 10 hours)	N/A N/A N/A N/A N/A N/A	£500 £300 £150 £200 £100 £200 (£20 per day) £200	£1,000 £500 £300 £500 £200 £400 (£40 per day) £400	£75/£150 Nil Nil Nil Nil Nil

* The excess is deducted from each claim event. If You have paid the additional premium for excess waiver, the excess would be reduced to Nil in the event of a claim. Note: Any excess imposed by Us following Your call to the Medical Screening Line will still apply.

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Important Information

This policy is for residents of the United Kingdom, Channel Islands or the Isle of Man only. This document is Your travel insurance policy. It contains details of cover, conditions and exclusions relating to each Insured Person and is the basis on which all claims will be settled. It is validated by the issue of the Policy Schedule which must be attached to the policy. It is very important that You read the whole of this policy before You travel and make sure You understand exactly what is and is not covered and what to do if You need to claim. If You have any queries, please contact the Scheme Administrators on **02392 419 858**.

Underwritten by:

For sections 1 and 3 to 15: Your insurance is arranged by: P J Hayman & Company Ltd with UK General Insurance Ltd on behalf of Ageas Insurance Limited. Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

For section 2 only: cover is provided by International Passenger Protection Limited and underwritten by Certain Underwriters at Lloyds. Registered Office: IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR. Registered in England 2498563. Authorised and regulated by the Financial Conduct Authority. This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/firms/systems-reporting/register

Arranged by:

GoSure.com is a trading division of John Holman & Sons Limited. GoSure travel insurance is arranged by John Holman & Sons Limited who are authorised and regulated by the Financial Conduct Authority. FCA register number 116602. Registered Office: London Underwriting Centre, 3 Minster Court, Mincing Lane, London EC3R 7DD Registered in England 285830. Your Scheme Administrator is P J Hayman & Company Limited who are authorised and regulated by the Financial Conduct Authority. FCA register number 497103. Registered Office: Stansted House, Rowlands Castle, Hampshire PO9 6DX. Registered in England 2534965.

Cover

We will, subject to the terms of the policy and confirmation of proof of payment of the appropriate insurance premium, pay the benefit described in respect of events occurring during the period of insurance. This policy gives full details of the cover, limits and exclusions applicable to the insurance. It should be read in conjunction with the Policy Schedule that states the persons covered and the basis of cover. Together these documents form a Contract of Insurance.

Consumer Insurance Act

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to:

- supply accurate and complete answers to all the questions we or the administrator may ask as part of your application for cover under the policy;
- to make sure that all information supplied as part of your application for cover is true and correct;
- tell us of any changes to the answers you have given as soon as possible.

Failure to provide answers in-line with the requirement of the Act may mean that your policy is invalid and that it does not operate in the event of a claim.

Eligibility

This policy is only available to You if:

- You must have been present in the United Kingdom, the Channel Islands or the Isle of Man for at least six months prior to purchasing Your policy;
- You are registered with a Medical Practitioner in Your Home Area;
- You are in the United Kingdom, the Channel Islands or the Isle of Man at the time of purchasing this policy;
- Your Trip starts and ends in the United Kingdom, the Channel Islands or the Isle of Man.

The law applicable to this policy

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which Your main residence is situated.

Policy cancellation

If You decide that for any reason, this policy does not meet Your insurance needs then please return it to Your agent within 14 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later. On the condition that no travel has taken place and no claims have been made or are pending, We will then refund Your premium in full.

Thereafter You may cancel the insurance cover at any time by informing Your agent however no refund of premium will be payable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:

- Fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

How Your policy works

Your policy and Policy Schedule is a contract between You and Us. We will pay for any claim You make which is covered by this policy and happens during the period of insurance.

Unless specifically mentioned the benefits and exclusions within each section, apply to each Insured Person. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of Words'. These words start with a capital letter throughout the Policy Wording.

Data Protection Act 1998

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

Fraud prevention

To keep premiums low We do participate in a number of industry initiatives to prevent and detect fraud. To help prevent crime We may:

- Share information about You with other organisations and public bodies including the police;
- Share information about You with other insurers;
- Pass Your details to recognised centralised insurance industry applications and claims review systems (for example the Travel Claims Database) where Your details may be checked and updated.
- Check Your details with fraud prevention agencies and databases. If You give Us false or inaccurate information and We suspect fraud, We may record this with fraud prevention agencies;
- Search records held by fraud prevention and credit agencies to:
 - Help make decisions about credit services for You and members of Your household;
 - Help make decisions on insurance policies and claims for You and members of Your household;
 - Trace debtors, recover debt, prevent fraud and to manage Your insurance policies;
 - Check Your identity to prevent money laundering;
 - Undertake credit searches and additional fraud searches.

Extension of cover

In the event of Your death, injury or illness or that of anyone travelling with You or because of delay or interruption to Public Transport services, You are unable to complete the Trip before the expiry of this policy, the cover will be automatically extended without additional premium for the additional days necessary for You to complete the Trip up to a maximum of 60 days.

Period of insurance

Single Trip:

Cancellation cover is effective from the date shown on the Policy Schedule and terminates on commencement of the planned Trip. End Supplier Failure cover begins on the start date shown on the Policy Schedule and finishes at the end of Your Trip.

Annual Multi-trip:

Cancellation cover is effective immediately when a Trip is booked or from the policy start date shown on the Policy Schedule (whichever is the latest), and terminates on the commencement of each Trip, or on the expiry of the policy (whichever is the earlier). End Supplier Failure cover begins on the start date shown on the Policy Schedule or the date You booked Your Trip (whichever is the later) and finishes at the end of Your Trip.

All:

all other covers commence when You leave Your place of residence or business (whichever is the later), to commence the Trip until the time of return to Your place of residence or business (whichever is earlier) on completion of the Trip. Cover will not commence more than 24 hours prior to booked departure time or cease more than 24 hours after booked return Home.

Policy excess

Under some sections of the policy an Event Excess will apply. This means that You will be responsible for paying the first part of the claim for each single event or occurrence. The amount You have to pay is the excess. If You have paid the additional premium for excess waiver, the excess would be reduced to Nil in the event of a claim.

If Your health changes

If Your health changes after the time of taking out or renewing Your policy, or at the time of making arrangements to travel in the case of an Annual Multi-trip policy, and before the commencement date of Your Trip. You must tell Us so that We can tell You if the change in health will affect Your insurance and if cover can continue for further Trips You may wish to book.

If You are not sure whether something is relevant You must tell Us anyway.

Renewal of Your policy

If You have Annual Multi-trip cover, We will send You a renewal notice prior to the expiry of the period of insurance as shown on Your Policy Schedule. The terms of Your cover and the premium rates may be varied by Us at the renewal date.

We will give You at least 21 days written notice before the renewal date should this happen.

At renewal We will ask You about any changes to Your Health or circumstances and check that You still comply with the Important Conditions Relating to Your Health on page 3 as this may affect the cover provided. If You do not comply with these conditions Your Insurance may be invalid.

Single Trip Notes

You must be aged 79 years or under. Age applies at the start date of Your policy.

The maximum Trip duration is 31 days.

In the event of early return (including Curtailment), all cover will cease on Your arrival Home.

Annual Multi-trip Notes

You may take any number of Trips during the period of insurance (shown on the Policy Schedule) however certain limitations and restrictions apply as set out below.

Maximum duration any one Trip: Standard policy 31 days. Premier policy 45 days.

You must be aged 74 years or under.

Age applies at the start date of Your policy.

Any Trip solely within Your Home Area is only covered where You have pre-booked at least one night's Accommodation.

Each Trip under Annual Multi-trip is deemed to be a separate insurance, each being subject to the terms, definitions, exclusions and conditions contained in this policy.

Geographical Areas

You will not be covered if You travel outside the area You have chosen, as shown on Your Policy Schedule.

Area 1 Europe - all countries west of the Ural Mountains, Morocco, Tunisia, Turkey, the Azores, Canary Islands, Madeira and Mediterranean islands.

Area 2 Australia & New Zealand - including up to 48 hours stop-over in Area 3 and Area 4.

Area 3 Worldwide - including Egypt & Israel (but excluding Canada, the Caribbean and the USA).

Area 4 Worldwide - including Canada, Caribbean, USA.

Important Conditions Relating to Your Health

You must comply with the following conditions to have the full protection of Your policy.

If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

You will NOT be covered under section 1 - Cancellation or Curtailment Charges, section 3 - Emergency Medical and Other Expenses, section 4 - Hospital Inconvenience Benefit and section 5 - Personal Accident:

for any Trip where at the time of taking out or renewing this insurance You:

- a) are waiting for an operation, hospital consultation (other than for regular checkups for a stable condition) or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- b) have received a terminal prognosis; or
- c) travel against the advice of a Medical Practitioner or where You would have been if You had sought their advice before beginning Your Trip; or
- d) know You will need treatment or consultation at any medical facility during Your Trip; or
- e) are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment; or
- f) are aware of a Medical Condition for which You have not had a diagnosis; or
- g) travel against any health requirements stipulated by the carrier, their handling agents or any other Public Transport provider.

At the time of taking out or renewing this insurance You will need to contact the Medical Screening Line in the following circumstances:

If You are travelling outside Your Home Area You should call the Medical Screening Line (see below) if You:

- i) need to declare a Medical Condition;
- ii) are unsure whether a Medical Condition needs to be declared or not;
- iii) answer YES to any of the Medical Screening Questions shown below.

Additionally, if You have an Annual Multi-trip policy:

You must call the Medical Screening Line (see below) if You are travelling outside Your Home Area and, at any time:

- i) You develop a new Medical Condition after Your policy was issued;
- ii) Your existing Medical Condition changes after Your policy was issued.

Medical Screening

If You need to telephone the Medical Screening Line, You will be asked simple questions about Your Medical Condition, medication, trips to Your Medical Practitioner, and other related matters.

If, as a result of Your call, We wish to impose special terms, such as an additional premium, this will be advised to You immediately and confirmed in writing.

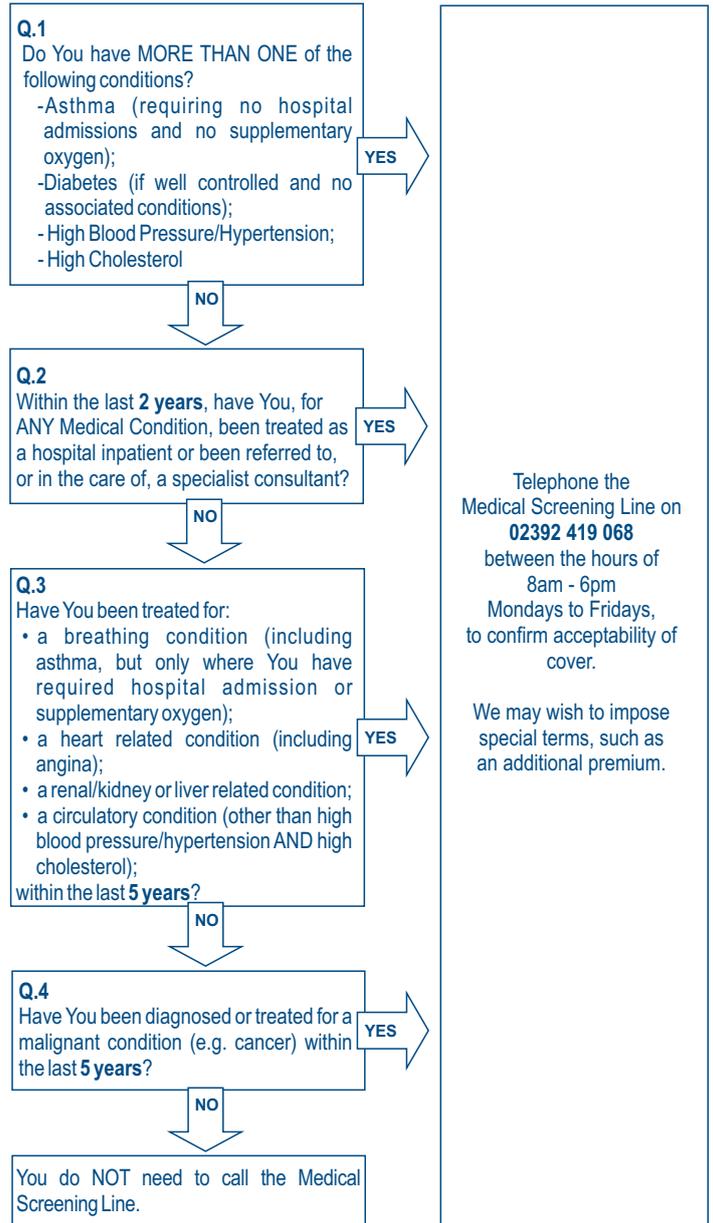
Should You decide not to pay the additional premium all Medical Conditions will not be covered.

Any additional Medical Conditions not declared to Us will not be covered.

You will also be advised of a medical screening reference, which You should keep a record of.

Medical Screening Questions

Important - not applicable if You reside in either the United Kingdom or the Isle of Man and Your Trip is to or within the United Kingdom or the Isle of Man



Definition of Words

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this policy. For ease of reading the definitions will start with a capital letter.

You/Your/Insured Person

All person(s) within the age limit, the names of whom are provided at the time of premium payment, being resident in the UK, Channel Islands or Isle of Man and registered with a Medical Practitioner in their country of residence.

We/Us/Our

On all sections *except* section 2: UK General Insurance Ltd on behalf of Ageas Insurance Limited.

Section 2 is arranged by International Passenger Protection Limited.

Registered office IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR and underwritten by Certain Underwriters at Lloyds.

Acceptable Activities

Any sport or leisure activity listed on page 13 when participating on an amateur basis.

Accommodation

Hotel, motel, holiday park, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee.

Adverse Weather

Weather of such severity that:

- the police, or other appropriate authority, warn by means of public communications networks including, but not limited to, popular websites, television or radio against all but essential travel;

and/or

- it causes major disruption to transport services i.e. rail, road or bus which is reported in the media.

Baggage

Luggage, clothing, personal effects (excluding Ski Equipment and Valuables), Sports Equipment and other articles which belong to You (or for which You are legally responsible) which are worn, used or carried by You during any Trip.

Bodily Injury

An identifiable physical injury caused by sudden, unexpected, external and visible means. Injury as a result of Your unavoidable exposure to the elements shall be deemed to have been caused by Bodily Injury.

Catastrophe

Avalanche, explosion, fire, flood, hurricane, lightning, local government directive, medical epidemic, storm or tempest.

Channel Islands

Jersey, Guernsey, Alderney, Sark and Herm.

Close Business Associate

Any person whose absence from business for one or more complete days at the same time as Your absence prevents the proper continuation of that business.

Close Relative

Mother, father, sister, brother, wife, husband, civil partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-sister, step-brother, adoptive/foster child, aunt, uncle, cousin, nephew, niece, legal guardian, partner or fiancé(e).

Couple

You and Your Close Relative who lives with You in a domestic relationship at the same address as You.

Curtailed / Curtail

Cutting short the Trip, either by return to Your Home Area or to attend a hospital outside Your Home Area as an inpatient.

Claims will be based on the lost proportion (each complete night) of Your Accommodation costs, which You have not used.

Departure Point

The airport, international rail terminal or seaport where Your journey to Your destination begins and where the final part of Your journey back to Your Home begins.

Event Excess

This is **£75** per incident, for each Insured Person, with a maximum of **£150** applying if Family cover has been purchased. This is increased to **£100** per individual, per incident, or **£200** per Family, under section 3 – Emergency Medical & Other Expenses and **£200** under section 8 – Personal Liability (Property Damage only).

Loss of Deposit excess **£15** per person, or **£30** per Family.

If You have paid the additional premium for excess waiver, the excess would be reduced to Nil in the event of a claim.

Family

Two adult partners and their accompanying children (under 18 years at the date of issue of the policy, or under 23 years if still in full time education and normally resident with an insured adult).

Adults and children may travel independently if Annual Multi-trip cover is taken.

Hijack

The unlawful seizure or wrongful exercise of control of the aircraft or sea vessel (or the crew thereof) in which You are travelling as a passenger.

Home

Your normal place of residence in the United Kingdom, Channel Islands or the Isle of Man.

Home Area

For residents of the United Kingdom excluding Channel Islands and the Isle of Man, Your Home Area means the United Kingdom, excluding Channel Islands and the Isle of Man.

For residents of the Channel Islands and Isle of Man, Your Home Area means either the particular Channel Island on which You live or the Isle of Man depending on where Your Home is.

Kidnap

Your unlawful capture and detention in excess of 24 hours.

Loss of Limb

Loss by permanent severance of an entire hand or foot or the total and permanent loss of use of an entire hand or foot.

Loss of Sight

Total and irrecoverable Loss of Sight which will be considered as having occurred:

- in both eyes, if Your name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and
- in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale.

Medical Condition

Any disease, illness or injury.

Medical Practitioner

A registered practising member of the medical profession, recognised by the law of the country where they are practising and who is not related to You or any person with whom You are travelling.

Mugging

A violent attack on You with a view to theft by person(s) not previously known to You.

Pair or Set

A number of items of Baggage that belong together or can be used together.

Permanent Total Disablement

Total disablement from engaging in or attending to any and every occupation for at least 12 months from the date of injury, and at the end of that time being beyond hope of improvement.

Personal Money

Bank notes currency notes and coins in current use, travellers' and other cheques, postal or money orders, pre-paid coupons or vouchers, travel tickets, event and entertainment tickets and phonocards all held for private purposes.

Policy Schedule

This is Your proof of insurance. It will show details of You, the period of insurance and the cover You have opted for.

Public Transport

Any publicly licensed aircraft, sea vessel, train or coach on which You are booked to travel.

Redundancy

Loss of permanent paid employment (except voluntary redundancy), after a continuous working period of 2 years with the same employer if You are aged 18 and over or 65 and under.

Scheme Administrators

P J Hayman & Company Limited, Stansted House, Rowlands Castle, PO9 6DX.

Ski Equipment

Skis, snowboards, ski boots, ski bindings, ski sticks or ice skates.

Ski Pack

Lift passes, Ski Equipment hire and ski school fees for which You have paid and which are not recoverable.

Sports Activity Pack

Fees and charges in relation to sporting activities for which You have paid and which are not recoverable.

Sports Equipment

Specialist equipment belonging to You used specifically for a particular sport or leisure pursuit.

Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation or governments, committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Travel Documents

Driving licence, passport, travel tickets, travel passes, ski passes all of which are owned by You.

Travelling Companion

Any person that has booked to travel with You on Your Trip.

Trip

A holiday or journey that takes place during the period of insurance and which begins when You leave Home or business (whichever is the later), and ends on Your return Home or business (whichever is earlier) or, in the case of repatriation on medical grounds to a hospital or nursing home in Your Home Area. Cover will not commence more than 24 hours prior to booked departure time or cease more than 24 hours after booked return Home.

Note: A Trip within Your Home Area is only covered where You have pre-booked at least 1 night's Accommodation.

Unattended

When You are not in full view of and not in a position to prevent unauthorised interference with Your property or vehicle.

United Kingdom / UK

England, Scotland, Wales and Northern Ireland.

Valuables

Antiques, audio equipment and ancillary items, binoculars, communication equipment, audio and audio visual equipment and accessories, mobile telephones and ancillary items, computer equipment, games machines, organisers and ancillary items, furs, jewellery (including items containing gold/silver and/or precious/semiprecious stones), photographic equipment and ancillary items, telescopes, watches.

Winter Sports

The following activities are covered if winter sports cover is shown on Your Policy Schedule and the appropriate premium has been paid:

- Skiing, ski boarding, snowboarding, big-foot skiing, cross-country skiing, glacier skiing/walking, ice skating, monoskiing, sledging/tobogganing, sledging/sleigh riding (pulled by horse or reindeer as a passenger), snow blading and tobogganing/sledging.
- Off piste skiing and snowboarding is covered when You are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.
- Biathlon, husky dog sledding (maximum 3 days, organised, non-competitive and with experienced local driver), ice windsurfing*, kick sledging, ski biking, ski - dooing, skiing – nordic, snow biking, snow bobbing, snow carting*, snow go karting*, snow mobiling*, snow park/terrain park, snow scooting, snow shoe walking, snow tubing, telemarking, winter walking (using crampons and ice picks only, 3,000 metres).

***Note: cover under section 8 - Personal Liability is excluded for those sports and activities marked with a ***

There is no cover for:

- Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

We may be able to cover You for other activities that are not listed. Please contact the Scheme Administrators on **02392 419 858**. An extra premium may need to be paid.

YOUR INSURANCE COVER

Section 1 – Cancellation or Curtailment Charges

What You are covered for

We will pay under Your selected cover option as specified in Your Policy Schedule, up to:

£750 Essential policy

£2,000 Standard policy

£4,000 Premier policy

in respect of unused travel and Accommodation costs which You have paid or are contracted to pay and which You cannot recover from any other source together with any reasonable additional travel expenses incurred if Your Trip is necessarily and unavoidably cancelled or Curtailed as a result of any of the following events occurring:

- a. The death, Bodily Injury, or illness, or complications arising as a direct result of pregnancy, of:
 - i) You;
 - ii) any person with whom You are travelling or have arranged to travel;
 - iii) any person with whom You have arranged to reside temporarily;
 - iv) Your Close Relative residing in Your Home Area or persons with whom You are travelling;
 - v) Your Close Business Associate or persons with whom You are travelling.
- b. Compulsory quarantine or jury service attendance solely as a witness at a Court of Law of You or persons with whom You are travelling.
- c. Redundancy (which qualifies for payment under current United Kingdom Redundancy payment legislation and at the time of booking the Trip there was no reason to believe anyone would be made redundant) of You or persons with whom You are travelling.
- d. The withdrawal of leave for members of the Armed Forces, Police, Fire, Nursing or Ambulance Services or employees of a Government Department, provided that such cancellation or Curtailment could not reasonably have been expected at the time of applying for insurance.
- e. The Police requesting You or any person with whom You are travelling or had arranged to travel with to remain at or return to Your Home or their Home due to serious damage to Your Home or their Home caused by fire, aircraft, explosion, storm, flood, subsidence, malicious persons or theft.
- f. Cancellation or interruption of scheduled Public Transport as a result of Hijack occurring during the period of insurance.
- g. Your passport, or the passport of persons with whom You are travelling being stolen during the 7 days before Your scheduled departure date.

Special conditions relating to claims

1. You must obtain a medical certificate from a Medical Practitioner and the prior approval of Our 24 hour Medical Emergency Assistance service to confirm the necessity to return Home prior to Curtailment of the Trip due to death, Bodily Injury or illness, or complications arising as a direct result of pregnancy.
2. If You fail to notify the travel agent, tour operator or provider of transport/accommodation immediately it is found necessary to cancel the Trip Our liability shall be restricted to the cancellation charges that would have applied had failure not occurred.
3. If You cancel the Trip due to:
 - a) stress, anxiety, depression or any other mental or nervous disorder that You are suffering from You must provide (at Your own expense) a medical certificate from either a registered mental health professional if You are under the care of a Community Mental Health Team or if not, from a consultant specialising in the relevant field; or
 - b) any other Bodily Injury, illness or complications arising as a direct result of pregnancy, You must provide (at Your own expense) a medical certificate from a Medical Practitioner; stating that this necessarily and reasonably prevented You from travelling.
4. We will only pay for financial loss You suffer on behalf of any travelling companions if they are named and insured on this policy. If Your travelling companions are not insured under this policy, a claim will need to be made against their travel insurance policy for any amounts that You have paid on their behalf.

What You are not covered for

1. The Event Excess of each and every claim, per incident for each Insured Person or Family, as shown in the Significant Features and Benefits on page 1
2. Cancellation charges in excess of those shown in the booking conditions of the travel or Accommodation provider or surcharges levied increasing basic brochure prices
3. Circumstances that could reasonably have been anticipated at the time the Trip was booked or when You purchased this insurance
4. Your financial circumstances (other than as a result of Redundancy for which You qualify for payments under current legislation) or Your disinclination to travel, for whatever cause
5. Curtailment claims where Our 24 hour Medical Emergency Assistance service has not been contacted and authorisation obtained
6. Your loss of enjoyment of the Trip, however caused
7. Failure to obtain the necessary passport, visa or permit required for Your Trip
8. Curtailment claims due to Your participation in Winter Sports (unless this cover is shown on Your Policy Schedule and the additional premium has been paid)
9. The cost of airport departure duty
10. Normal pregnancy, without any accompanying Bodily Injury, illness, disease or complication. This section is designed to provide cover for unforeseen events, accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event
11. The cost of Your unused original tickets where Our 24 hour Medical Emergency Assistance service or We have arranged and paid for You to come Home following Curtailment of the Trip. If however You have not purchased a return ticket, We reserve the right to deduct the cost of an economy flight from any additional costs We have incurred which are medically necessary to repatriate You to Your Home
12. The cost of Air Passenger Duty (APD) whether irrecoverable or not
13. Any claims arising directly or indirectly from Your misconduct or misconduct by any person who You are travelling with or have arranged to travel with leading to dismissal, Your/their resignation, voluntary redundancy, You/their entering into a compromise agreement, or where You/they had received a warning or notification of Redundancy before You purchased this insurance or at the time of booking any Trip
14. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided
15. Anything in the General Exclusions on page 11 or anything shown as not covered in the Important Conditions Relating to Your Health on page 3

Section 2 – End Supplier Failure

Applicable to Premier policy only

What You are covered for

We will pay under Your selected cover option as specified in Your Policy Schedule, up to:

£4,000 Premier policy

in respect of:

1. Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline, hotel, train operator including Eurostar, car ferries, villas abroad & cottages in the UK, coach operator, car hire company, caravan sites, campsites, mobile home, camper rental, safaris, excursions, Eurotunnel, theme parks such as Disney Land Paris all known as the End Supplier, of the travel arrangements not forming part of an inclusive holiday prior to departure; **or**
2. In the event of insolvency after departure:
 - a) additional pro rata costs incurred by the Insured Person in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the Curtailment of the travel arrangements; **or**
 - b) if Curtailment of the holiday is unavoidable - the cost of return transportation to Your Home Area to a similar standard to that enjoyed prior to the Curtailment of the travel arrangements.

provided that in the case of 2 a) and b) above where practicable You shall have obtained Our approval prior to incurring the relevant costs by contacting Us as set out in the 'Claims Conditions' on pages 11-12.

3. Any losses that are not directly associated with the incident that caused You to claim are limited to **£1,500**.

For example, loss due to being unable to reach Your pre-booked hotel, villa or car hire following the financial failure of an airline.

What You are not covered for

1. Travel or Accommodation not booked within the United Kingdom, Channel Islands or Isle of Man prior to departure
2. The financial failure of:
 - a) any travel or Accommodation provider in Chapter 11 or any threat of insolvency being known at the date of issue of Your Policy Schedule;
 - b) any travel or Accommodation provider who is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - c) any travel agent, tour organiser, booking agent or consolidator with whom the Insured Person has booked travel or Accommodation
3. Any loss for which a third party is liable or which can be recovered by other legal means

Section 3 – Emergency Medical and Other Expenses

This section does not apply if You reside in either the United Kingdom or the Isle of Man and Your Trip is to or within the United Kingdom or the Isle of Man. Channel Island residents are covered for points b) and d) where a Trip is within the United Kingdom.

What You are covered for

We will pay under Your selected cover option as specified in

Your Policy Schedule, up to :

£5,000,000 Essential policy

£5,000,000 Standard policy

£10,000,000 Premier policy

for the following expenses which are necessarily incurred within 12 months of the incident as a result of Your suffering unforeseen Bodily Injury, illness, or complications as a direct result of pregnancy, outside Your Home Area:

- reasonable and necessary emergency medical treatment expenses, ambulance charges and similar costs, hospital fees and emergency dental treatment costs (up to **£350** for the immediate relief of pain only) and additional accommodation (room only up to a maximum of **£100** per day beyond the number of days booked) necessarily incurred and payable until such time as, when in the opinion of the Medical Practitioner in attendance and Our medical advisers, You are fit to travel;
- with the prior authorisation of the 24 hour Medical Emergency Assistance service, reasonable and necessary additional costs incurred to repatriate You to Your Home if it is medically necessary;
- necessary travel and Accommodation (room only) expenses of one relative or friend limited to a maximum of **£100** per day to include Accommodation, food, transport and essential telephone costs plus reasonable travel costs for return to Your Home or to travel to be with You that is required on medical advice and has been authorised by Us or by Our 24 hour Medical Emergency Assistance service, to remain with or to travel with You;
- the transfer of Your body or ashes in the event of death, to Your Home (but excluding funeral and interment expenses), or alternatively, to pay up to **£3,500** towards the cost of burial or cremation expenses in the country where death occurs.

Special conditions relating to claims

- You must give notice as soon as possible to Our 24 hour Medical Emergency Assistance service of any Bodily Injury or illness which necessitates Your admittance to hospital as an inpatient or before any arrangements are made for Your repatriation.
- In the event of Your Bodily Injury or illness We reserve the right to relocate You from one hospital to another and arrange for Your repatriation to Your Home at any time during the Trip. We will do this if in the opinion of Our 24 hour Medical Emergency Assistance service or Us (based on information provided by the Medical Practitioner in attendance), You can be moved safely and/or travel safely to Your Home to continue treatment.
- We may instruct You to return Home if Our medical advisors and the doctors treating You decide that You can safely return Home. If You refuse to be repatriated all cover under the policy will cease.
- All receipts must be retained and produced in the event of a claim as these will help You to substantiate Your claim.

What You are not covered for

- The Event Excess of each and every claim, per incident for each Insured Person or Family, as shown in the Significant Features and Benefits on page 1, unless Your claim is reduced because You used a European Health Insurance Card or any other reciprocal health arrangement (see Reciprocal Health Arrangements on page 12 for more information)
- Normal pregnancy, without any accompanying Bodily Injury, illness or complication. This section is designed to provide cover for unforeseen events, accidents and illnesses and normal childbirth would not constitute an unforeseen event
- Inpatient or private treatment which has not been notified to and agreed by Us or Our 24 hour Medical Emergency Assistance service as soon as possible
- Outpatient treatment and additional related expenses unless they have been agreed by Us or Our 24 hour Medical Emergency Assistance service as soon as possible
- Replenishing supplies of any medication which You know You will need at the time of departure or which will have to be continued outside of Your Home Area
- Any expenses incurred within Your Home Area
- Any form of cosmetic surgery and/or treatment which in the opinion of a Medical Practitioner could reasonably be delayed until Your return Home
- Any expenses incurred by You visiting another person in hospital
- Expenses incurred more than 12 months after the commencement date of the injury or illness
- Charges for private room accommodation
- Treatment or services provided by a convalescent or nursing home or any rehabilitation centre
- Ongoing treatment in existence at the time of travel which has not been agreed by Us in writing
- Any expenses which are not usual, reasonable or customary to treat Your Bodily Injury, illness or disease
- The cost of any elective treatment or surgery including exploratory tests, which are not directly related to the injury or illness which needed Your admittance into hospital
- Any expenses incurred after the date on which We exercise Our rights under this section to move You from one hospital to another and/or arrange for Your repatriation but You decide not to be moved or repatriated
- Any expenses incurred as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication

- Your participation in Winter Sports unless this cover is shown on Your Policy Schedule and the additional premium has been paid
- Any expenses incurred in England, Scotland, Wales, Northern Ireland, Isle of Man or Channel Islands which are:
 - for private treatment; or
 - funded by, or are recoverable from the Health Authority in Your Home Area; or
 - funded by a reciprocal health agreement (RHA) between these countries and/or Islands
- The cost of taxi fares, other than those for travel to or from hospital relating to Your admission, discharge, attendance for outpatient treatment or appointments or for collection of medication prescribed by the hospital
- The cost of Your unused original tickets where Our 24 hour Medical Emergency Assistance service or We have arranged and paid for You to return to Your Home, if You cannot use the return ticket. If however You have not purchased a return ticket, We reserve the right to deduct the cost of an economy flight from any additional costs We have incurred which are medically necessary to repatriate You to Your Home
- Anything mentioned in the Important Conditions Relating to Your Health on page 3 and the General Exclusions on page 11

Section 4 – Hospital Inconvenience Benefit

What You are covered for

We will pay under Your selected cover option as specified in Your Policy Schedule :

Essential policy - **£10** per day up to **£200**

Standard policy - **£25** per day up to **£400**

Premier policy - **£50** per day up to **£800**

in the event of You being admitted to hospital abroad as an inpatient due to accidental Bodily Injury or illness sustained abroad during the period of Your Trip. We will pay the amount above in addition to any amount payable under section 3 - Emergency Medical and Other Expenses.

Special conditions relating to claims

- You must give notice as soon as possible to Our 24 hour Medical Emergency Assistance service of any Bodily Injury or illness which necessitates Your admittance to hospital as an inpatient.
- In the event of Your Bodily Injury or illness We may exercise Our rights under this section to move You from one hospital to another and/or arrange for Your repatriation. Should You refuse to be repatriated, We will not make any further payment to You.

What You are not covered for

- Any claims arising directly or indirectly from:
 - Any additional period of hospitalisation relating to treatment or surgery, including exploratory tests, which are not directly related to the Bodily Injury or illness which necessitated Your admittance into hospital
 - Hospitalisation relating to any form of treatment or surgery which if in the opinion of Our 24 hour Medical Emergency Assistance service or Us (based on information provided by the Medical Practitioner in attendance), can be delayed reasonably until Your return Home
 - Treatment or services provided by a convalescent or nursing home or any rehabilitation centre
 - Hospitalisation as a result of a tropical disease where You have not had the recommended inoculations and/or taken the recommended medication
 - Any additional period of hospitalisation following Your decision not to be repatriated after the date when in the opinion of Our 24 hour Medical Emergency Assistance service it is safe to do so
 - Hospitalisation occurring in England, Scotland, Wales, Northern Ireland, Isle of Man or Channel Islands and relating to either private treatment or tests, surgery or other treatment, the costs of which are funded by a reciprocal health agreement (RHA) between these countries and/or Islands, or are funded by or recoverable from the Health Authority in Your Home Area
- Anything mentioned in the Important Conditions Relating to Your Health on page 3 and the General Exclusions on page 11

Section 5 – Personal Accident

What You are covered for

Benefit	15 years & under	16 to 69 years	70 years & over
1. Death			
Essential policy	£5,000	£5,000	£5,000
Standard policy	£5,000	£15,000	£5,000
Premier policy	£5,000	£20,000	£5,000
2. Loss of Limb(s)/Sight			
Essential policy	£5,000	£5,000	£5,000
Standard policy	£15,000	£15,000	£15,000
Premier policy	£20,000	£20,000	£20,000
3. Permanent Total Disablement			
Essential policy	£5,000	£5,000	Nil
Standard policy	£15,000	£15,000	Nil
Premier policy	£20,000	£20,000	Nil

We will pay one of the benefits shown above if You sustain Bodily Injury which shall solely and independently of any other cause, result within one year in Your death, Loss of Limb, Loss of Sight or Permanent Total Disablement.

Special conditions relating to claims

Our Medical Practitioner may examine You as often as they deem necessary in the event of a claim.

Provisions

1. Benefit is not payable to You:
 - a) under more than one of the following benefits: Your death, Loss of Limb, Loss of Sight or Permanent Total Disablement;
 - b) under Permanent Total Disablement until one year after the date You sustain Bodily Injury;
 - c) under Permanent Total Disablement if You are able or may be able to carry out any relevant employment or occupation.
2. Benefit payable under Your death will be paid to the deceased Insured Person's estate.

What You are not covered for

1. Your participation in Winter Sports unless this cover is shown on Your Policy Schedule and the additional premium has been paid
2. The contracting of any disease or illness
3. The injection or ingestion of any substance
4. More than **£5,000** death benefit when Your age is 15 years & under or 70 years & over
5. Permanent Total Disablement benefit when You are no longer in full time employment
6. Anything mentioned in the General Exclusions on page 11

Section 6 – Baggage and Passport

What You are covered for

Under Your selected cover option as specified in Your Policy Schedule:

1. We will pay up to:
 - £1,500** Standard policy
 - £2,000** Premier policy
 for the accidental loss of, theft of or damage to Baggage;
 - a) for articles less than 2 years old at the time of loss or theft, the replacement cost when evidence of the original purchase is provided;
 - b) for articles 2 years old or more, or if evidence cannot be produced as to its age, the value at today's prices less a deduction for wear, tear and depreciation (or We may at Our option replace, reinstate or repair the lost or damaged Baggage).

The maximum We will pay for the following items is:

- i) for any one article, Pair or Set of articles (for example a set of golf clubs):
 - £300** Standard policy
 - £500** Premier policy
 - ii) the total for all Valuables:
 - £300** Standard policy
 - £750** Premier policy
 - iii) the total for all Sports Equipment:
 - £250** Standard policy
 - £750** Premier policy
2. We will also pay up to:
 - a) **£100** Standard policy
£250 Premier policy
for the emergency replacement of clothing, medication and toiletries if the Baggage is temporarily lost in transit during the outward journey and not returned to You within 8 hours, provided written confirmation is obtained and sent to Us from the carrier, confirming the number of hours the Baggage was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.
 - b) **£200** for reasonable additional travel and Accommodation expenses incurred necessarily abroad to obtain a replacement of Your lost or stolen passport.
 - c) **£100** Standard policy
£250 Premier policy
for the hire of Sports Equipment if Your Sports Equipment is temporarily lost in transit during the outward journey and not returned to You within 8 hours, provided written confirmation is obtained and sent to Us from the carrier, confirming the number of hours the Sports Equipment was delayed. If the loss is permanent the amount paid will be deducted from the final amount to be paid under this section.

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Baggage or Sports Equipment.
2. If Baggage or Sports Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Baggage or Sports Equipment is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline;
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help You to substantiate Your claim.

What You are not covered for

1. The Event Excess of each and every claim, per incident for each Insured Person or Family, as shown in the Significant Features and Benefits on page 1
2. Loss, theft of or damage to Valuables or Your passport left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in Your locked accommodation
3. Loss, theft of or damage to Baggage or Sports Equipment contained in an Unattended vehicle:
 - a) overnight between 9 pm and 9 am (local time); or
 - b) at any time between 9 am and 9 pm (local time) unless it is in the locked boot, which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view
4. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, satellite navigation equipment, deeds, manuscripts, securities, perishable goods, bicycles, and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage)
5. Breakage or damage to fragile articles, paintings, works of art, sculptures, musical instruments and household goods unless the breakage or damage is caused by fire, theft or in an accident to the vehicle in which they are being carried
6. Loss or damage due to breakage of Sports Equipment or damage to sports clothing whilst in use
7. Loss, theft of or damage to business goods, samples, tools of trade, motor accessories and other Items used in connection with Your business, trade, profession or occupation
8. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown
9. Perishable goods, bottles, cartons and any damage caused by them or their contents
10. Property more specifically insured elsewhere
11. Loss or damage due to leakage of powder or liquid carried within Your Baggage
12. Ski equipment
13. Loss or damage due to delay, confiscation or detention by customs or other authority
14. Anything mentioned in the General Exclusions on page 11

Section 7 – Personal Money and Documents

What You are covered for

We will pay under Your selected cover option as specified in Your Policy Schedule for Personal Money and Travel Documents, up to:

£300 Standard policy

£750 Premier policy

In respect to the limit for cash, up to:

£250 Standard policy

£500 Premier policy

in respect of the accidental loss of, theft of or damage to Personal Money and Travel Documents. Cover commences up to 72 hours before Your Trip in respect of foreign currency only.

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Personal Money and Travel Documents.
2. If Personal Money and Travel Documents are lost, stolen or damaged while in the care of Your Accommodation provider You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation.
3. Receipts for items lost, stolen or damaged must be retained as these will help You to substantiate Your claim.

What You are not covered for

1. The Event Excess of each and every claim, per incident for each Insured Person or Family, as shown in the Significant Features and Benefits on page 1
2. Loss, theft of or damage to Personal Money and Travel Documents left Unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in Your locked Accommodation
3. Loss, theft of or damage to travellers cheques if You have not complied with the issuers conditions or where the issuer provides a replacement service
4. Loss or damage due to depreciation in value, variation in exchange rates or shortages due to error or omission
5. Loss or damage due to delay, confiscation or detention by customs or other authority
6. Anything mentioned in the General Exclusions on page 11

Section 8 – Personal Liability

What You are covered for

We will pay under Your selected cover option as specified in Your Policy Schedule, up to **£2,000,000** inclusive of legal costs and expenses against any amount You become legally liable to pay as compensation for any claim or series of claims arising from one event or source of original cause in respect of accidental:

1. Bodily Injury, death, illness or disease to any person who is not in Your employment or who is not a Close Relative or Travelling Companion(s) or member of Your household;
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of You, a Close Relative or Travelling Companion(s), anyone in Your employment or any member of Your household other than any temporary Trip accommodation occupied (but not owned) by You.

Special conditions relating to claims

1. You must give Us written notice as soon as possible of any incident, which may give rise to a claim.
2. You must forward every letter, writ, summons and process to Us as soon as You receive it.
3. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without Our written consent.
4. We will be entitled if We so desire to take over and conduct in Your name the defence of any claims for compensation or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and You shall give Us all necessary information and assistance which We may require.
5. In the event of Your death, Your legal representative(s) will have the protection of this cover provided that such representative(s) comply(ies) with the terms and conditions outlined in this policy.

You are not covered for

1. The Event Excess of each and every claim, per incident for each Insured Person, as shown in the Significant Features and Benefits on page 1
2. Compensation or legal costs arising directly or indirectly from:
 - a) liability which has been assumed by You under agreement unless the liability would have attached in the absence of such agreement;
 - b) pursuit of any business, trade, profession or occupation or the supply of goods or services;
 - c) any liability, injury, loss or damage arising directly or indirectly from or due to ownership, possession or use of any motorised or mechanical vehicles including any attached trailers or caravans, any aircraft (whatsoever), any watercraft or vessel (other than manually propelled watercraft or vessel) or any other form of motorised leisure equipment;
 - d) the transmission of any communicable disease or virus;
 - e) ownership or occupation of land or buildings (other than occupation only of any temporary Trip Accommodation where We will not pay for the first **£200** of each and every claim arising from the same incident);
 - f) any liability, injury, loss or damage arising directly or indirectly from or due to any animals belonging to You or in Your care, custody or control;
 - g) any liability, injury, loss or damage arising directly or indirect from or due to ownership, possession or use of any firearms or weapons of any kind;
 - h) any liability arising in respect of any wilful or criminal act or assault
3. Anything mentioned in the General Exclusions on page 11

Section 9 - Journey Disruption including Airspace Closure

Applicable to Premier policy only

What You are covered for

If as a result of:

1. an airport, port or airspace You are travelling from or through being closed for more than 24 hours from the date and time of Your scheduled departure as shown on Your ticket/itinerary and Your departure is delayed or cancelled, and no other suitable alternative flight could be provided within 24 hours;
2. Your flight being diverted or re-directed after takeoff or;
3. You being denied boarding (because there are too many passengers for the seats available) and no other suitable alternative flight could be provided within 12 hours;
4. You having to move to other Accommodation on arrival or at any other time during the Trip because You cannot use Your booked Accommodation due to the insolvency of the Accommodation providers or their booking agents, fire, flood, earthquake, explosion, volcanic eruption and/or volcanic ash clouds, tsunami, landslide, avalanche, hurricane, storm or an outbreak of food poisoning or an infectious disease;
5. Your Trip being cancelled or curtailed before completion as a result of the Travel Advice Unit of the Foreign and Commonwealth Office (FCO) or the World Health Organisation (WHO) or regulatory authority in a country to/from which You are travelling issuing a directive:
 - a) prohibiting all travel or all but essential travel to; or
 - b) recommending evacuation from the country or specific area or event to which You were travelling, providing the directive came into force after You purchased this insurance or booked the Trip (whichever is the later), or in the case of Curtailment after You had left Your Home Area to commence the Trip.

We will pay

1. **£50** for each 12 hour delay up to a maximum of **£250** in respect of delayed departure provided You eventually travel; or
2.
 - a) up to **£4,000** in respect of unused travel and Accommodation costs (including excursions up to **£250**) which You have paid or are contracted to pay and which You cannot recover from any other source;
 - b) up to **£1,000** for reasonable additional Accommodation (room only) and transport costs incurred up to the standard of Your original booking which You cannot recover from any other source;
 - c) up to **£200** for unused kennel, cattery or professional pet sitter fees which You have paid or are contracted to pay and which You cannot recover from any other source.

Note: You may only claim under either A. or B. of the above section of cover or under section 1 – Cancellation or Curtailment Charges, section 10 – Delayed Departure/Trip Cancellation, section 11 – Missed Departure/Missed Connection or section 12 - Travel Risks if the same costs and charges are also covered, not under each section.

Special conditions relating to claims

1. If You fail to notify the travel agent, tour operator, provider of transport or Accommodation as soon as You find out it is necessary to cancel the Trip the amount We will pay will be limited to the cancellation charges that would have applied otherwise.
2. All claims must be supported by documentary evidence that You have been unable to obtain a refund from Your travel and/or Accommodation provider.
3. You must get (at Your own expense) written confirmation from the Public Transport operator (or their handling agents) of the cancellation, number of hours of delay or denied boarding and the reason for these together with details of any alternative transport or Accommodation offered.
4. Payment for additional Accommodation will only be considered where Your carrier or handling agents have not been able to offer You suitable alternative Accommodation and/or travel arrangements.
5. You must check in, according to the itinerary supplied to You unless Your tour operator has requested You not to travel to the Departure Point.
6. You must comply with the terms of contract of the travel agent, tour operator or provider of transport.
7. You must get (at Your own expense) written confirmation from the provider of the Accommodation the local police or relevant authority that You could not use Your Accommodation and the reason for this.
8. You must comply with the terms of contract of the public transport operator and seek financial compensation, assistance or a refund of Your ticket from them, in accordance with the terms and/or (where applicable) Your rights under EU Air Passengers Rights Legislation in the event of denied boarding, cancellation or long delay of flights.

What You are not covered for

1. Trips where You do not have a return date scheduled at the time the airspace, airport or port is closed
2. Deposits, unused travel and Accommodation costs or unused kennel, cattery or professional pet sitter fees in excess of those shown in the booking conditions of the travel or Accommodation provider or for which You receive or are expected to receive compensation or reimbursement
3. Any costs where these are recoverable from Your travel and/or Accommodation provider
4. Any costs where You received or are expected to receive compensation, damages, refund of tickets, meals, refreshments, Accommodation, transfers, communication facilities or other assistance
5. Any costs incurred by You which are recoverable from Your credit/debit card provider or for which You receive or are expected to receive compensation or reimbursement
6. Any Accommodation costs, charges and expenses where the Public Transport operator has offered reasonable alternative travel arrangements
7. Any costs for normal day to day living such as food and drink which You would have expected to pay during Your Trip
8. Any claim for administration costs charged by Your travel and/or Accommodation provider in respect of obtaining a refund or documentary evidence in support of Your claim
9. The cost of Air Passenger Duty (APD) whether irrecoverable or not
10. Circumstances known to You before You purchased this insurance or at the time of booking any Trip which could reasonably have been expected to lead to a claim under this section
11. Your disinclination to travel, for whatever cause
12. Travel tickets paid for using any airline mileage reward scheme, (for example Avios) unless evidence of specific monetary value can be provided
13. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme, in addition any property maintenance costs or fees incurred by You as part of Your involvement in such schemes are not covered
14. Any unused travel costs arising from the insolvency of Your transport provider
15. Any cost if Your Trip was booked as part of a package holiday (as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992) except under:
 - a) **What You are covered for, We will pay**, sub section A, or
 - b) **What You are covered for, We will pay**, sub section B any cost relating to travel/transport and Accommodation costs and kennel, cattery or professional pet sitter fees which do not form part of Your package holiday
16. Claims arising directly or indirectly from:
 - a) strike, industrial action or a directive prohibiting all travel or all but essential travel, to the country or specific area or event to which You were travelling, existing or being publicly announced by the date You purchased this insurance or at the time of booking any Trip;
 - b) an aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any such regulatory body in a country to/from which You are travelling;
 - c) denied boarding due to Your drug use, alcohol or solvent abuse or Your inability to provide a valid passport, visa or other documentation required by the public transport operator or their handling agents
17. Anything in the General Exclusions on page 11 or anything shown as not covered in the Important Conditions Relating to Your Health on page 3

Section 10 – Delayed Departure

What You are covered for

Delayed departure caused as a result of:

- strike; or
- industrial action; or
- Adverse Weather conditions; or
- mechanical breakdown of or a technical fault occurring in scheduled aircraft, sea vessel or train on which You are booked to travel.

We will pay under Your selected cover option as specified in Your Policy Schedule:

- £25** for each 10 hour delay up to a maximum of **£100** Standard policy
£50 for each 10 hour delay up to a maximum of **£250** Premier policy
If the delay is of at least 10 hours on Your outward or return journey;

Or

- £2,000** Standard policy
£4,000 Premier policy
If the outward journey is delayed for more than 10 hours You may opt to abandon Your Trip and claim irrecoverable cancellation costs.

Note: You may claim under subsections 1) or 2) but not both. You may claim only under section 9 – Journey Disruption including Airspace Closure, section 10 - Delayed Departure or section 11 – Missed Departure/Missed Connection, not under each section.

Special conditions relating to claims

- You must check in according to the itinerary supplied to You.
- You must obtain (at Your own expense) confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
- You must comply with the terms of contract of the travel agent, tour operator or provider of transport.

What You are not covered for

- The Event Excess of each and every claim, per incident for each Insured Person or Family, as shown in the Significant Features and Benefits on page 1, under subsection 2 (Trip abandonment) only
- Claims arising directly or indirectly from:
 - Strike or industrial action or air traffic control delay existing or publicly declared by the date You purchased this insurance or at the time of booking any Trip;
 - Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any similar body in any country;
 - Volcanic eruptions and/or volcanic ash clouds
- For subsection 2 only of What You are not covered for:
 - The cost of Air Passenger Duty (APD) whether irrecoverable or not;
 - Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided
- Anything mentioned in the General Exclusions on page 11

Section 11 – Missed Departure/Missed Connection

What You are covered for

We will pay under Your selected cover option as specified in Your Policy Schedule, up to:

£350 Standard policy

£700 Premier policy

in respect of reasonable additional Accommodation (room only) and travel expenses necessarily incurred to reach the overseas destination or to reach Home due to:

- scheduled Public Transport services failing to get You to Your destination in time due to strike, industrial action, Adverse Weather conditions or mechanical breakdown; or
- the private motor vehicle in which You were travelling suffering from a mechanical breakdown or failure; or
- the private motor vehicle in which You were travelling being directly involved in a road traffic accident, which resulted in mechanical breakdown or failure; or
- the outward or inward flight being delayed, to include Your missing a connecting flight.

Note: You may claim only under section 9 – Journey Disruption including Airspace Closure, section 10 - Delayed Departure or section 11 - Missed Departure/Missed Connection, not under each section.

Special conditions relating to claims

- In the event of a claim arising from any delay occurring on a motorway or dual carriageway You must obtain written confirmation from the Police or emergency breakdown services of the location, reason for and duration of the delay.
- You must allow sufficient time for the Public Transport or other transport to arrive on schedule and to deliver You to the Departure Point.

What You are not covered for

- Expenses (such as food or drink) that You would have incurred during the normal course of Your Trip
- Strike or industrial action existing or being publicly announced by the date You purchased this insurance or at the time of booking any Trip
- Your failure to allow sufficient time to get to the Departure Point
- Claims not supported by a written report from the appropriate authorities
- Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Civil Aviation Authority or a Port Authority or any such regulatory body in a country to/from which You are travelling
- Your failure to arrive at the Departure Point in time to board any connecting Public Transport after Your departure on the initial international outbound and return legs of the Trip

- The breakdown of any vehicle owned by You which has not been serviced properly and maintained in accordance with the manufacturer's instructions
- Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements
- Claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds
- Anything mentioned in the General Exclusions on page 11

Section 12 – Travel Risks

What You are covered for

We will pay under Your selected cover option as specified in Your Policy Schedule, in respect of:

- £100** per day up to **£2,000** Standard policy
£250 per day up to **£4,000** Premier policy
each complete day You are either hijacked or kidnapped;
- £250** Standard policy
£500 Premier policy
if You are hospitalised for a complete period of 24 hours and You receive inpatient hospital treatment which is covered under section 3 - Emergency Medical and Other Expenses as a direct result of a Mugging while on Your Trip;
- £1,000** Standard policy
£1,250 Premier policy
reasonable additional Accommodation and travel expenses necessarily incurred in the event that Your Trip is disrupted by a Catastrophe.

What You are not covered for

- Circumstances already known at the time of taking out this insurance or booking the Trip
- Claims not supported by a written report from the appropriate authorities
- Your decision not to remain in Your booked Accommodation when official directives from local authorities state it is acceptable to do so
- Any expenses recoverable from the tour operator, airline, hotel or provider of services
- In respect of item 1 - Hijack and Kidnap:
 - any claims arising out of any act(s) by You which would be considered as an offence by a court of Your Home Area if they had been committed in Your Home Area
 - any claim where the detainment, interment or Hijack of You has not been reported or investigated by the Police or local authority
- In respect of item 2 - Mugging:
 - You must give notice as soon as possible to the 24 hour Medical Emergency Assistance service of any Bodily Injury which necessitates Your admittance to hospital as an inpatient
 - You must report the Mugging to the Police as soon as possible and obtain from them (at Your own expense) a written report of the incident
 - You must obtain (at Your own expense) written confirmation of Your injuries and the period of inpatient treatment from the hospital
- In respect of item 3 - Catastrophe:
 - claims arising directly or indirectly from volcanic eruptions and/or volcanic ash clouds
- Anything in the General Exclusions on page 11

Section 13 – Legal Expenses

What You are covered for

We will pay under Your selected cover option as specified in Your Policy Schedule, up to:

£15,000 Standard policy

£20,000 Premier policy

in respect of legal costs and expenses incurred by You in pursuit of compensation and/or damages against a third party arising from or out of Your death or personal injury occurring during the period of the Trip.

Special conditions relating to claims

- We shall have complete control over the legal proceedings and the appointment and control of a lawyer.
- You must follow the legal representatives advice and provide any information and assistance required.
- We must have access to any and/or all the legal representatives file of papers.
- Where there are 2 or more Insured Persons insured under this policy, then the maximum amount We will pay for all such claims shall not exceed **£50,000**.
- We may include a claim for Our costs and expenses.
- We may, at Our own Expense, take proceedings in Your name to recover compensation from any third party in respect of any indemnity paid under this policy. You must give such assistance as We shall reasonably require and any amount recovered shall belong to Us.

What You are not covered for

- Costs and expenses to pursue a claim against Underwriting Agents, Insurer or Insurers Agent or any other person insured under this policy or with whom You had arranged to travel
- Costs and expenses incurred prior to the granting of support by Us
- Where the laws, practices and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be reasonably greater than the anticipated value of the compensation award
- Where, in Our opinion, there is insufficient prospect of success in obtaining a reasonable benefit
- Any claim emerging from the pursuance to a contingent fee agreement between You and Your council

6. Any claim for travel and Accommodation expenses, which You have incurred whilst pursuing legal action
7. Any claim arising from You pursuing legal proceedings as part (or) on behalf of a group or organisation
8. Any claim for legal costs where You are pursuing legal action relating directly or indirectly to medical negligence or alleged medical negligence
9. Any claim against Your Family or Travelling Companions
10. We will not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award
11. This insurance will not extend to covering You in pursuit of any appeal except at Our sole discretion
12. Where there is a possibility of a claim being brought in more than one country We will not be liable for the costs if an action is brought in more than one country
13. Legal costs and expenses incurred prior to Our written acceptance of the case
14. Any claim where legal costs and expenses are variable depending on the outcome
15. any claim where in Our opinion the estimated amount of compensation payment is less than **£1,000** for each Insured Person
16. Travel, Accommodation and incidental costs incurred to pursue a civil action for compensation
17. The cost of any appeal
18. Claims by You other than in Your private capacity
19. Anything mentioned in the General Exclusions on page 11

Section 14 - Loss of Sports Activity Pack

What You are covered for:

We will pay under Your selected cover option as specified in Your Policy Schedule, up to:

£200 Standard policy

£500 Premier policy

for a proportional refund following the loss of use of Your Sports Activity Pack following Bodily Injury or Illness (as confirmed by Your treating Medical Practitioner).

What You are not covered for

1. Anything mentioned in "What You are not covered for" under section 3 - Emergency Medical and Other Expenses (although the Event Excess does not apply)
2. You must provide (at Your own expense) written confirmation from a Medical Practitioner that the accidental injury or sickness prevented You from using Your Sports Activity Pack
3. Anything mentioned in the General Exclusions on page 11

Section 15 – Winter Sports

This section is only in force if shown on Your Policy Schedule and the appropriate additional premium has been paid.

What You are covered for:

We will pay under Your selected cover option as specified in Your Policy Schedule:

Ski Equipment (own)

Up to:

£500 Standard policy

£1,000 Premier policy

in respect of loss or damage to Your own Ski Equipment taken with You or purchased on Your Trip but subject to the limits as set out below in respect of single article, Pair or Set and loss of hired Ski Equipment which is Your responsibility.

Single article, Pair or Set limit

£300 Standard policy

£500 Premier policy

Hired Ski Equipment lost/damaged

£150 Standard policy

£300 Premier policy

Ski Pack (loss of)

Up to:

£200 Standard policy

£500 Premier policy

for a proportional refund following the loss of use of Your Ski Pack following Your Bodily Injury or illness (as confirmed by Your treating Medical Practitioner).

Delayed Ski Equipment

Up to:

£100 Standard policy

£200 Premier policy

for the hire of essential items if Your own Ski Equipment is misplaced, or stolen on Your outward journey for over 8 hours from the time You arrive at Your Trip destination; or if it is lost or damaged during Your stay at the ski resort.

Piste Closure

Up to:

£20 per day up to **£200** Standard policy

£40 per day up to **£400** Premier policy

for each day that the resort is closed, for transportation costs per day to take You to an alternative skiing area in the event that ALL skiing facilities in Your booked resort are closed due to lack of snow or avalanche (including risk of avalanche); or, if no other skiing area is available or accessible.

Note: this cover only applies outside of the United Kingdom during the published ski season for Your resort.

Avalanche / Weather Delay

Up to:

£200 Standard policy

£400 Premier policy

for additional travel and Accommodation expenses necessarily incurred in the event that the outward or return journey of Your Trip is delayed more than 10 hours as a direct result of lack of snow, an avalanche or severe weather conditions. You must obtain written confirmation from the resort management of the avalanche, its effect on skiing facilities and confirmation of the closure and the dates applicable.

Ski Equipment (own) and Delayed Ski Equipment

Special conditions relating to claims

1. You must report to the local Police within 24 hours of discovery or as soon as possible after that and obtain a written report of the loss, theft or attempted theft of all Ski Equipment.
2. If Ski Equipment is lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel You must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If Ski Equipment is lost, stolen or damaged whilst in the care of an airline You must:
 - a) obtain a Property Irregularity Report from the airline;
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy);
 - c) retain all travel tickets and tags for submission if a claim is to be made under this policy.
3. Receipts for items lost, stolen or damaged must be retained as these will help You to substantiate Your claim.

What You are not covered for:

1. The Event Excess of each and every claim, per incident for each Insured Person or Family, as shown in the Significant Features and Benefits on page 1 - Ski Equipment (own) only
2. Loss, theft or damage to Ski Equipment left Unattended at any time, unless:
 - a) the Ski Equipment is left in Your locked accommodation; or
 - b) between 9 am and 9 pm (local time) it is in the locked boot of a vehicle, which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot, locked in the vehicle and covered from view
3. Loss or theft or damage to satellite navigation equipment
4. Breakage or damage to fragile articles unless the breakage or damage is caused by fire, theft or in an accident to the vehicle in which they are being carried
5. Loss, theft or damage to Ski Equipment and other items used in connection with Your business, trade, profession or occupation
6. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown
7. Property more specifically insured elsewhere
8. Loss or damage due to leakage of powder or liquid carried within Your Ski Equipment
9. Any damage caused by perishable goods, bottles, cartons or their contents
10. Loss or damage due to delay, confiscation or detention by customs or other authority
11. Anything mentioned in the General Exclusions on page 11

Basis of claims settlement – Ski Equipment

The amount payable will be the value at today's prices less a deduction for wear and tear and depreciation as shown below.

We may at Our option replace, reinstate or repair the lost or damaged Ski Equipment.

- | | | |
|---------------------------|---------------------------|---------------------------|
| • Up to 1 year old – 90% | • Up to 2 years old – 80% | • Up to 3 years old – 60% |
| • Up to 4 years old – 40% | • Up to 5 years old – 30% | • Over 5 years old – 10% |

Ski Pack (loss of)

What You are not covered for:

1. Anything mentioned in "What You are not covered for" under section 3 – Emergency Medical and Other Expenses (although the Event Excess does not apply)
2. You must provide (at Your own expense) written confirmation from a Medical Practitioner that the accidental injury or sickness prevented You from using Your Ski Pack
3. Anything mentioned in the General Exclusions on page 11

Piste Closure

What You are not covered for:

1. Expenses (such as food and drink) that You would have incurred during the normal course of Your Trip
2. Lack of snow or avalanche conditions known or public knowledge at the time the Trip was booked or when You purchased this insurance
3. Anything mentioned in the General Exclusions on page 11

Avalanche / Weather Delay

What You are not covered for:

1. Expenses (such as food or drink) that You would have incurred during the normal course of Your Trip
2. Avalanche or severe weather conditions known or public knowledge at the time the Trip was booked or when You purchased this insurance
3. Any circumstances where transport costs, compensation or alternative skiing facilities are offered to You
4. Anything mentioned in the General Exclusions on page 11

General Conditions

Not applicable to section 2 – End Supplier Failure

You must comply with the following conditions to have the full protection of Your policy
If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability We will not pay more than Our proportional share (not applicable to section 5 – Personal Accident).
2. You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard Your property from loss or damage and to recover property lost or stolen.

General Exclusions

Not applicable to section 2 – End Supplier Failure

These exclusions apply in addition to the exclusions that appear in each section of the policy.

You are not covered for:

- 1) any loss or expense or any legal liability, injury, illness or death directly or indirectly due to, contributed to or caused by:
 - a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
 - b) Terrorism - this exclusion does not apply to section 3 - Emergency Medical and Other Expenses, section 4 - Hospital Inconvenience Benefit or section 5 - Personal Accident;
 - c) participation in any activity not covered under Acceptable Activities unless agreed by Us and for which the additional premium has been paid (if appropriate);
 - d) Your suicide, self-injury or any wilful act of self exposure to peril (except where it is to save human life);
 - e) You:
 - jumping or diving from piers, walls or rocks (including tombstoning and shorediving);
 - climbing on top of or jumping from a vehicle;
 - jumping from a building or balcony;
 - climbing or moving from any external part of any building to another part (apart from stairs) and falling, regardless of its height;
 unless Your life is in danger or You are attempting to save human life;
 - f) You being under the influence of drugs (except those prescribed by Your registered Medical Practitioner, but not when prescribed for the treatment of drug addiction);
 - g) Your abuse or prior abuse of solvents;
 - h) You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of Your faculties and/or judgment resulting in a claim. We do not expect You to avoid alcohol on Your Trips or holidays but We will not cover any claims arising because You have drunk so much alcohol that Your judgment is seriously affected and You need to make a claim as a result;
 - i) delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other Government Officials or Authorities of any country;
 - j) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - k) radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - l) pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds;
 - m) 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 (WHO) or similar body has advised against all or all but essential travel (other than claims arising from You not being able to travel and use Your booked Accommodation or Curtailing the Trip before completion, as provided for under subsection v) of **What You are covered for** under Section 9 - Journey Disruption including Airspace Closure).
- 2) any other loss, damage or additional expense following on from the event for which You are claiming, unless We provide cover under this insurance. Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim or loss of earnings following Bodily Injury, illness or disease.
- 3) any loss due to currency exchange of any and every kind.

Claims Conditions

Scheme Reference:05592C

You must comply with the following conditions to have the full protection of Your policy.
If You do not comply We may at Our option cancel the policy or refuse to deal with Your claim or reduce the amount of any claim payment.

1. **Claims Notification** for Sections 1 and 3 to 15:

You must notify Us at the following address:

Travel Insurance Claims Department
P J Hayman & Company Limited
Stansted House, Rowlands Castle PO9 6DX
- Tel: **02392 419 045** Monday to Friday 9am-5pm, closed Bank Holidays
- E mail: **claims@pjhayman.com**
- Fax: **023 9241 9049**

The notification must be made within 31 days or as soon as possible thereafter following any Bodily Injury, illness, incident, event, Redundancy or the discovery of any loss or damage which may give rise to a claim under this policy.

You must also inform Us if You are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to Us without delay. You or anyone acting on Your behalf must not negotiate admit or repudiate any claim without Our written consent.

You or Your legal representatives must supply at Your own expense all information, evidence, details of household insurance and medical certificates as required by Us. We reserve the right to require You to undergo an independent medical examination at Our expense. We may also request and will pay for a post-mortem examination.

You must retain any property which is damaged, and, if requested, send it to Us at Your own expense. If We pay a claim for the full value of the property if it is subsequently recovered or there is any salvage then it will become Our property. We may refuse to reimburse You for any expenses for which You cannot provide receipts or bills.

2. **Claims Notification** for Section 2 - End Supplier Failure

You must notify Us, at the following address, of any occurrence which may give rise to a claim and should be advised as soon as reasonably practicable and in any event within 14 days to:

International Passenger Protection Claims Office
IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR
- Telephone: **+44 (0)20 8776 3752**
- Fax: +44 (0)20 8776 3751
- E mail: **info@ipplondon.co.uk**

IPP will only accept claims submitted up to 6 months after the failure. Any claims submitted after the 6 month period will NOT be processed.

3. **Subrogation**

We are entitled to take over and conduct in Your name the defence and settlement of any legal action. We may also take proceedings at Our own expense and for Our own benefit, but in Your name, to recover any payment We have made under this policy to anyone else.

4. **Fraudulent claims**

Throughout Your dealings with Us We expect You to act honestly. If You or anyone acting for You:

- a) knowingly provides information to Us as part of Your application for Your policy that is not true and complete to the best of Your knowledge and belief; or
- b) knowingly makes a fraudulent or exaggerated claim under Your policy; or
- c) knowingly makes a false statement in support of a claim; or
- d) submits a knowingly false or forged document in support of a claim; or
- e) makes a claim for any loss or damage caused by Your wilful act or caused with Your agreement, knowledge or collusion.

Then

- a) We may prosecute fraudulent claimants;
- b) We may make the policy void from the date of the fraudulent act;
- c) We will not pay any fraudulent claims;
- d) We will be entitled to recover from You the amount of any fraudulent claim already paid under Your policy since the start date;
- e) We shall not return any premium paid by You for the policy;
- f) We may inform the Police of the circumstances.

You must follow these instructions as failure to do so could prejudice Your claim.

1. **Cancellation**

Notify the travel agent/tour operator immediately You need to cancel, and obtain a cancellation invoice. If You delay We will only pay for those costs that You would have had to pay on the date it would have been reasonable for You to cancel.

2. **Curtailment/cutting short Your Trip**

Contact Our 24 hour Medical Emergency Assistance service to confirm that the reason for cutting short Your Trip will be covered and that Your expected additional expenses are reasonable.

3. **Emergency Medical Expenses**

Contact Our 24 hour Medical Emergency Assistance service immediately if You are admitted as an inpatient.

4. **Personal Accident**

Obtain a certificate from the treating Medical Practitioner or specialist. In the event of death, We will require sight of an original copy of the Death Certificate.

5. **Damage to Baggage / Sports Equipment / Ski Equipment during Your Trip**

Retain the items in case We wish to see them (note: You may not abandon any property to Us). You will need to obtain an estimate for repair or a letter confirming that the damage is irreparable.

6. **Delay of Baggage / Sports Equipment / Ski Equipment in transit**

Retain Your tickets/luggage tags and report the matter to the carrier and obtain a Property Irregularity Report form or its equivalent. If Your personal Baggage is delayed for more than 8 hours on Your outward journey and You need to buy or hire essential items, ensure that You keep all receipts.

7. **Loss of Baggage / Sports Equipment / Ski Equipment, Personal Money and Travel Documents during Your Trip**

Notify the police as soon as possible (within 24 hours of discovery or as soon as possible after that) and obtain a written report and reference number from them. Also report the loss to Your tour operator's representative or hotel/Accommodation manager and if possible obtain a written report. You will be expected to provide proof of purchase/ownership and/or receipts or pre-loss valuations.

8. Personal Liability

You must not admit responsibility to anyone or agree to pay for any damage, repair costs or compensation. You must keep a detailed written record and send it to Us with any correspondence received, unanswered.

9. Travel Delay / Travel Disruption

You need to obtain a letter from the airline, railway company or shipping line (or their handling agents) which shows the scheduled departure time, actual departure time and the reason for the delay. If You are delayed getting to Your Departure Point, You must provide proof of the delay (e.g. a Police or motoring organisation report) and provide receipts for necessary expenses incurred.

10. Legal Expenses

Provide a detailed account of the circumstances surrounding the event (including photographs and video evidence if this applies) as soon as possible after the event causing Your claim. You will also need to supply Us with any writ, summons or other correspondence received from any third party. Please note that You should not admit liability, offer to make any payment or correspond with any third party without Our written consent. Details of any witnesses, providing written statements where available, should also be forwarded to Us.

11. Piste Closure / Avalanche or Weather Delay

Obtain written confirmation (giving full details of the time, dates, etc) from the Tour Operator's local representative or resort authorities stating the circumstances.

Complaints Procedure

Scheme Reference:05592C

Making Yourself heard

We aim to provide the highest standard of service to every customer. If Our service does not meet Your expectations, We want to hear about it so We can try to put things right. All complaints We receive are taken seriously. The following will help Us understand Your concerns and give a fair response.

Making Your complaint - all Sections (excluding Section 2 - End Supplier Failure)

If Your complaint relates to Your policy or a claim for all sections excluding section 2, please contact the Scheme Administrators as follows:

- The Customer Service Manager, P J Hayman & Company Limited
Stansted House, Rowlands Castle, PO9 6DX
- Tel: **02392 419 095**
 - Email: **customerservices@pjhayman.com**

If Your complaint about Your policy or claim cannot be resolved by the end of the next working day, the Scheme Administrator will pass it to:

- Customer Relations Department, UK General Insurance Limited
Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds LS10 1RJ
- Tel: **0113 272 9088**
 - Email: **customerrelations@ukgeneral.co.uk**

Making Your complaint - Section 2 only - End Supplier Failure

Please telephone IPP on:

- **020 8776 3750**

Or write to:

- The Customer Services Manager, International Passenger Protection Limited,
IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR
- Fax: **020 8776 3751**
 - Email: **info@iplondon.co.uk**

Please make sure that You quote the policy number which can be found on Your policy statement. It is Our policy to acknowledge any complaint within 5 working days advising You of who is dealing with Your concerns and attempt to address them. If Our investigations take longer, a full response will be given within 4 weeks or an explanation of IPP's position with time-scales for a full response.

Having followed the above procedure for section 2 only - End Supplier Failure, if You are not satisfied with the response You may write to:

- Policyholder and Market Assistance, Lloyd's, One Lime Street, London EC3N 7HA
- Email: **complaints@lloyds.com**

Beyond Your Insurer

If We have given You Our final response and You are still dissatisfied You may refer Your case to the Financial Ombudsman Service (Ombudsman - FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after We have provided You with written confirmation that Our internal complaints procedure has been exhausted.

The Ombudsman can be contacted at:

- Insurance Division, Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square, London E14 9SR
- Telephone: **0300 123 9123** or **0800 023 4567** (freephone number for a landline)
 - E mail: **complaint.info@financial-ombudsman.org.uk**
 - Website: **www.financial-ombudsman.org.uk**

Referral to the FOS will not affect Your right to take legal action against Us.

Our promise to You:

- Acknowledge written complaints promptly.
- Investigate quickly and thoroughly.
- Keep You informed of progress.
- Do everything possible to resolve Your complaint.
- Learn from Our mistakes.
- Use information from complaints to continuously improve Our service.

Calls may be recorded and monitored.

Financial Services Compensation Scheme (FSCS)

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We are unable to meet Our obligations under this contract. Further information about the scheme is available from the Financial Services Compensation Scheme website at www.fscs.org.uk or by contacting them at:

- Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London EC3A 7QU
- Telephone: **0800 678 1100** or **020 7741 4100**

Reciprocal Health Agreements: EHC & Medicare

If You are travelling to **European Union** countries You should obtain a European Health Insurance Card (EHIC).

You can apply either online through www.nhs.uk/NHSEngland/Healthcareabroad/EHC or by telephoning **0300 330 1350**.

This will entitle You to benefit from the reciprocal health agreements, which exist between certain European countries. In the event of a claim being accepted for medical expenses which has been reduced by the use of an EHIC, or Private Health Insurance, the deduction of the excess under the medical section will not apply.

When You are travelling to **Australia** and You have to go to hospital, You must register for and make use of the treatment offered under the national Medicare scheme. If You know You need treatment, You can enrol for Medicare at a DHS Service Centre. If You receive treatment before You enrol, Medicare benefits will be back-paid for eligible visitors.

What to do in the Event of a Medical Emergency

The emergency assistance provided for You by this insurance is operated by Global Response and Healthwatch S.A. In the event of any illness, injury, accident or hospitalisation which requires:

Inpatient treatment, anywhere in the world You must contact:

- Global Response**
Tel: **+44 (0) 113 3180 197**
Fax: **+44 (0) 113 3180 198**
Email: **operations@global-response.co.uk**

Outpatient treatment, anywhere in the world, excluding North America and the United Kingdom, You must contact:

- Healthwatch S.A.**
Tel: **+44 (0) 113 3180 124**
Fax: **+44 (0) 113 3180 125**
Email: **newcase@healthwatch.gr**

Outpatient treatment, in North America and the United Kingdom You must contact:

- Global Response**
Tel: **+44 (0) 113 3180 197**
Fax: **+44 (0) 113 3180 198**
Email: **operations@global-response.co.uk**

Global Response or Healthwatch S.A. may be able to guarantee costs on Your behalf. When contacting Global Response or Healthwatch S.A. please state that Your insurance is provided by UK General Insurance Ltd and quote Your Scheme Name and Scheme Reference: **05592C**

Note: You must retain receipts for medical and additional costs incurred and You are responsible for any policy excess which should be paid by You at the time of treatment.

Inpatient Treatment Abroad

If You go into hospital You must contact Global Response immediately. If You do not, this could mean that We will not provide cover or We will reduce the amount We pay for medical expenses.

Outpatient Treatment Abroad

If You require outpatient treatment please contact the appropriate Emergency Assistance provider as detailed above. If the emergency assistance is being provided by Healthwatch SA, please ensure the treating Doctor or Clinic is aware of the following instructions.

OUTPATIENT INSTRUCTIONS TO DOCTORS/CLINICS

In order to have Your invoices paid quickly, please send Your invoice together with a copy of the policy (clearly showing the patient name/s) and any supporting documentation related to the outpatient treatment (Medical report, cost breakdown) by email to:

newcase@healthwatch.gr.

You must include Your bank account details, IBAN no's and / or swift code for payment to be processed electronically.

Out Patient Department Tel: **00 30 2310 256454**

Out Patient Department Fax: **00 30 2310 256455** or **00 30 2310 254160**

Email: **newcase@healthwatch.gr**

Hospital Treatment Abroad

If You are admitted to hospital You must contact Global Response immediately. If You do not, this could mean that We will not provide cover or We will reduce the amount We pay for medical expenses.

Returning Home Early

If You have to return to the United Kingdom, Channel Islands or Isle of Man under section 3 (Emergency medical, repatriation & associated expenses), the relevant 24hr emergency services 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, Channel Islands or Isle of Man. We reserve the right to repatriate You should Our medical advisors consider You fit to travel.

Activities

Your policy covers a number of Acceptable Activities accepted at no extra charge. These are listed below in **Activity Pack 1**. Those activities listed in **Winter Sports & Activity Packs 2 – 4** may be covered upon payment of an additional premium.

If You intend to undertake any activity not shown that may be considered hazardous, or if You require confirmation of whether Your activity is insured, please contact the Scheme Administrators on **02392 419 858**.

Activity Pack 1 – covered as standard

Absailing (within organisers guidelines), aerobics, airboarding, archaeological digging, archery, assault course, athletics,

Badminton, banana boating rides (only as a passenger with no right of control), baseball, basketball, battle re-enactment, beach games, billiards/snooker/pool, body/ boogie boarding, bowls, breathing observation bubble, bungee jumping/swoop (within organiser's guidelines – single jump),

Camel riding*, canoeing (Grades 1-3, life jacket & helmet must be worn), catamaran sailing (if qualified & within territorial waters)*, clay pigeon shooting*, climbing wall, cricket, croquet, cross country running, curling, cycling (leisure only, no racing),

Deep sea fishing, dinghy sailing (territorial waters only)*, dry slope skiing, dune/wadi buggying/bashing*,

Elephant riding/trekking*,

Falconry, fell walking/running (up to 3,000m), fencing, fishing, fives, flying (as a fare paying passenger in a fully licensed passenger carrying aircraft), flying fox (within organisers guidelines), football (not main purpose of Trip),

Glass bottom boats*, go-karting* (within organisers' guidelines), golf,

Handball, heptathlon, hiking (up to 3,000m), hobby catting (if qualified & within territorial waters)*, hockey, horse riding (no competitions, rodeo, polo, hunting or jumping - riding hat must be worn), hot air ballooning (organised pleasure rides only, not piloting, licensed operator only), hovercraft* (passenger only, not driving), hurling, hydro zorbing,

Ice go karting* (within organiser guidelines), indoor climbing, in-line skating/blade skating/roller blading (wearing pads & helmets), indoor skating/skateboarding (wearing pads & helmets),

Javelin throwing, jet boating* (no racing), jet skiing* (no racing or competitions), jogging, jousting (re-enactment only), judo (no competitions),

Karate (no competitions), karting* (no competitions), kayaking (Grades 1-3, life jacket & helmet must be worn), korfbal,

Marathon running (one day event), motorcycling* on public roads (no racing - safety helmet to be worn & must possess a licence allowing You to ride an equivalent motorcycle in the UK or Channel Islands, only covered up to 125cc), mountain biking, mud buggying,

Netball,

Octopush, orienteering (up to 3,000m),

Paintballing* (with eye protection), parasailing/parasailing (over water), passenger sledge, pedalos, pony trekking (riding hat must be worn), pool/billiards/snooker, power boating* (no racing or competitions),

Racket ball, rafting (Grades 1-3, life jacket & helmet must be worn), rambling (up to 3,000m), refereeing, ringos, roller skating & blading (wearing pads & helmets), rounders, rowing (no racing),

Safari (organised by a bona fide tour operator), safari trekking (organised by a bona fide tour operator), sailing* (if qualified or with a qualified person, no racing & within territorial waters), sail boarding/windsurfing, sand boarding, sand dune surfing/ skiing, sand yachting*, scuba diving (between 15-30m and as defined within this section), sea canoeing/kayaking (within sight of land), shinty, skate boarding* (wearing pads & helmets), sky jumping (from sky tower in New Zealand only), snooker/pool/billiards, snorkelling, soccer (not main purpose of Trip), softball, spear fishing (without tanks), speed sailing*, squash, street hockey (wearing pads & helmets), students working as counsellors or university exchanges (non manual work), surfing (under 14 days), swimming, swimming with dolphins, swimming/bathing with elephants, swimming with killer whales/Orcas, Sydney harbour bridge tour,

Table tennis, tall ship sailing* (no racing), ten pin bowling, tennis, trampolining, tree canopy walking (organised activity), trekking (up to 3,000m), triathlon, tug of war, Volleyball,

Wakeboarding, walking (up to 3,000m), war games* (with eye protection), water polo, water skiing, water ski jumping, whale watching, white water rafting (Grades 1–3, life jacket & helmet must be worn), wicker basket tobogganing, windsurfing/sailboarding, wind tunnel flying (wearing pads & helmets), work – non manual (clerical & administrative duties), work – light manual (au pair, bar & restaurant, fruit picking & retail work – no machinery), work – charity (under 9m & no use of machinery),

Yachting* (if qualified or with a qualified person & within territorial waters), yoga, Zap cats, zip lining/trekking (safety harness fixed to rope must be worn), zorbing.

Activity Pack 2 – additional premium applies

Blokarting*, Bungee jumping/swoop (within organiser's guidelines – multiple jumps), dune sliding, gorilla trekking (bona fide tour operator), gymnastics, lacrosse, roller hockey, surfing (over 14 days), via ferrata, weightlifting (training).

Activity Pack 3 – additional premium applies

Grass/land skiing, high diving, polo cross.

Activity Pack 4 – additional premium applies

Parapenting/paraponting, parasailing/parascending (over land), scuba diving (between 30-39m and as defined within this section).

*Note: cover under section 8 - Personal Liability is excluded for those sports and activities marked with a *

Scuba Diving

You are covered for Scuba Diving down to 39 metres if qualified and not diving alone, or down to 18 metres if not qualified however You must be accompanied by a qualified instructor.

If qualified, You must comply with the guidelines of the relevant diving or training agency or organisation outlined below:

BSAC Ocean Diver	- 20 metres
BSAC Sports Diver	- 35 metres
PADI Open Water	- 18 metres
PADI Advanced Open Water	- 30 metres

Note: You will not be covered under sections 1, 3, 4 and 5 of this policy if You travel by air within 24 hours after participating in Scuba Diving.

Winter Sports

Additional Winter Sports premium must be paid and shown on Your Policy Schedule.

Please refer to page 5 for the definition of Winter Sports activities which are covered.