



Useful Contact Numbers

Customer Services: 0800 082 1265
Medical Screening: 0800 082 1265
Claims: 0208 865 1658 or
 mail@intana-assist.com
24-Hour Emergency
Medical Assistance: 0208 865 1644

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Introduction

Purpose of this insurance - to provide financial protection and emergency assistance for your trip(s). This **policy documentation** issued by us forms a contract of insurance between the underwriters, Astrenska Insurance Limited and those people specified on your insurance schedule. This contract is only valid when you have a valid insurance schedule and have paid the appropriate premium.

You should read your **policy documentation** in full to understand what is and is not covered. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. These details can be checked on the Financial Services Register at: www.fca.org.uk

Governing Law: Both we and you are entitled to choose the law applicable to the insurance. We propose English Law and in the absence of any agreement to the contrary, English Law will apply.

Definitions

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

We/Us/Our: Astrenska Insurance Limited.

You/Your/Insured person: Each person named on the policy documentation.

Wherever the following words appear in bold print in this policy wording they will always have these meanings:

Business equipment: Any equipment you use for your business, trade or profession, as declared to us and used for the sole purpose of your business trip but not for the purposes of **manual work**.

Business money: Cash or money orders held by you for business purposes.

Change in health: A change in your state of health that occurs after the policy has been purchased. A change to your state of health includes:

- any new disease, illness or injury that requires medication, advice or treatment; or
- a **pre-existing medical condition** where there is a change to medication, advice or treatment; or
- you undergoing tests or treatment or being placed on a waiting list for out/day/in-patient treatment, investigations or surgery.

Close business associate: Any person whose absence from business for one or more complete days at the same time as your absence prevents the effective continuation of that business.

Common law partner: A person living with another person as husband or wife (including same sex partner) at the same address for at least six consecutive months prior to the date of application.

Complications of pregnancy: Toxaemia, gestational hypertension, pre-eclampsia, ectopic pregnancy, hydatidiform mole (molar pregnancy), post-partum haemorrhage, retained placenta membrane, placental abruption, hyperemesis gravidarum, placenta praevia, stillbirths, miscarriage, medically necessary emergency Caesarean section, medically necessary termination and any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) prior to the expected delivery date.

Country of residence: The United Kingdom, or as stated on the policy documentation.

Curtail/Curtailment: Return early to your **home** or the period you are hospitalised as an in-patient abroad.

Documents: Passport, visa, driving licence and travel tickets.

Excess: An amount deducted per insured person, per policy section for each incident which results in a claim.

Golf equipment: Golf clubs, golf balls, golf bag, golf trolley, golf shoes and waterproof clothing.

Home: Your residential address in your **country of residence**.

Immediate relative: Mother, father, sister, brother, wife, husband, **common law partner**, civil partner, fiancé/e, your children (including fostered), grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, aunt, uncle, cousin, nephew, niece, step-parent, step-child, step-brother, step-sister, or legal guardian.

Manual work: Work that is physical, including, but not limited to, construction, installation, assembly and building work. This does not include bar and restaurant staff, musicians and singers and fruit pickers (who do not use machinery).

Medical condition: A disease, illness, injury or set of symptoms that have not been diagnosed including **psychological conditions**.

Medical emergency service: The 24 hour emergency medical assistance service appointed by us.

Medical practitioner: A registered practicing member of the medical profession who is not related to you or to a **travelling companion**, or to anyone you are intending to stay with.

Money: Cash and money/postal orders.

Personal accident: Accidental bodily injury caused solely and directly by outward violent and visible means.

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

Policy documentation: This will include the policy schedule, wording, summary, medical screening documentation and any other associated confirmation agreed in writing by us.

Pre-existing medical condition: Any medical condition that has required medication, treatment, review/check-ups, surgery, tests or investigations (other than for common colds), in the 12 months prior to the commencement of cover under this policy.

Psychological condition: A mental or addictive condition, including, but not limited to, anxiety, depression, alcoholism, drug addiction or eating disorders.

Public transport: Any publicly licensed train, coach, taxi, bus, aircraft or sea vessel on which you are booked to travel.

Travelling companion: The person with whom you have booked to travel on the planned trip. In the case of a tour, **travelling companion** shall mean the person(s) shown on your booking form.

Unattended: Where you are not in full view of and are not in a position to prevent unauthorised interference with your property or vehicle.

Valuables: Watches, jewellery, items made of or containing precious stones, semi-precious stones, gold, silver or platinum, photographic, audio, video and electrical equipment of any kind, camcorders and accessories, all photographic/ digital/ optical/ audio/ video media, iPods, MP3/4 players or similar and/or accessories, Ebook readers, telescopes, binoculars, furs, leather goods, animal skins, and silks.

Winter sports equipment: Skis (including bindings), ski boots, ski poles and snowboards.

Period of insurance

The period of insurance is specified on your **policy documentation**. All trips must start from your **country of residence**. If your return to your **country of residence** is unavoidably delayed for an insured reason, cover will be extended for the period of the delay. No cover can be provided for trips that have already commenced at the start date of your policy except where you renew an existing annual multi-trip policy which fell due for renewal during the trip.

SINGLE TRIP POLICIES:

Cover under the Cancellation section starts from the date of issue of the **policy documentation** and ends on commencement of the planned trip. For all other sections, cover starts when you leave your **home** or business (whichever is the later) to commence the trip and ends on whichever of the following occurs first:

1. the expiry of the period of cover; or
2. your return **home** as planned, at the end of the trip; or
3. your first return **home** prior to the planned return at the end of the trip (except in the case of Backpacker policies, where if you return to your **country of residence** within the planned trip dates, cover will be suspended from the time you arrive in your **country of residence** and will only continue once you leave immigration control in the country of your next ticketed destination).

Cover is included whilst travelling directly from your **home** or business (whichever is the later) to your departure point and back again when you return, limited to a maximum of 24 hours in each direction.

Claims will only be paid where the policy has been purchased to cover the whole duration of your trip even if the incident you are claiming for happens during the part of the trip you have covered.

For one-way trips only:

Cover ends on whichever of the following occurs first:

1. the expiry of the period of cover; or
2. when you first leave immigration control in the country of your final ticketed and declared destination.

ANNUAL MULTI-TRIP POLICIES:

Cover under the Cancellation section starts from either the commencement date on the **policy documentation** or the time and date at which each trip is booked (whichever is the later), and ends on whichever occurs first of the following:

1. the commencement of each trip; or
2. the expiry of the period of cover.

Cancellation cover for trips booked to commence outside the period of cover is limited to the geographical region shown on your **policy documentation**.

For all other sections, cover starts when you leave your **home** or business (whichever is the later) to commence each trip within the geographical region shown on your **policy documentation**, and ends on whichever occurs first of the following:

1. the expiry of the period of cover;
2. or your return **home** as planned, at the end of each trip; or
3. your first return to your **country of residence** prior to the planned return at the end of each trip; or

4. your period of travel exceeding the trip limit.

Cover is included whilst travelling directly from your **home** or business (whichever is the later) to your departure point and back again when you return, limited to a maximum of 24 hours in each direction.

The total length of any one trip on an annual policy is limited to the maximum number of days shown on your **policy documentation**.

If your policy renews during a trip then the maximum number of days limit applies to the whole trip. This policy is not valid for trips within your **country of residence** unless you have booked accommodation for 2 nights or more which has been paid for or is contracted to be paid for.

Medical health requirements

This insurance is designed to cover you for unforeseen illnesses and accidents occurring during the period of insurance and contains health restrictions that apply to the Cancellation, Curtailment, Medical Emergency Expenses and Repatriation and Personal Accident sections of the policy wording.

It is very important that you read the following:

1. You will not be covered for anything that arises from, is related to, or has been caused by, **ANY pre-existing medical conditions**, unless you have told us about **ALL** the conditions and we have agreed to cover them.
2. If we are unable to cover the **pre-existing medical condition**, this will mean that you and any other insured person will not be covered for any directly or indirectly related claims arising from the **pre-existing medical condition**.
3. You will not be covered for any directly or indirectly related claims if, at the time of purchasing this insurance, you are receiving or waiting for tests, investigations or treatment for any **medical condition**.
4. This insurance will not cover anyone travelling against medical advice or to get medical treatment abroad.
5. If anyone has an **undiagnosed medical condition** (for example, if waiting for tests, investigations or treatment), or has been given a terminal prognosis, this policy will not cover any related claim against the Cancellation, Curtailment or Medical Emergency Expenses and Repatriation sections.
6. At the time of purchasing this insurance have you been taking any medication, received any treatment, had surgery, undergone any investigations or attended any consultations (with medical practitioner or specialist) for **ANY medical conditions** during the last 12 months (other than common colds or flu)?

If you answer "YES" to the above question at the time of taking out this insurance, or at any time between taking out the insurance and the start date of your trip, you should notify Customer Services. You may be required to pay an additional premium to extend the insurance to cover any **pre-existing medical conditions**.

CHANGE IN HEALTH

7. If you have a **change in health** after you have taken out this insurance, we reserve the right to alter the terms of this insurance based on the change. Cover under the Medical Emergency Expenses and Repatriation, Cancellation, Curtailment or Personal Accident sections of the policy will only continue to be provided where the **change of health** has been declared and accepted by us. You should notify Customer Services as soon as you are aware of a **change in health**, failure to do so could result in your claim being declined.
8. If we cannot provide cover for your **change in health**, you can either:
 - a. make a cancellation claim if you have booked and paid for a trip that you have not yet made; or,
 - b. cancel your policy and we will send you an appropriate refund, as long as you have not travelled or made a claim.
9. Please refer to the 'Anyone upon whom the trip may depend' section for terms that apply for non-travelling **immediate relatives, travelling companions** not insured by this insurance and people that you intend to stay with.

ANYONE UPON WHOM THE TRIP MAY DEPEND

An **immediate relative** who is not travelling with you, a **travelling companion** not insured by this insurance or the person with whom you are intending to stay, may have an existing **medical condition**. In some cases, if their state of health deteriorates greatly, you may want to cancel or **curtail** your trip.

Subject to all the other terms and conditions, such claims are covered if the person's **medical practitioner** can confirm in writing that, at the time you bought this insurance, they would have seen no substantial likelihood of their patient's state of health deteriorating to such a degree that this would become necessary. If the **medical practitioner** will not confirm this, your claim is not covered.

TRAVELLING WHEN PREGNANT

Pregnancy is not a medical condition. You may decide to travel until you are quite late into your pregnancy. Airlines and ferry/shipping companies including cruise liners have their own restrictions due to health and safety requirements. You should check with them or any other mode of transport you propose to take before you book. Please make sure that your **medical practitioner** and midwife are aware of your travel plans, that there are no known complications and that you are not travelling against any medical advice. We have the right to request a medical certificate to confirm this. We will only pay claims due to a **complication of pregnancy**, or where you were unaware of the pregnancy at the time of purchasing the insurance and you are advised not to travel by a **medical practitioner**.

'Cooling off' period

If, having examined your **policy documentation**, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date you receive the **policy documentation**, and we will refund the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim.

Sports and activities

We will not pay any claim directly or indirectly resulting from participation in certain activities, professional or organised sports, racing, speed or endurance tests.

Where cover for sports and activities are provided, it is on the basis that you are participating on a recreational and non-professional basis.

Any participation in sports 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).

SPORTS AND ACTIVITIES COVERED

Participation in the following activities is covered at no additional premium and without the need for prior declaration.

Cover is provided whilst participating in these sports and activities under all sections of the policy except the Personal Property section (unless otherwise agreed).

Any marked with ‡ are not covered under the Personal Accident section, any marked with * are not covered under the Personal Liability section:

Aerobics/Pilates/Yoga, Archery *, Banana Boating, Beach games, Body boarding/Boogie Boarding (only on inland waters or coastal waters within a 12 mile limit from land) *, Bungee jump ‡, Camel/ Elephant Riding, Climbing (on climbing wall only), Cycling (excluding BMX, mountain biking & touring) *, Dinghy/Hobie Cat sailing (only on inland waters or coastal waters within a 12 miles from land) *, Flying as a passenger in an aircraft (private plane, small aircraft, glider or helicopter), Football/Soccer, Fruit or vegetable picking (under 3 metres), Go karting *, Golf, Gym – Fitness, Hiking/Fell Walking/ Rambling/Trekking (below 2,000 metres), Horse riding (maximum 7 days, no polo, hunting or jumping) *, Hot air ballooning, Hydro zorbing, Ice-skating (rink only), Martial arts (non-contact training only), Motorcycling (maximum 125cc, with appropriate licence held) *, Non-manual work (excluding animal sanctuary/refuge work) *, Paintballing *, Parascending/Parasailing (over water), Pony trekking, Rafting/Canoeing/ Kayaking (including white water up to grade 3 and in coastal waters within 12 miles from land) *, Roller skating/Blading/In-line skating (no stunts), Safari (not involving use of firearms), Sailing (including Yachting and catamaran, within European waters, no racing) *, Shark diving (in a cage) ‡, Skydiving (one jump and tandem only) ‡, Sledging/Sleigh riding (as a passenger only, pulled by horse, reindeer or dogs), Snorkelling, Surfing *, Swimming (in a pool, inland waters or coastal waters within 12 miles from land), Swimming with dolphins, Sydney Harbour Bridge walk, Tennis, Trampolining, Tree top trekking, Trekking/Hiking/Walking (between 2,000 and 4,000 metres altitude, no overnight stay), Tubing/Ringos, Water skiing (only on inland waters or coastal waters within 12 miles from land, no jumping) *, Wind tunnel flying ‡, Windsurfing/ Board sailing (only on inland waters or coastal waters within 12 miles from land) *, Zorbing.

WINTER SPORTS ACTIVITIES

Where the appropriate additional premium has been paid for winter sports cover you will be covered for skiing and snowboarding as well as the following winter sports activities:

Air boarding, Big foot skiing, Cross country skiing (recognised paths), Dry slope skiing/snowboarding, Glacier skiing/walking, Heli-skiing/-boarding (with a professional guide), Ice cricket*, Ice windsurfing*, Kick sledging, Langlauf, Mono-skiing, Nordic skiing (recognised paths), Off-piste skiing/snowboarding (within resort boundaries), Ski randonnee, Ski run walking, Ski skinning, Ski touring, Skidooring‡*, Sledging, Snow blading, Snow parks, Snow shoeing, Snow tubing, Snow zorbing, Snowcat skiing (with a professional guide), Snowmobiling‡*, Tobogganing.

SPORTS AND ACTIVITIES NOT COVERED

We may be able to offer cover for other sports and activities which are not listed. If you plan to participate in a sport or activity that does not appear in the lists above, you should contact **Customer Services** for advice.

If you do not tell us about your planned sport or activity we may not pay any claims arising from your participation.

24 HOUR MEDICAL EMERGENCY SERVICE - INTANA

IMPORTANT – please quote your policy number.

The **medical emergency service** provides immediate help in the event of your illness or injury arising outside your **country of residence**. They provide a 24 hour multi-lingual emergency service 365 days a year and can be contacted by telephone, fax or email.

EMERGENCY TELEPHONE NUMBER: UK +44 (0) 208 865 1644

When you call upon the services of the **medical emergency service** it is a condition of service that they shall solely be responsible for all decisions on the most suitable and reasonable solution to any medical problem.

The service includes, where necessary:

1. Multi-lingual assistance with doctors and hospitals.
2. Repatriation arrangements by escort by a medical attendant
3. Travel arrangements for other members of your party or your **immediate relative**.
4. On arrival in your **country of residence**, an ambulance service to hospital or home.

NOTE: FAILURE TO CONTACT THE MEDICAL EMERGENCY SERVICE FOR CLAIMS OVER £500 MAY RESULT IN A CLAIM BEING INVALID.

A note to all insured persons, doctors and hospitals:

This is not a private medical insurance. If any medical treatment is needed, you must tell us immediately or we may not guarantee medical expenses. If you need any medical treatment, you must allow the medical emergency service to see all of your medical records and information.

OUT-PATIENT TREATMENT

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

Reciprocal health agreements

In Europe: If you are a United Kingdom resident you are entitled to medical treatment which becomes necessary when temporarily visiting countries in the European Union (EU), Iceland, Liechtenstein, Norway or Switzerland free of charge or at a reduced cost by using the European Health Insurance Card (EHIC). You can apply for an EHIC for your spouse/partner and any children up to the age of 16 (19 if they are in full time education) at the same time as applying for your own. You can apply online at www.ehic.org.uk or by calling 0300 330 1350. If we agree to pay for a medical expense which has been reduced because you have used an EHIC, we will not deduct the **excess** under the Emergency Medical Expenses and Repatriation section.

In Australasia: There are reciprocal medical treatment arrangements for United Kingdom nationals travelling in Australasia. If you need medical treatment in Australia, you should enrol with a local MEDICARE office. You do not need to enrol when you arrive, but you should do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital will then be available free of charge or at a minimal cost. Details of how to enrol and the free treatment available can be found by visiting the MEDICARE website www.medicareaustralia.gov.au. If you are admitted to hospital then immediate contact must be made with the **medical emergency service** and their authority obtained for any treatment that may not be available under the reciprocal arrangements before such treatment is provided.

HOW TO MAKE A CLAIM

If you need to make a claim please obtain a claim form by contacting the claims service below within 28 days of your return. Please have your policy details available.

**INTANA CLAIMS
SUSSEX HOUSE
PERRYMOUNT ROAD
HAYWARDS HEATH
WEST SUSSEX
RH16 1DN**

Tel: +44 (0) 208 865 1658
(calls may be monitored or recorded for quality purposes).

Email: mail@intana-assist.com

Then return your completed claim form to the claims service together with your original **policy documentation**, confirmation of booking, all original receipts and/or proof of ownership and value, police reports (following loss, burglary or theft of **money, valuables** or any items of **personal baggage**, these must be reported within 48 hours of discovery and a written report obtained) and any other evidence requested on the claim form.

Complaints procedure

HOW TO MAKE A COMPLAINT

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list. Please tell us your name and your claim number, assistance reference or policy number and the reason for your complaint. We may record phone calls.

For complaints about claims or medical emergency service you should contact:

**THE COMPLAINTS OFFICER
SUSSEX HOUSE
PERRYMOUNT ROAD
HAYWARDS HEATH
WEST SUSSEX
RH16 1DN
Tel: +44 (0) 208 865 1658**

If you have any other type of complaint, please refer to the Terms of Business.

Financial Ombudsman Service

If you are not happy with our final decision, you may be able to pass your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case. Their address is:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR
Tel no. 0800 023 4567 if calling from a landline, or 0300 123 9123 if from a mobile.

You can visit the Financial Ombudsman Service website at www.fos.org.uk
If you take any of the action mentioned above, it will not affect your right to take legal action.

FINANCIAL CONDUCT AUTHORITY

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation

Authority. These details can be checked on the Financial Services Register at: www.fca.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on **0800 678 1100** or **020 7741 4100**.

DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

Automatic renewals for annual multi trip policies

HOW DOES THIS WORK?

Where possible we will renew your policy automatically to avoid any unintended break in your policy cover. We will write to you at least 3 weeks before your policy is due to expire to provide you with details of the new premium and any changes to the policy terms and conditions. If you are still eligible and are happy with the renewal information, you do not need to contact us as we will automatically collect your premium and renew your policy.

WHEN WILL MY RENEWAL PAYMENT BE TAKEN?

Payment will be taken from the original credit/debit card two weeks before the renewal date. Please note that, for security, we do not store your full credit/debit card details as, at renewal, we will send a unique code to the bank that holds your payment details which authorises them to charge the relevant premium to your original payment card.

WHAT HAPPENS IF I NEED TO MAKE CHANGES?

We will remind you to tell us about any changes to your personal circumstances, including any medical conditions. If your previous policy included cover for any medical conditions, you will not be eligible for automatic renewal so will be advised to tell us about them again (including any new medical conditions that you may now have). If you would like to make any changes to the policy, please contact Customer Services.

WHAT IF MY CREDIT/DEBIT CARD USED LAST YEAR HAS EXPIRED?

If the card has been renewed then your bank should still allow payment to be collected. If payment cannot be taken we will contact you before your policy ends to arrange renewal.

WHAT IF I HAVE CHANGED MY MIND?

If you do not want us to automatically renew your policy, all you need to do is contact Customer Services and let us know before payment is taken. Once payment has been taken you can still cancel the new policy and obtain a full refund but you must contact us within 14 days from the date you receive the **policy documentation**.

General conditions

1. Under some sections there is an amount deducted (an **excess**) per incident, which applies to each insured person involved in an incident, as do the sums insured under each section.
2. If we require any medical certificates, information, evidence, receipts or bills, these must be obtained by you at your expense. Claims will not be paid if you do not provide these or for any loss which has not been proven.
3. In the event of a claim, if we require a medical examination you must agree to this and in the event of death we are entitled to a post mortem examination. These costs will be met by us.
4. You must take all reasonable steps to recover any lost or stolen article.
5. If any claim is found to be fraudulent in any way this policy will not apply and all claims will be forfeited. We will not refund any premium. We may inform the police of the circumstances.
6. The original **policy documentation** must be produced before any claim is paid.
7. You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.
8. We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.
9. We may at any time pay to you our full liability under the policy after which no further payments will be made in any respect.
10. At the time of purchasing this insurance you will have been asked questions to enable us to assess your risk, failure to answer accurately and honestly could lead to your policy being invalid and all claims will be forfeited.
These may include but are not limited to questions about your state of health or that of an **immediate relative** or any planned sports or activities.
If the answers given change after the policy was purchased you must notify us of this change.
11. If at the time of making a claim there is any other policy covering the same risk we are entitled to contact that insurer for a contribution.
12. You must assist us to obtain or pursue a recovery or contribution from any third party or other insurers (including the Department of Works and Pensions) by providing all details required and by completing any necessary forms.
13. We and you do not intend any term of this contract to be enforceable by any third party in accordance with the Contracts (Rights of Third Parties) Act 1999.
3. any claim for the cost of elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated your admittance into hospital;
4. any claim arising from sexually transmitted infections;
5. any claim arising from your suicide or attempted suicide or deliberately injuring yourself
6. any claim arising from you being under the influence of alcohol or drugs (unless prescribed by a **medical practitioner**), alcoholism or other alcohol related illnesses, drug addiction, solvent abuse;
7. jumping from vehicles, balconies or buildings or any other self-exposure to needless risk (unless your life is in danger or you are trying to save someone's life);
8. any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act including your failure to comply with the laws applicable to the country in which you are travelling;
9. any claim where the terms shown under 'SPORTS AND ACTIVITIES' requirements have not been followed;
10. any claim arising from air travel within 24 hours of scuba diving;
11. any claim arising as a result of you driving a motor vehicle, riding a motorcycle or mechanically assisted bicycle, unless you have an appropriate licence, are insured under a motor insurance policy, are following the local safety laws and, in respect of motorcycling, the engine capacity is 125cc or lower. Quad biking is not covered at any time;
12. any claim arising as a result of your **manual work**; (this exclusion will not apply to the Cancellation section);
13. any claim arising from the bankruptcy/ liquidation of any tour operator, travel agent or transportation company;
14. any other loss connected to the event you are claiming for, unless we specifically provide cover under this policy. This includes, but is not limited to, loss of earnings due to being unable to return to work following injury or illness occurring whilst on a trip, or for the cost of replacing locks if keys are lost whilst on a trip;
15. any costs recoverable from another source;
16. any costs incurred by, or on behalf of, any person who is not insured by this policy;
17. any claim for loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by, or arising from:
 - a. ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel;
 - b. the radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it;
 - c. pressure waves from aircraft and other flying objects travelling faster than the speed of sound;
18. any payment which you would normally have made during your travels;
19. any claim arising as a result of the failure of any computer hardware or software or other electrical equipment to recognise or process any date as the true calendar date (this exclusion does not apply to claims made under the Personal Accident, Emergency Medical Expenses and Repatriation, Hospital Benefit and United Kingdom Expenses sections);
20. any claim arising as a result of your travel to a country or specific area or event to which the Travel Advice Unit of the Foreign and Commonwealth Office (www.gov.uk/foreign-travel-advice) or the World Health Organisation (www.who.int) has advised the public not to travel;
21. any claim which arises directly or indirectly from you not being allowed to board a flight, train, sea vessel, coach or bus for any reason;
22. any claim arising from your failure to obtain the required passport or visa;
23. any claim arising as a result of:
 - a. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion or uprising, blockade, military or usurped power;
 - i. this exclusion will not apply to the Personal Accident, Emergency Medical Expenses and Repatriation or Hospital Benefit, provided that the insured person suffering **personal accident** injury or illness has not participated in or conspired in such activities.
 - b. any act of terrorism not involving the use or release of or threat thereof any nuclear weapon or any chemical or biological agents:
 - i. this exclusion will not apply to the Personal Accident, Emergency Medical Expenses and Repatriation or Hospital Benefit, provided that the insured person suffering **personal accident** injury or illness has not participated in or conspired in such activities,
 - ii. provided also that in the event of benefit being payable the maximum payable in respect of any one claim or series of claims arising from a single act of terrorism or series of acts of terrorism occurring within a 72 hour period is £2,500,000 in the aggregate.
 - c. any act of terrorism involving the use or release of, or threat thereof, any nuclear weapon or any chemical or biological agents:
An act of terrorism means an act, including but not limited to the use of force or violence and/or threat, of any person or group(s) of person(s), whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purpose including the intention to influence any government and/or to put the public, or any section of the public at fear;
 - d. any loss, damage, cost or expense of any nature that results from or is in connection with anything mentioned in a), b) or c) above regardless of any other cause or event or sequence of events or any action taken in controlling, preventing or suppressing anything mentioned in a), b) or c) above; you are responsible for proving why this exclusion, in whole or in part, should not be applied. If any portion of this exclusion is found to be invalid or unenforceable, the remainder of it will remain in force and effect.

General exclusions

We will not cover the following:

1. any claim where the terms shown under 'MEDICAL HEALTH REQUIREMENTS' have not been followed;
2. any claim arising from you failing to take medication as prescribed by your **medical practitioner**;

SECTION 1: Cancellation

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for your proportion of costs only if your travel, accommodation and pre-booked excursions up to £250 are cancelled before your departure from your **country of residence** (including ski hire, ski school and lift passes for winter sports trips where the appropriate premium has been paid), which have not been used and which you have paid, or are contracted to pay, providing the cancellation is necessary and unavoidable due to:

1. the death or disablement by bodily injury, illness or being subject to quarantine of:
 - a. you; or
 - b. an **immediate relative** of yours, or
 - c. a **travelling companion**; or
 - d. any person you are intending to travel to or stay with; or
 - e. a **close business associate** of yours;
2. you or a **travelling companion** discovering that you/they are pregnant after the date of issue of this policy or the date the trip was booked (whichever was the later), if the booked return date is within 12 weeks (16 weeks for a multiple birth) of the expected date of delivery, or **complications of pregnancy**;
3. you or a **travelling companion** being called for jury service or as a witness (but not as an expert witness or where your employment would normally require you to attend court) in a court of law;
4. your redundancy or the redundancy of a **travelling companion**, provided you/they have been employed for two continuous years with the same employer at the time of being made redundant, are under the normal retirement age for someone holding that position, we are informed in writing immediately notification of redundancy is received and that you were not aware of the impending redundancy at the time the policy was issued;
5. your **home** being made uninhabitable or place of business being made unusable, up to 14 days before the commencement of your trip, due to fire, lightning, explosion, earthquake, subsidence, storm, flood, falling trees, riot or civil commotion, malicious damage, burst pipes, impact by aircraft, the police requesting your presence following burglary or attempted burglary at your **home** or place of business;
6. your passport, or the passport of your **travelling companion** being stolen during the seven days before your departure date;
7. a government directive prohibiting all travel to the country or area you were planning to visit, as a result of a natural disaster (e.g. earthquake, fire, flood, hurricane or epidemic).

NOTE: If travel arrangements were paid for by Avios points or by any other form of redeemable vouchers, reimbursement will be the reinstatement of the Avios points or redeemable vouchers to their original account. If reinstatement is not possible, we will reimburse the lowest advertised fare by the airline for the flight in question.

YOU ARE NOT COVERED

1. For the **excess** shown in the **policy documentation**.
2. For claims arising due to a medical condition where a **medical practitioner** did not confirm that cancellation of the trip was necessary prior to the trip being cancelled.
3. If you decide you no longer want to travel.
4. For anything caused directly or indirectly by any increased charges which are incurred due to failure to notify your travel agent or tour operator immediately it is found necessary to cancel.
5. For any claims arising due to the prohibitive regulations by the government of any country other than as specified under Cancellation You Are Covered.
6. For claims where a theft of passport has not been reported to the necessary authorities within 48 hours, including but not limited to, the police and United Kingdom Identity and Passport Service.
7. For claims of Air Passenger Duty (APD) (which can be reclaimed by you through your travel agent or airline).
8. For the cost of any visa required in connection with your trip.
9. For anything mentioned in the General Exclusions.

SECTION 2: Curtailed

The **medical emergency service** must be contacted immediately in the event of a serious injury, illness or hospitalisation, where repatriation to your **country of residence** has to be considered.

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for:

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

These proportionate values will be calculated from the date of return to your **country of residence** and/or for the period you are hospitalised as an in-patient abroad.

2. reasonable additional travelling expenses incurred by you for returning to the **country of residence** (on the same basis as your original booking) earlier than planned (for a reason stated in YOU ARE COVERED 1 of this section).

NOTE: The **medical emergency service** only assists with curtailment due to medical reasons, not for the other reasons listed under this section.

YOU ARE NOT COVERED

1. For the **excess** shown in the **policy documentation**.
2. For claims that are not confirmed as medically necessary by the **medical emergency service** and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming it necessary to **curtail** the trip.
3. For additional travelling expenses incurred which are not authorised by the **medical emergency service** where appropriate.
4. For claims where a theft of passport has not been reported to the necessary authorities within 48 hours, and a written report obtained.
5. For the cost of your original return trip if this has already been paid and you need to **curtail** your journey.
6. For the cost of any visas required in connection with your trip.
7. For loss of enjoyment.
8. For the amount equivalent to the cost of an economy class ticket, if you have not purchased a return ticket.
9. For anything mentioned in the General Exclusions.

SECTION 3: Personal Accident

YOU ARE COVERED

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

1. death; or
2. physical loss of or permanent and total loss of use of one or more limbs at or above the wrist or ankle; or
3. complete and irrecoverable loss of sight in one or both eyes; or
4. permanent total disablement which prevents you from attending to any business or occupation in any capacity for a period of 12 months and which, in the opinion of our medical and/or our vocational advisors, will not improve.

NOTE: If you are aged under 16 or over 70 at the time of the accident the death benefit will be limited to funeral and other expenses up to £3,000 and the permanent total disablement benefit will not apply.

YOU ARE NOT COVERED

1. For any claims for death, loss or disablement caused directly or indirectly by:
 - a. a disease or any physical defect or illness;
 - b. an injury which existed prior to the commencement of the trip;
 - c. pregnancy.
2. For any claims under this section not notified to us within 12 months of the date of the accident.
3. For anything mentioned in the General Exclusions.

SECTION 4: Emergency Medical Expenses and Repatriation

This is not private medical insurance.

This section applies to trips outside your country of residence.

If during your trip you become ill, injured or have a **complication of pregnancy** and you require in-patient hospital treatment, repatriation or it is likely that the costs will exceed £500 then you must contact the **medical emergency service**.

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for costs incurred outside your **country of residence**:

- for emergency medical treatment and repatriation. Claims for emergency dental treatment (for the relief of pain only) shall be limited to the amount shown in the policy documentation;
- for reasonable and necessary additional accommodation (room only) and travelling expenses (economy class), including those of one relative or friend to stay with you and/or accompany you **home** on medical advice or if you are a child and require an escort **home**;
- in the event of your death:
 - for the return of your body or ashes to your **country of residence** (the cost of burial or cremation is not included); or
 - local funeral expenses abroad up to the amount shown in the **policy documentation**.

NOTE: All receipts must be retained and produced in the event of a claim. Your claim may be rejected if receipts are not produced. If you become ill or are injured we have the right to bring you home, if the treating medical practitioner and the medical emergency service doctor agree that you can safely travel home. If the treating medical practitioner does not agree you can travel home safely he/she must produce medical evidence. If you refuse to return home, we have the right to stop cover.

YOU ARE NOT COVERED

- For the **excess** shown in the **policy documentation**.
- For any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement.
- For any expenses incurred for illness, injury or treatment required as a result of:
 - surgery or medical treatment which in the opinion of the attending **medical practitioner** and the **medical emergency service** doctor can be reasonably delayed until your return to your **country of residence**; or
 - medication and/or treatment which at the time of departure is known to be required or to be continued outside your **country of residence**.
- For preventative treatment which can be delayed until you return to your **country of residence**.
- If you have not sought medical advice confirming your fitness and ability to travel and undertake the trip where you are

undergoing medical treatment as a hospital out-patient at the time of paying the final balance of your trip.

- For any claim where at the departure date, you or your **travelling companion** are travelling against the advice of a **medical practitioner** or travelling for the purposes of obtaining, or in the knowledge that you will have, medical treatment, tests or investigations.
- For claims that are not confirmed as medically necessary by the attending **medical practitioner** or the **medical emergency service** doctor.
- For the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated your admittance into hospital.
- For treatment or services provided by a private clinic or hospital, or any additional hospital costs arising from single or private room accommodation unless the **medical emergency service** have agreed that this is medically necessary.
- For treatment or services provided by a health spa, convalescent home or any rehabilitation centre.
- For expenses incurred as a result of a tropical disease where you have not had the NHS recommended inoculations and/or taken the NHS recommended medication.
- For taxi fares not considered medically necessary, and where receipts have not been provided.
- For the costs of phone calls other than the first call to notify the **medical emergency service** about the medical problem.
- For costs that arise over 12 months after the date of the incident that you are claiming for.
- For any costs for cosmetic surgery or body art (e.g. tattoos or piercings) and any subsequent medical treatment required as a result of such a procedure.
- For 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 your **home**. Where possible and with the agreement of your **medical practitioner**, you should always travel with plenty of extra medication, in case of travel delays.
- For any costs incurred after you have refused the offer of returning to your **home**, when, in the opinion of our medical advisors, you are fit to travel.
- For expenses of more than £500 if you did not contact the **medical emergency service** for their assistance.
- For any treatment or medication that you receive after your return to your **country of residence**.
- For anything mentioned in the General Exclusions.

SECTION 5: Hospital Benefit

This section applies to trips outside your country of residence.

This benefit payment contributes towards miscellaneous expenses incurred whilst you are hospitalised as an in-patient abroad (such as taxi fares and telephone calls). This is in addition to any medical expenses incurred under the Emergency Medical Expenses and Repatriation section.

YOU ARE COVERED

Up to the amounts shown in the **policy documentation** for each complete 24 hours spent as an in-patient if you are admitted to a registered hospital abroad.

YOU ARE NOT COVERED

- Unless the hospital admission is covered under the terms of the Emergency Medical Expenses and Repatriation section.
- For anything mentioned in the General Exclusions.

SECTION 6: United Kingdom Expenses

This section covers trips taken by United Kingdom residents within the United Kingdom.

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for the following expenses reasonably incurred during your trip if you become ill or you are injured:

- reasonable additional accommodation expenses incurred by you or one relative or friend remaining with you, including the increased cost of your return travel **home** and additional travelling expenses incurred by one relative or friend travelling to or with you; or
- reasonable expenses incurred in the event of your death for conveyance of the body or ashes to your **home**. (The cost of burial or cremation is not included).

YOU ARE NOT COVERED

For anything mentioned in the General Exclusions.

SECTION 7: Mugging Benefit

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

This cover is in addition to any expenses incurred under the Emergency Medical Expenses and Repatriation section and any benefit payable under the Hospital Benefit section.

YOU ARE COVERED

Up to the amount shown in the **policy documentation** if you are mugged, and as a result of injuries received from the mugging, you are admitted as an in-patient to a registered hospital abroad.

YOU ARE NOT COVERED

- If you do not obtain a police report of the mugging and provide confirmation of your injuries.
- Unless the hospital admission is covered under the Emergency Medical Expenses and Repatriation section.
- For anything mentioned in the General Exclusions.

SECTION 8: Personal Property

YOU ARE COVERED

A: PERSONAL BAGGAGE

Up to the amount shown in the **policy documentation** for the value of, or repair to, any of your own **personal baggage** (not hired, loaned or entrusted to you), which is lost, stolen, damaged or destroyed (after allowing for wear and tear and depreciation).

During the Christmas period (travel between 15th December and 15th January only) the overall cover limit is increased by £500.

There are also additional sub-limits for:

1. all **valuables** in total; and
2. any one article, pair and/or set of articles; and
3. all sunglasses/prescription sunglasses; and
4. **personal baggage** on the beach; and
5. replacement keys (house and/or car only).

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

B: DELAYED BAGGAGE

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

NOTE: Any amount we pay you under B will be deducted from the final claim settlement under A if your personal baggage proves to be permanently lost. Receipts will be necessary in the event of a claim.

YOU ARE NOT COVERED

1. For the **excess** shown in the **policy documentation**.
2. If you do not exercise reasonable care for the safety and supervision of your property.
3. For **personal baggage** left **unattended** by you, unless located in locked accommodation. In respect of **valuables**, these must be in a safety deposit box, unless one was not available.
4. If, in the event of loss, burglary, or theft of, your **personal baggage** or **valuables**, you do not report this to the police within 48 hours and do not obtain a written report.
5. For **personal baggage** left in the custody of any person unless they are a family member, **travelling companion** or have an official responsibility for the safety and supervision of your property. In respect of **valuables**, these are only covered when left with a family member or **travelling companion**.
6. For any theft from an **unattended** vehicle unless there is evidence of forcible and violent entry.
7. For **personal baggage** stolen from an **unattended** vehicle:
 - a. unless it was in the locked:
 - i. glove compartment; or
 - ii. roof box; or
 - iii. rear boot or luggage area of the vehicle and is covered so as not to be visible from the outside of the vehicle; or
 - b. between the hours of 8pm and 8am (other than from motor homes).
8. For **valuables** left in an **unattended** vehicle (other than motor homes, provided the **valuables** are stored out of view).

9. For **valuables** within checked-in luggage or in luggage compartments/racks not immediately adjacent to you on any form of **public transport** (other than hand luggage that stays with you at all times).
10. If your **personal baggage** is lost, damaged or delayed in transit and you do not:
 - a. notify the carrier (i.e. airline, shipping company etc) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 - b. follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline) if you are unable to obtain one immediately.
11. For loss, destruction, damage or theft of:
 - a. mobile /smart phones, televisions, satellite navigation systems (GPS), Personal Digital Assistants (PDAs), computers, laptops, tablet computers, games consoles (including handheld consoles) and all accessories for these items; or
 - b. contact lenses, hearing aids, dentures and prescribed medication; or
 - c. glass, china, pictures, musical instruments, antiques and precious stones; or
 - d. pedal cycles, dinghies, boats and/or ancillary equipment, vehicles or vehicle accessories (other than non-motorised wheelchairs and pushchairs) and tents; or
 - e. tools of trade, samples, merchandise; or
 - f. perishable items such as food, alcohol, cigarettes or any other tobacco products.
12. For loss, destruction, damage or theft due to:
 - a. confiscation or detention by Customs or other officials or authorities;
 - b. wear and tear, process of cleaning, denting or scratching, staining, moth or vermin or any damage caused by leaking powder or fluid carried within your baggage;
 - c. transportation by any postal service.
13. For electrical or mechanical breakdown or manufacturing fault.
14. For breakage of fragile or brittle articles being transported by a carrier, unless the breakage is due to fire or other accident to the vessel, aircraft or vehicle in which they are being carried.
15. For any property more specifically insured by, or recoverable from, any other source. Any reimbursement received will be deducted from the amount of your claim under this section.
16. For stamps, documents, deeds, samples or merchandise, manuscripts or securities of any kind.
17. For **winter sports** equipment or **golf equipment** (unless the appropriate premium has been paid and is shown on your **policy documentation**, which covers you under a separate section of the policy).
18. For the loss of, or damage to, sports equipment whilst in use.
19. For any loss of jewellery (other than wedding rings) while swimming, or partaking in any sports or activities.
20. For anything mentioned in the General Exclusions.

SECTION 9: Personal Money and Documents

YOU ARE COVERED

Up to the amount (including the cash limit), shown in the policy documentation if your own money and/or documents are lost or stolen whilst being carried on your person or left in a locked safety deposit box.

YOU ARE NOT COVERED

1. For the **excess** shown in the **policy documentation**.
2. If you do not exercise reasonable care for the safety and supervision of your **money** and **documents**.
3. For **money** and **documents** left **unattended** by you, unless left in a locked safety deposit box (or out of sight, in your locked accommodation if no safety deposit box was available);
4. If you do not report the loss or theft to the police within 48 hours and obtain a written report.
5. For any shortages due to error, omission, variation or exchange rate or depreciation in value.
6. For any expenses claimed under the Loss of Passport Expenses section.
7. For anything mentioned in the General Exclusions.

SECTION 10: Loss of Passport Expenses

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for the following expenses, if your passport or visa is lost or stolen:

1. reasonable additional travel or accommodation expenses; and
2. the cost of an emergency replacement or temporary passport, to enable you to continue your trip as planned.

YOU ARE NOT COVERED

1. For the **excess** shown in the **policy documentation**.
2. If you do not exercise reasonable care for the safety and supervision of your passport and visa.
3. For loss, destruction or damage arising from confiscation or detention by customs or other officials or authorities.
4. For anything mentioned in the General Exclusions.

SECTION 11: Travel Delay and Abandonment

This section does not apply to trips within your **country of residence**.

YOU ARE COVERED

1. For the benefit shown in the **policy documentation** (regardless of the number of incidents of delay), if your flight, sea crossing, coach or train departure is delayed for more than 12 hours beyond the intended departure time (as specified on your travel ticket); or
2. Up to the amount shown in the **policy documentation** if you abandon your trip as

a result of your flight, sea crossing, coach or train departure from your final international departure point in your **country of residence** being delayed for more than 12 hours beyond the intended departure time (as specified on your travel ticket).

Cover is provided for 1 and 2 if the delay is as a result of:

- strike or industrial action; or
- adverse weather conditions if the underlying and continuing cause; or
- mechanical breakdown or technical fault of the aircraft, coach, train or sea vessel;

provided that when this policy was purchased or the trip was booked (whichever is the later), there was no reasonable expectation that the trip would be affected by such cause.

YOU ARE NOT COVERED

- For the **excess** shown in the **policy documentation**.
- If you do not check in for flights, sea crossing, coach or train departure before the intended departure time.
- If you do not obtain written confirmation from the airline, shipping, coach or train company stating the period and the reason for the delay.
- For any claims arising from withdrawal from service temporarily or otherwise of the aircraft, coach, train or sea vessel on the orders or recommendation of an appropriate transport authority in any country. For example, the Civil Aviation Authority or the Port Authority.
- For any claim arising due to a volcanic ash cloud.
- For costs recoverable if you abandon the trip.
- For any costs incurred as a result of you missing a connecting flight.
- For anything mentioned in the General Exclusions.

**SECTION 12:
Missed Departure**

This section does not apply to trips within your **country of residence**.

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for necessary accommodation and travelling expenses (not including food, drink and telephone expenses) incurred in reaching your booked destination if:

- the vehicle you are travelling in breaks down; or
- the vehicle you are travelling in is involved in an accident; or
- you are delayed as a result of a major incident on a motorway; or
- the **public transport** being used is delayed; resulting in you arriving at your departure point too late to commence your booked journey from or to your **country of residence**.

YOU ARE NOT COVERED

- For the **excess** shown in the **policy documentation**.
- If sufficient time has not been allowed for your journey in order to meet the check-in time specified by the transport providers or agent.
- If you are not proceeding directly to the departure point.

- Unless you supply a letter from the **public transport** provider confirming that the service did not run on time.
- Unless you supply written confirmation of the delay from the authority that attended the accident or breakdown affecting the car you were travelling in.
- Unless you supply written confirmation from the police or motoring authorities (e.g. Highways Agency) to confirm a major incident on a motorway causing delays or closure on the motorway.
- For any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before the start date of your policy and the date your travel tickets or confirmation of booking were issued.
- For additional expenses where the **public transport** operator has offered reasonable alternative travel arrangements.
- For any claim arising due to a volcanic ash cloud.
- For anything mentioned in the General Exclusions.

**SECTION 13:
Personal Liability**

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for your legal expenses and legal liability for damages caused by an accident that happened during the trip, which leads to a claim made against you for:

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

YOU ARE NOT COVERED

- For the **excess** shown in the **policy documentation**.
- For fines imposed by a court of law or other relevant bodies.
- For anything caused directly or indirectly by:
 - liability which you are responsible for, because of an agreement that was made;
 - injury, loss or damage arising from:
 - ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, bicycles, watercraft, animals (other than horses, domestic dogs or cats), or firearms;
 - the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings;
 - the carrying out of any **manual work**, trade or profession;
 - racing of any kind;
 - any deliberate or criminal act;
 - liability covered under any other insurance policy;
- For anything mentioned in the General Exclusions.

NOTE: If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third

party cover, as you are not covered under this insurance.

**SECTION 14:
Legal Expenses**

YOU ARE COVERED

If you die or you suffer physical bodily injury as a result of an accident which occurs during your trip during the period of insurance and the claim has, in the opinion of the legal representative, reasonable prospects of success, we will take legal action in an attempt to get compensation for the death or injury by arranging the following:

- We will appoint a legal representative, being a lawyer or other suitably qualified person, on your behalf with the expertise necessary to pursue your claim and to represent you in the legal proceedings;
- We will provide up to the amount shown in the **policy documentation** for each insured person (but not more than £50,000 in total for all insured persons) for any fees and other disbursements reasonably incurred by the legal representatives in connection with any claim or legal proceedings, including costs and expenses of expert witnesses and costs incurred by us;
- We will make payment of any costs, payable by you, following an award of costs by any court or tribunal and any costs payable following an out of court settlement, made in connection with any claim or legal proceedings;
- We will provide up to £1,000 for each insured person, for travel costs that have to be paid to go to a foreign court in connection with any legal action under 2.above;
- If an award of compensation is made and payment is received by you, or by a representative instructed on your behalf, then all sums advanced or paid by us shall be repaid out of the compensation received.

YOU ARE NOT COVERED

- For legal costs and expenses incurred in pursuit of any claim against a travel agent, tour operator, carrier, us or our agents or someone you were travelling with.
- For legal costs and expenses incurred prior to our written acceptance of the case.
- For any claims notified to us more than 30 days after the date of the incident giving rise to such claim.
- For any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
- For any claim where you are insured for legal costs and expenses under any other insurance policy.
- For any claim where legal costs and expenses are based directly or indirectly on the amount of compensation awarded (for example a Contingency Fee Agreement or a Damages Based Agreement).
- For legal costs and expenses incurred in any claim which is capable of being pursued under a Conditional Fee Agreement or a Damages Based Agreement.
- For any appeal costs.
- For legal costs and expenses incurred if an action is brought in more than one country.
- For any claim where in our opinion there is insufficient prospect of success in obtaining a reasonable outcome.

11. For any increased costs, court fines and penalties arising from any delay or default by you which, in our view, affect the conduct of your claim or hinder us.
12. For any legal costs resulting from criminal proceedings.
13. For any costs for claims between insured persons or family members.
14. For anything mentioned in the General Exclusions.

CONDITIONS

1. You must obtain as much information as possible, including police reports, witness details and any photographs and contact us within 30 days of the incident.
2. We shall have absolute discretion in considering whether the claim has reasonable prospects of success.
3. We shall have complete control over the legal proceedings and the appointment and control of the legal representative.
4. You must take all reasonable steps to minimise the amount we have to pay under this policy and follow the legal representative's advice and provide any information and assistance required. Failure to do so will entitle us to withdraw cover.
5. We must have access to any and all of the legal representative's file of papers.
6. We may at our own expense, take proceedings in your name to recover compensation from any third party in respect of any indemnity paid under this policy. You must give such assistance as we shall reasonably require and any amount recovered shall belong to us.

SECTION 15:

Hijack

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for the unlawful seizure or wrongful exercise of control of an aircraft or conveyance in which you are travelling as a passenger.

YOU ARE NOT COVERED

For anything mentioned in the General Exclusions.

SECTION 16:

Winter Sports Cover

This section of cover is only applicable if the appropriate Winter Sports Cover premium has been paid.

A: WINTER SPORTS EQUIPMENT

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for the value or repair of your own **winter sports equipment** (after allowing for wear and tear and depreciation) or hired **winter sports equipment**, if they are lost, stolen or damaged during your trip.

NOTE: Claims for owned **winter sports equipment** will only be calculated as follows:
 Up to 12 months old: **85% of purchase price**
 Up to 24 months old: **65% of purchase price**
 Up to 36 months old: **45% of purchase price**
 Up to 48 months old: **30% of purchase price**
 Up to 60 months old: **20% of purchase price**
 Over 60 months old: **0%**

YOU ARE NOT COVERED

1. For the **excess** shown in the **policy documentation**.
2. If you do not exercise reasonable care for the safety and supervision of your own or your hired **winter sports equipment**.
3. If, in the event of loss, burglary, or theft of your own or your hired **winter sports equipment**, you do not report this to the police within 48 hours, and do not obtain a written police report.
4. If your own or your hired **winter sports equipment** is lost, damaged or delayed in transit, if you do not:
 - a. notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carriers report (or Property Irregularity Report in the case of an airline); or
 - b. follow up in writing within 7 days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline), if you are unable to obtain one immediately.
5. For loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities.
6. For any theft from an **unattended** vehicle unless there is evidence of forcible and violent entry.
7. For your own or your hired **winter sports equipment**:
 - a. stolen from an **unattended** vehicle:
 - i. unless it was in a locked roof box or in the locked rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or
 - ii. between the hours of 8pm and 8am (other than motor homes); or
 - b. stored on a roof rack (unless the vehicle is parked within sight of you);
8. For anything mentioned in the General Exclusions.

B: WINTER SPORTS EQUIPMENT HIRE

YOU ARE COVERED

Up to the amounts shown in the **policy documentation**, for the reasonable cost of hiring **winter sports equipment** for the rest of your trip or until your own or hired **winter sports equipment** has been returned to you, if:

1. your equipment is lost, stolen or damaged; or
2. your equipment is delayed for more than 12 hours on your outward journey.

YOU ARE NOT COVERED

1. For anything mentioned under YOU ARE NOT COVERED of the Winter Sports Equipment section (with the exception of 1, regarding the **excess**)
2. For anything mentioned under the General Exclusions.

C: WINTER SPORTS PACK

YOU ARE COVERED

Up to the amounts shown in the **policy documentation**, for the unused portion of your ski school, lift pass and **winter sports equipment** hire costs paid for, or contracted to be paid for, before your trip commenced, if:

1. you do not **curtail** the trip, but are certified by a **medical practitioner** in the resort as being unable to ski/snowboard and unable to use the facilities because of serious injury or illness occurring during the trip; or
2. your lift pass is lost or stolen

YOU ARE NOT COVERED

1. For the **excess** shown in the **policy documentation**.
2. For claims that are not confirmed as medically necessary by the **medical emergency service** and where a medical certificate has not been obtained from the attending **medical practitioner**, confirming that you are unable to ski/snowboard and are unable to use your ski school, lift pass or hired **winter sports equipment**.
3. For anything mentioned under YOU ARE NOT COVERED of the Emergency Medical Expenses and Repatriation section.
4. For claims relating to loss or theft of lift passes, if you have not obtained a written report from the police or the resort management.
5. For anything mentioned under the General Exclusions.

D: PISTE CLOSURE

Cover is only available under this section between 1st December to 30th April in the Northern Hemisphere, and between 1st April and 31st October in the Southern Hemisphere.

YOU ARE COVERED

Up to the amounts shown in the **policy documentation**, if the pistes in your resort are closed, due to a lack of snow or adverse weather conditions, preventing you from skiing/snowboarding, or requiring you to travel to another resort.

YOU ARE NOT COVERED

1. For claims where you have not obtained confirmation of resort closure from the local representative.
2. For claims where not all skiing/snowboarding facilities are totally closed.
3. For claims where the lack of snow or adverse weather conditions are known or are public knowledge at the time of purchasing this insurance policy.
4. For anything mentioned in the General Exclusions.

E: AVALANCHE DELAY

YOU ARE COVERED

Up to the amounts shown in the **policy documentation**, for reasonable additional travel and accommodation expenses (on the same basis as your original booking) necessarily incurred to reach your booked destination, if your transfer from or to your pre-booked resort, is delayed, as a direct result of an avalanche.

YOU ARE NOT COVERED

1. For claims where you have not obtained a written report from the relevant authority or your tour operator, confirming the circumstances.
2. For anything mentioned under YOU ARE NOT COVERED of the Missed Departure section.
3. For anything mentioned in the General Exclusions.

F: SEARCH AND RESCUE

YOU ARE COVERED

Up to the amounts shown in the **policy documentation** for costs that are charged to you by a government, regulated authority or private organisation connected with finding and rescuing you, following an injury whilst skiing/snowboarding or where weather or safety conditions are such that it becomes absolutely

necessary for the local authorities or professional guide to instigate a search and rescue operation. This does not include the cost of medical evacuation (by the most appropriate transport) for a medical emergency, which is covered under the Emergency Medical Expenses and Repatriation section.

YOU ARE NOT COVERED

- For the **excess** shown in the **policy documentation**.
- For claims where you have not followed local safety advice and recommendations at the time.
- For claims where you have knowingly endangered either your own life or those in your party if your experience or skill levels fall below those required to participate in your activity, particularly when you are not with a professionally qualified guide or instructor.
- For costs other than your proportion of a search and rescue operation.
- For costs beyond the point where you are recovered by search and rescue or the time where the search and rescue authorities advise that continuing the search is no longer viable.
- For anything mentioned in the General Exclusions.

G: PHYSIOTHERAPY BENEFIT

YOU ARE COVERED

Up to the amounts shown in the **policy documentation** for physiotherapy in your **country of residence**, if you suffer an accidental injury while you are on your trip, as a direct result of an insured accident.

YOU ARE NOT COVERED

- For any accident occurring whilst you are skiing or snowboarding off-piste outside the resort boundaries or without a qualified guide.
- For physiotherapy that does not result from an accident which is covered under the terms of the Emergency Medical Expenses and Repatriation section.
- For claims where you have not obtained a letter from your Medical practitioner, confirming that the treatment is medically necessary, as a result of the insured accident.
- For anything mentioned in the General Exclusions.

SECTION 17:

Golf Cover

This section of cover is only applicable if the appropriate Golf Cover premium has been paid.

A: GOLF EQUIPMENT

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for your own **golf equipment** (after allowing for wear and tear and depreciation) or hired **golf equipment** if they are lost, stolen or damaged during your trip.

YOU ARE NOT COVERED

- For the **excess** shown in the **policy documentation**.
- If you do not exercise reasonable care for the safety and supervision of your own or your hired **golf equipment**.
- If, in the event of loss, burglary, or theft of your own or your hired **golf equipment**,

you do not report this to the police within 48 hours, and do not obtain a written police report.

- If your own or your hired **golf equipment** is lost, damaged or delayed in transit if you do not:
 - notify the carrier (i.e. airline, shipping company etc.) immediately and obtain a written carrier's report (or Property Irregularity Report in the case of an airline); or
 - follow up in writing within seven days to obtain a written carrier's report (or Property Irregularity Report in the case of an airline), if you are unable to obtain one immediately.
- For loss, destruction, damage or theft from confiscation or detention by customs or other officials or authorities.
- For any theft from an **unattended** vehicle unless there is evidence of forcible and violent entry.
- For your own or your hired **golf equipment**:
 - stolen from an **unattended** vehicle:
 - unless it was in a locked roof box or in the locked rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or
 - between the hours of 8pm and 8am (other than motor homes); or
 - stored on a roof rack (unless the vehicle is parked within sight of you);
- For anything mentioned in the General Exclusions.

B: GOLF EQUIPMENT HIRE

YOU ARE COVERED

For the amount shown in the **policy documentation** for the reasonable cost of hiring replacement **golf equipment** as a result of the accidental loss, delay, theft or damage of your own **golf equipment** during the period of insurance.

YOU ARE NOT COVERED

- For anything mentioned under YOU ARE NOT COVERED of the Golf Equipment section (with the exception of 1, regarding the **excess**).
- For anything mentioned under the General Exclusions.

C: LOSS OF GREEN FEES

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for the unused portion of your green fees paid for, or contracted to be paid for, before your trip commenced, where you are certified by a **medical practitioner** as being unable to play golf and use the golf facilities because of serious injury or illness and where there is confirmation that no refund is available for the unused green fees.

YOU ARE NOT COVERED

- For claims where your trip has commenced that are not confirmed as medically necessary by the **medical emergency service** and where a medical certificate has not been obtained from the attending **medical practitioner** abroad confirming that you are unable to golf and unable to use the golf facilities
- For anything mentioned under YOU ARE NOT COVERED of the Cancellation and Emergency Medical Expenses and Repatriation sections.

- For anything mentioned under the General Exclusions.

D: HOLE IN ONE

YOU ARE COVERED

For the amount shown in the **policy documentation** if you complete a hole in one during any organised game on any full size golf course.

NOTE: This amount will only be payable once in any game.

YOU ARE NOT COVERED

- If you do not produce written confirmation from the secretary of the golf course, stating that the hole in one has been performed to the satisfaction of the club, together with the original score card fully completed and duly signed.
- For anything mentioned in the General Exclusions

SECTION 18:

Business Travel Extension

This section of cover is only applicable if the appropriate Business Travel Extension premium has been paid.

A: REPLACEMENT EMPLOYEE

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for necessary additional travel and accommodation expenses incurred for an employee to replace you due to:

- your temporary total disablement which lasts for a continuous period of at least 72 hours, as certified by a **medical practitioner** or your death or your hospitalisation; or
- the death, injury or illness (occurring in your country of residence during the period of the trip) of your immediate relative or close business associate.

YOU ARE NOT COVERED

- For the **excess** shown in the **policy documentation**.
- For anything mentioned in the General Exclusions.

B: BUSINESS EQUIPMENT

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for:

- the value or repair of any of your own **business equipment** which is accidentally lost, stolen, damaged or destroyed (after allowing for wear, tear and depreciation). The maximum we will pay for the following items:
 - all goods or samples in total;
 - any one article, pair and/or set of articles; will be shown in the **policy documentation**.
- your laptop computers and/or accessories accidentally lost, stolen or damaged during your trip.

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

YOU ARE NOT COVERED

1. For the **excess** shown in the **policy documentation**.
2. For any theft from an **unattended** vehicle unless there is evidence of forcible and violent entry.
3. For **business equipment** stolen from an **unattended** vehicle:
 - a. unless it was in a locked roof box or the locked rear boot or luggage area of the vehicle and is covered so as not to be visible from outside the vehicle, or
 - b. between the hours of 8pm and 8am (other than motor homes).
4. For laptop computers left in an **unattended** vehicle (other than motor homes, provided they are stored out of view).
5. For laptop computers carried in 'Checked-in' baggage.
6. For anything mentioned under YOU ARE NOT COVERED of the Personal Property section.
7. For anything mentioned in the General Exclusions.

C: BUSINESS EQUIPMENT HIRE

YOU ARE COVERED

Up to the amount shown in the **policy documentation** for the cost of hiring replacement **business equipment** if your own **business equipment** is lost, stolen, damaged or destroyed.

YOU ARE NOT COVERED

1. For anything mentioned under YOU ARE NOT COVERED of the Business Equipment section (with the exception of 1, regarding the **excess**)
2. For anything mentioned in the General Exclusions.

D: BUSINESS MONEY

YOU ARE COVERED

Up to the amount shown in the **policy documentation** if your **business money** is lost or stolen whilst being carried on your person or left in a locked safety deposit box.

YOU ARE NOT COVERED

1. For the **excess** shown in the **policy documentation**.
2. For anything mentioned under YOU ARE NOT COVERED of the Personal Money and Documents section.
3. For anything mentioned in the General Exclusions.

SECTION 19:

Scheduled Airline Failure Insurance

The cover under this section is provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR, United Kingdom and is underwritten by Certain Underwriters at Lloyd's (The Insurer).

The Insurer will pay up to the amount shown in the policy documentation in total for each person-insured named on the Invoice and on the Airline Ticket for:

1. Irrecoverable sums paid in advance in the event of Insolvency of the scheduled airline not forming part of an inclusive holiday prior to departure; or
2. In the event of insolvency after departure:
 - a. additional pro rata costs incurred by the Person-Insured in replacing that part of the flight arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or
 - b. if curtailment of the holiday is unavoidable - the cost of return flights to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar of transportation as enjoyed prior to the curtailment of the travel arrangements

PROVIDED THAT in the case of a. and b. above where practicable the Person-Insured shall have obtained the approval of the Insurer prior to incurring the relevant costs by contacting the Insurer as set under the Claims Procedure.

The Insurer will not pay for:

Scheduled flights not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure;

1. Scheduled flights not booked within the United Kingdom, Channel Islands, Isle of Man or Northern Ireland prior to departure;
2. Any costs arising from the insolvency of:
 - a. any scheduled airline which is insolvent or in respect of which any prospect of Insolvency is known at the date of the Insured's application under this policy;
 - b. any scheduled airline that is bonded or insured elsewhere (even if the bond is insufficient to meet the claim);
 - c. any scheduled airline in Chapter 11, its equivalent or any threat of insolvency being known as at the Insured's date of application for this Policy;

3. The financial failure of any travel agent, tour organiser, booking agent or consolidator with whom the insured has booked a scheduled flight.
4. Any loss for which a third party is liable or which can be recovered by other legal means.
5. Any losses which are not directly associated with the incident that caused the Insured to claim. For example, loss due to being unable to reach a pre booked hotel, villa, car hire or cruise following the financial failure of an airline.

CLAIMS PROCEDURE

International Passenger Protection claims only - any occurrence which may give rise to a claim should be advised as soon as reasonably practicable and in any event within 14 days to:

IPP Claims Office IPP House, 22-26 Station Road West Wickham Kent BR4 0PR. United Kingdom

TELEPHONE:

+44 (0) 20 8776 3752

Facsimile: +44 (0) 20 8776 3751

Email: info@ipplondon.co.uk

Website: www.ipplondon.co.uk

IPP will only accept claims submitted up to six months after the failure.

Any claims submitted after the six month period will NOT be processed.

ALL OTHER CLAIMS - REFER TO YOUR INSURANCE DOCUMENT AND SEE ALTERNATIVE CLAIMS PROCEDURE.

NOTES ON SCHEDULED AIRLINE FAILURE

We cover:

Any scheduled airline (not forming part of an inclusive holiday) booked in the UK in the event of the Insolvency of the airline for:

- a. all monies paid prior to flight departure in respect of air fare(s);
- b. the cost of a return air fare(s) to the UK or onward flight(s) in order to complete the pre-arranged journey at the same standard as booked.

We do not cover:

The booking agent or consolidator.