

Travel Insurance

Backpacker Policy Wording



Welcome to your travel insurance policy

Thank **you** for choosing Leisure Guard, **we** are delighted to protect **you** on **your** holiday.

We hope **you** have all the information **you** need from **us** but if **you** do need anything else, please call **our** Customer Service Team on the number below. **We** are here to help **you** should **you** need **us**.

Essential Information

To ensure that **your** policy meets **your** requirements, read this Policy Wording and **your** Policy Certificate carefully. It is important that **you** understand the extent of **your** cover, what is included, and what is not.

This document includes different levels of cover, some of which are optional and only apply when **you** have chosen them and paid the additional premium.

On page 3 **you** can find information about **your** cancellation rights and the cooling off period.

In case **you** require medical assistance or need to make a claim, please take this document with **you** when **you** travel.

If **you** have any questions about **your** selected cover, please call **our** Customer Service Team on the number below. To ensure **you** are accurately covered, it's important that **you** call **us** immediately if **you** need to make a change.

Telephone numbers you may need

Medical Emergency Assistance

0204 517 9889 / +44 (0) 204 517 9889

24 hours a day, 7 days a week

Claims Team

0204 517 9889

Monday - Friday: 09:00 - 17:00

Gadget Claims

0330 020 0043

Monday - Friday: 09:00 - 17:30



**Call our Customer
Service Team**

General Enquiries

01293 855 960

Medical Screening

01293 855 960

Monday - Friday: 08:30 - 18:00

Saturday: 09:00 - 17:00

Sunday and Bank Holidays: Closed

How To Contact Us

Before your trip

- If **you** want to make a change to **your** policy call Customer Services on **01293 855 960**.
- If **you** need to cancel **your trip** **you** can make a claim online 24/7 at hub.leisureguard.uk.axa.travel or call **0204 517 9889** Monday to Friday between 9 am and 5 pm.

During your trip

In an emergency you should contact the emergency services straight away.

- If **you** are in hospital contact **our** Medical Assistance Service as soon as possible or if **you** need medical assistance whilst abroad contact **our** Medical Assistance Team on **+44 (0) 204 517 9889**.
- If **you** want to **cut short your trip** contact **our** Assistance Team on **+44 (0) 204 517 9889**.
- Just tell them **you** have a Leisure Guard policy and quote **your** policy number which is on **your** policy certificate schedule.

Our team is available 24 hours a day, 7 days a week, 365 days a year.

Our team will:

- ensure **you** are receiving appropriate treatment in a safe facility,
- help make arrangements if **you** need medical assistance whilst abroad,
- arrange appropriate repatriation should **we** agree it is medically necessary,
- assist if **you** need to **cut short your trip**.

Please note repatriation arrangements and medical expenses will only be covered in full if **your** claim is covered.

If **you** want to extend **your trip** or check **your** cover contact Customer Services on **01293 855 960**.

After your trip

If **you** have out of pocket expenses **you** can make a claim:

- All sections (except Section 12 - Gadget Cover) - online 24/7 at hub.leisureguard.uk.axa.travel or call **0204 517 9889** Monday to Friday between 9 am and 5 pm.
- Section 12 - Gadget Cover, please call **0330 020 0043** or go online <https://tiga.taurus.claims>

If **you** want to make a complaint about:

- The sale of **your** policy, call **01293 855 960** or email complaints@rockinsurance.com.
- A claim for all sections (except Section 12 - Gadget Cover), call **0204 517 9888** or email claimcomplaints@axa-assistance.co.uk.
- Section 12 - Gadget Cover please call **0330 020 0043** or email gadget.complaints@taurus.gi.

Contents

Section	Page Number
Table of Benefits	1
Useful Information	3
Claims notification	3
Making yourself heard	3
Financial Services Compensation Scheme (FSCS)	3
Cancellation Period	3
Changing your policy	3
About your policy wording	4
The Insurance Contract	4
Introduction	4
Words with special meanings	5
About your insurance contract	10
Reciprocal Health Agreements	11
Pre-existing medical conditions	12
Sports and other activities	13
Important conditions relating to your policy	16
Important Telephone Numbers	17
Making a claim	17
Exclusions and conditions	20
General exclusions applying to your policy	22
Your Cover	23
Section 1 - Cancelling or cutting short a trip	24
Section 2 - Medical emergency and repatriation expenses	26
Section 3 - Disruption or delay to travel plans	29
Section 4 - Personal belongings and money	31
Section 5 - Legal and liability	32
Section 6 - Personal accident	34
Section 7 - Winter sports	36
Section 8 - Gadget Cover	37
Complaints Procedure	41
Data Protection Notice and Fraud	44
Terms of Business Agreement	47

Table of Benefits

Section	We will pay you up to (per trip)	
	Standard	Premier
Excess for all sections excluding Section 8 - Gadget Cover ¥	£125	£50
Section 1 - Cancellation or Cutting Short your Trip		
Cancellation or Cutting Short your Trip	£1,000	£3,000
Section 2 - Medical Emergency and Repatriation Expenses		
Medical Emergency and Repatriation Expenses	£5,000,000	£10,000,000
Emergency Dental	£250	£500
Hospital Benefit (per 24 hours) *	£15	£20
Hospital Benefit (total) *	£300	£400
Section 3 - Disruption or Delay to Travel Plans		
Missed Departure *	N/A	£750
Travel Delay Benefit (per 12 hours) *	£20	£25
Travel Delay Benefit total) *	£200	£250
Section 4 - Personal Belongings and Money		
Baggage **	£1,000	£1,500
Single article limit	£250	£250
Valuables **	£250	£250
Delayed baggage (per 24 hours) *	£50	£20
Delayed baggage (total) *	£250	£500
Personal money	£200	£300
Cash	£100	£200
Cash (under 18) *	£50	£50
Loss of Important documents	£200	£300
Section 5 - Legal and Liability (please note the limits under Section 5 are per policy, not per person)		
Legal expenses and assistance *	£5,000	£5,000
Personal Liability	£2,000,000	£2,000,000
Section 6 - Personal Accident		
Death (aged under 16)*	N/A	N/A
Death (aged 16 and over) *	£5,000	£10,000
Loss of Limbs and/or Loss of Sight*	£10,000	£15,000
Permanent Total Disablement *	£10,000	£15,000

Section	We will pay you up to (per trip)	
	Standard	Premier
Section 7 – Winter Sports		
Please note: This section is optional, if you have purchased this cover it will be shown on your policy schedule.		
Ski equipment (owned)	£400	£500
Ski equipment hire (per 24 hours) *	£250	£300
Ski equipment hire (total) *	£250	£300
Ski pack (per 24 hours) *	£25	£30
Ski pack (total) *	£250	£300
Piste closure (per 24 hours) *	£25	£30
Piste closure (total) *	£250	£300
Avalanche and Landslide cover (per 24 hours) *	£20	£25
Avalanche and Landslide cover (total) *	£200	£250
Section 8 – Gadget Cover		
Please note: This section is optional, if you have purchased this cover it will be shown on your policy schedule.		
Gadgets	£1,000	£1,000
Please note: the excess for any Gadget Cover claim is different to the usual policy excess and is applicable per insured person and per incident	£50 excess	£50 excess

¥ The **excess** is per person per incident, limited to two **excess** amounts if more than one **insured person** is claiming, per **trip**.

* No **excess** is applicable for sections marked.

** Claims settled on a new for old basis

Useful Information

Claims notification

If **you** need to make a medical claim please call **0204 517 9889**

If **you** are abroad and **you** require Emergency medical assistance please call **+44 (0) 204 517 9889**.

To make a claim for all sections except Section 8 - Gadget please call **0204 517 9889** or go online **hub.leisureguard.uk.axa.travel**.

To make a claim for Section 8 - Gadget please call: **0330 020 0043** or go online **<https://tiga.taurus.claims>**.

Making yourself heard

Any complaint **you** may have should in the first instance be addressed to the relevant helpline as outlined within the policy wording.

If the complaint is still not resolved, **you** can approach the Financial Ombudsman Service. Referral to the Financial Ombudsman will not affect **your** right to take legal action. Full details of addresses and contact numbers can be found within the 'Complaints procedure' section.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (**www.fscs.org.uk**) or call them on **0207 741 4100**.

This also applies to section 8 - Gadget Cover.

Cancellation Period

You are free to cancel this policy at any time. If **you** wish to cancel within 14 days of the policy issued date or the receipt of the policy documents whichever is the later, **you** may do so by contacting **us** on **01293 855 960**, or by emailing **leisureguard@rockinsurance.com** or writing to **us** for a full refund providing **you** have not travelled and no claim has been made.

Depending on when **you** cancel your policy, the following premium refunds will be made:

- Full refund if cancelled within 14 days providing **you** have not travelled, made a claim or intend to make a claim.

Where cancellation of **your** policy is due to **your** inability to travel:

- **65%** refund if cancelled before your trip starts but after 14 days from purchase or receipt of documents (whichever is later) providing **you** have not travelled, made a claim or intend to make a claim.

Changing your policy

If **you** make a change to the policy, an administration fee of £10 will be due in addition to any premium charged in relation to the change in cover.

The administration fee is non-refundable.

About your policy wording

The Insurance Contract

If **you** have any queries about **your** cover, **you** can call **us** on the number listed in the Important telephone numbers' section.

Please make sure **you** have **your** policy number when **you** call. **We** want **you** to get the most from **your** policy and to do this **you** should:

- read **your** policy wording and make sure **you** are covered for the sort of losses/incidents **you** need or require cover for.
- make sure that **you** understand the exclusions and conditions which apply to **your** policy because if **you** do not meet these conditions it may affect any claim **you** make.

Remember, no policy covers everything. **We** do not cover certain things such as, but not limited to:

- **Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section (unless **you** have contacted **us** and **we** have accepted in writing).
 - » If **you** fail to declare any **pre-existing medical conditions** **we** may refuse to deal with **your** claim or reduce the amount of any relevant claims, even if a claim is not related to an undisclosed **pre-existing medical condition(s)**.
- Losses that **we** do not state are specifically covered.
- Circumstances known to **you** before **you** purchased this insurance which could reasonably have been expected to lead to a claim.
- Any **trip** that has already begun when **you** purchased this insurance.
- Losses which occur outside of a valid **trip** (with the exception of Section 1 – Cancelling or cutting short a trip, see the definition of Insurance period for full details).

The intention of this policy is to cover the entire **trip**. The policy will need to cover the date that **your trip** begins until the date **you** return to the **UK** inclusive.

The things which are not covered by **your** policy are stated:

- In the 'General exclusions applying to **your** policy'
- Under 'What IS NOT covered' in each section of cover.

If **we** do not state that something is covered, **you** should assume that it is not covered.

Introduction

This is **your** travel insurance policy. It contains details of what is covered, what is not covered and the conditions for each **insured person** and is the basis on which all claims will be settled.

It is confirmed by the issue of the policy schedule which should be read in conjunction with this policy wording.

In return for having accepted **your** payment **we** will provide insurance in accordance with the sections of **your** policy as referred to in **your** policy schedule.

The policy schedule is part of the policy.

If **you** need to make any changes to the details contained in **your** policy schedule, **you** should contact **us** soon as possible. **We** will then advise if those changes can be made and whether any additional premium is required.

Words with special meanings

Throughout **your** policy wording, certain words are shown in **bold type**. These words have special meanings which are listed below.

Section 5a Legal Expenses and Assistance, Section 6 Personal Accident and Section 8 - Gadget Cover have unique 'Words with special meanings' which can be found at the beginning of the section.

Accident(s)/Accidental

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

Baggage

Any items which belongs to **you** which are worn, used or carried by **you** during a **trip** including **sports equipment** (but excluding **valuables**, **gadgets**, **personal money** and **important documents**).

Catastrophe

Means any of the following occur meaning **you** cannot use **your** booked accommodation:

- fire,
- flood,
- earthquake,
- explosion,
- volcanic eruption and/or volcanic ash clouds,
- tsunami,
- landslide,
- avalanche,
- hurricane,
- storm,
- civil commotion and/or civil unrest not assuming the proportions of or amounting to an uprising,
- an outbreak of food poisoning.

Close relative

Your mother, father, sister, brother, fiancé(e), wife, husband, civil partner, domestic partner, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, step parent, step child, step sibling, next of kin or **your** guardian, anyone who **you** have guardianship of or anyone for whom **you** have power of attorney.

Cut short/Cutting short

Either:

- a) **you** cutting short the **trip** after **you** leave **your home** by direct early return to **your home**.
- b) **you** attending a hospital outside **your home area** as an in-patient or being confined to **your** accommodation abroad due to **personal quarantine**, in either case for a period in excess of 24 hours.

Claims will be calculated on the number of nights of **your trip you** missed due to **your** early return or the number of nights which **you** were hospitalised, quarantined or confined to **your** accommodation.

Claims under part b), above, will only be paid for the ill/injured/quarantined/confined **insured person**, but where **we** or the Emergency Medical 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 unused travel and accommodation costs and expenses they have not used by remaining with **you**.

Excess

The amount **you** pay when you make a claim which is set out in the table of benefits.

For all sections excluding Section 8 - Gadget Cover the **excess** is per person per incident, limited to two **excess** amounts if more than one **insured person** is claiming, per **trip**.

If **you** use a Reciprocal Health Arrangement, any other arrangement with another country or private medical insurance to reduce **your** medical expenses, **you** won't have to pay an **excess**.

Gadget

For the purpose of this policy **we** will only cover the following items:

Mobile Phones, Smart Phones, Laptops (including **custom built**), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.

Please note: Accessories are not covered under this policy.

Home

Your permanent **UK** home address listed on **your** policy schedule.

Home area

For residents of **UK** excluding Channel Islands and Isle of Man **your home area** means **UK** excluding Channel Islands and Isle of Man. For residents of the Channel Islands and the Isle of Man, **your home area** means either the particular Channel Island on which **you** live or the Isle of Man depending on where **your home** is.

Important Documents

Passport, travel tickets, visas, travel permits, bio-metric card and driving licence.

Insurance Period

Cover is provided for the period of the **trip** and finishes when the **trip** ends, providing the **trip** doesn't exceed the period shown in the policy schedule. Under these policies **you** will be covered under Section 1 - Cancelling or cutting short a trip from the time **you** pay the premium.

Cover for all other sections applies for the length of each **trip**. The **insurance period** is automatically extended in the event that **your** return to **your home area** is unavoidably delayed due to an event covered by this policy, providing **you** accept alternatives offered and don't intentionally delay **your** return.

Your policy will cease if we have paid for **you** to **cut short your trip**.

Insured Person/You/Your

Each person travelling on a **trip** who is named on the policy schedule.

Insurer

The service provider, arranged by Inter Partner Assistance S.A.

Medical condition(s)

Any disease, illness or injury.

Medical practitioner

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

Package

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 and Linked Travel Arrangements Regulations 2018.

Personal Money

Travellers' and other cheques, event and entertainment tickets and pre-paid vouchers.

Personal quarantine

A period of time where **you** are suspected of carrying an infection or have been exposed to an infection and as a result are confined or isolated on the orders of a medical professional or public health board in an effort to prevent disease from spreading.

Pre-existing medical condition(s)

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** for which **you** have been prescribed medication or which **you** have received or are waiting to receive treatment including surgery, tests, or investigations) within the last 12 months.

Pregnancy Complication

- toxaemia,
- gestational hypertension,
- gestational diabetes,
- pre-eclampsia,
- ectopic pregnancy,
- molar pregnancy,
- post-partum haemorrhage,
- retained placenta membrane,
- placental abruption,
- hyperemesis gravidarum,
- placenta praevia,
- stillbirths,
- miscarriage,
- termination for medical reasons,
- any premature births more than 8 weeks (or 16 weeks in the case of a known multiple pregnancy) before the expected delivery date.

Pre-paid charges

Charges **you** have paid before **you** travel, or are contracted to pay for, including but not limited to the following: car hire, car parking, airport accommodation, airport lounge access, kennel and cattery fees, excursions, green fees and ski school fees, lift passes and hired **sports equipment**.

Costs associated with a sport or activity will only be covered providing **your** policy covers **you** for that sport or activity.

- Ski school fees, lift passes and hired **ski equipment** will only be covered provided **you** have purchased the additional Winter Sports section
- Costs associated with a sport or activity will only be covered providing **your** policy covers **you** for that sport or activity.

Public Transport

Train, tram, bus, coach, ferry service or airline flight operating to a published timetable, and pre-booked taxis.

Redundant/Redundancy

Being made unemployed through the loss of permanent paid employment (except voluntary redundancy) and at the time of purchasing the policy **you**, or **your travelling companion** had no reason to suspect that **you** would be made redundant.

Regional quarantine

Any period of restricted movement or isolation, including national lockdowns, within **your home area** or destination country imposed on a community or geographic location, such as a county or region, by a government or public authority.

Ski Equipment

Skis/snowboards (including bindings), ski/snowboard boots and ski poles.

Ski Pack

Ski school fees, lift passes and hired **ski equipment**.

Sports Equipment

Items that are usually worn, carried, used or held in the course of participating in a recognised sport. These items are only covered if in connection with a sport or activity which this policy covers **you** to participate in.

Terrorist Action

The actual or threatened use of force or violence against persons or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communications system, undertaken by any person or group, whether or not acting on behalf of or in connection with any organisation, government, power, authority or military force, when any of the following applies:

- a) the apparent intent or effect is to intimidate or coerce a government or business, or to disrupt any segment of the economy;
- b) the apparent intent or effect is to cause alarm, fright, fear of danger or apprehension of public safety in one or more distinct segments of the general public, or to intimidate or coerce one or more such segments;
- c) the reasonably apparent intent or effect is to further political, ideological, religious or cultural objectives, or to express support for (or opposition to) a philosophy, ideology, religion or culture.

Travelling Companion

Any person with whom **you** are travelling/staying or have arranged to travel/stay with. This person does not have to be insured by **your** policy.

Trip(s)

Cover is provided for the period of the **trip** and finishes when the **trip** ends, providing the trip doesn't exceed the period shown in the policy schedule. Cover is not provided during **trips home**.

Your policy is valid where the trip starts and finishes in the **UK**.

Regardless of the area of travel **you** have chosen **you** will be covered under this policy for transits and/or stopovers provided **your** transit or stop-over does not last longer than 96 hours, even if the area is not included on **your** policy schedule. **Please note:** this does not apply if **you** are in transit or have a stopover in a country or area where, prior to **your trip** commencing, the Foreign, Commonwealth & Development Office have advised against all (or all but essential) travel.

Trip(s) home

This policy also entitles **you** to a maximum of 1 (for Standard) or 2 (for Premier) return visits to **your home** before **your** intended return date (as specified on **your** policy schedule) for up to a maximum duration of 14 days excluding any return for which a claim is being made. Cover is suspended from the time **you** arrive at **your** departure point to **your home** and starts again when **you** exit the airport at **your** overseas destination following **your** return. During this period no cover is provided by the policy.

UK

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

Unattended

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

Valuables

The below list (including any associated equipment):

- Jewellery,
- Watches (manual or automatic movement watches only, and excludes smartwatches and fitness trackers which are defined as **Gadgets** and not as Valuables),
- GPS devices,
- Telecommunications equipment (excluding mobile phones).
- Telescopes,
- Binoculars,
- Cameras (analogue cameras only and excludes digital cameras which are defined as **Gadgets** and not as Valuables).

We/Us/Our

Inter Partner Assistance S.A. or ROCK Insurance Group (ROCK) on behalf of Inter Partner Assistance S.A.

You/Your/Yourself

See the definition of **insured person**.

Geographical locations

The UK

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

Europe

Albania, Algeria, Andorra, Armenia, Austria, the Azores, Baltic Islands, Belgium, Bosnia & Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Egypt, Estonia, the Faroe Islands, Finland (including Lapland), France (including Corsica), Georgia, Germany, Gibraltar, Greece (including the Greek Islands), Hungary, Iceland, Ireland (Republic of), Israel, Italy, Jordan, Latvia, Libya, Liechtenstein, Lithuania, Luxembourg, Madeira, Malta (including Gozo), Moldova, Monaco, Montenegro, Morocco, the Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain (including the Balearic Islands and the Canary Islands), Svalbard Islands, Sweden, Switzerland, Tunisia, Turkey and the Vatican City

Worldwide Excluding USA, Canada, the Caribbean & Mexico

Anywhere in the world (including those covered under Home Country and Europe) except the United States of America, Canada, the Caribbean and Mexico

Worldwide Including USA, Canada, the Caribbean & Mexico

Anywhere in the world.

About your insurance contract

Your policy is a legal contract between **you** and **us**.

The laws of the **UK** allow both parties to choose the law which will apply to this contract. However **your** policy will be governed by the law of England and Wales unless **you** and **we** have agreed otherwise.

The Insurer

This policy (except Section 8 - Gadget cover) is underwritten by Inter Partner Assistance S.A. Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK Branch office address is 106-118 Station Road, Redhill, RH1 1PR.

Inter Partner Assistance S.A. is part of the AXA Group.

Section 8 – Gadget cover is arranged, and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under permission number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The insurer is AmTrust Specialty Limited (ASL / AmTrust), whose registered office is Exchequer Court, 33 St Mary Axe, London EC3A 8AA United Kingdom and it is registered in England number 01229676. AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **we** cannot meet **our** obligations to **you**. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk) or call them on **0207 741 4100**.

This also applies to section 8 - Gadget Cover.

Our part of the insurance contract is as follows

We provide the cover set out in **your** policy wording.

Cancellation

We reserve the right to cancel the policy by providing 14 days' notice by registered post to **your** last known address on the following grounds:

- a) If **you** make a fraudulent claim
- b) If **you** are or have been engaged in criminal or unlawful activities
- c) If any policy in **your** name is added to the Insurance Fraud Register
- d) If **you** use threatening or abusive behaviour or language towards **our** staff or suppliers.

In each case no refund of premium will be made.

Duration

Please refer to **your** policy schedule for **your** selected cover.

Changing your policy

If **you** make a change to the policy, an administration fee of £10 will be due in addition to any premium charged in relation to the change in cover.

The administration fee is non-refundable.

Cancellation period

You are free to cancel this policy at any time. If **you** wish to cancel within 14 days of the policy issued date or the receipt of the policy documents whichever is the later, **you** may do so by contacting **us** on **01293 855 960**, or by emailing leisureguard@rockinsurance.com or writing to **us** for a full refund providing **you** have not travelled and no claim has been made.

Depending on when **you** cancel your policy, the following premium refunds will be made:

- Full refund if cancelled within 14 days providing **you** have not travelled, made a claim or intend to make a claim.

Where cancellation of **your** policy is due to **your** inability to travel:

- **65%** refund if cancelled before your trip starts but after 14 days from purchase or receipt of documents (whichever is later) providing **you** have not travelled, made a claim or intend to make a claim.

Conditions which apply to your policy

These are some of the conditions **you** must keep to as **your** part of the contract. The others are shown in the 'Exclusions and conditions' section. If **you** do not keep to these conditions, **we** may decline **your** claim.

You must prevent loss, theft or damage

All persons covered by **your** policy must take reasonable steps to prevent loss, theft or damage to everything covered under **your** policy.

You should not put **yourself** at needless risk (except in an attempt to save human life).

Failure to take reasonable steps to prevent loss, theft or damage will result in a deduction from any claim payment or may result in **your** claim being declined in full.

Reciprocal Health Agreements

If **you** are travelling to a country that has a reciprocal health agreement with **your home area** **you** are entitled to benefit from the health care arrangements which exists between the country **you** are visiting and **your home area**.

If **we** agree to pay for a medical expense, which has been reduced because **you** have used a reciprocal health agreement or private health insurance, **we** will not deduct the excess under Section 2 – Medical emergency and repatriation expenses.

If travelling within the EU and Switzerland **you** can apply for a UK GHIC either online at www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic or by telephoning **0300 330 1350**.

If **you** are travelling to Norway **you** may be able to use **your** UK passport to access state provided healthcare.

If travelling outside of the EU and Switzerland visit www.nhs.uk/using-the-nhs/healthcare-abroad/healthcare-when-travelling-abroad

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 or online.

Alternatively, when travelling, 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

UK citizens on a short-term visit to New Zealand are eligible for treatment (medical, hospital and related costs) 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 Health 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.

Pre-existing medical conditions

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 condition(s)**. If **you** fail to declare any **pre-existing medical condition(s)** **we** may refuse to deal with **your** claim 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 the following sections:

- Section 1 - Cancellation or Cutting Short your Trip,
- Section 2 - Medical Emergency and Repatriation Expenses,
- Section 6 - Personal Accident,

For:

1. At the time of taking out this policy:
 - a) Any **pre-existing medical condition(s)** that **you** have unless **you** have declared them when purchasing **your** policy and **we** have agreed to cover **your pre-existing medical condition(s)**.
 - b) Any **medical condition(s)** **you** have been referred for investigations at a hospital, clinic or nursing home but which **you** have not yet had a diagnosis.
 - c) Any **medical condition** affecting **you**, a **close relative** or a colleague that **you** are aware of, that could reasonably be expected to result in a claim on this policy.
2. At any time from:
 - a) Any **medical condition** or **pregnancy complication** **you** have which a **medical practitioner** has advised **you** not to travel (or would have done so had **you** sought their advice), but despite this **you** still travel.
 - b) Any surgery, treatment or investigations for which **you** intend to travel to receive (including any expenses incurred due to the discovery of other **medical conditions** during and/or complications arising from these procedures).
 - c) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
 - d) **Your** travel against any health requirements stipulated by the carrier, their handling agents or any other **public transport** provider.

*If **your** health changes after the start date of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **you** should check with **your medical practitioner** that **you** are fit to travel.*

***You** will not be covered under Section 2 – Medical emergency and repatriation expenses and Section 6 - Personal Accident if **you** travel against medical advice. **You** may be able to claim under Section 1 – Cancelling or cutting short your trip if this is medically necessary.*

Sports and other activities

The following lists detail the sports and activities that this policy 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 **you** following local laws and regulations and the use of recommended safety equipment.

If **you** are participating in any other sports or activities not mentioned, please contact **us** as **we** may be able to offer cover for an additional premium. Details of those sports and activities which **you** have purchased cover for will be added to **your** policy schedule.

You are not covered when participating in any sport professionally, or whilst racing or during a competition.

There is no cover under Section 5b – Liability for sports or activities marked with *

- | | | |
|---|---|--|
| <ul style="list-style-type: none"> • Abseiling (within organisers guidelines) • *Administrative, clerical or professional occupations • Aerobics • Aerial Safari • Airboarding • *Airsoft (wearing eye protection) • Amateur athletics (track and field) • Archaeological digging (use of hand tools only) • Archery • American Football (not the main purpose of the trip) • Aqua parking • Badminton • Ballet (amateur) • Banana boating/donuts/ inflatables behind power boat • Baseball (amateur) • Basketball (amateur) • *Battle Re-enactment (no liability) • Beach games • Bell Ringing (Campanology) • Bird Watching • Billiards/snooker/pool • BMX riding (wearing a helmet and no racing, stunts or obstacles) up to 2,500 metres above sea level • Body boarding (boogie boarding) • Board/Card/Dice Games • Bowls • Bowling | <ul style="list-style-type: none"> • Breathing observation bubble (BOB) • Bungee jumping/swoop within organisers guidelines and wearing appropriate gear • Bicycle riding/Cycling wearing a helmet where required (excluding any participation in extreme events, racing or competitions) height restricted to maximum of 2,500 metres above sea level • *Camel riding • *Camp America – counsellor • Canoeing (up to grade 2 rivers) • Capoeira – no contact – dance movement only • *Caring for children (au pair/ nanny) • *Catamaran sailing (if qualified and no racing) • Charity Bike Rides – (wearing a helmet, no racing or competitions) • Cheerleading / cheer-pom • Chess • Choir • *Clay pigeon shooting • Climbing (indoors on climbing wall only) • Cricket (amateur) • Croquet • Cross country running (non-competitive) • Curling (amateur) • Cycling (see Bicycle riding) • Dancing (including instruction) | <ul style="list-style-type: none"> • Darts • Deep sea fishing • *Dinghy sailing (no racing) • *Driving motorised vehicles (excluding Quad bikes) for which you are licensed to drive in the UK (other than in races, motor rallies or competitions) and wearing a helmet if driving a motorbike, moped, scooter, Segway or assisted bicycle and wearing a seatbelt when travelling in a motorised vehicle where a seatbelt is available for use • Falconry • Fell walking/running (up to 2,500 metres above sea level) • Fencing (training only) • Fishing • Fitness Training • Fives • Floorball • Flying as a fare paying passenger in a fully licensed passenger carrying aircraft • Flying fox (cable car) • Football (amateur only, no coaching and not main purpose of trip) • Freefall/sky diving simulator • Frisbee/ultimate frisbee • Gaelic Football / GAA Football (not main purpose of trip) • *Glass bottom boats/bubbles • *Go karting (amateur only and within organisers guidelines) • Golf |
|---|---|--|

- Great Wall of China
- *Gondola / Punting (passenger or 'driver')
- Handball (amateur)
- Helicopter rides (as a fare paying passenger in licensed aircraft)
- High rope activities (within organisers guidelines)
- *Hobie catting (if qualified and no racing)
- Horse riding (wearing a helmet and 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**)
- Husky/horse/reindeer sledging or sleigh riding as an activity as a passenger only with a local driver and not on snow
- Hydro zorbing
- Indoor climbing (on climbing wall)
- In-line skating/roller blading (wearing pads and helmets)
- Indoor skating/skateboarding (wearing pads and helmets)
- Indoor skydiving (wearing pads and helmets)
- Ice skating
- Javelin throwing (amateur)
- *Jet boating (excluding racing and/or competitions)
- Jogging
- *Karting (wearing a helmet and no racing)
- Kayaking (up to grade 2 rivers)
- Korfball (amateur)
- Land surfing
- Light aircraft sightseeing (as a fare paying passenger in licensed aircraft)
- Mountain Biking (wearing a helmet and no racing) up to 2,500 metres above sea level
- Netball (amateur)
- Octopush
- Orienteering
- Padel Tennis
- *Paint balling/war games (wearing eye protection)
- Parasailing/parascending – over water
- Pedalos / aqua trike
- Pilates
- Pony trekking (wearing a helmet)
- *Power boating
- Racket ball
- Rambling
- Refereeing (amateur only)
- Ringos
- Roller skating/blading/in line skating (wearing pads and helmets)
- Rounders (amateur)
- Rowing (no racing)
- Running (non-competitive, not part of a triathlon and not a marathon of any type)
- Safari trekking/tracking in the bush (must be organised tour)
- *Sailing/yachting (if qualified or accompanied by a qualified person and no racing)
- Sail boarding/wind surfing
- Sand boarding/sand dunes/sand surfing/sand skiing
- *Sand yachting (no racing)
- Scuba diving up to depth of 18 metres (if qualified or accompanied by qualified instructor and not diving alone, not involved in cave diving and not involved in air travel until more than 24 hours have elapsed after **your** last dive)
- Sea canoeing/kayaking (within sight of land)
- *Segway riding (organised tours only, wearing correct safety equipment including a helmet)
- Shooting/small bore target/rifle range shooting (within organisers guidelines)
- Skateboarding (wearing pads and helmets)
- Squash
- Sledging/sleigh riding as a passenger (pulled by horse or reindeer) with a maximum of two nights for Lapland **trips**
- Snorkelling
- Softball (amateur)
- Spear fishing (without tanks)
- *Speed sailing (no racing)
- Stand Up Paddle boating
- *Students working as counsellors or university exchanges for practical course work (non-manual)
- Surfing (including on board surf simulators)
- Swimming (excluding competitions or racing or channel swims)
- Swimming with dolphins/whales/ whale sharks (inside a cage)
- Swimming/bathing with elephants
- Sydney harbour bridge (organised and walking across clipped onto a safety line)
- Table tennis
- *Tall ship crewing (no racing)
- Ten pin bowling
- Tennis
- Trampolining
- Tree canopy walking
- Trekking/hiking/walking/hill walking up to 2,500 metres above sea level
- *Trike riding (organised tours only, wearing correct safety equipment including a helmet)
- Tug of war
- Volleyball
- Wake boarding
- Walking with Elephants and Riding Elephant
- *War games/Paintballing (wearing eye protection and no liability cover)

- Water polo (amateur)
- Water skiing/water ski jumping
- Whale watching
- White water canoeing/kayaking/touring/rafting up to grade 2 rivers
- Wicker basket tobogganing
- Wind surfing/sailboarding
- Wind tunnel flying (pads and helmets to be worn)
- Yoga
- *Zap cats
- Zip lining/trekking (safety harness must be worn)
- Zorbing/hydro zorbing/sphering

Winter Sports and Activities

Winter Sports and activities that can be covered if the additional premium has been paid and shown as purchased in **your** policy schedule.

There is no cover under Section 5 – Legal and Liability for sports or activities marked with *

- | | | |
|--|--|---|
| • blade skating | • *ski - dooing/snow mobiling | • snowboarding - off piste** with a guide |
| • cross country skiing/nordic skiing | • ski biking | • snow bobbing |
| • Dogsledding (on recognised trails) Covered as standard, if Winter Sports upgrade purchased | • ski boarding | • *snow carting |
| • dry slope skiing | • ski run walking | • snow carving (using non powered hand tools only and not working above 3 metres from the ground) |
| • glacier skiing/walking | • skiing - on piste** | • *snow go karting (no liability cover) |
| • husky dog sledding (organised, non-competitive and with experienced local driver) | • skiing - big foot | • *snow mobiling/skidooing (no liability cover) |
| • ice cricket | • skiing - cross country | • *snow scooting |
| • ice go karting (within organisers guidelines and no liability cover) | • skiing - mono | • *snowcat driving |
| • ice windsurfing (no liability cover) | • skiing - nordic | • snow shoe walking |
| • ice hockey | • skiing - off piste** with a guide | • snow tubing |
| • kick sledging | • skiing alpine | • telemarking |
| • ski - blading | • *sledding/sleigh riding (pulled by horse or reindeer as a passenger) | • winter walking (using crampons and ice picks only) |
| | • sledging/tobogganing on snow | |
| | • snow biking | |
| | • snow blading | |
| | • snowboarding on piste** | |

** Off piste is areas of snow that have not been specially prepared for skiing on within a resort boundary, this doesn't include transiting between recognised and marked ski runs.

Important conditions relating to your policy

- **Your** policy automatically extends to provide cover if **you** are unable to return **home** by the end of the **insurance period** due to an event which is covered under the policy, providing **you** accept alternatives offered and don't intentionally delay **your** return.
- **Your** policy covers only persons permanently resident in the **UK** and registered with a **UK** GP.
- **Your** policy is valid when travelling abroad where the **trip** starts and finishes in the **UK**.
- Claims will only be considered if the cause of the claim falls within the **insurance period**.

Policy information

If **you** would like more information or if **you** feel the insurance may not meet **your** needs, please telephone **01293 855 960** or email leisureguard@rockinsurance.com.

Important Telephone Numbers

If you are abroad and need urgent assistance please contact the Emergency Medical Assistance Service on:

+44 (0) 204 517 9889

To discuss your policy please call:

01293 855 960

To discuss a claim for all sections except Section 8 - Gadget Cover please call:

0204 517 9889

To make a claim under Section 8 - Gadget Cover please call:

0330 020 0043

Making a claim

If **you** are abroad and need urgent assistance please contact the Emergency Medical Assistance Service on **0204 517 9889**.

How to make a claim for any of the following:

For all claims follow these steps:

1. Find the relevant section listed below and ensure that **you** have all the claims evidence **we** require. All claims evidence must be supplied at **your** own expense.
2. Please remember to keep copies of all correspondence **you** send to **us** for **your** future reference.

Claims evidence

In all claims **you** must provide details of any household, travel or other insurance under which **you** could also claim.

Claims evidence will be at **your** own expense.

Section 1 - Cancelling or cutting short a trip

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses
- Tour Operator's cancellation invoice or unused flight tickets.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.
- Confirmation from a **medical practitioner** that **you** or **your** travelling companion are not fit to travel.
- Confirmation from the Clerk of the Courts office that **you** are required for Jury Service or as a witness in a court of law.
- Confirmation from **your** employer/**your travelling companion's** employer of redundancy and period of employment or leave cancelled.
- A letter from **your** tour operator's representative, hotel or accommodation provider where appropriate.
- Confirmation of the delay to **Public Transport** from the company involved.
- Original Police report including crime reference number or incident report, obtained within 24 hours of the incident or as soon as possible after that.
- Confirmation from a relevant authority that **you** have been instructed to stay at/return **home**.

- A copy of a death certificate, where appropriate.

Section 2 - Medical emergency and repatriation expenses

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Receipts or bills for all in-patient/outpatient treatment or emergency dental treatment received.
- Receipts or bills for taxi fares to or from hospital claimed for, stating details of the date, name and location of the hospital concerned.
- Hospital, doctor, dentist, pharmacist receipts and all receipts for additional expenses; and (if travelling in Europe) a copy of **your** Global Health Insurance Card (GHIC).
- Receipts or bills or proof of purchase for any other transport, accommodation or other costs, charges or expenses claimed for, including calls to the Emergency Medical Assistance Service.
- In the event of death, a copy of the death certificate and receipts or bills for funeral, cremation or repatriation expenses.
- Information and medical history from **your** GP (if this is requested **you** may need to sign a release form with **your** surgery to obtain this).
- Details of any travel, private medical or other insurance under which **you** could also claim.

Section 3 - Disruption or delay to travel plans

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Tour Operator's cancellation invoice or unused flight tickets.
- Confirmation from the carrier of the reason and duration of **your** delay.
- Confirmation from a garage/motoring organisation that breakdown assistance was provided.
- Evidence of service history and/or MOT history for **your** vehicle.
- Confirmation of the delay to **public transport** from the company involved.
- Confirmation from the Police (if involved) of the circumstances giving rise to the claim.
- Written confirmation that no refund is available in respect of privately booked accommodation and evidence of payment for that accommodation.

Section 4 – Personal belongings and money

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Courier's report/Property Irregularity Report (PIR) from the carrier (this must be obtained immediately **you** are aware of an incident).
- A Police report including crime reference number or incident report, from the local Police in the country where the incident occurred for all loss, theft or attempted theft
- Proof of purchase (e.g. original receipts, valuations issued prior to the loss, cash withdrawal slips and credit/debit card statements etc.).
- Written estimate for the cost of repair or written confirmation that the item is damaged beyond repair, where appropriate.
- Household Contents policy details.
- All travel tickets and tags for submission.
- A letter from the carrier confirming the number of hours **your baggage** was delayed for.

Section 5 – Legal and liability

Section 5a - Legal expenses and assistance

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Relevant documentation and evidence to support **your** claim, including photographic evidence.

- Details of any travel or other insurance under which **you** could also claim.

Section 5b - Personal liability

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Any claim form, summons, or other legal document as soon as **you** receive them.
- Any reasonable information or help **we** need to deal with the case and **your** claim.

Section 6 – Personal accident

To make a claim under this section of **your** policy where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Detailed medical report from **your** consultant.
- Confirmation of executor or administrator of the estate.
- A copy of a death certificate, where appropriate.

Section 7 – Winter Sports

Please note: This section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.

To make a claim under this section of **your** policy, where relevant **you** must provide **us** with:

- Tour Operator's booking invoice or other evidence of **your trip**.
- Tour Operator's cancellation invoice or unused flight tickets.
- 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.
- 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.

Section 8 - Gadget Cover

Please note: This section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.

Please read **our** Claims Guide and complete the Claim Form, found at <https://tiga.taurus.claims> or contact the **claims administrator** on **0330 020 0043** or leisureguard.tiga@taurus.gi.

You must follow the process set out below or **your claim may not be paid**

- a) Report the **theft** or loss of **your gadget** to **your** network provider within 24 hours of discovery so they can blacklist **your** handset/item (where this is applicable).
- b) Report the **theft, loss** or **malicious damage** of **your gadget** to the Police, local to where the **theft** or **loss** happened, within 24 hours of discovering the **theft** or **loss** and get a crime reference number and a copy of the police report.
- c) Give the **claims administrator** the **proof of purchase** for the **gadget you** are claiming for. This **proof of purchase** must show that **you** own that particular **gadget**, which may include the IMEI number or serial number (where applicable in respect of mobile phones and laptops) and other identifying details where appropriate.
- d) Give the **claims administrator** the **proof of usage** (in respect SIM enabled devices) from **your** network provider that confirms the mobile phone has been in use since the start of **your trip** and up to the time of the **theft** or **loss**.

- e) Complete and return any claim form or documents asked for by the **claims administrator** as soon as possible and send any other requested documents to support **your** claim. For example photo ID and proof of address.
- f) Not attempt to repair the item **yourself** or use an unauthorised repairer as this will not be covered.
- g) Not format **your gadget(s)** in a way that makes it impossible to get the date it was last used.
- h) Pay the excess asked for by the **claims administrator**.
- i) Give details of any other contract, guarantee, warranty or insurance that may apply to the **gadget** including, for example, household insurance. (Where it is appropriate, a portion of the claim may be recovered direct from these Insurers).

Repair and Replacement Equipment

Please note: This is not a 'new for old' insurance policy. Where **we** replace the **gadget(s)**, the replacements will be pre-owned, refurbished or remanufactured (not brand new). It might not be possible to replace **your gadget** with the same colour or finish, where this is not possible an alternative colour or finish will be provided.

- a) If **your** claim is agreed and **your gadget** is beyond economical repair, **we** will try to replace it with a **gadget** of the same specification or the equivalent value taking into account the age and condition of the **gadget**.
- b) For **theft** and **loss** claims - if the claim is agreed and **your gadget** must be replaced, **we** will try to replace it with a **gadget** of the same specification or the equivalent value taking into account the age and condition of the **gadget**.
- c) Repairs or replacements will only be made in the United Kingdom.
- d) Where the original **gadget** is replaced, the original **gadget** becomes our property and must be returned to the **claims administrator** immediately. Please call the **claims administrator** on **0330 020 0043** and they will provide details for its return.
- e) All repairs to **gadgets** are issued with a 3-month warranty (the **gadget** must be returned to the **claims administrator** if **you** make a claim under the **Taurus warranty**).
- f) All replacement items are issued with a 12-month warranty (the item must be returned to the **claims administrator** if **you** make a claim under the **Taurus warranty**).
- g) If **your** existing accessories do not work with the replacement item provided, **we** will cover the cost of the accessories, if **you** supply a **proof of purchase** for any replacements.
- h) **Taurus warranty** claims for **gadget(s)** damaged in transit will only be paid where they are reported to the **claims administrator** on **0330 020 0043** within 48 hours of delivery and the packaging is retained to allow an investigation to be carried out.

Exclusions and conditions

These conditions apply throughout **your** policy. **You** must comply with them to have the full protection of **your** policy.

If **you** do not comply with them **we** may take one or more of the following actions:

- cancel **your** policy
 - declare **your** policy void (treating **your** policy as if it never existed)
 - change the terms and/or premium of **your** policy
 - refuse to deal with all or part of any relevant claim or reduce the amount of any relevant claim payment.
1. Providing accurate and complete information
When taking out, renewing or making changes to this policy, **you** must take reasonable care to provide accurate and complete answers to all questions. **We** may ask **you** to provide further information and/or documentation to ensure that the information **you** provided when taking out, making changes to or renewing **your** policy was accurate and complete. Failure to do this may impact or invalidate any claim **you** make.
 2. Changes in **your** circumstances
You must tell **us** as soon as reasonably possible if **your** circumstances change or if any of the information shown in **your** policy schedule changes during the **insurance period**.
 3. **We** may not pay **your** claim if **you** do not:
 - Take all possible care to safeguard against **accident**, injury, loss, damage or theft.
 - Give **us** full details of any incident which may result in a claim under **your** policy as soon as is reasonably possible.
 - Pass on to **us** every claim form, summons, legal process, legal document or other communication in connection with the claim.
 - Provide all information and assistance that **we** may reasonably require at **your** expense (including, where necessary, medical certification and details of **your** household insurance). **We** will only ask for information relevant to **your** claim.
 4. **You** must not admit liability for any event, or offer to make any payment, without **our** prior written consent.
 5. The terms of **your** policy can only be changed if **we** agree. **We** may require **you** to pay an additional premium before making a change to **your** policy.
 6. **You** must start each **trip** from **your home** in the **UK** and return to **your home** in the **UK** at the end of each **trip**.
 7. **You** agree that **we** can:
 - Make **your** policy void where any claim is proven to be fraudulent.
 - Share information with other insurers to prevent fraudulent claims via a register of claims. A list of participants is available on request. Any information **you** supply on a claim, together with information **you** have supplied at inception of **your** policy and other information relating to a claim, may be provided to the register participants.
 - Take over and act in **your** name in the defence or settlement of any claim made under **your** policy.
 - Take over proceedings in **your** name but at **our** expense to recover for **our** benefit the amount of any payment made under **your** policy.
 - Obtain information from **your** medical records (with **your** permission) for the purpose of dealing with any cancellation or medical claims. No personal information will be disclosed to any third party without **your** prior approval.
 8. **We** will not pay **you** more than the amounts shown in the Table of Benefits, these are subject to per **insured person** and per **trip** limits.

9. If at the time of any incident which results in a claim under this policy, there is another insurance covering the same loss, damage, expense or liability **we** will not pay more than **our** proportional share (not applicable to Section 6 – Personal Accident)
10. No insurer shall be deemed to provide and no insurer shall be liable to pay any claim or provide any benefit here under to the extent that the provision of such cover, payment or such claim of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the European Union, **UK** or United States of America.

General exclusions applying to your policy

Your policy does not cover **you** for any claim directly or indirectly resulting from any of the following:

1. Under all sections, any claim arising from a reason not listed under What is covered.
2. **Pre-existing medical condition(s)** as described in **Pre-existing medical condition(s)** section.
3. Any claims where **you** were not fit to undertake **your trip** when booking **your trip** or purchasing **your** policy whichever is the later.
4. **Your** failure to obtain any recommended vaccines, inoculations or medications prior to **your trip**. Consideration will be given where **you** were medically unable to have any vaccination which is supported by **your** medical records.
5. **Your** inability to travel due to **your** failure to hold, obtain or produce a valid passport or any required visa in time for the booked **trip**.
6. Any circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to a claim under this policy.
7. Events which are caused by any of the following which were already taking place at the beginning of any **trip** or prior to purchasing **your** policy or booking or booking **your trip**:
 - war,
 - invasion,
 - acts of foreign enemies,
 - hostilities or
 - warlike operations (whether war be declared or not),
 - civil war,
 - **terrorist action**,
 - rebellion,
 - revolution,
 - insurrection,
 - civil commotion and/or
 - civil unrest assuming the proportions of or amounting to an uprising, military or usurped power
 - Nuclear, chemical or biological attack.
8. **Your** travel to a country, specific area or event when the Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or regulatory authority in a country to/from which **you** are travelling has advised against all or all but essential travel (cover will be excluded under all sections other than claims arising from new FCDO advice resulting in **you** not being able to travel or **cutting short the trip** before completion, as provided for under Section 1 - Cancelling or cutting short a trip).

*For example if **you** book a **trip** to an area the FCDO has advised against all or all but essential travel and that advice was in place when **you** booked and **you** have to claim, no cover will be in place.*
9. Confiscation or destruction of property by any Customs, Government or other Authority of any country.

10. Engaging in sports or activities which are not covered on **your** policy, there are many sports and activities which are covered as standard under the policy, please refer the Sports and Activities Section.
11. **Your** wilfully self-inflicted injury or illness.
12. Any claim related to euthanasia.
13. **You** are not covered for any claim arising directly or indirectly from:
 - **Your** consumption of alcohol, drugs and/or solvents impairing **your** physical ability and/or judgement.
 - **You** abusing alcohol, drugs and/or solvents.
 - **You** suffering from the symptoms of or illness due to alcohol, drug and/or solvent dependence and/or withdrawal.
14. **You** putting **yourself** at needless risk (except in an attempt to save human life).
15. **Your** own unlawful action or any criminal proceedings against **you**.
16. **Your** manual work involving the lifting or carrying of heavy items in excess of 25 kgs, use of power tools or machinery, work involving the use of scaffolding or ladders, working at a height above 6m, any electrical or construction work or any form of work underground
17. Any other loss, damage or additional expense following on from the event for which **you** are claiming, unless **we** provide cover under this insurance, this includes any claim for loss of enjoyment for any **trip**. *Examples of such loss, damage or additional expense would be the cost of replacing locks after losing keys, costs incurred in preparing a claim, loss of earnings following injury, illness or disease or not being able to enjoy the **trip** due not enjoying **your trip** due to poor weather.*
18. Any amount recoverable from any other source.
19. **You** gaining access to controlled or restricted areas and/or the unauthorised use of swimming pools outside of the specified opening times. When travelling **you** must adhere to the guidelines issued for controlled areas, swimming pools etc.
20. **You** climbing on or jumping from a vehicle, building, bridge, scaffolding, balcony or climbing or moving from any 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.
21. Any claim where **you** are not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle.
22. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
23. Any person not insured or named on this policy. This policy is not intended to cover any costs which relate to anybody not insured on this policy; with this in mind please ensure that all persons travelling have sufficient insurance to cover their needs. This applies even where **you** have paid for the additional costs for example, if **you** have paid for another person's travel or accommodation costs. The only exception to this is if cover is agreed for someone to remain with **you** in the event of an illness or injury and the Medical Assistance team agree for another person to remain with **you**.
24. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.
25. Loss or damage due to depreciation (loss in value), variations in exchange rate.
26. Any claim which happens during a **trip(s) home**.

Your Cover

Section 1 - Cancelling or cutting short a trip

Introduction

The purpose of this section is to help **you** if **you** have to cancel or **cut short your trip** as a result of one of the reasons listed below under the heading of 'What is covered'. However, under certain circumstances, **your** tour operator or transport provider may be responsible for refunding **your** costs. If the loss **you** have suffered is covered by the compensation scheme of **your** tour operator or transport provider **we** will not provide cover for it under this policy. **You** may also be covered by **your** credit/debit card provider if the services **you've** paid are not provided as agreed e.g. if company becomes insolvent.

For further information on the cover provided by **your** tour operator, **your** airline or **your** credit/debit card provider please contact them directly.

The Denied Boarding Regulation (Regulation 261/2004 EC)

You may be entitled to compensation from **your** airline under The Denied Boarding Regulation (Regulation 261/2004 EC) if **your** flight:

- Departs from an EU airport, it can be operated by any airline, and/or
- Arrives at an EU airport and is operated by an EU airline

The regulation establishes the minimum rights for air passengers to ensure they are treated fairly in the event of one of the following:

1. Denied Boarding - Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight - Has **your** flight been cancelled?
3. Long Delays - Has **your** flight been delayed for three hours or more?
4. Baggage - Has **your** checked-in baggage been damaged, delayed or lost?
5. Injury and Death by Accident(s) - Have **you** been injured during **your** flight?
6. Package Holidays - Did **you** get what **you** booked?

For full details of your entitlements, visit

Delays and cancellations | UK Civil Aviation Authority (caa.co.uk)

What is covered

Cover for cancelling a trip

We will pay **you** up to the amount shown in the Table of Benefits for **your** proportion only of **your** irrecoverable unused travel and accommodation costs and other **pre-paid charges** if **you** have to cancel **your trip** following any of the reasons which are shown in the table below.

Cover for cutting short your trip

We will pay **you** up to the amount shown in the Table of Benefits for **your** proportion only of **your** unused travel and accommodation costs and other **pre-paid charges** together with any reasonable additional travel and expenses if **you** have to **cut short your trip** following any of the reasons which are shown in the table below

If **you** need to cancel or **cut short your trip**, any **pre-paid charge** relating to Winter Sports will only be covered if **you** have the relevant cover under Section 7.

Cover for the following events:	Cover for cancelling a trip	Cover for having to cut short your trip
The death, injury due to an accident , illness, disease, or pregnancy complication of you , your travel companion or your close relative .	✓	✓
Compulsory personal quarantine , jury service attendance or being called as a witness at a Court of Law (other than in an advisory or professional capacity) of you or your travelling companions or the Police or other authorities requesting you to stay at or return home .	✓	✓
Catastrophe	✓	✓
Redundancy of you or your travel companion .	✓	✓
You or your travel companion have leave withdrawn and are a member of the Armed Forces (including reserves and territorial), Emergency Services, medical or nursing professions (in the public sector) or Senior employees of the Government.	✓	✓
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country which you are travelling to advising against all travel or all but essential travel within 21 days of your departure date, but not including where advice is issued due to a pandemic or regional quarantine .	✓	✗
The Travel Advice Unit of the Foreign, Commonwealth & Development Office (FCDO) or other regulatory authority in a country in which you are travelling in advising you to evacuate or return to your home area , providing the advice came into force during your trip .	✗	✓
No suitable alternative public transport is provided within 12 hours of the scheduled time of departure following delay or cancellation of your public transport , or you being involuntarily denied boarding (because there are too many passengers for the seats available).	✓	✗

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

- You** must get the prior approval of the Emergency Medical Assistance Service to confirm it is necessary to return **home** prior to having to **cut short your trip** for any of the reasons listed above.
- 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.
- You** must provide a written police report as evidence if a claim is made due to the theft of **your** passport and /or visa.

What is not covered

- The **excess**.
- Any claim arising from a reason not listed in the 'what is covered' section
- Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
- Any claim where **you** cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (FCDO), or any other equivalent government body in another country, advises against travel due to a pandemic.
- Circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** which could reasonably have been expected to lead to cancelling or **cutting short the trip**.

6. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** following **cutting short your trip**. In addition if **you** have not purchased a return ticket, **we** will not cover any costs incurred whilst returning **you** to **your home** unless agreed by the Emergency Medical Assistance Service.
7. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
8. **Pre-existing medical conditions** as described in the **Pre-existing medical conditions** section.
9. Any claims for **redundancy** that are voluntary, including compromise agreement or resignation. **We** will also not cover misconduct or dismissal.
10. Costs paid for using any reward scheme (for example Avios or supermarket loyalty points) unless evidence of specific monetary value can be provided.
11. Any property maintenance costs or fees incurred by **you** as part of **your** involvement in a Timeshare or Holiday Property Bond scheme.
12. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
 - c) **Your** credit or debit card provider or Paypal.
13. Any costs for **your Package** holiday if it was cancelled by **your** travel provider or **you** were unable to travel due to a change in FCDO travel advice.
14. Denied boarding due to **your** anti-social behaviour, drug use, alcohol or solvent abuse or **your** inability to provide any valid **important documents** or other documentation required by the **Public Transport** operator or their handling agents.
15. Pregnancy, without any accompanying pregnancy complication. This policy excludes any costs incurred as a result of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
16. The death or illness of any pet or animal.
17. **Your** unused and/or additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator.
18. Any claim due to a **regional quarantine**.
19. Any claim from **you** not wanting to travel due to the need to quarantine on return to **your home area**.
20. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel. Consideration will be given where **you** were medically unable to have any vaccination which is supported by **your** medical records.
21. Any additional costs for tests/documentation the government or other regulatory authority introduce and are needed in order for **you** to travel to/from/in **your** destination or to return to **your home area** regardless of whether **you** knew when booking or not.
22. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 2 - Medical emergency and repatriation expenses

Introduction

The purpose of this section is to help **you** if **you** require unforeseen emergency medical treatment whilst on a **trip**. Under certain circumstances, **you** may be covered by a reciprocal health agreement, **you** can find out more about these under the Reciprocal Health Agreement Section.

What is covered

We will pay **you** up to the amount shown in the Table of Benefits for the following expenses which are necessarily incurred during a **trip** as a result of **you** suffering unforeseen injury due to an **accident**, illness, disease and/or **personal quarantine**:

1. Emergency medical, surgical, hospital, ambulance and medical fees and charges incurred outside of **your home area**.
2. Emergency dental treatment for the immediate relief of pain only incurred outside of **your home area**.
3. Up to the amount shown in the Table of Benefits for every complete 24 hour period **you** are in hospital or confined to **your** accommodation on the advice of a **medical practitioner** and towards meal expenses for a nominated person who is staying or travelling with **you**.
4. Costs of telephone calls to and from the Emergency Medical Assistance Service notifying and dealing with the problem for which **you** are able to provide evidence.
5. The cost of taxi fares for **your** travel to or from hospital relating to **your** admission, discharge or attendance for outpatient treatment or appointments and/or for collection of medication prescribed for **you**.
6. If **you** die outside **your home area** the cost of funeral expenses abroad plus the cost of returning **your** ashes or **your** body to **your home**. If **you** die on a **trip** within **your home area** the reasonable additional cost of returning **your** ashes or body to **your home**.
7. Additional transport and/or accommodation expenses incurred, up to the standard of **your** original booking, if it is medically necessary for **you** to stay beyond **your** scheduled return date.

This includes, with the prior authorisation of the Emergency Medical Assistance Service:

- a) Reasonable additional transport and/or accommodation expenses for someone to stay with **you** or travel to **you** from the **UK** or escort **you home**.
 - b) Additional travel expenses to return **you** to **your home** or a suitable hospital nearby if **you** cannot use the return ticket.
 - c) Reasonable additional accommodation expenses if **you** have to move accommodation nearer the hospital following the extended stay.
 - d) Reasonable taxi or hire car costs for **your** travel to and from the hospital only.
8. With the prior authorisation of the Emergency Medical 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 the Emergency Medical Assistance Service agree otherwise, if the Emergency Medical Assistance Service confirm an alternative method of travel is required this will only apply for the ill or injured **insured person**.
 9. Reasonable costs for one person or a specialist vehicle recovery company to collect and return **your** vehicle if **you** were not able to drive the vehicle to **your home** following **your** illness/injury/death.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must tell the Emergency Medical Assistance Service as soon as possible of any injury due to an **accident**, illness or disease which requires **your** admittance to hospital as an in-patient or before any arrangements are made for **your** repatriation.

2. If **you** suffer injury due to an **accident**, illness or disease **we** reserve the right to move **you** from one hospital to another and/or arrange for **your** repatriation to the **UK** at any time during the **trip**. **We** will do this, if in the opinion of the Emergency Medical 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.
3. This is not a private medical insurance policy. 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 not provide any cover under the following sections:

- Section 1 - Cancelling or cutting short a trip
- Section 2 - Medical emergency and repatriation expenses
- Section 6 - Personal accident

We will then refuse to deal with claims from **you** for any further treatment and/or **your** repatriation to **your home area**.

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

What is not covered

1. The **excess** (except under point 2 and point 3 of What is covered).
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. Any claim caused by participating in a sport or activity where the policy doesn't cover the sport or activity which **you** are taking part in.
4. Pregnancy, without any accompanying **pregnancy complication**. This policy excludes any costs incurred as a result of normal pregnancy or childbirth. This section is designed to provide cover for unforeseen events, **accidents**, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
5. **Pre-existing medical conditions** as described in the **pre-existing medical conditions** section unless **we** have agreed in writing to cover **you**.
6. The cost of **your** unused original tickets where **you** or **we** have paid for **you** to come **home** following **cutting short your trip** or had to extend **your trip**. In addition if **you** have not purchased a return ticket, **we** will deduct the cost of an economy flight (based on the cost on the date **you** come **home**) from any costs **we** have incurred whilst returning **you** to **your home**.
7. Any claims arising directly or indirectly from:
 - a) The cost of treatment or surgery, including exploratory tests, which are not related to the injury due to an **accident** or illness which necessitated **your** admittance into hospital.
 - b) Any expenses which are not usual, reasonable or customary to treat **your** injury due to an **accident**, illness or disease as advised by **our** chief medical officer.
 - c) Any form of treatment or surgery which in the opinion of the Emergency Medical Assistance Service or **us** (based on information provided by the **medical practitioner** in attendance), can be delayed reasonably until **your** return to **your home area**.
 - d) Expenses incurred in obtaining, replenishing or replacing medication, which **you** know **you** will need at the time of departure or which will have to be continued whilst on **your trip**.
Where possible and with the agreement of **your medical practitioner**, **you** should always travel with plenty of extra medication in case of travel delays.
 - e) Additional costs arising from single or private room accommodation.
 - f) Treatment or services provided by a health spa, convalescent, physiotherapist or nursing home or any rehabilitation centre unless agreed by the Emergency Medical Assistance Service.

- g) Any costs incurred by **you** to visit another person in hospital or costs incurred by others to visit **you** in hospital.
 - h) Any expenses incurred after **you** have returned to **your home area**.
 - i) Any expenses incurred in the **UK**:
 - i. for private treatment, or
 - ii. which are funded by, or are recoverable from the Health Authority in **your** usual **country of residence**, or
 - iii. which are funded by a reciprocal health agreement between these countries and/or islands.
 - j) 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.
 - k) Any expenses incurred after the date on which **we** attempt to move **you** from one hospital to another and/or arrange for **your** repatriation but **you** decide not to be moved or repatriated.
8. Expenses incurred for medical tests required in the area **you** are travelling to/in/from or returning to **your home area**, or by the **public transport** provider (unless specifically needed for a repatriation arranged by our Emergency Assistance Line).
9. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

You should also refer to the **Pre-existing medical conditions** section.

Section 3 - Disruption or delay to travel plans

Introduction

The purpose of this section is to help **you** if **you** experience certain disruptions to **your** travel plans and **you** are left out of pocket. However, under certain circumstances, **your** tour operator or transport provider may be responsible for providing assistance and compensation. If the loss **you** have suffered is covered by the compensation scheme of **your** tour operator or transport provider **we** will not provide the same cover under this policy. **You** may also be covered by **your** credit/debit card provider if the services **you've** paid for are not provided as agreed e.g. if a company becomes insolvent.

For further information on the cover provided by **your** tour operator, **your** airline visit or **your** credit/debit card provider please contact them directly.

The Denied Boarding Regulation (Regulation 261/2004 EC)

You may be entitled to compensation from **your** airline under The Denied Boarding Regulation (Regulation 261/2004 EC) if **your** flight:

- Departs from an EU airport, it can be operated by any airline, and/or
- Arrives at an EU airport and is operated by an EU airline

The regulation establishes the minimum rights for air passengers to ensure they are treated fairly in the event of one of the following:

1. Denied Boarding - Have **you** been denied boarding because the airline did not have enough seats on the flight?
2. Cancelled Flight - Has **your** flight been cancelled?
3. Long Delays - Has **your** flight been delayed for three hours or more?
4. Baggage - Has **your** checked-in baggage been damaged, delayed or lost?
5. Injury and Death by Accident(s) - Have **you** been injured during **your** flight?
6. Package Holidays - Did **you** get what **you** booked?

For full details of your entitlements, visit

Delays and cancellations | UK Civil Aviation Authority (caa.co.uk)

What is covered

1. Missed Departure

If **you** fail to arrive at the departure point in time to board the **public transport** on which **you** are booked to travel as a result of:

- a) the failure of other **public transport** or
- b) an accident to or breakdown of the vehicle in which **you** are travelling whilst on **your** journey to **your** departure point or
- c) an accident, breakdown or an unexpected traffic incident happening which causes an unexpected delay whilst on **your** journey to **your** departure point or
- d) strike or adverse weather conditions,

Then **we** will pay **you** up to the amount shown in the Table of Benefits for reasonable additional accommodation (room only) and **public transport** costs (economy only) so that **you** may continue your trip.

2. Delayed Arrival

If **you** arrive later than planned at **your** destination due to a delay of **public transport** **we** will pay **you** up to the amounts shown in the Table of Benefits for each period of delay **you** suffer up to the maximum shown.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must seek financial compensation, assistance or a refund of **your** costs from **your** travel provider and invoke **your** rights under EU Air Passenger Rights legislation in the event of cancellation or delay of flights if applicable.
2. **You** must allow enough time to arrive at the departure point and check in for **your** outward or return journey.

What is not covered

1. The **excess** (except under point 2 of what is under What is covered).
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
4. Any strike or adverse weather that was publicly announced prior to **you** purchasing **your** policy or within 7 days of booking any trip.

An example of publicly announced adverse weather would be the point which an impending weather event is officially named by the Met Office, Environment Agency or any similar body.

5. Any unused or additional costs incurred by **you** which are recoverable from:
 - a) The providers of the accommodation, their booking agents, travel agent or compensation scheme.
 - b) The providers of the transportation, their booking agents, travel agent, compensation scheme or ATOL.
 - c) **Your** credit or debit card provider or Paypal.
6. Any travel and accommodation costs, charges and expenses where the **public transport** operator has offered reasonable alternative travel arrangements within the timeframe shown in the Table of Benefits of the scheduled time of departure.
7. Claims arising from:
 - a) Breakdown of any vehicle owned by **you** which has not been maintained in accordance with manufacturer's instructions or in the event of an accident or breakdown when a repairers report is not provided.

- b) Any costs incurred as a result of **you** not planning **your** journey correctly, **you** must allow enough time to complete **your** journey and arrive at the time stipulated by the travel provider.
 - c) Any property maintenance costs or fees incurred by **you** as part of **your** involvement in a Timeshare or Holiday Property Bond scheme are not covered.
 - d) Any inbound **public transport** cancelled by a provider due to **you** missing **your** outbound **public transport**.
8. Any costs associated with rearranging **your** travel plans due to the **public transport** provider changing their scheduled timings which in turn impacts **your** planned itinerary.
 9. Any claim where **you** were unable to take **your public transport** due to delays in security and/or customs.
 10. Any costs for **your Package** holiday if it was cancelled or impacted by **your** travel provider.
 11. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
 12. **Your** unused and/or additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport operator**.
 13. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 4 - Personal belongings and money

Introduction

The purpose of this section is to help **you** in the event of something happening to **your** suitcases (or containers of a similar nature), their contents **sports equipment** and **your** cash. Below explains the cover **we** provide if **your** articles are lost, stolen or damaged.

What is covered

1. **We** will pay **you** up to the amount shown in the Table of Benefits for the following items if they are accidentally lost, damaged or stolen whilst on **your trip**.
 - a) **Baggage**
 - b) **Valuables**
 - c) Replacement of essential items if lost in transit due to carrier error during the outward journey
 - d) Cash

The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown in the Table of Benefits as the single article limit.

Any claim under point 1b and 1c will be deducted from **your baggage** limit.

If **you** have to claim **you** will be entitled to the full replacement cost of **your** items, with no depreciation or deductions for wear and tear.

2. **We** will pay **you** up to the amount shown in the Table of Benefits to obtain a replacement of **your important documents** which have been lost, damaged or stolen whilst outside of **your home area**. This is to enable **you** to return **home** or continue **your trip**.

*The intention of this is to help pay for travel and accommodation costs in getting to the embassy to obtain suitable replacements. **You** must check whether any temporary documentation will enable **you** to continue **your planned trip**.*

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **You** must report any theft to the Police in the country where the theft occurred as soon as possible and get a crime reference number or incident report.

2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.
3. If any items are lost, stolen or damaged whilst in the care of an airline **you** must report this within the time limit contained in their terms and conditions and get a Property Irregularity Report.

What is not covered

1. The **excess** (except under point 1c of What is covered and 1d if the **insured person** claiming is under 18).
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. Any claim for **sports equipment** where the policy doesn't cover the sport or activity which **you** are taking part in.
4. Any claim for **ski equipment** (please refer to Section 7 – Winter sports if **you** have paid the premium for the additional cover).
5. Any claim for **gadgets** (please refer to Section 8 – Gadget).
6. Loss, theft of or damage to **valuables**, cash, **important documents** or **personal money** left **unattended** at any time unless deposited in a safe, safety deposit box or left in locked accommodation.
7. Loss, theft of or damage to **baggage** and **sports equipment** contained in an **unattended** vehicle unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
8. Loss, theft or damage:
 - a) Due to delay, confiscation or detention by customs or any other authority,
 - b) To motor accessories (excluding keys which are covered only for a car which is owned by **you**),
 - c) To tobacco products, tobacco substitutes and perishable goods (such as food and drinks)
 - d) Caused by wear and tear, or
 - e) Mechanical or electrical breakdown.
9. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.
10. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 5 - Legal and liability

Introduction

This section is split in to two parts.

The purpose of the Legal expenses and assistance section is to help **you** in the event **you** need to claim compensation if someone else causes **you** illness, injury or death.

The purpose of the Personal liability section is to help **you** in the event **you** are found liable for damage to someone else's property or cause another person illness, injury or death.

Section 5a - Legal expenses and assistance

Introduction

The purpose of this section is to provide **you** with a legal assistance to pursue a claim for compensation if **you** suffer an injury, illness or death.

Words with special meanings in this section (which are shown in *italics*)

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.

What is covered

We will pay up to the amount shown in the Table of Benefits for legal costs to pursue a civil action for compensation, against someone else who causes **you** injury due to an **accident**, illness or death.

Where there are two or more **insured persons** insured by this policy, then the maximum amount **we** will pay for all such claims shall not exceed the amount shown in the table of benefits.

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 **you** seek independent legal advice any costs incurred will not be covered by this policy.

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** may include a claim for **our** legal costs and other related expenses.
5. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation from any third party for any legal costs incurred under this policy. **You** must give **us** any assistance **we** require from **you** and any amount recovered shall belong to **us**.

What is not covered

1. Legal costs and expenses incurred in pursuit of any claim against **us**, **our** appointed agents, someone **you** were travelling with, a person related to **you**, or another **insured person**.
2. Legal costs and expenses incurred prior to **our** written acceptance of the case.
3. Any claim where the legal costs and expenses are likely to be greater than the anticipated amount of compensation.
4. Any claim where legal costs and expenses are variable depending on the outcome of the claim.
5. Legal costs and expenses incurred if an action is brought in more than one country.
6. Travel, accommodation and incidental costs incurred to pursue a civil action for compensation.
7. The costs of any Appeal.
8. Claims by **you** other than in **your** private capacity.
9. Anything mentioned in General exclusions applying to **your** policy.

Section 5b - Personal liability

What is covered

We will pay **you** up to the amount shown in the Table of Benefits (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 for accidental:

1. Injury due to an **accident**, death, illness or disease to any person who is not in **your** employment or who is not a **close relative** or persons residing with **you**.
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** and/or anyone in **your** employment 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 result in a claim as soon as possible.
2. **You** must send **us** every court claim form, 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 compensation or damages or otherwise against any third party. **We** will have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and **you** will 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 policy.

What is not covered

1. The **excess**.
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. 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 contagious or infectious disease or virus.
 - e) **Your** ownership, care, custody or control of any animal.
 - f) Any claim where the incident occurred within the **UK**.
4. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 6 - Personal accident

Introduction

The purpose of this section is to provide **you** with a financial lump sum in the event **you** suffer death, ***loss of sight, loss of a limb*** or ***permanent total disablement***, as a result of an **accident** during **your trip**. This section will not be applicable if you suffer any of the above as the result of an illness.

Words with special meanings in this section (which are shown in italics)

Loss of limb

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

The 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; or
- 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

A condition which is of a permanent and irreversible nature which is shown by medical evidence to be likely to continue for the remainder of **your** life and as certified by a registered **medical practitioner**, to the reasonable satisfaction of **our** Chief Medical Officer, and which prevents **you** from engaging in any work or occupation for remuneration or profit.

What is covered

We will pay one of the benefits shown in the Table of Benefits below if **you** sustain injury due to an **accident** which shall solely and independently of any other cause, result within two years either in

1. **your** death,
2. ***loss of limb*** and /or ***loss of sight***,
3. ***permanent total disablement***.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

1. **Our medical practitioner** may examine **you**, and where deemed necessary, **you** may be referred to a specialist for further consultation.

What is not covered

1. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
2. Benefit is not payable to **you**:
 - a) Under more than one of benefit 1, 2 or 3 above.
 - b) Under benefit 2 if the permanent loss of use of an entire hand or foot is only partial and not total and complete (being 100%).
 - c) Under benefit 3 until one year after the date **you** sustain injury due to an **accident**.
3. Benefit 1 will be paid to the deceased **insured person's** estate.
4. Any claim which is caused by either:
 - a) Medical or surgical procedures or
 - b) Illness, infection or bacteria or

- c) Any gradually developing bodily deterioration.
- 5. Any claim which is related to suicide or an intentional accident.
- 6. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.

Section 7 - Winter sports

Introduction

This section is available to purchase as an optional upgrade.

The purpose of this section is to provide cover whilst **you** are on a Winter Sports **trip** that involves activities or sports that are on snow or ice. It's important to check the sports and other activities section of the wording to ensure that any activities that **you** plan to participate in as part of **your** Winter sports **trip** are covered. The policy will not cover any professional sports or entertainment and racing events.

Please note: Cover is available only if the Winter sports section is shown as purchased in **your** policy schedule and the additional premium has been paid.

What is covered

We will pay **you** up to the amounts shown in the Table of Benefits for:

1. Ski equipment

- a) The accidental loss of, theft of or damage to **your** own **ski equipment** - The maximum **we** will pay **you** for any one item, pair or set of items under this section is shown in the Table of Benefits as the single article limit.
- b) The cost of hiring replacement **ski equipment** if **your** owned **ski equipment** is lost, stolen or damaged (including temporary loss in transit for more than 24 hours).

2. Ski pack

Up to the amount shown in the Table of Benefits for the unused portion for **your** **ski pack** following **your** **accident**, bodily injury, illness or disease.

3. Avalanche and piste closure

Up to the amount shown in the Table of Benefits per 24 hours period, up to the maximum, if an avalanche or piste closure (due to too much or not enough snow) results in **your** resort being closed. This only applies to trips taken outside of the **UK** during the published ski season for your resort and excludes cross country skiing anywhere.

Special conditions relating to claims

Special conditions are important in the event of a claim. If **you** are unable to show they have been followed this may affect **your** ability to claim.

- 1. **You** must report any theft to the police in the country where the theft occurred as soon as possible and get a crime reference number or incident report of the loss, theft or attempted theft of **your** own **ski equipment**.
- 2. **You** must report any loss, theft or damage while in the care of a carrier, transport company, authority, hotel or accommodation provider and get a written record of the event.

What is not covered

- 1. The **excess** which is only payable under point 1a.
- 2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
- 3. Loss, theft or damage to **ski equipment** left **unattended** at any time.

4. Loss, theft of or damage to **ski equipment** contained in or stolen from an **unattended** vehicle at any time unless it is locked out of sight in a secure baggage area (being a locked dashboard, boot or luggage compartment, fixed storage unit of a motorised or towed caravan, locked luggage box which is locked to a roof rack) and entry has been gained by unauthorised access.
5. Loss, theft or damage:
 - a) due to delay, confiscation or detention by customs or any other authority
 - b) due to depreciation (loss in value) or variations in exchange rate
 - c) to motor accessories (excluding keys which are covered only for a car which is owned by **you**)
 - d) caused by wear and tear, or
 - e) mechanical or electrical breakdown.
6. 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 **your trip**.
7. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
8. Any claim where **you** did not leave **your home** to start **your trip**.
9. Anything mentioned in the General exclusions applicable to all sections of the policy.

Section 8 - Gadget Cover

Introduction

This section is available to purchase as an optional upgrade.

This Travel Gadget Insurance Policy gives cover for **your gadget(s)** against **theft, loss, accidental damage** and **malicious damage** when **you** are on a **trip**. The **gadget(s)** must be in good condition and full working order at the start of **your trip**.

Please note: Cover is available only if the Gadget Cover section is shown as purchased in **your** policy schedule and the additional premium has been paid.

Confirmation of Cover

When **you** bought this Travel Gadget Insurance Policy **you** chose **your** level of cover, this is confirmed in **your** policy schedule. Please keep **your** policy schedule and all insurance documents in a safe place.

This insurance is arranged, and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under permission number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The insurer is AmTrust Specialty Limited (ASL / AmTrust), whose registered office is Exchequer Court, 33 St Mary Axe, London EC3A 8AA United Kingdom and it is registered in England number 01229676. AmTrust Specialty Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

The law of England and Wales will apply to this contract.

Important Information

If **you** are a private individual the following applies to **you**:

Giving **us** all the important information

When **we** accept **your** application for this insurance, **we** will rely on the information **you** give. **You** must take reasonable care to provide complete and accurate answers to the questions asked when **you** take out, or make changes to, **your** policy. If the information provided by **you** is not complete and accurate the extent of cover may be affected.

If **you** become aware that information **you** have given **us** is incomplete or inaccurate, **you** must inform the **claims administrator**.

Words with special meanings in this section (which are shown in *italics*)

Word(s)	Meaning
Accidental Damage/ Accidentally Damaged	means unexpected damage to your gadget which means it cannot be used or is unsafe to use. The damage must be sudden and unintentional. This includes damage to screens and damage resulting from sudden and unexpected damage caused by liquid.
Beyond Economical Repair	means that repair costs are higher than the value of the gadget because of spare parts not being available or for technical reasons.
Business	means a company where you are an owner, director or employee of that company.
Claims Administrator	means Taurus Insurance Services Limited.
Custom Built	means a complete computer or laptop made from components supplied and assembled by qualified engineers at a UK VAT registered company (or, if bought overseas, a company with the equivalent tax registration).
Gadget/ Gadget(s)	<p>means the electronic device(s) which belongs to:</p> <ol style="list-style-type: none"> you, or a business where you have the relevant authority and responsibility to use and insure the gadget(s) owned by the business. Confirmation of this will be required in the event of a claim. <p>For the purpose of this policy we will only cover the following items: Mobile Phones, Smart Phones, Laptops (including custom built), Tablets, Digital Cameras, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Bluetooth Speakers, Satellite Navigation Devices, E-Readers, Head/Ear Phones, Smart Watches or a wrist worn Health and Fitness Tracker.</p> <p><u>Please note:</u> Accessories are not covered under this policy.</p> <p>We can only insure gadget(s) that are:</p> <ol style="list-style-type: none"> bought new or refurbished from a UK VAT registered company (or, if bought overseas, a company with the equivalent tax registration) and supplied with a proof of purchase; or bought second hand or gifted to you, provided that you have the original proof of purchase and a signed letter from the original owner confirming that you own the gadget(s). The original proof of purchase or letter must include the following details of your gadget(s): <ol style="list-style-type: none"> either the IMEI or serial number (whichever is applicable); the make and model; the sale price (your purchase price); confirmation that the gadget(s) were in full working order at the time of sale.

Loss	means that the gadget has been accidentally left somewhere by you and you are permanently prevented from using it.
Malicious Damage/ Maliciously Damaged	means an intentional or deliberate act by a person (who is not insured under this policy) which causes damage to your gadget which means it cannot be used or is unsafe to use.
Manufacturer Security	means the inbuilt security features of your gadget . For example Apple 'Find My' or Google 'Find my Device'.
Proof of Purchase	<p>means the original printed receipt, or a similar electronic record, that can be sent to us or shown in its original format (not handwritten), provided at the original point of sale that gives details of the gadget(s) bought and helps prove that you are the legal owner the gadget(s) and the age of the gadget(s).</p> <p>The document should show the date the item was bought and the price paid, IMEI or serial number of the gadget(s), and show the UK VAT registration number of the company you purchased the item from (or If the gadget was bought overseas, the equivalent tax registration).</p> <p>For gadget(s) that are gifted or given to you - we will need the original purchase receipt, as shown above, along with a signed letter from the original owner confirming that you own the gadget(s).</p> <p>For second-hand gadget(s) - we will require the original purchase receipt which was given to the original owner, as detailed above, along with evidence of resale. A printed receipt or electronic record provided by a retailer or person selling the secondhand gadget(s) is not acceptable as proof of purchase.</p> <p>Where the original proof of purchase is not available we might consider alternative proof of ownership.</p>
Proof of Usage	means proof that your gadget has been in use before the event which leads to the claim.
Purchase Price	means the price shown on the proof of purchase .
Taurus Warranty	<p>means the period where the claims administrator will resolve any defects in materials and workmanship when they repair or replace your gadget in the event of a claim, when your gadget is used normally in accordance with manufactures guidelines.</p> <p>For repairs the Taurus warranty provided is 3 months and for a replacement the Taurus warranty provided is 12 months.</p> <p>This warranty will also include the costs associated with delivering the device to and from the repair centre.</p> <p>The Taurus warranty does not cover wear and tear, damage by computer viruses, normal maintenance, accidental damage or any loss which is not the normal result of what has happened the gadget.</p>

Theft	means the gadget has been taken by force, threat or violence by a third party or by a pickpocket with the intention of preventing you from having it.
Unattended	means that the gadget has not been locked away or secured and is not within your sight or arms length reach.
Water-based activities	means activities and sports that take place on or in water, for example, swimming, diving, boat-rides, jet skiing.
We, Us, Our	means AmTrust.
You, Your, Yourself	means the policyholder and person(s) or company shown on the schedule.

Your Cover

This section of the policy sets out the cover **we** provide to **you**. **You** must follow these terms and conditions to make a successful claim. Everyone shown on the schedule is covered by this policy. The total amount of cover for each **gadget** is shown in the “Table of Benefits”.

It is important that **you** understand:

- Where only a part (or parts) of **your gadget** has been damaged, **we** will only replace that part or parts. Accessories are not covered.
- The **gadget** must be repaired by the **claims administrator** or their approved repairer. Do not attempt to repair it **yourself**.
- The most **we** will pay for any claim is the single item limit shown in the Table of Benefits. This amount will not be more than the replacement cost of each **gadget** being claimed for. The claim payment will not be more than:
 - the single item limits shown or
 - the original **purchase price** or
 - the current market value of each **gadget**,
 whichever is the lowest amount.
- If the damaged item is **beyond economical repair** or if it is lost or stolen, replacements will be pre-owned, refurbished or remanufactured (not brand new). It might not be possible to replace **your gadget** with the same colour or finish. Where this is not possible a different colour or finish will be provided.
- There is an **excess** payable for any claim, as detailed in **your** policy schedule.
- **Your gadget(s)** will not be covered if **you** travel outside the area that **you** have chosen for **your** travel insurance. The area **you** have chosen will be shown on **your** insurance certificate or schedule.
- **Your gadget(s)** will not be covered if **you** travel to a country or region where the Foreign and Commonwealth Office has advised against all travel or against all but essential travel. For further details, visit gov.uk/foreign-travel-advice.

Accidental Damage

What we will cover if your claim is accepted

- ✓ **We** will repair or replace **your gadget** if it is accidentally damaged.
- ✓ **We** will repair or replace **your gadget** if it is damaged as a result of accidentally coming into contact with any liquid.

What we will not cover

- ✗ **Accidental damage** caused by any person not named on **your** policy schedule.
- ✗ Liquid damage which happens when **you** are taking part in **water-based activities**.
- ✗ **Accidental damage** of the **gadget** where it is stored anywhere out of **your** immediate control. This includes checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in overhead storage on a plane.
- ✗ Cosmetic damage to the **gadget** that does not stop the **gadget** working properly (for example marring, scratching or denting).

Loss

What we will cover if your claim is accepted

- ✓ If **you** accidentally lose **your gadget**, **we** will replace it.

What we will not cover

- ✗ **Loss** of **your gadget** which has not been reported to the appropriate local Police authorities and, if necessary, **your** network provider within 24 hours of discovering the **loss**.
- ✗ Any claim if **you** leave **your gadget** somewhere unattended. For example - where **your gadget** is left in a coach or bus while **you** are sightseeing or at the side of a pool.
- ✗ Any **loss** if **your gadget** is stored as checked-in baggage or in a bus, coach or train luggage compartment or where it is stored in the overhead storage on a plane.
- ✗ The **loss** of **your gadget** if the **manufacturer security** is not switched on throughout the insured **trip** including at the time of the **loss**.
- ✗ The **manufacturer security** must remain switched on, and **your gadget** must remain linked to **your manufacturer security** account, throughout the claims process.

Malicious Damage

What we will cover if your claim is accepted

- ✓ If **your gadget** is **maliciously damaged**, **we** will repair or replace it.

What we will not cover

- ✗ If the **gadget** is **maliciously damaged** by **you**.
- ✗ The **malicious damage** of **your gadget** if it has not been reported to the appropriate local Police authorities within 24 hours of discovering the **malicious damage**.

Theft

What we will cover if your claim is accepted

- ✓ If **your gadget** is stolen, **we** will replace it.

What we will not cover

- ✗ The **theft** of **your gadget** if it has not been reported to the appropriate local Police authorities and, if necessary, **your** network provider within 24 hours of discovering the **theft**.
- ✗ Any claim if **you** leave **your gadget** unattended for example - where **your gadget** is left in a coach or bus while **you** are sightseeing or at the side of a pool.
- ✗ Any claim if **your gadget** is stored as checkedin baggage or in a bus, coach or train luggage compartment or where it is stored in the overhead storage on a plane.
- ✗ Any claim if the circumstances of the **theft** cannot be clearly identified, for example where **you** are unable to confirm the time and place of the **theft**.
- ✗ The **theft** of **your gadget** if the manufacturer security is not switched on throughout the insured **trip**, including at the time of the **theft**.
- ✗ The **manufacturer security** must remain switched on, and **your gadget** must be linked to **your** manufacturer security account, throughout the claims process.

- ✖ **Theft** from any motor vehicle if **you** (or someone acting on **your** behalf) is not in the vehicle, unless the **gadget** has been concealed in a locked boot, closed glove compartment or other closed internal compartment and all the vehicle's windows and doors closed and locked and all security systems have been switched on. A copy of the repairer's account of the damage, or any other evidence must be supplied with any claim.
- ✖ **Theft** from any building or premises (including **your** holiday accommodation) unless the **theft** involves force in gaining entry to or exit from the building or premises, which results in damage to the building or premises. A copy of the repairer's account of the damage, or other evidence must be supplied with any claim.

General Exclusions

(Specific to this **gadget** extension).

We will not pay for:

1. Any claim if the premium has not been paid.
2. the **excess** which applies to this cover (shown in the schedule).
3. any claim for a device which is not shown in the definition of '**gadget**' above.
4. accessories.
5. any claim if **you** have committed fraud or provided misleading information or are unable to give **us** complete details about the circumstances of the claim.
6. any claim if **you** cannot provide **proof of purchase**.
7. any claim if **proof of usage** cannot be given (this applies if the **gadget** is a SIM enabled device or a laptop/tablet where user history is available).
8. any claim if the **manufacturer security** is not switched on at the time of **theft** or **loss** or where it has been switched off before the claims process has completed.
9. any **loss**, **theft** or **accidental damage** as a result of confiscation or detention by customs, other officials or authorities.
10. any claim if the **gadget** was not in good condition and in full working order at the time **you** started **your trip**.
11. any claim if **you** have not taken precautions to prevent **accidental damage**, **theft** or **loss**, for example:
 - a) if **you** do not follow the manufacturer's instructions when **you** set up or use the **gadget**;
 - b) if **you** leave **your gadget unattended** or with someone **you** do not know.
12. any claim if the IMEI/Serial number cannot be identified from **your gadget**.
13. any claim which is only for parts of **your gadget** that are considered 'a consumable' (e.g. batteries.)
14. any claim if there is evidence that the **accidental damage**, **theft** or **loss** happened before **your trip** started.
15. breakdown which is caused by any internal failure or burning out of any part of **your gadget**.
16. **loss**, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any computer virus or similar mechanism or as a result of any failure of the internet, or loss of use, reduction in functionality, cost, expense of any nature which results from it, regardless of any other cause or event which contributed to it.
17. Any claim resulting from an unlawful act. For example:
 - a) Any unlawful act deliberately or intentionally committed by an insured person; or
 - b) Civil or criminal proceedings against anyone on who **your** insured journey depends.
18. any modifications that have been made from the original specifications of the **gadget**. This would include things like adding gems, precious metals or unlocking **your gadget** from a network.
19. **loss** of any software or firmware failures.
20. any expenses which are the result of **you** not being able to use the **gadget**, or any loss other than the repair or replacement costs of the **gadget**.

21. anything under this policy if doing so would expose us to any sanction, prohibition or restriction under any United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
22. anything directly or indirectly caused by, or contributed to, or arising from, the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme malicious code, computer virus or process or any other electronic system.

Complaints Procedure

You have the right to expect the best possible service and support. If **we** have not delivered the service that **you** expected or **you** are concerned with the service provided, **we** would like the opportunity to put things right. If **you** feel **we** have fallen short of **our** standards, please contact:

If your complaint is about the sale of your policy;	
Write to us :	The Compliance Manager ROCK Insurance Group Griffin House 135 High Street Crawley, West Sussex RH10 1DQ
Email us :	complaints@rockinsurance.com
Phone us :	01293 855 960

If your complaint is about a claim on your policy (except Section 8 - Gadget Cover):	
Write to us :	Complaints Team AXA Partners The Quadrangle 106-118 Station Road Redhill RH1 1PR
Email us :	claimcomplaints@axa-assistance.co.uk
Phone us :	0204 517 9889

If your complaint is about a claim on your policy under Section 8- Gadget Cover:	
Write to us :	Customer Relations Officer Taurus Insurance Services Limited Suite 2209-2217 Eurotowers Europort Road, Gibraltar
Email us :	gadget.complaints@taurus.gi
Phone us :	0330 020 0043

When **you** make contact please provide the following information:

- **Your** name, address and postcode, telephone number and email address (if **you** have one).
- **Your** policy number and/or claim number and the type of policy **you** hold.
- The reason for **your** complaint.
- Any written correspondence should be headed 'COMPLAINT' and **you** may include copies of supporting material.

What to do if you are still not satisfied.

If **you** are not happy with the response or **your** complaint has not been resolved within eight weeks **you** may have the right to ask the Financial Ombudsman Service to review **your** complaint. **You** must approach the Financial Ombudsman Service within six months of **our** final response to **your** complaint. **We** will remind **you** of the time limits in the final response.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: **0300 123 9123** or **0800 023 4567**

Fax: 020 7964 1001

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financial-ombudsman.org.uk**

We must accept the Ombudsman's final decision, but **you** are not bound by it and may take further action if **you** wish.

Your rights as a customer to take legal action remain unaffected by the existence or use of **our** complaints procedure. However the Financial Ombudsman Service may not adjudicate on any cases where litigation has commenced.

Data Protection Notice and Fraud

By providing **your** personal information in the course of purchasing this policy and using **our** services, **you** acknowledge that **we** may process **your** personal information. **You** also consent to **our** use of **your** sensitive information. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice available at <https://www.axapartners.com/en/page/en.privacy-policy>

Processing **your** personal information is necessary in order to provide **you** with an insurance policy and other services. **We** also use **your** data to comply with **our** legal obligations, or where it is in **our** legitimate interests when managing **our** business. If **you** do not provide this information **we** will be unable to offer **you** a policy or process **your** claim.

We use **your** information for a number of legitimate purposes, including:

- Underwriting, policy administration, claims handling, providing travel assistance, complaints handling, sanctions checking and fraud prevention.
- Use of sensitive information about the health or vulnerability of **you** or others where relevant to any claim or assistance request, in order to provide the services described in this policy. By using **our** services, **you** consent to **us** using such information for these purposes.
- Monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control.
- Technical studies to analyse claims and premiums, adapt pricing, support subscription process and consolidate financial reporting (incl. regulatory). Detailed analysis on claims to better monitor providers and operations. Analysis of customer satisfaction and construction of customer segments to better adapt products to market needs.
- Obtaining and storing any relevant and appropriate supporting evidence for **your** claim, for the purpose of providing services under this policy and validating **your** claim.
- Sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We may disclose information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with travel assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing). **You** may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

When carrying out these activities, **we** may transfer **your** personal information outside the UK or the European Economic Area (EEA). Where this happens **we** will make sure that the appropriate safeguards have been implemented to protect **your** personal information. This includes ensuring similar standards to the UK and EEA are in force and placing the party **we** are transferring personal information to under contractual obligations to protect it to adequate standards.

We keep **your** personal information for as long as reasonably necessary to fulfil the relevant purposes set out in this notice and in order to comply with **our** legal and regulatory obligations.

You are entitled to request a copy of the information **we** hold about **you**. **You** also have other rights in relation to how **we** use **your** data, as set out in **our** website privacy notice. Please let **us** know if **you** think any information **we** hold about **you** is inaccurate so that **we** can correct it.

If **you** want to know how to make a complaint to the UK Information Commissioner or have any other requests or concerns relating to **our** use of **your** data, including obtaining a printed copy of the website privacy notice please write to **us** at:

Data Protection Officer
AXA
106-108 Station Road
Redhill
RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Fraud prevention, detection and claims history

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police;
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to;
- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies;
- Check **your** identity to prevent money laundering, unless **you** furnish **us** with other satisfactory proof of identity;
- Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **we** access or contribute to.

For the Gadget Cover section

Fraud

If any claim made by **you** or anyone acting on **your** behalf under this insurance is fraudulent, deliberately exaggerated or intended to mislead, **we** might:

- not pay **your** claim; and
- recover (from **you**) any payments we have already made in respect of that claim; and
- cancel **your** insurance from the time of the fraudulent act; and
- inform the police of the fraudulent act.

If **we** cancel **your** insurance from the time of the fraudulent act, **we** will not pay any claim for any incident which happens after that time and may not return any of the premium already paid.

Information Disclosure

Throughout the claim process **you** are required to always be open and honest when providing answers. Failure to do so may result in **your** claim being declined.

Where **you** have been asked for additional information in respect of **your** claim and it has been identified that there are inconsistencies in the circumstances of **your** claim, this may result in **your** claim being declined. This would include where **you** have failed to provide details of any other insurance policy that covers **your gadget(s)**.

Data Protection

AmTrust Specialty Limited (AmTrust) will keep **your** personal information safe and private. AmTrust follows all laws that protect **your** privacy. Under the laws, AmTrust is responsible for handling **your** personal information as Data Controller. Here is a simple explanation of how and why it does this. For more details visit the website at www.amtrustinternational.com/dpn.

What AmTrust does with your personal information

There are different reasons for using **your** information. AmTrust will need it to:

- give **you** this policy.
- contact **you** to ask if **you** want to continue with the policy.
- protect both **you** and AmTrust against fraud and money laundering.
- follow the law and any regulations that apply.

AmTrust might need **your** information:

- to run through its computer systems to see if it can offer **you** this policy.
- to help **you** if **you** have any queries or want to make a claim.
- to give **you** information, products, or services that **you** ask for.
- for research or statistics

Some personal information is very private or sensitive. For example, information about **your** health or any criminal convictions **you** might have. AmTrust might need this kind of information to decide if it can offer **you** this policy, or to help **you** with a claim. It will only use this type of information for these specific reasons and will follow any rules that it has to.

AmTrust might need to share **your** information with companies and people who provide a service to it, or to **you** on its behalf. It will only do this if the law allows it to. This includes, for example:

- companies in the AmTrust group and people it works with.
- reinsurers, insurance brokers, insurance reference bureaus and agents.
- credit and fraud agencies.
- medical professionals.
- regulators, and anyone it might need to share the information with by law.

AmTrust might send **your** information outside the UK and European Economic Area for processing and storage. This can include to the USA and Israel. It makes sure that **your** information is stored safely and processed in line with the law and this notice.

You can ask AmTrust to:

- provide **you** with the information it has about **you**.
- Restrict or stop processing **your** information in certain occasions.
- If there are any mistakes or updates, **you** can ask AmTrust to correct them.
- delete **your** information (although there are some things it cannot delete).
- give **your** information to someone else involved in **your** policy.
- not use **your** information for marketing.

If **you** think AmTrust has done something wrong with **your** information, **you** should speak to the local data protection authority.

Terms of Business Agreement

Thank you for choosing Leisure Guard. Please read this document, together with your Travel Insurance policy booklet, policy certificate and medical certificate as they form the basis of a contract between you, the policyholder, and Rock Insurance Services Limited (ROCK) – the administrator and Inter Partner Assistance SA (IPA), the underwriter of Leisure Guard Travel Insurance. This document contains important information, including the fees applied.

About Leisure Guard

Policies are arranged and administered by Rock Insurance Services Limited (ROCK). ROCK is a company registered in England and Wales: company number 04255878. ROCK is authorised and regulated by the Financial Conduct Authority as an Independent Intermediary. You can find information about ROCK on the Financial Services Register at www.fca.org.uk/register, searching by their name or their firm registration number 300317.

This policy is underwritten by Inter Partner Assistance S.A.

This policy is underwritten by Inter Partner Assistance S.A. Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

Leisure Guard only offers Travel Insurance arranged and administered by ROCK and underwritten by IPA .

Gadget cover

The Gadget Cover section of your insurance is arranged, and claims administered by Taurus Insurance Services Limited (Taurus) an insurance intermediary authorised and regulated in Gibraltar by the Financial Services Commission under permission number 5566 and authorised by the Financial Conduct Authority in the UK under registration number 444830.

The insurer is AmTrust Europe Limited (AmTrust) whose registered office is Market Square House, St. James's Street, Nottingham, NG1 6FG, United Kingdom and it is registered in England number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202189.

About our service

Leisure Guard acts as an Introducer of Insurance Business to ROCK. You will only be provided information by ROCK on the travel insurance products offered by IPA to allow you to make an informed buying decision. ROCK does not provide any advice or recommendations; ROCK will ask questions to provide a selection of relevant products, but it is up to you to make your own choice and select the product(s) that best meet your needs.

What you will have to pay for the services

ROCK will respond to any customer service issues you may have including queries, policy amendments, cancellation, complaints and renewals.

A £10.00 administration fee will apply for changes to your policy once it has started. This fee is non-refundable and is in addition to any premium charged by IPA.

ROCK receives remuneration in addition to the administration charges for certain changes to your policy, ROCK arranges the policy with IPA on your behalf. You do not pay ROCK a fee for doing this. The premium you pay is comprised of three elements: the amount charged by IPA; a commission applied to ROCK; and Insurance Premium Tax. When collecting and refunding premiums, ROCK do so on behalf of IPA.

Leisure Guard receives a commission from ROCK in relation to any travel insurance policy ROCK arranges for Leisure Guard. The Leisure Guard may also receive a share of the profit from these policies.

About the products

Trip Cover	Optional Sections
Travel Insurance	Cruise Cover Gadget Cover Winter Sports Cover

Specific requirements when buying a Leisure Guard Travel Insurance policy

- Leisure Guard Travel Insurance meets the needs of those requiring insurance cover and associated services arising from taking a trip for leisure or business, based on the information supplied and the level of cover chosen by you.

Making changes to your Leisure Guard Travel Insurance policy

- If you require to make any changes to your policy, which are not possible online, or you wish to complete any change over the phone, you will need to call the contact centre and charges will apply.

How your money will be held prior to transmission to the Underwriter

- All money received by ROCK for insurance premiums is held on behalf of IPA so that you have no risk in the event of ROCK's insolvency. No interest will be paid to you.
- If payment is initially made to ROCK by debit or credit card, and you are due a refund, any refund will be made to the same card. If ROCK is unable to refund to the same card for any reason, an alternative refund method will be agreed.

The Financial Services Compensation Scheme (FSCS)

IPA are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS ([fscs.org.uk](https://www.fscs.org.uk)) or call them on **0207 741 4100**.

In case you need us

In the event of an emergency, please contact us on the number(s) below. Please state your name and policy number.

**24 hour Medical
Emergency Assistance**

0204 517 9889

**If you're calling from
outside the UK**

+44 (0) 204 517 9889

If you need to make a claim, please contact us on the number below. Please state your name and policy number.

Claims Team

Monday - Friday, 09:00 - 17:00

0204 517 9889

or visit rock.leisureguard.uk.axa.travel

Gadget Claims

Monday - Monday, 09:00 - 17:30

0330 020 0043

or visit <https://tiga.taurus.claims>



We're here to help

Call our customer service number

01293 855 960

Monday - Friday: 08:30 - 18:00

Saturday: 09:00 - 17:00

Sunday and Bank Holidays: Closed

Quality insurance for peace of mind