

Summary of Benefits

NB: Limits of cover vary dependant on cover level and tailored limits selected

Insurance Providers

This insurance is provided by AXA Insurance UK plc.

Section	Title	Limit
A	Cancellation or curtailment charges	£5,000
	Excursions	Up to £250
B	Emergency medical and other expenses	£10,000,000
	Emergency dental treatment	£200
	Funeral expenses abroad	£3,000
	Funeral expenses UK	£750
C	Hospital benefit	£1,000 (£20 per day)
D	Personal accident	£25,000 (limited cover for under 16's and over 65's.)
E*	Baggage	£1,500
	Single article limit	£250
	Total for all valuables	£300
	Emergency replacement of baggage	£250
F	Personal Money	£250 cash (£50 if under 16) and £250 other money and documents
	Passport	£200 Premier Limit
G	Personal liability	£2,000,000
H	Delayed departure	£250 (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Abandonment of trip	£5,000 (after 5 hours delay)
I	Missed departure	£500
J	Legal expenses and assistance	£25,000
K	Extended kennel and/or cattery fees	£250
	Trips taken within the UK	£150
L*	Ski equipment	Up to £500
	Hired ski equipment	£250
M*	Ski equipment hire	£250 (£25 per day)
N*	Ski pack	£500
	Lost lift pass	£150
O*	Piste closure	£300 (£30 per day)
P*	Avalanche or landslide cover	£300

*These sections maybe operative or inoperative. Please refer to your certificate for details.

Section	Title	Limit
Q*	Travel Disruption cover	
	Before you reach your destination:	£5,000 (including up to £200 for taxis and hire cars and £250 for excursions)
	Cancellation or abandonment of your trip after 5 hours delay or	
	Additional expenses to reach your destination	
	Delayed departure compensation (to help pay for meals and refreshments)	£250 (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Missed departure expenses	£500
	While you are at your destination:	£5,000 (including up to £200 for taxis and hire cars)
Alternative accommodation or abandonment of trip		
On the way home:	Additional expenses to return home or if you have to stay longer abroad	£5,000 (including up to £200 for taxis and hire cars and £250 for excursions)
	Delayed departure compensation (to help pay for meals and refreshments)	£250 (£20 after 5 hours and £20 per 12 hours delay thereafter)
	Missed departure expenses	£500
R*	Business benefit extension cover	
	Business equipment	£750
	Single article limit	£500
S*	Wedding/Civil partnership cover	
	Wedding rings	£300 per person
	Wedding gifts	£750 (£150 cash) per couple
	Wedding attire	£1,000 per person
	Photographs/video recordings	£500 per couple
T*	Cruise benefit extension cover	
	Extended baggage cover	£2,500
	Single article limit	£750
	Total for all valuables	£500
	Each missed shore trip	£25
	Confined to your cabin due to illness	£300 (£15 per day)
U*	Golf cover	
	Loss of green fees	£300 (£75 per day)
	Golf equipment	£1,000
	Delayed golf equipment	£300 (after 12 hours delay)
	Golf equipment hire	£200 (£25 per day)
	Liability for golf buggies whilst in use	£2,000,000

Policy Wording

This is **your** travel insurance policy. It contains details of what is covered, special conditions and what is not covered, for each **insured person** and is the basis on which all claims will be settled. It is validated by the issue of the policy certificate which **we** recommend be attached to the policy.

In return for having accepted **your** premium **we** will in the event of **bodily injury**, death, illness, disease, loss, theft, damage, legal liability or other specified events happening within the **period of insurance** provide insurance in accordance with the operative sections of **your** policy as referred to in **your** policy certificate.

The policy certificate and any endorsements are all part of the policy. **Your** policy is evidence of the contract of insurance.

United Kingdom residents

This certificate is only available to **you** if **you** are permanently resident in the **United Kingdom** and registered with a **medical practitioner** in the **United Kingdom**.

The Law applicable to this certificate

You and **we** can choose the law which applies to this policy. We propose that the law of England and Wales applies. Unless **we** and **you** agree otherwise the law of England and Wales will apply to this policy.

Age eligibility

This certificate is not available to anyone aged 85 or over if annual multi **trip** cover is selected. If **you** reach the age of 86 during the **period of insurance**, cover will continue until the next renewal date but not thereafter.

If single **trip** is selected there is no age limit.

Please carry **your** policy certificate with **you** in case of an emergency.

Policy information or advice

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, please contact the agent who sold **you your** policy on 0800 3895904.

AXA Insurance

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202312. This can be checked on the Financial Services Register by visiting the FCA's website at www.fca.org.uk.

Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes **your** privacy very seriously. For details of how **we** use the personal information **we** collect from **you** and **your** rights please view **our** privacy policy at www.axa.co.uk/privacy-policy.

If **you** do not have access to the internet please contact us and **we** will send **you** a printed copy.

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** within the AXA Group and 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.

Online Dispute Resolution

The European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please visit here: <http://ec.europa.eu/odr>

Definitions

These definitions apply throughout **your** policy wording. Where **we** explain what a word means, that word will appear highlighted in bold print and have the same meaning wherever it is used in the certificate. **We** have listed the definitions alphabetically.

Baggage

means luggage, clothing, personal effects and other articles (but excluding **valuables, business equipment, ski equipment, golf equipment, personal money** and documents of any kind) which belong to **you** (or for which **you** are legally responsible) which are worn, used or carried by **you** during any **trip**.

Bodily injury

means an identifiable physical injury caused by sudden, unexpected, external and visible means including injury as a result of unavoidable exposure to the elements.

Business equipment

means items used by **you** in support of **your** business activity including office equipment which is portable by design including, but not restricted to, personal computers, telephones and calculators.

Business trip

means a **trip** taken wholly or in part for business purposes but excluding manual work.

Close business associate

means 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

means 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, foster child, legal guardian, partner or fiancé/fiancée.

Couple

means **you** and **your close relative** who lives with **you** in a domestic relationship at the same address as **you**.

Curtailment / Curtail

means either:

- a) **you** abandoning or cutting short the trip after **you** leave **your home** (or for a **business trip your** place of business) by direct early return to **your home** or place of business, in which case claims will be calculated from the day **you** returned to **your home** or place of business (whichever is the earlier) and based on the number of complete days of **your trip** you have not used, or

- b) **you** attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to compulsory quarantine or on the orders of a **medical practitioner**, in either case for a period in excess of 48 hours. Claims will be calculated from the day **you** were admitted to hospital or confined to **your** accommodation and based on the number of complete days for which **you** were hospitalised, quarantined or confined to **your** accommodation.

Curtailment claims under paragraph b) will only be paid for the ill/injured/quarantined/confined **insured person**, but where **we** or the Emergency Assistance Service agree for another **insured person** (including any children travelling with them) to stay with **you**, **we** will also pay for that **insured person's** proportion only of any travel and accommodation costs and expenses (including excursions up to £250) they have incurred, but not used by remaining with **you**.

Excess/Excesses

means under most sections of the certificate, claims will be subject to an **excess**. You will be responsible for paying the first part of each and every claim per incident claimed for under each section by each **insured person**, unless **you** have paid the additional premium to waive the **excess**. **You** can as an alternative select a higher excess in return for a premium discount. If **you** have selected either of these options this will be shown in **your** policy certificate document.

Golf equipment

means golf clubs, golf balls, golf bag, golf trolley and golf shoes.

Geographical Destinations

UK - England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

Europe - United Kingdom, Republic of Ireland, the Continent of Europe west of the Ural Mountains, Iceland, the Mediterranean Islands, Madeira, Azores and the Canary Islands.

Worldwide Excluding USA, Canada, Caribbean islands - Any country in the World excluding USA, Canada, Caribbean islands.

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Home

- means **your** normal place of residence in the **United Kingdom**.

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 the Isle of Man, **your home area** means the Channel Islands or the Isle of Man depending on where **your home** is.

Insured person

See definition of **You/Your/Yourself/Insured person**.

Medical condition

- means any disease, illness or injury.

Medical practitioner

- means a registered practising member of the medical profession who is not related to **you** or any person who **you** are travelling with.

Package

- means the pre-arranged combination of at least two of the following components when sold or offered for sale at an inclusive price and when the service covers a period of more than 24 hours or includes overnight accommodation:

- a) transport
- b) accommodation

- c) other tourist services not ancillary to transport or accommodation (such as car hire or airport parking) and accounting for a significant proportion of the package
as more fully described under The Package Travel, Package Holidays and Package Tour Regulations 1992.

Period of insurance

- means if annual multi **trip** cover is selected: the period for which **we** have accepted the premium as stated in **your** policy certificate document. During this period any **trip** not exceeding 31, 45, 62 or 92 days (whichever is stated in **your** policy certificate document) is covered, but limited to 17 days in total in each **period of insurance** for winter sports (if **you** have paid the appropriate winter sports premium to include this cover). Under these certificates Section A - Cancellation cover shall be operative from the date stated in **your** policy certificate document or the time of booking any **trip** (whichever is the later) and terminates on commencement of any **trip**.

- means if single **trip** cover is selected: the period of the **trip** and terminating upon its completion, but not in any case exceeding the period shown in **your** policy certificate document. Under these certificates Section A - Cancellation cover shall be operative from the time **you** pay the premium.

For all other sections of the certificate, including Section A - **curtailment** cover, whichever cover is selected, the insurance starts when **you** leave **your home** or for a **business trip your** place of business in the **United Kingdom** (whichever is the later) to start the **trip** and ends at the time of **your** return to **your home** or place of business in the **United Kingdom** (whichever is the earlier) on completion of the **trip**.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where **you** renew an existing annual multi **trip** certificate which fell due for renewal during the **trip**.

The period of insurance is automatically extended for the period of the delay in the event that **your** return to **your home area** is unavoidably delayed due to an event insured by this certificate.

Personal money

- means 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, phone cards, money cards and credit/debit or pre-pay charge cards all held for private purposes.

Pre-existing medical condition

means:

Any of the following medical conditions from which you have suffered from or received medical advice, treatment (including surgery, tests, investigations by your doctor /consultant /specialist) or prescribed drugs or medication in the last five years:

- Any cancer condition (including leukaemia, non-hodgkin's lymphoma and any type of skin cancer)
- Any heart-related or blood circulatory condition (including high blood pressure and high cholesterol)
- Any diabetic condition
- Any neurological condition (including stroke, brain haemorrhage, multiple sclerosis, epilepsy and dementia)
- Any breathing condition (including asthma, bronchitis and chronic obstructive pulmonary disease)
- Any renal, kidney or liver condition
- Any psychiatric or psychological condition (including anxiety, stress and depression)
- Any chronic condition that can be controlled but not cured (including back pain, crohn's, diverticular and coeliac disease and ulcerative colitis)

And/Or

Any other medical condition from which you have suffered in the last 12 months for which you have been referred to or been seen by a hospital doctor.

Public transport

- means any publicly licensed aircraft, sea vessel, train, coach or bus on which **you** are booked or had planned to travel.

Secure baggage area

- means any of the following, as and where appropriate:

- a) The locked dashboard, boot or luggage compartment of a motor vehicle
- b) The locked luggage compartment of a hatchback vehicle fitted with a lid closing off the luggage area, or of an estate car with a fitted and engaged tray or roller blind cover behind the rear seats
- c) The fixed storage units of a locked motorised or towed caravan
- d) A locked luggage box, locked to a roof rack which is itself locked to the vehicle roof.

Ski equipment

- means skis (including bindings), ski boots, ski poles and snowboards.

Terrorism

- means 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(s) 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.

Trip

- means any holiday, business or pleasure **trip** or journey made by **you** within the area of travel shown under **trip** type in **your** policy certificate document which begins and ends in **your home area** during the **period of insurance** but excluding one way **trip** s or journeys.

However any **trip** that had already begun when **you** purchased this insurance will not be covered, except where this certificate replaces or **you** renew an existing annual multi **trip** certificate which fell due for renewal during the **trip** .

If annual multi **trip** cover is selected any such **trip** not exceeding 31, 45, 62 or 92 days (whichever is stated in **your** policy certificate document) is covered, but limited to 17 days in total in each **period of insurance** for winter sports (if **you** have paid the appropriate winter sports premium to include this cover).

If any **trip** exceeds 31, 45, 62 or 92 days (whichever is stated in **your** policy certificate document) there is absolutely no cover under this policy for that **trip** (not even for the first 31, 45, 62 or 92 days of the **trip**), unless **you** have contacted **us** and **we** have agreed in writing to provide cover. In addition any **trip** solely within **your home area** is only covered where **you** have pre - booked at least two nights accommodation in a hotel, motel, holiday camp, bed and breakfast, holiday cottage or similar accommodation rented for a fee. Each **trip** under annual multi **trip** cover is considered to be a separate insurance, with the terms, definitions, exclusions and conditions contained in this certificate applying to each **trip** . Where **we** have agreed to cover **your medical condition**, this applies to each **trip** during the **period of insurance**.

Unattended - means when **you** are not in full view of and not in a position to prevent unauthorised interference with **your** property or vehicle.

United Kingdom - means England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Valuables

- means jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, cameras, camcorders, portable satellite navigation systems, photographic, audio, video, computer, television and telecommunications equipment and other electronic entertainment devices (including but not limited to mobile phones, MP3 or 4 players, tablets, ebooks, CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes and binoculars.

We/Us/Our

- means AXA Insurance UK plc. Registered in England No. 78950. Registered Office: 5 Old Broad Street, London, EC2N 1AD.

You/Your/Yourself/Insured person

- means each person travelling on a **trip** whose name appears in **your** policy certificate document.

General conditions applicable to the whole certificate

You must comply with the following conditions to have the full protection of **your** certificate.

If **you** do not comply **we** may at **our** option cancel the certificate or refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Dual insurance

If at the time of any incident which results in a claim under this certificate, 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 D – Personal accident).

2. Reasonable precautions

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.

3. Cancellation

Statutory cancellation rights

You may cancel this certificate within 14 days of receipt of the certificate documents (new business) and for annual certificates the renewal date (the **cancellation period**) by writing to **your** insurance agent during the **cancellation period** or by calling 0800 3895904. Any premium already paid will be refunded to you providing **you** have not travelled, no claim has been made or is intended to be made and no incident likely to give rise to a claim has occurred.

Cancellation outside the statutory period

You may cancel this certificate at any time after the **cancellation period** by writing to the address above/shown in **your** policy certificate document. If **you** cancel after the **cancellation period** no premium refund will be made.

We reserve the right to cancel the policy by providing 21 days' notice by registered post to **your** last known address on the following grounds:

- a) If **you** make a fraudulent claim as set out in paragraph 3. Fraudulent claims below.
- b) If **you** do not pay the premium.
- c) If **you** are or have been engaged in criminal or unlawful activities.
- d) If any policy in **your** name is added to the Insurance Fraud Register.

In each case no refund of premium will be made.

Non payment of premiums

We reserve the right to cancel this certificate immediately in the event of non payment of the premium.

Sanctions

We will not provide cover, be liable to pay any claim or provide any benefit where doing so would expose AXA to:

- a) Any sanctions, prohibitions or restrictions under United Nations resolutions; or
- b) The trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America

Claims conditions

Each section of this policy contains Special conditions relating to claims. **You** should refer to the particular section under which **you** are claiming for further details of what **you** must do following the incident or event which has caused the claim.

You must comply with the following conditions to have the full protection of **your** certificate.

If **you** do not comply **we** may refuse to deal with **your** claim or reduce the amount of any claim payment.

1. Claims

You must contact **us** by phone if **you** want to make a claim using the relevant number given below, depending on the type of claim:

All claims except legal expenses 0345 850 5193

Legal expenses only 01737 815084

The claim notification must be made within 31 days or as soon as possible thereafter following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this certificate.

You must also tell **us** if **you** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **us** immediately. **You** or anyone acting on **your** behalf must not negotiate admit or repudiate (refuse) any claim without **our** permission in writing and cooperate fully with **us** in **our** investigations into the circumstance of **your** claim.

You or **your** legal representatives must supply at **your** own expense, all information relevant to the claim detailed under claims evidence at the end of each section. **You** should refer to the particular section under which **you** are claiming for further details of the evidence that **we** need to deal with **your** claim.

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 postmortem 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 and it is subsequently recovered or there is any salvage then it will become **our** property. **We** may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements.

2. Transferring of rights

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

3. Fraudulent claims

Throughout **your** dealings with us **we** expect **you** to act honestly.

If **you** or anyone acting for you:

- 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
- knowingly makes a fraudulent or exaggerated claim under **your** policy; or
- knowingly makes a false statement in support of a claim; or
- submits a knowingly false or forged document in support of a claim; or
- makes a claim for any loss or damage caused by **your** wilful act or caused with **your** agreement, knowledge or collusion.

Then

- we may prosecute fraudulent claimants;
- we may make the policy void from the date of the fraudulent act;

- we will not pay any fraudulent claims;
- we will be entitled to recover from **you** the amount of any fraudulent claim already paid under **your** policy since the start date;
- we will not return any premium paid by **you** for the policy;
- we may inform the Police of the circumstances.

Important conditions relating to health

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

You must tell us of all **your pre-existing medical conditions**. If you fail to declare all **pre-existing medical conditions** **we** may refuse to deal with or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed **pre-existing medical condition**.

It is a condition of this policy that you will not be covered under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident for any claims arising:

Throughout the duration of the policy

- From any **medical condition** **you** have in respect of which a **medical practitioner** has advised **you** not to travel (or would have done so had you sought their advice), but despite which you still travel.
 - From any surgery, treatment or investigations for which you intend to travel outside of your **home area** to receive (including expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures).
 - From any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
 - If **you** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider

At the time of purchasing your policy you will not be covered for any claim arising directly or indirectly:

- From any **medical condition** for which **you**, a **close relative** or a **travelling companion** have received a terminal prognosis.
 - From any **medical condition** for which **you**, a **close relative** or a **travelling companion** are on a waiting list for or have knowledge of the need for surgery, treatment or investigation at a hospital, clinic or nursing home.
- From any of the following **pre-existing medical conditions** from which you have suffered from or received medical advice, treatment or prescribed medication within the last 5 years (including surgery, tests, investigations and check-ups by your doctor /consultant /specialist).
 - Any respiratory condition relating to the lungs or breathing (including asthma, bronchitis and chronic obstructive pulmonary disease)
 - Any heart-related or blood circulatory condition (including but not limited to high blood pressure and high cholesterol)
 - Any cancerous conditions (including leukaemia, non-hodgkin's lymphoma and any type of skin cancer)
 - Any neurological condition (including stroke, brain haemorrhage, multiple sclerosis epilepsy and dementia)
 - Any psychological or psychiatric condition including stress, anxiety or depression
 - Any diabetic condition

- Any renal, kidney or liver condition
 - Any chronic condition that can be controlled but not cured (including back pain, crohn's and coeliac disease and ulcerative colitis).
- II. Any other medical condition for which you have received any inpatient or outpatient treatment by a hospital specialist within the last twelve months.

Unless you have completed an online medical screening on our website and we have agreed in writing, to cover your medical condition(s).

General exclusions applicable to all sections of the certificate

We will not pay for claims arising directly or indirectly from:

1. War risks, civil commotion and terrorism

War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.

2. Radioactive contamination

Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

3. Sonic bangs

Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

4. Winter sports

Your participation in winter sports unless the appropriate winter sports premium has been paid, in which case cover will apply under those sections shown as covered for winter sports in **your** policy certificate document for:

- a) the winter sports specified in the list on page 6 and
- b) any other winter sports shown as covered in **your** policy certificate document
for a period of no more than 17 days in total in each **period of insurance** under annual multi **trip** certificates and for the period of the **trip** under single **trip** certificates.

5. Professional sports or entertaining

Your participation in or practice of any professional sports or professional entertaining.

6. Other sports or activities

Your participation in or practice of any manual work, off road driving, racing or track days. All other Sports and activities are excluded from cover unless:

- a) specified in the list on page 7 or
- b) shown as covered in **your** policy certificate document.

7. Suicide, drug use or solvent abuse

Your wilfully self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, drug use (other than drugs taken in accordance with treatment prescribed and directed by a **medical practitioner**, but not for the treatment of drug addiction) and putting **yourself** at needless risk (except in an attempt to save human life).

8. Alcohol abuse

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 judgement 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** judgement is seriously affected or **you** are suffering from alcohol dependence or directly or indirectly from the symptoms of alcohol withdrawal and **you** need to make a claim as a result.

9. Jumping from vehicles, buildings or balconies

You climbing on top of, or jumping from a vehicle or jumping from a building or balcony, or sitting, planking, balconing, owling or lying on any external part of any building, or climbing or moving from any external part of any building to another (apart from stairs, ramps or walkways) and falling regardless of the height, unless **your** life is in danger or **you** are attempting to save human life.

10. Unlawful action

Your own unlawful action or any criminal proceedings against **you**.

11. Additional loss or expense

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**.*

12. Armed Forces

Operational duties of a member of the Armed Forces (other than claims arising from authorised leave being cancelled due to operational reasons, as provided for under sub section 4. of Section A – Cancellation or **curtailment** charges).

13. Travelling against FCO advice

Your travel to a country, specific area or event when the Travel Advice Unit of the Foreign & Commonwealth Office (FCO) or regulatory authority in a country to/from which **you** are travelling 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 subsections 1. and 6 c). of What is covered under Section T - Travel disruption cover when operative).

14. Age and travel eligibility

Under an annual multi **trip** policy a named adult is insured to travel on their own but a named person under 18 is only insured when travelling with one or both of the named adults, (or accompanied by another responsible adult).

15. Unauthorised access to controlled or restricted areas or the unauthorised use of swimming pools

You gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times.

Sports and activities covered

The following lists detail the sports and activities that this certificate will cover without charge when **you** are participating on a recreational and non professional basis during any **trip**. Any involvement in these sports and/or activities is subject to **your** compliance with local laws and regulations and the use of recommended safety equipment (such as helmet, harness, knee and/or elbow pads). Details of those sports and activities for which **you** have purchased cover will be added to **your** policy certificate document.

No cover under Section G – Personal liability for those sports or activities marked with *

Covered as standard without charge

abseiling (within organisers guidelines)
 administrative, clerical or professional occupations
 aerobics
 amateur athletics (track and field)
 archaeological digging
 archery
 badminton
 banana boating, donuts, inflatables behind power boat
 baseball amateur
 basketball amateur
 beach games
 billiards/snooker/pool
 body boarding (boogie boarding)
 bowls
 Breathing Observation Bubble (BOB)
 * camel riding
 canoeing (up to grade 2 rivers)
 Caring for children(Au Pair / Nanny)
 * clay pigeon shooting
 climbing (on climbing wall only)
 cricket
 croquet
 Cross Country Running (Non-competitive and not sole purpose of trip)
 curling
 cycling (wearing a helmet, excluding mountain biking, no racing and not part of a triathlon)
 Dancing
 deep sea fishing
 * driving motorised vehicles (excluding Quad bikes) for which **you** are licenced to drive in the **United Kingdom** (Excluding off road driving, races, motor rallies, time trials, track days or competitions) and wearing a helmet if driving a motorbike, moped or scooter
 * elephant riding/trekking as part of an organised tour
 falconry
 fell walking/running
 fencing
 fishing

fives
 flying as a fare paying passenger in a fully licensed passenger carrying aircraft
 football (amateur only and not main purpose of **trip**)
 Free Fall / Sky Dive Simulator
 *glass bottom boats/bubbles
 * go karting (within organisers guidelines)
 golf
 Great Wall of China
 handball
 Helicopter Ride (As a fare paying passenger in a licensed aircraft)
 horse riding (excluding competitions, racing, jumping and hunting)
 hot air ballooning (organised pleasure rides only)
 *hovercraft driving/passenger
 hurling (amateur only and not main purpose of **trip**)
 indoor climbing (on climbing wall)
 In-Line Skating/Roller Blading (Wearing pads and helmets)
 In-Door Skating (Wearing pads and helmets)
 * jet boating (no racing)
 jogging
 *karting (within organisers guidelines and no racing)
 kayaking (up to grade 2 rivers)
 korfball
 * mountain biking (wearing a helmet, only casual or off road not endurance or racing, downhill grades 1&2 only. No free-riding, four cross, dirt jumping or trails)
 netball
 octopush
 orienteering
 * paint balling/war games (wearing eye protection)
 Pedalos
 Pilates
 pony trekking
 *power boating (no racing and non-competitive)
 racket ball
 rambling
 refereeing (amateur only)
 ringos

roller skating/blading/in line skating (wearing pads and helmets)
 rounders
 rowing (no racing)
 running (non-competitive, not a marathon of any kind and not part of a triathlon)
 safari trekking (must be organised tour)
 *sailing/yachting (if qualified or accompanied by a qualified person and no racing)
 sand boarding
 sand dune surfing/skiing
 *sand yachting (no racing)
 scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone or involved in cave diving)
 Sea Canoeing / Kayaking
 * shooting/small bore target/rifle range shooting (within organisers guidelines)
 skateboarding (wearing pads and helmets)
 sledging (not on snow)
 snorkelling
 softball
 spear fishing (without tanks)
 *speed sailing
 squash
 *students working as counsellors or university exchanges for practical course work (non manual)
 surfing

swimming (in pool or on inland or coastal waters within a 2 mile limit from land and not part of a triathlon)
 swimming with dolphins
 swimming/bathing with elephants
 Sydney harbour bridge (walking across clipped onto safety line)
 table tennis
 *tall ship crewing (no racing)
 ten pin bowling
 tennis
 trampolining
 tree canopy walking
 trekking/hiking/walking up to 2,500 metres above sea level
 tug of war
 volleyball
 wake boarding
 water polo
 water skiing/water ski jumping
 whale watching
 Wicker basket tobogganing
 wind surfing/sailboarding
 wind tunnel flying (pads and helmets to be worn)
 zip lining/trekking (safety harness must be worn)
 zorbing/hydro zorbing/sphering

Covered if the appropriate winter sports premium has been paid

No cover under Section G – Personal liability for those sports or activities marked with *

** A piste is a recognised and marked ski run within the resort boundaries.

Air Boarding
 Big Foot Skiing
 Blade Skating
 Dry Slope Skiing
 Glacier Skiing / Walking
 *Husky Dog Sledding
 Ice Cricket (wearing the appropriate batting/gloves/ spiked shoes)
 Ice Fishing
 Ice Go Karting
 Ice Windsurfing
 Kick Sledging
 Ski Blading
 Ski Boarding
 Ski Run Walking
 Ski Touring
 Skiing Alpine
 Snow Scooting
 Tandem Skiing
 Skiing Cross Country

Skiing On Piste**
 Skiing Mono
 Skiing Nordic
 Skiing Off Piste With A Guide**
 *Sledging /Tobogganing
 *Sledging /Sleigh Riding As A Passenger (Pulled by horse or reindeer)
 Snow Blading
 Snow Bobbing
 Snow Boarding Off Piste With A Guide**
 Snow Carving (excluding the use of power tools and machinery)
 Snow Shoe Walking
 Snow Tubing
 *Ski Biking
 *Snow Carting
 *Snow Go Karting
 *Snow Mobiling /Ski - dooing
 Winter Walking

Emergency and medical service

Contact the Emergency Assistance Service on:
From anywhere in the World +44 (0)1473 351757
From the **United Kingdom** 01473 351757

In the event of **Your Bodily Injury** or illness which may lead to in-patient hospital treatment or before any arrangements are made for repatriation or in the event of **Curtailement** necessitating **Your** early return to **Your Home Area** **You** must contact the Emergency Assistance Service. The service is available to **You** and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment **You** must contact the Emergency Assistance Service as soon as possible. Private medical treatment is not covered unless authorised specifically by the Emergency Assistance Service.

Medical assistance abroad

The Emergency Assistance Service has the medical expertise, contacts and facilities to help should **You** be injured in an accident or fall ill. The Emergency Assistance Service will also arrange transport to **Your Home Area** when this is considered to be medically necessary or when **You** have notice of serious illness or death of a **Close Relative** at home.

Payment for medical treatment abroad

If **You** are admitted to a hospital/clinic while abroad, the Emergency Assistance Service will arrange for medical expenses covered by the policy to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact the Emergency Assistance Service for **You** as soon as possible. Private medical treatment is not covered unless authorised specifically by **your** Emergency Assistance provider. Contact the Emergency Assistance Services on telephone number +44 (0)1473 351757

Reciprocal health agreements

EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (EEA) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC). **You** can apply for an EHIC either online at www.ehic.org.uk or by telephoning 0300 3301350. This will entitle **you** to benefit from the health care arrangements which exist between countries within the EU/EEA or Switzerland. If **we** agree to pay for a medical expense which has been reduced because **you** have used either a European Health Insurance Card or private health insurance, **we** will not deduct the excess under Section B - Emergency medical and other expenses..

Australia

If **You** require medical treatment in Australia **You** must enrol with a local MEDICARE office. **You** do not need to enrol on arrival but **You** must do this after the first occasion **You** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **Your** local Post Office. Alternatively please call the Emergency Assistance Service for guidance. If **You** are admitted to hospital contact must be made with the Emergency Assistance Service as soon as possible and their authority obtained in respect of any treatment NOT available under MEDICARE.

New Zealand

United Kingdom citizens on a short term visit to New Zealand are eligible for treatment (medical, hospital and related) on the same basis as citizens of New Zealand. If the treatment relates to an existing medical condition or a new condition arises, then a **medical practitioner** must agree in each case that prompt treatment is needed before **your** trip ends, if treatment is to be provided under the reciprocal agreement. **You** will also need to show **your** UK passport. **You** will however have to pay the same charges as New Zealanders for treatment at a doctor's surgery or for prescribed medication.

Contact the Emergency Assistance Services on telephone number: +44 (0)1473 351757

Section A – Cancellation or curtailment charges

What is covered

We will pay **you** up to £5,000 for any irrecoverable unused travel and accommodation costs (including excursions up to £250) and other pre-paid charges which **you** have paid or are contracted to pay together with any reasonable additional travel expenses incurred if

- a) cancellation of the **trip** is necessary and unavoidable or
- b) the **trip** is **curtailed** before completion as a result of any of the following events occurring:
 1. The death; **bodily injury**; illness; disease; or complications arising as a direct result of pregnancy of:
 - a) **you**
 - b) any person with whom **you** are travelling or have arranged to travel with
 - c) any person whom **you** have arranged to stay with
 - d) **your close relative**
 - e) **your close business associate**.
 2. Compulsory quarantine, jury service attendance or being called as a witness at a Court of Law of **you** or any person who **you** are travelling or have arranged to travel with.
 3. Redundancy (provided employment has been on a continuous full time basis with the same employer for at least 24 months and 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 any person who **you** are travelling or have arranged to travel with.
 4. **You** or any person who **you** are travelling or have arranged to travel with are a member of the Armed Forces, Territorial Army, Police, Fire, Nursing or Ambulance Services or employees of a Government Department and have **your**/their authorised leave cancelled or are called up for operational reasons, provided that such cancellation or **curtailment** could not reasonably have been expected at the time when **you** purchased this insurance or at the time of booking any **trip**.
 5. The Police or other authorities requesting **you** to stay at or return to **your home** due to serious damage to **your home** caused by fire, aircraft, explosion, storm, flood, subsidence, fallen trees, impact by road vehicles, malicious people or theft.

You may only claim under one of either Section A - Cancellation or **curtailment** charges, Section Q - Travel Disruption Cover or Section U - Golf cover for the same event. Upon notification **we** will allocate **your** claim against the most appropriate section of the policy in the best interest of the named **insured person(s)**.

Special conditions relating to claims

1. **You** must get (at **your** own expense) a medical certificate from a **medical practitioner** and the prior approval of Emergency Assistance Service to confirm the necessity to return **home** prior to **curtailment** of the **trip** due to death, **bodily injury**, illness, disease or complications arising as a direct result of pregnancy.
2. If **you** fail to notify the travel agent, tour operator or 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 otherwise applied.
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 a medical certificate from a consultant specialising in the relevant field or
 - b) any other **bodily injury**, illness, disease 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. **We** need the medical certificate completed as soon as **you** find out it is necessary to cancel the **trip**, as any delay in seeing a **medical practitioner** could mean that **your** symptoms are no longer present. If **you** cannot get an immediate appointment, please make one for as early as possible and keep all details of this to help substantiate **your** claim.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person**. If more than one **insured person** on this policy is claiming under this section a limit of two **excesses** will apply.
2. **We** will only consider the unused pre-paid expenses of a person who is insured under this policy. For example, if **you** are travelling with someone who is not insured under this policy **we** will only pay **your** proportion of the costs not theirs, regardless who has paid for the booking.
3. The cost of **your** unused original tickets where the 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 (based on the cost applicable on the date **you** come home) from any additional costs **we** have incurred which are medically necessary to repatriate **you** to **your** home.
4. The cost of Airport Departure Duty (whether irrecoverable or not).
5. Any claims arising directly or indirectly from:
 - a) **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**/them 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**.
 - b) Any costs incurred as a result of the circumstances detailed under subsections 1., 2., 3., 4., 5. that **you** were aware of at the time of booking any **trip** which could reasonably have been expected to lead to cancellation or curtailment of the **trip**.
6. Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
7. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.

You should also refer to the Important conditions relating to health on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Details of any travel, private medical or other insurance under which **you** could also claim.
- A medical certificate from the treating **medical practitioner** (or in the case of stress, anxiety, depression or any other mental or nervous disorder, either a registered mental health professional if **you** are under the care of a Community Mental Health Team or if not, a consultant specialising in the relevant field) explaining why it was necessary for **you** to cancel or **curtail** the **trip**.
- In the case of death causing cancellation or **curtailment** of the **trip**, the original death certificate.
- Booking confirmation together with a cancellation invoice from **your** travel agent, tour operator or provider of transport/accommodation.
- In the case of **curtailment** claims, written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any costs, charges or expenses claimed for.
- In the case of compulsory quarantine a letter from the relevant authority or the treating **medical practitioner**.
- In the case of jury service or witness attendance the court summons.

- The letter of redundancy for redundancy claims.
- A letter from the commanding officer concerned, confirming cancellation of authorised leave or call up for operational reasons.
- In the case of serious damage to **your home** a report from the Police or relevant authority. Where flooding or other damage is so widespread that the Police or other authorities could not be present, then a report from **your** household insurers or the contractor engaged to carry out repairs to **your** home.

**To make a claim under this section please call:
For medical assistance and/or repatriation claims +44(0)1473 351757 or other claims
0345 850 5193**

Section B – Emergency medical and other expenses

What is covered

We will pay **you** up to £10,000,000 for the following expenses which are necessarily incurred within 12 months of the incident as a result of **your** suffering unforeseen **bodily injury**, illness, disease and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to a limit of £200 incurred outside of **your home area**.
3. If **you** die:
 - a) outside **your home area** the reasonable additional cost of funeral expenses abroad up to a maximum of £3,000 plus the reasonable cost of returning **your** ashes to **your home**, or the additional costs of returning **your** body to **your home**
 - b) within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home** up to a maximum of £750.
4. Reasonable additional transport (economy class) and/or accommodation expenses incurred, up to the standard of **your** original booking (for example full or half board, bed and breakfast, self catering or room only), if it is medically necessary for **you** to stay beyond **your** scheduled return date.

This includes, with the prior authorisation of Emergency Assistance Service, reasonable additional transport and/or accommodation expenses for a travelling companion, friend or **close relative** to stay with **you** or travel to **you** from the **United Kingdom** or escort **you** and additional travel expenses to return **you** to **your home area** if **you** cannot use the return ticket.
5. With the prior authorisation of Emergency Assistance Service, the additional costs incurred in the use of air transport or other suitable means, including qualified attendants, to repatriate **you** to **your home** if it is medically necessary. These expenses will be for the identical class of travel utilised on the outward journey unless Emergency Assistance Service agree otherwise.

Special conditions relating to claims

1. **You** must obtain the prior authorisation of the Emergency Assistance Service or us before incurring any expenses (including any out-patient treatment) over £500. If this is not possible because the condition requires emergency treatment **you** or someone on **your** behalf must contact the Emergency Assistance Service as soon as possible.
2. **You** must give notice as soon as possible to Emergency Assistance Service of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.
3. If **you** suffer **bodily injury**, illness or disease **we** reserve the right to move **you** from one hospital to

another and/or arrange for **your** repatriation to the **United Kingdom** at any time during the **trip**. **We** will do this, if in the opinion of 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 area** or a suitable hospital nearby to continue treatment.

4. The intention of this section is to pay for emergency medical/surgical/dental treatment only and not for treatment or surgery that can be reasonably delayed until **your** return to **your home area**. **Our** decisions regarding the treatment or surgery that **we** will pay for (including repatriation to **your home area**) will be based on this.

If **you** do not accept **our** decisions and do not want to be repatriated, then **we** will cancel all cover relating directly or indirectly to the relevant medical condition under Section A – Cancellation or curtailment charges, Section B – Emergency medical and other expenses, Section C – Hospital benefit and Section D – Personal accident of **your** policy.

Cover under all other operative sections will however continue for the remainder of **your** trip.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person**. If more than one **insured person** on this policy is claiming under this section a limit of two **excesses** will apply.
2. 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.
3. The cost of **your** unused original tickets where 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**.
4. Any claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls, other than:
 - i) calls to Emergency Assistance Service notifying and dealing with the problem for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls and the numbers **you** telephoned
 - ii) any costs incurred by **you** when **you** receive calls on **your** mobile from Emergency Assistance Service for which **you** are able to provide receipts or other reasonable evidence to show the cost of the calls.
 - b) The cost of taxi fares, other than those for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments or for collection of medication prescribed for **you** by the hospital. However any costs incurred by **you** to visit another person in hospital are not covered.
 - c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury** or illness which necessitated **your** admittance into hospital.
 - d) Any expenses which are not usual, reasonable or customary to treat **your bodily injury**, illness or disease.
 - e) Any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and Emergency Assistance Service can be delayed reasonably until **your** return to **your home area**.
 - f) Expenses incurred in obtaining or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued outside of **your home area**. *Where possible and with the agreement of your **medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.*

- g) Additional costs arising from single or private room accommodation.
- h) Treatment or services provided by a health spa, convalescent or nursing **home** or any rehabilitation centre unless agreed by Emergency Assistance Service.
- i) Any expenses incurred after **you** have returned to **your home area**.
- j) Any expenses incurred in England, Scotland, Wales, Northern Ireland, the Isle of Man or the Channel Islands which are:
 - i) for private treatment, or
 - ii) are funded by, or are recoverable from the Health Authority in **your home area**, or
 - iii) are funded by a reciprocal health agreement (RHA) between these countries and/or Islands.
- k) Expenses incurred as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken the NHS recommended medication.
- l) 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.

5. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

You should also refer to the Important conditions relating to health on page 5.

Claims evidence

- Details of any travel, private medical or other insurance under which **you** could also claim.
- **We** will require (at **your** own expense) the following evidence where relevant:
 - Receipts or bills for all in-patient/out-patient treatment or emergency dental treatment received.
 - In the event of death, the original death certificate and receipts or bills for funeral, cremation or repatriation expenses.
 - Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
 - Receipts or bills for any other transport, accommodation or other costs, charges or expenses claimed for including calls to Emergency Assistance Service.

**To make a claim under this section please call:
For medical assistance and/or repatriation claims +44(0)1473 351757 or other claims
0345 850 5193**

Section C – Hospital benefit

What is covered

We will pay **you** £20 for every complete 24 hours **you** have to stay in hospital as an in-patient or are confined to **your** accommodation due to **your** compulsory quarantine or on the orders of a **medical practitioner** outside **your home area** up to a maximum of £1,000 as a result of **bodily injury**, illness or disease **you** sustain.

We will pay the amount above in addition to any amount payable under Section B – Emergency medical and other expenses. *This payment is meant to help **you** pay for additional expenses such as taxi fares and phone calls incurred by **your** visitors during **your** stay in hospital.*

You may claim only under either Section C – Hospital benefit or subsection 3. of Section T – Cruise benefit extension cover for the same event, not both.

Special conditions relating to claims

1. **You** must give notice as soon as possible to Emergency Assistance Service of any **bodily injury**, illness or disease which necessitates **your** admittance to hospital as an in-patient, compulsory quarantine or confinement to **your** accommodation on the orders of a **medical practitioner**.

What is not covered

1. Any claims arising directly or indirectly from:
 - a) Any additional period of hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i) relating to treatment or surgery, including exploratory tests, which are not directly related to the **bodily injury**, illness or disease which necessitated **your** admittance into hospital.
 - ii) relating to treatment or services provided by a convalescent or nursing **home** or any rehabilitation centre.
 - iii) following **your** decision not to be repatriated after the date when in the opinion of Emergency Assistance Service it is safe to do so.
 - b) Hospitalisation, compulsory quarantine or confinement to **your** accommodation:
 - i) relating to any form of treatment or surgery which in the opinion of the **medical practitioner** in attendance and Emergency Assistance Service can be delayed reasonably until **your** return to **your home area**.
 - ii) as a result of a tropical disease where **you** have not had the NHS recommended inoculations and/or not taken NHS the recommended medication.
 - iii) occurring in England, Scotland, Wales, Northern Ireland, the Isle of Man or the 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**.
2. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Confirmation in writing from the hospital, relevant authority or the treating **medical practitioner** of the dates on which **you** were admitted and subsequently discharged from hospital, compulsory quarantine or confinement to **your** accommodation.
- Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0345 850 5193

Section D – Personal accident

Special definitions relating to this section

(which are shown in italics)

Loss of limb

- means loss by permanent severance of an entire hand or foot or the total, complete and permanent loss of use of an entire hand or foot.

Loss of sight

- means total and irrecoverable loss of sight which shall be considered as having occurred:

- a) in both eyes if **your** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist and

- b) in one eye if the degree of sight remaining after correction is 3/60 or less on the Snellen scale (which means only seeing at 3 metres what **you** should see at 60 metres).

Permanent total disablement

- means an injury sustained, resulting in total and permanent disability which medical evidence confirms will prevent **you** from undertaking your usual occupation or a similar one for which you are qualified and suitably experienced.

What is covered

We will pay one of the benefits shown below if **you** sustain **bodily injury** which shall solely and independently of any other cause, result within two years in **your** death, *loss of limb*, *loss of sight* or permanent total disablement.

BENEFIT	Up to age 15 years inclusive	Age 16 years to 64 years inclusive	Age 65 years and over
1. Death	£1,000	£5,000	£1,000
2. <i>Loss of one or more limbs and/or loss of sight</i> in one or both eyes	£5,000	£5,000	Not covered
3. Permanent total disablement	£5,000	£5,000	Not covered

Special conditions relating to claims

- Our medical practitioner** may examine **you** as often as they consider necessary if **you** make a claim.

Provisions

- Benefit is not payable to **you**:
 - Under more than one of items 1, 2 or 3.
 - Under item 2. if the permanent loss of use is only partial and not total and complete (being 100%).
 - Under item 3. until one year after the date **you** sustain **bodily injury**
 - Under item 3. if **you** are able or may be able to carry out any relevant occupation after one year..

What is not covered

- Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.
- Any claim under permanent total disablement if at the date of the accident you are over the statutory age of retirement and not in full time paid employment.
- Any claim arising from any event which exacerbates a previously existing bodily injury.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- In the event of death, the original death certificate.
- A medical certificate or report in relation to claims for *loss of limb*, *loss of sight* or permanent total disablement.

Any other relevant information that **we** may ask **you** for.

To make a claim under this section please call 0345 850 5193

Section E – Baggage

(only operative if indicated in **your** policy certificate document)

What is covered

- We** will pay **you** up to £1,500 for the accidental loss of, theft of or damage to **baggage** and **valuables**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value), or **we** may at **our** option replace, reinstate or repair the lost or damaged **baggage** and/ or **valuables**.

The maximum **we** will pay for the following items is:

- £250 for any one article, pair or set of articles (for example a set of golf clubs)
 - £300 for the total for all **valuables**.
- We** will also pay **you** up to £250 for the emergency replacement of clothing, medication and toiletries if **your baggage** is temporarily lost in transit during the outward journey and not returned to **you** within 12 hours, as long as **we** receive written confirmation from the carrier, confirming the number of hours the **baggage** was delayed.

If the loss is permanent **we** will deduct the amount paid from the final amount to be paid under this section.

You may only claim under one of either Section E - Baggage, Section T - Cruise benefit extension cover or Section S - Wedding/Civil partnership cover for the same event. Upon notification **we** will allocate **your** claim against the most appropriate section of the policy in the best interest of the named **insured person(s)**.

Special conditions relating to claims

- You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **baggage** and/or **valuables**.
- If **baggage** and/or **valuables** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. If baggage is lost, stolen or damaged whilst in the care of an airline **you** must give written notice of the claim to the airline within the time limit contained in their conditions of carriage (please keep a copy):
 - get a Property Irregularity Report from the airline.
 - give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - keep all travel tickets and tags for submission if **you** are going to make a claim under this certificate.
- You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

- The first £50 of each and every claim per incident claimed for under this section (except claims under subsection 2. of what is covered) by each **insured person**. If more than one **insured person** on this policy is claiming under this section a limit of two **excesses** will apply.
- Loss, theft of or damage to **valuables** left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) unless deposited in a hotel safe, safety deposit box or left in **your** locked accommodation.
- Loss, theft of or damage to **baggage** contained in an **unattended** vehicle:
 - overnight between 9 pm and 9 am (local time) or

- b) at any time between 9 am and 9 pm (local time) unless:
- i) it is locked out of sight in a **secure baggage area**
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
 5. Loss, theft of or damage to unset precious stones, contact or corneal lenses, hearing aids, dental or medical fittings, antiques, musical instruments, documents of any kind, bonds, securities, perishable goods (such as foodstuffs), bicycles, **ski equipment**, **golf equipment** and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
 6. Loss or damage due to cracking, scratching, breakage of or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or an accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
 7. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
 8. Loss, theft of or damage to **business equipment**, business goods, samples, tools of trade, motor accessories and other items used in connection with **your** business, trade, profession or occupation.
 9. Loss or damage caused by wear and tear, depreciation (loss in value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
 10. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Details of any household, travel or other insurance under which **you** could also claim.
- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.
- Proof of ownership such as an original receipt, a valuation, original user manual or bank or credit card statements for items lost, stolen or damaged and for all items of clothing, medication and toiletries replaced if **your baggage** is temporarily lost in transit for more than 12 hours..
- A letter from the carrier confirming the number of hours **your baggage** was delayed for.
- Repair report where applicable.

To make a claim under this section please call 0345 850 5193

Section F – Personal money, passport and documents

What is covered

1. **We** will pay **you** up to the amounts shown below for the accidental loss of, theft of or damage to **personal money** and documents (including the unused portion of passports, visas and driving licences). **We** will also cover foreign currency during the 72 hours immediately before **your** departure on the outward journey.

The maximum **we** will pay for the following items is:

- a) £250 for bank notes currency notes and coins
 - b) £50 for bank notes currency notes and coins, if **you** are under the age of 16
 - c) £250 for all other **personal money** and documents (including the cost of the emergency replacement or temporary passport or visa obtained outside **your** home area and the value of the unused portion of **your** passport, visa or driving licence).
2. **We** will pay **you** up to £200 for reasonable additional travel and accommodation expenses necessarily incurred outside **your home area** to obtain a replacement of **your** passport (known as an emergency travel document) or visa which has been lost or stolen outside **your home area**. This includes reasonable additional travel and accommodation expenses incurred because **you** were unable to board the **public transport** on which **you** were booked to return to the United Kingdom or continue **your trip** as a result of the accidental loss of, theft of or damage to **your** passport and/or visa.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of all **personal money**, passports or documents.
2. If **personal money**, passports or visas are lost, stolen or damaged while in the care of a hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get written confirmation. Keep all travel tickets and tags for submission if a claim is to be made under this policy.
3. If documents are lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and obtain written confirmation. If documents are lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy):
 - a) get a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission to us if **you** are going to make a claim under this certificate.
4. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. Any additional travel and accommodation expenses incurred because **you** were unable to board the **public transport** on which **you** were booked to return to the **United Kingdom** or continue **your** trip as a result of the accidental loss of, theft of or damage to **your** passport and/or visa.
2. Loss, theft of or damage to **personal money** or **your** passport or visa left **unattended** at any time (including in a vehicle, in checked in luggage or while in the custody of a carrier, tour operator or **public transport** operator) 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 issuer's conditions or where the issuer provides a replacement service.
4. Loss or damage due to delay, confiscation or detention by customs or any other authority.
5. Loss or damage due to depreciation (loss in value), variations in exchange rates or shortages due to error or omission.

6. Travel, event or entertainment tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
7. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Details of any household, travel or other insurance under which **you** could also claim.
- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.
- Proof of ownership such as an original receipt or bank or credit card statements for items lost, stolen or damaged.
- Receipts or bills for any transport and accommodation expenses claimed for.
- Receipt for all currency and travellers cheques transactions.

To make a claim under this section please call 0345 850 5193

Section G – Personal liability

What is covered

We will pay up to £2,000,000 (including legal costs and expenses) against any amount **you** become legally liable to pay as compensation for any claim or series of claims arising from any 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 member of **your** household
2. Loss of or damage to property that does not belong to and is neither in the charge of nor under the control of **you**, a **close relative**, anyone in **your** employment or any member of **your** household other than any temporary holiday accommodation occupied (but not owned) by **you**.

Special conditions relating to claims

1. **You** must give **us** written notice of any incident, which may give rise to a claim as soon as possible.
2. **You** must send **us** every writ, summons, letter of claim or other document 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** permission in writing.
4. **We** will be entitled to take over and carry out in **your** name the defence of any claims for indemnity 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. If **you** die, **your** legal representative(s) will have the protection of this cover as long as they comply with the terms and conditions outlined in this certificate.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person**. If more than one **insured person** on this policy is claiming under this section a limit of two **excesses** will apply.
2. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by **you** under agreement (such as a hire agreement) unless the liability would have existed without the agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership possession or use of mechanically propelled vehicles, aircraft or watercraft (other than surfboards or manually propelled rowing boats, punts or canoes).
 - d) The transmission of any communicable disease or virus.
3. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Full details in writing of any incident.
- Any writ, summons, letter of claim or other document must be sent to **us** as soon as **you** receive it.

To make a claim under this section please call 0345 850 5193

Section H – Delayed departure

What is covered

If the **public transport** on which **you** are booked to travel:

1. is delayed at the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland for at least 5 hours from the scheduled time of departure, or
2. is cancelled before or after the scheduled time of departure

as a result of any of the following events:

- a) strike or
- b) industrial action or
- c) adverse **weather** conditions or
- d) mechanical breakdown of or a technical fault occurring in the **public transport** on which **you** are booked to travel

We will pay **you**:

1. £20 for the first completed 5 hours delay and £20 for each full 12 hours delay after that, up to a maximum of £250 (which is meant to help **you** pay for telephone calls made and meals and refreshments purchased during the delay) provided **you** eventually travel, or
2. Up to £5,000 for **your** proportion only of any irrecoverable unused travel and accommodation costs and other pre-paid charges which **you** have paid or are contracted to pay, if:
 - a) after a delay of at least 5 hours, or
 - b) following cancellation, no suitable alternative **public transport** is provided within 5 hours of the scheduled time of departure

and you choose to cancel **your trip** before departure from the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.

You may claim only under subsection 1. or 2. above for the same event, not both.

You may only claim under one of either Section H - Delayed Departure, Section I - Missed Departure or Section T - Travel Disruption cover for the same event. Upon notification **we** will allocate **your** claim against the most appropriate section of the policy in the best interest of the named **insured person(s)**.

Special conditions relating to claims

1. **You** must check in according to the itinerary given to **you** unless **your** tour operator has requested **you** not to travel to the airport.
2. **You** must get written confirmation (at **your** own expense) from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
3. **You** must comply with the terms of contract of the travel agent, tour operator, carrier or transport provider and seek financial compensation, assistance or a refund of **your** ticket from them in accordance with such terms and/or (where applicable) **your** rights under EU Air Passenger Rights legislation in the event of cancellation or long delay of flights.
4. Where applicable **you** must get (at **your** own expense) written confirmation from the **public transport** operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person** under subsection 2. of What is covered. If more than one **insured person** on this policy is claiming under this section a limit of two **excesses** will apply.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced in the media, by **your** tour operator and/or transport provider by the date **you** purchased this insurance or 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) Any delays to any subsequent outbound or return connecting **public transport** following **your** departure from the final departure point from or to the **United Kingdom** and in addition for residents of Northern Ireland any departure point in the Republic of Ireland.
 - d) Volcanic eruptions and/or volcanic ash clouds.
3. For subsection 2. only of What is covered:
 - a) The cost of Air Passenger Duty (APD) whether irrecoverable or not.
 - b) Travel tickets paid for using any airline mileage or supermarket reward scheme (for example Avios), unless evidence of specific monetary value can be provided.
 - c) Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme. In addition any property maintenance costs, fees or charges incurred by **you**, as part of **your** involvement in such schemes is not covered.
 - d) Any costs incurred by **you** which are recoverable from the providers of the accommodation, their booking agents (or the administrators of either) or for which **you** receive or are expected to receive compensation or reimbursement.
 - e) Any costs incurred by **you** which are recoverable from the **public transport** operator or for which **you** receive or are expected to receive compensation, damages, refund of tickets, meals, refreshments, accommodation, transfers, communication facilities or other assistance.
 - f) 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 re-imburement.

- g) Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure.
- h) Any cost if **your trip** was booked as part of a **package** holiday except for any pre-paid costs or charges which do not form part of **your** package holiday.

4. Anything mentioned in What is not covered applicable to all sections of the policy.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Details of any travel or other insurance under which **you** could also claim.
- Full details of the travel itinerary supplied to **you**.
- Written confirmation from the carriers (or their handling agents) of the cancellation, number of hours of delay and the reason for these together with confirmation of **your** check in times and details of any alternative transport offered.
- In the case of cancellation claims, **your** booking confirmation together with written details from **your** travel agent, tour operator or provider of transport/accommodation of the separate costs of transport, accommodation, Air Passenger Duty (APD), taxes, duties, surcharges and other pre-paid costs or charges that made up the total cost of the **trip**.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.
- Where applicable written confirmation from the **public transport** operator (or their handling agents) and/or provider of accommodation (or their booking agents) that compensation, assistance or reimbursement of any costs, charges and expenses incurred by **you** will not be provided and the reason for this.

To make a claim under this section please call 0345 850 5193

Section I – Missed departure

What is covered

We will pay **you** up to £500 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** overseas destination or returning to the **United Kingdom** if **you** fail to arrive at the departure point (including for residents of Northern Ireland any departure point in the Republic of Ireland) in time to board the **public transport** on which **you** are booked to travel on the initial international journey of the **trip** or as a result of:

1. the failure of other **public transport** or
2. an accident to or breakdown of the vehicle in which **you** are travelling or
3. an accident or breakdown happening ahead of **you** on a motorway or dual carriage way which causes an unexpected delay to the vehicle in which **you** are travelling or
4. strike, industrial action or adverse weather conditions.

You may only claim under one of either Section I - Missed Departure, Section H - Delayed Departure or Section T - Travel Disruption cover for the same event. Upon notification **we** will allocate **your** claim against the most appropriate section of the policy in the best interest of the named **insured person(s)**.

Special conditions relating to claims

1. If **you** make a claim caused by any delay happening on a motorway or dual carriage way **you** must get written confirmation (at **your** own expense) from the Police or emergency breakdown services of the location, reason for and duration of the delay.

2. **You** must allow enough time for the **public transport** or other transport to arrive on schedule and to deliver **you** to the departure point.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person**. If more than one **insured person** on this policy is claiming under this section a limit of two **excesses** will apply.
2. Claims arising directly or indirectly from:
 - a) Strike or industrial action existing or being publicly announced by the date **you** purchased this insurance or at the time of booking any **trip**.
 - b) An accident to or breakdown of the vehicle in which **you** are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle owned by **you** which has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) An aircraft or sea vessel being withdrawn from service (temporary or otherwise) on the recommendation of the Civil Aviation Authority, Port Authority or any similar body in any country.
 - e) **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**.
 - f) Volcanic eruptions and/or volcanic ash clouds (except claims under subsection 1. of What is covered).
 - g) **Trips** solely within the **United Kingdom**.
3. Additional expenses where the scheduled **public transport** operator has offered reasonable alternative travel arrangements within 12 hours of the scheduled time of departure..
4. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

- In the case of an accident to or breakdown of the vehicle in which **you** are travelling a repairers or breakdown company's report or other evidence from the relevant highway authority or local authority.
- In the case of the breakdown of any vehicle owned by **you** a copy of the last service report confirming that the vehicle has been serviced properly and maintained in accordance with manufacturer's instructions.
- Details of any travel or other insurance under which **you** could also claim.
- **We** will require (at **your** own expense) the following evidence where relevant:
 - A letter from the **public transport** provider detailing the reasons for failure.
 - A letter from the Police or emergency breakdown services confirming the location, reason for and duration of the delay on a motorway or dual carriage way if appropriate.
 - A letter from the relevant **public transport** provider, carrier or authority confirming details of the strike, industrial action or adverse weather conditions.
- **Your** unused travel tickets.
- Receipts or bills for any transport, accommodation or other costs, charges or expenses claimed for.

To make a claim under this section please call 0345 850 5193

Section J – Legal expenses and assistance

Special definition relating to this section

Lawyer

- means the legal representative or other appropriately qualified person acting for you. You have the right to choose the lawyer acting for you in the following circumstances:

- a) Where the commencement of court proceedings to pursue your claim is required.
- b) should any conflict of interest or dispute over settlement arise.

We will pay up to £25,000 for legal costs to pursue a civil action for compensation against someone else who causes **you bodily injury**, illness or death.

Where there are two or more **insured persons** insured by this certificate, then the maximum amount **we** will pay for all such claims shall not exceed £50,000.

Prospects of success

We will only provide cover where **your** claim or any appeal **you** are pursuing or defending is more likely than not to be successful. If **you** are seeking damages or compensation, it must also be more likely than not that any judgement obtained will be enforced.

If **we** consider **your** claim is unlikely to be successful or any judgement will not be enforced **we** or **you** may request a second opinion from an independent lawyer.

If the independent lawyer agrees **your** claim is unlikely to be successful or any judgement is unenforceable then **you** cannot make a claim under this section.

Special conditions relating to claims

1. **We** shall have complete control over the legal case through agents **we** nominate, by appointing agents of **our** choice on **your** behalf with the expertise to pursue **your** claim.
2. **You** must follow **our** agent's advice and provide any information and assistance required within a reasonable timescale.
3. **You** must advise **us** of any offers of settlement made by the negligent third party and **you** must not accept any such offer without **our** permission.
4. **We** will decide the point at which **your** legal case cannot usefully be pursued further. After that no further claims can be made against **us**.
5. **We** may include a claim for **our** legal costs and other related expenses.
6. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any indemnity paid under this certificate. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

We shall not be liable for:

1. Any claim where in **our** opinion there is insufficient prospect of success in obtaining reasonable compensation.
2. Legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, **us**, Emergency Assistance Service or their agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
3. Legal costs and expenses incurred prior to **our** written acceptance of the case.
4. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.

5. Any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement).
6. Legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement.
7. Legal costs and expenses incurred if an action is brought in more than one country.
8. Any claim where in **our** opinion the estimated amount of compensation payment is less than £1,000 for each **insured person**.
9. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
10. The costs of any Appeal.
11. Claims by **you** other than in **your** private capacity.
12. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Relevant documentation and evidence to support **your** claim, including photographic evidence.

To make a claim under this section please call 0345 850 5193

Section K - Extended kennel and/or cattery fees

What is covered

We will pay **you** up to £250 (£150 for **trips** in the **United Kingdom**) for any additional kennel/cattery fees incurred if **your** domestic dog(s)/cat(s) are in a kennel/cattery during **your trip** and **your** return to **your home** has been delayed due to **your bodily injury**, illness or disease.

Special conditions relating to claims

1. **You** must send **us** written confirmation (at **your** own expense) from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.

What is not covered

1. Claims arising from **your bodily injury**, illness or disease that is not covered under Section B – Emergency medical and other expenses
2. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Details of any travel or other insurance under which **you** could also claim.
- Written confirmation from the appropriate kennel or cattery confirming the amount of additional fees that **you** have had to pay together with the dates for which these were payable.
- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to return **home** on time.
- **Your** unused travel tickets.

To make a claim under this section please call 0345 850 5193

Sections L, M, N, O, and P – Winter sports

*(only operative if indicated in **your** policy certificate document)*

Cover for sections L, M, N, O and P only operates:-

1. Under single **trip** certificates if the appropriate winter sports section is shown as operative in **your** policy certificate document and the appropriate additional premium has been paid.
2. Under annual multi **trip** certificates for a period no more than 17 days in total in each **period of insurance**, if the appropriate winter sports section is shown as operative in **your** policy certificate document and the appropriate additional premium has been paid.

Section L – Ski equipment

*(only operative if indicated in **your** policy certificate document)*

What is covered

We will pay **you** up to £500 for the accidental loss of, theft of or damage to **your** own **ski equipment**, or up to £250 for hired **ski equipment**. The amount payable will be the value at today's prices less a deduction for wear tear and depreciation (loss of value - calculated from the table below), or **we** may at **our** option replace, reinstate or repair the lost or damaged **ski equipment**.

Age of ski equipment	Amount payable
Less than 1 year old	90% of value
Over 1 year old	70% of value
Over 2 years old	50% of value
Over 3 years old	30% of value
Over 4 years old	20% of value
Over 5 years old	No payment

The maximum **we** will pay for any one article, pair or set of articles is £250.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report (at **your** own expense) 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, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft or damage and get (at **your** own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline, within the time limit set out in their conditions of carriage (please keep a copy):
 - a) get a Property Irregularity Report from the airline
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy)
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this certificate.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. The first £50 of each and every claim per incident claimed for under this section by each **insured person**. If more than one **insured person** on this policy is claiming under this section a limit of two **excesses** will apply.
2. Loss, theft of or damage to **ski equipment** contained in or stolen from 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:
 - i) it is locked out of sight in a **secure baggage area**
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
3. Loss or damage due to delay, confiscation or detention by customs or any other authority.
4. Loss or damage caused by wear and tear, depreciation, deterioration (loss in value), atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
5. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Details of any household, travel or other insurance under which **you** could also claim.
- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements for items lost, stolen or damaged.
- Repair report where applicable.

To make a claim under this section please call 0345 850 5193

Section M – Ski equipment hire

*(only operative if indicated in **your** policy certificate document)*

What is covered

We will pay **you** up to £25 per day, up to a maximum of £250 for the reasonable cost of hiring replacement **ski equipment** as a result of the accidental loss of, theft of or damage to or temporary loss in transit for more than 24 hours of **your** own **ski equipment**.

Special conditions relating to claims

1. **You** must report to the local Police in the country where the incident occurred within 24 hours of discovery or as soon as possible after that and get a written report of the loss, theft or attempted theft of **your** own **ski equipment**.
2. If **ski equipment** is lost, stolen or damaged while in the care of a carrier, transport company, authority, hotel or **your** accommodation provider **you** must report to them, in writing, details of the loss, theft

or damage and get (at **your** own expense) written confirmation. If **ski equipment** is lost, stolen or damaged whilst in the care of an airline **you** must give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy):

- a) get a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit set out in their conditions of carriage (please keep a copy).
 - c) keep all travel tickets and tags for submission if **you** are going to make a claim under this certificate.
3. **You** must keep receipts for items lost, stolen or damaged as these will help **you** to substantiate **your** claim.

What is not covered

1. Loss, theft of or damage to **ski equipment** contained in or stolen from 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:
 - i) it is locked out of sight in a **secure baggage area**
 - ii) forcible and violent means have been used by an unauthorised person to effect entry into the vehicle and evidence of such entry is available.
2. Loss or damage due to delay, confiscation or detention by customs or any other authority.
3. Loss or damage caused by wear and tear, depreciation (loss of value), deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown.
4. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Details of any travel or other insurance under which **you** could also claim.
- A Police report from the local Police in the country where the incident occurred for all loss, theft or attempted theft.
- A Property Irregularity Report from the airline or a letter from the carrier where loss, theft or damage occurred in their custody.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Keep all travel tickets and tags for submission.
- Proof of ownership such as an original receipt, valuation or bank or credit card statements for items lost, stolen or damaged together with receipts or bills detailing the costs incurred of hiring replacement **ski equipment**.

To make a claim under this section please call 0345 850 5193

Section N – Ski pack

(only operative if indicated in your policy certificate document)

What is covered

We will pay you:

- a) Up to £500 for the unused portion of **your** ski pack (ski school fees, lift passes and hired **ski equipment**) following **your** **bodily injury**, illness or disease.
- b) Up to £150 for the unused portion of **your** lift pass if **you** lose it.

You may only claim under one of either Section N - Ski Pack or Section Q - Travel Disruption cover for the same event. Upon notification **we** will allocate **your** claim against the most appropriate section of the policy in the best interest of the named **insured person(s)**.

Special conditions relating to claims

1. **You** must provide (at **your** own expense) written confirmation to **us** from a **medical practitioner** that such **bodily injury**, illness or disease prevented **you** from using **your** ski pack.

What is not covered

1. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Details of any travel or other insurance under which **you** could also claim.
- A medical certificate from the treating **medical practitioner** explaining why **you** were unable to use **your** ski pack.

To make a claim under this section please call 0345 850 5193

Section O – Piste closure

(only operative if indicated in your policy certificate document)

What is covered

We will pay **you** up to £30 per day, up to a maximum of £300 for transport costs necessarily incurred by **you** to travel to and from an alternative site if either lack of or excess of snow or an avalanche results in the skiing facilities (excluding cross-country skiing) in **your** resort being closed and it is not possible to ski. The cover only applies:

- a) To the resort which **you** have pre-booked for a period more than 12 hours and for so long as these conditions continue at the resort, but not more than the pre-booked period of **your** **trip** and
- b) To **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

If no alternative sites are available we will instead pay you compensation of £30 per day up to a maximum of £300.

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.

What is not covered

1. The closure or impending closure of the skiing facilities in your resort existing or being publicly announced by **your** tour operator, resort or the media by the date **you** purchased this insurance or at the time of booking any **trip**.
2. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
3. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Details of any travel or other insurance under which **you** could also claim.
- A letter from the relevant authority, ski lift operator or **your** tour operator's representative of the number of days skiing facilities were closed in **your** resort and the reason for the closure.
- Receipts or bills for any transport costs claimed for.

To make a claim under this section please call 0345 850 5193

Section P – Avalanche or landslide cover

(only operative if indicated in your policy certificate document)

What is covered

We will pay **you** up to £300 for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching **your** booked resort or returning **home** if **you** are delayed for more than 5 hours by avalanche or landslide. The cover only applies to **trips** taken outside the **United Kingdom** during the published ski season for **your** resort.

Special conditions relating to claims

1. **You** must get (at **your** own expense) written confirmation from the relevant authority or **your** tour operator's representative confirming the event.

What is not covered

1. Anything mentioned in the General exclusions applicable to all sections of the certificate on page 5.

Claims evidence

We will require (at **your** own expense) the following evidence where relevant:

- Details of any travel or other insurance under which **you** could also claim.
- A letter from the relevant authority or **your** tour operator's representative confirming details of the avalanche or landslide that caused the delay and the period of delay.
- Receipts or bills for any accommodation and travel expenses claimed for.