Leisure Guard
INSURANCE SERVICES flexi

Travel Insurance

Policy Wording



Leisure Guard
INSURANCE SERVICES flexi

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 4 **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 - Saturday: 08:00 - 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 9 - 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 9 - 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 9 - Gadget Cover), call **0204 517 9888** or email **claimcomplaints@axa-assistance.co.uk**.
- Section 9 - Gadget Cover please call **0330 020 0043** or email **gadget.complaints@taurus.gi.**

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Table of Benefits

Section	We will pay you up to (per trip)		
	Flexi Bronze	Flexi Silver	Flexi Gold
Excess for all sections excluding Section 5 - Legal and Liability, Section 8 - Cruise Cover and Section 9 - Gadget Cover ¥	£100	£75	£50
Section 1 - Cancellation or Cutting Short your Trip			
Cancellation or **Cutting Short your Trip**	£1,500	£2,500	£5,000
Please note: the **excess** for any loss of deposit claim is different to the usual policy excess	£10 excess	£10 excess	£10 excess
Section 2 - Medical Emergency and Repatriation Expenses			
Medical Emergency and Repatriation Expenses	£15,000,000	£15,000,000	£15,000,000
Emergency Dental	£250	£250	£250
Hospital Benefit (per 24 hours) *	N/A	N/A	£25
Hospital Benefit (total) *	N/A	N/A	£1,000
Mugging Benefit (per 24 hours) *	£20	£20	£40
Mugging Benefit (total) *	£200	£200	£400
Section 3 - Disruption or Delay to Travel Plans			
Missed Departure *	£500	£750	£1,000
Travel Delay Benefit (per 12 hours) *	£10	£15	£20
Travel Delay Benefit (total) *	£100	£150	£300
Pet Care (per 24 hours) *	£15	£15	£25
Pet Care (total) *	£100	£100	£150
Hijack (per 24 hours) *	N/A	N/A	£100
Hijack (total) *	N/A	N/A	£1,000
Section 4 - Personal Belongings and Money			
Baggage **	£750	£1,000	£2,000
Single article limit	£150	£150	£250
Valuables **	£150	£150	£250
Delayed **baggage** (per 24 hours) *	£50	£50	£50
Delayed **baggage** (total) *	£150	£150	£150
Cash	£200	£250	£350
Cash (under 18)	£75	£75	£75
Loss of **Important documents**	£150	£150	£200
Please note: the **excess** for any cash claim is different to the usual policy excess	£30 excess	£30 excess	£30 excess

Section	We will pay you up to (per trip)		
	Flexi Bronze	Flexi Silver	Flexi Gold
Section 5 - Legal and Liability (please note the limits under Section 5 are per policy, not per person)			
Legal expenses and assistance *	£25,000	£25,000	£25,000
Personal Liability	£1,000,000	£2,000,000	£2,000,000
Please note: the **excess** for any Personal Liability claim is different to the usual policy **excess**	£200 excess	£200 excess	£200 excess
Section 6 - Personal Accident			
Death (aged 17 or under) *	£2,500	£2,500	£2,500
Death (aged 18 – 65) *	£10,000	£10,000	£10,000
Death (aged 66 or over) *	£2,500	£2,500	£2,500
Loss of Limbs and/or Loss of Sight *	£10,000	£15,000	£25,000
Permanent Total Disablement (aged 65 or under) *	£10,000	£15,000	£25,000
Permanent Total Disablement (aged 66 or over) *	£2,500	£2,500	£2,500
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	£1,000	£1,000	£2,000
Ski equipment hire (per 24 hours) *	£20	£20	£20
Ski equipment hire (total) *	£200	£200	£200
Ski pack (per 24 hours) *	£75	£75	£75
Ski pack (total) *	£300	£300	£300
Piste closure (per 24 hours) *	£20	£20	£20
Piste closure (total) *	£240	£240	£240
Avalanche and Landslide cover (per 24 hours) *	£20	£20	£20
Avalanche and Landslide cover (total) *	£240	£240	£240
Section 8 – Cruise Cover			
Please note: This section is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.			
Missed port departure	£1,000	£1,000	£1,000
Missed port (per port)*	£100	£100	£100
Missed port (total)*	£500	£500	£500
Cabin confinement (per 24 hours)*	£100	£100	£100
Cabin confinement (total)*	£500	£500	£500
Unused excursions	£300	£300	£300
Please note: the **excess** for any Cruise claim is different to the usual policy **excess**	£50 excess	£50 excess	£50 excess

Section	We will pay you up to (per trip)		
	Flexi Bronze	Flexi Silver	Flexi Gold
Section 9 – 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	£2,000	£3,000
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	£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 - If you have added the excess waiver to **your** policy this will remove the excess from any claim, this is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.

** 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 9 - Gadget cover please call **0204 517 9889** or go online **hub.leisureguard.uk.axa.travel.**

To make a claim for Section 9 - 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 9 - Gadget Cover.

Cancellation Period

You are free to cancel this policy at any time providing **you** have not travelled and no claim has been made. **You** can cancel your policy by contacting **us** on **01293 855 960**, or by emailing **leisureguard@rockinsurance.com**, or writing to **us** at:

Customer Care Team, ROCK Insurance Group
Griffen House, 135 High Street
Crawley, West Sussex
RH10 1DQ

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

- **All policies: Full** refund if cancelled within 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.
- **Single Trip policies: 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.
- **Annual Multi-trip policies: 6%** refund, if cancelled after 14 days from purchase or receipt of documents (whichever is later), per full month remaining, providing **you** have not made a claim or intend to make a claim.

Cancelled in month	1	2	3	4	5	6	7	8	9	10	11	12
Months refunded	11	10	9	8	7	6	5	4	3	2	1	0
Refund %	66%	60%	54%	48%	42%	36%	30%	24%	18%	12%	6%	0%

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 9 - 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

If **you** cannot use **your** booked accommodation because of:

- avalanche,
- cyclone,
- earthquake,
- explosion,
- fire,
- flood,
- hurricane,
- landslide,
- outbreak of food poisoning,
- storm,
- tsunami,
- typhoon,
- volcanic eruption and/or volcanic ash clouds.

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, aunt, uncle, niece, nephew, cousin, next of kin, your guardian, anyone who **you** have guardianship of or anyone for whom **you** have power of attorney.

Cruise

A **trip** involving a sea or river voyage of more than one night, where transport and accommodation is primarily on an ocean/river going passenger ship, liner or cruiser.

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 9 - 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**.

For all sections excluding Section 9 - Gadget Cover, if **you** have added the **excess** waiver to your policy this will remove the **excess** from any claim, this is optional, if **you** have purchased this cover it will be shown on **your** policy schedule.

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

If Annual Multi-trip cover is selected: cover is provided for the 12-month period as stated in **your** policy schedule. During this period any **trip** not exceeding the maximum trip duration of 31 consecutive days is covered, however, you can extend the duration to 45, 62, or 92 days. Under Annual Multi-trip policies Section 1 - Cancelling or cutting short a trip cover will start from the date stated in the policy schedule or the time of booking any **trip** (whichever is the later date).

If Single Trip cover is selected: 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. Maximum **trip** limit available when purchasing or extending a policy are 180 days if **you** are aged 64 and under or 92 days if **you** are aged between 65 and 85.

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.

For Single Trip cover **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.

Pandemic

An epidemic that is recognised by the World Health Organization (WHO) or an official government authority in **your home area** or country **you** are travelling to or from.

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)

1. Any of the **medical conditions** listed below, that in the last 5 years **you** have:
   - suffered from; or
   - received medical advice or treatment for (this includes surgery, tests, investigations by **your** doctor / consultant / specialist); or
   - been prescribed drugs or medication for.
     a) Cancerous,
     b) Liver,
     c) Respiratory,
     d) Heart or circulatory conditions (problems with blood flow, including strokes, high blood pressure, and cholesterol)
     e) Any psychological conditions such as stress, anxiety, depression, or psychiatric condition such as eating disorders or mental instability.
2. Any other **medical condition** which in the last 2 years:
   - been prescribed medication, or
   - received treatment, or
   - attended a medical practitioner's surgery, or
   - attended a hospital or clinic as an out-patient or in-patient.

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.

Terrorism

Any person or group that carries out any of the following acts, for any of the following purposes:

Acts

- Actual or threatened use of force or violence against persons or property.
- Carrying out an act that is dangerous to human life or property.
- Carrying out an act that interferes with or disrupts an electronic or communications system.

Purposes

- The intent or effect seems to be to intimidate a government or business, or force them into an action, or to disrupt any part of the economy.
- The intent or effect seems to be to cause alarm, fright, fear of danger, concerns about public safety in one or more distinct segments of the general public, or to intimidate or coerce them.
- The intent or effect seems to be to advance political, ideological, religious or cultural objectives, or to show 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)

The period of time spent away from **your home** on pre-booked business or leisure travel.

If Single Trip cover is selected: cover is provided for the period of the **trip** and finishes when the **trip** ends, providing the **trip** doesn't exceed 180 days if **you** are aged 64 and under or 92 days if **you** are aged between 65 and 85. Trips outside of the **UK** must start and end in **your home area**.

If Annual Multi-trip cover is selected: the maximum duration of any one **trip** is up to 31 days, however, you can extend the duration to 45, 62, or 92 days by including the Maximum Trip upgrade. If any **trip** exceeds **your** maximum number of days there is no cover under this policy for any additional days. Where you have selected an Annual Multi-trip policy **your** policy is valid for **UK** travel where **you** have at least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**, or travelling abroad where the **trip** starts and finishes in **your home area**.

Any **trips** to a country, specific area or event when the Foreign, Commonwealth & Development Office (FCDO) or a regulatory authority in a country to/from which **you** are travelling has advised against all travel are not covered.

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.

War

Acts of war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, **terrorism**, rebellion, revolution, insurrection, civil commotion, civil unrest that resembles or is an uprising, military or seizure of power, nuclear, chemical or biological attack.

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 Carribean & 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 9 – Gadget cover) is underwritten by Inter Partner Assistance S.A. is incorporated in France as a “société anonyme” and registered at Nanterre commercial registry with registered number 316 139 500 RCS Nanterre. The head office address is 8-10 rue Paul Vaillant Couturier 92240 Malakoff, France. Inter Partner Assistance S.A. UK Branch is registered in England and Wales with registered number BR000947 and with registered address at 106-118 Station Road, Redhill, RH11PR. The liability of the company's members is limited.

Inter Partner Assistance S.A. is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR). Authorised by the Prudential Regulation Authority (firm reference number 1035181). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Inter Partner Assistance S.A. is part of the AXA Group..

Section 9 – 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 9 - 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

For Annual Multi-trip policies the policy will last 12 months. For Single Trip policies please refer to the start and end date noted on **your** policy schedule.

Renewing your policy

By purchasing this policy **you** provided **us** with the consent to set up a continuous payment authority. This means **we** are authorised to automatically renew **your** policy and apply for renewal payments from **your** account every year, even if **your** card has expired, until **you** instruct **us** to stop.

We will contact **you** by email at least 21 days before the end of **your insurance period**. If **you** still meet **our** eligibility criteria, **we** may seek to automatically renew **your** policy, including any optional covers **you** have selected, by using the latest details you provided to **us**. **You** will also be provided with a renewal invitation which **you** should check to ensure all **your** details are still correct and relevant. **Your** renewal invitation will have information on how **you** can make changes to **your** details or tell **us** if **you** do not wish to renew **your** insurance before **your** renewal date.

How to opt-out of automatic renewals

If **you** do not want this policy to automatically renew, call **us** on **01293 855 960** or email **us** at **leisureguard@rockinsurance.com**.

Cancellation period

You are free to cancel this policy at any time providing **you** have not travelled and no claim has been made. **You** can cancel your policy by contacting **us** on **01293 855 960**, or by emailing **leisureguard@rockinsurance.com**, or writing to **us** at:

Customer Care Team
ROCK Insurance Group
Griffen House
135 High Street
Crawley,
West Sussex
RH10 1DQ

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

- **All policies: Full** refund if cancelled within 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.
- **Single Trip policies: 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.
- **Annual Multi-trip policies: 6%** refund, if cancelled after 14 days from purchase or receipt of documents (whichever is later), per full month remaining, providing **you** have not made a claim or intend to make a claim.

Cancelled in month	1	2	3	4	5	6	7	8	9	10	11	12
Months refunded	11	10	9	8	7	6	5	4	3	2	1	0
Refund %	66%	60%	54%	48%	42%	36%	30%	24%	18%	12%	6%	0%

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/**

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

To have the full protection of **your** policy **you** must meet the conditions below. **You** must tell **us** about all of **your pre-existing medical conditions**. If **you** do not tell **us** about any **pre-existing medical condition** then **we** may refuse to deal with **your** claim or not pay **your** claim in full, even if a claim is not related directly or indirectly to a **pre-existing medical condition**.

You must meet the following conditions to make sure **your** cover is not affected. If **you** do not meet these conditions, **we** may cancel the policy, refuse to deal with **your** claim or not pay **your** claim in full.

We will not cover **you** under the following sections:

- Section 1 - Cancelling or cutting short a trip
- Section 2 - Medical emergency and repatriation expenses
- Section 6 - Personal accident
- Section 8 - Cruise cover

for any claims arising directly or indirectly from:

1. When **you** buy **your** policy:
   a) Any **medical conditions** unless and **we** have agreed, in writing, to cover **your medical condition(s)**.
   b) Any **medical condition** for which **you**, a close relative or a **travelling companion** are on a waiting list for or know **you** / they need surgery, treatment or investigations.
   c) Any **medical condition** or symptoms for which **you** have not had a diagnosis or not sought medical advice.
   d) Any **medical condition** for which **you** have received a terminal prognosis.
   e) Any **medical condition** for which **you** are:
      i) awaiting any tests, test results or investigations, or
      ii) awaiting surgery or are waiting to be discharged from post-operative checks, or
      iii) on a waiting list for treatment or investigation
2. At any time:
   a) Any **medical condition you** have which a **medical practitioner** has advised **you** not to travel (or would have told **you** not to if **you** had **you** asked their advice), but despite this **you** still travel.
   b) Any **medical condition** for which **you** are not taking the recommended treatment or prescribed medication as directed by a **medical practitioner**.
   c) Any travel which doesn't meet the health requirements of the travel company, their handling agents or other **public transport provider**.

***You** may be able to claim under Section 1 – Cancelling or cutting short a trip if **your medical practitioner** confirms **you** are not fit to travel.*

*If **your** health changes before the start of **your trip**,* **you** *should check with **your medical practitioner** that **you** are fit to travel.*

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 *

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

** 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

- Where **you** have selected an Annual Multi-trip policy: the maximum duration of any one **trip** is shown in **your** policy schedule. If any **trip** exceeds **your** maximum number of days there is no cover under this policy for any additional days.
- **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.
- Where **you** have selected an Annual Multi-trip policy **your** policy is valid for travel within **your home area** where **you** have least 2 nights pre-booked accommodation or pre-booked transport at least 50 miles from **your home**, or travelling abroad where the **trip** starts and finishes in **your home area**.
- **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 9 - Gadget Cover please call:

0204 517 9889

To make a claim under Section 9 - 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.
- A police report including crime reference number or incident report, from the local police in the country where the mugging took place.

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.
- A report from the appropriate authority confirming the hijack and the duration.

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 – Cruise

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**.
- 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.
- 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.

- 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.
- Confirmation from **your cruise** operator confirming the reason **your** scheduled port visit was cancelled.
- Confirmation from **your cruise** ship's medical officer that **you** were confined to **your** cabin and confirming the length of **your** confinement.

Section 9 - 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. **War**, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, **terrorism**, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under:
   - Section 2 – Medical emergency and repatriation expenses, and
   - Section 6 – Personal accident

   unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any **trip**.
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, unless the advice is issued in relation to **war**, **terrorism** or a **pandemic**).
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 due to a **pandemic** except under Section 1 – Cancelling or cutting short a trip and Section 2 – Medical emergency and repatriation expenses due to **personal quarantine**.
13. Any claim related to euthanasia.

14. **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.
15. **You** putting **yourself** at needless risk (except in an attempt to save human life).
16. **Your** own unlawful action or any criminal proceedings against **you**.
17. Where **you** have selected an Annual Multi-trip policy: the maximum duration of any one **trip** is shown in **your** policy schedule. If any **trip** exceeds **your** maximum number of days there is no cover under this policy for any additional days.
18. **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.
19. 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 to poor weather.*
20. Any amount recoverable from any other source.
21. **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.
22. **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.
23. Any claim where **you** are not wearing a helmet whilst on a motorcycle, moped, scooter, Segway or bicycle.
24. Any claim where **you** are not wearing a seatbelt when travelling in a motor vehicle, where a seatbelt is available.
25. 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**.
26. Any virtual currency including but not limited to crypto-currency, including fluctuations in value.
27. Loss or damage due to depreciation (loss in value), variations in exchange rate.

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 not including where the advice is due to **terrorism, war**, **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** not including where the advice is due to **terrorism**, **war**, **pandemic** or **regional quarantine**.	✗	✓
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) not including where your public transport is delayed or cancelled directly or indirectly due to **war** or **terrorism**.	✓	✗
Theft of **your** passport and/or visa within the 72 hours before **your** scheduled time of departure if **you** are due to travel outside **your home area** or during **your trip** meaning **you** are unable to continue **your trip**.	✓	✓
Insolvency of the accommodation providers or their booking agents or catastrophe.	✓	✓

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 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.
2. If **you** fail to notify the travel agent, tour operator or provider of transport or accommodation as soon as **you** find out it is necessary to cancel the **trip**, the amount **we** will pay will be limited to the cancellation charges that would have otherwise applied.
3. **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

1. The **excess**.
2. Any claim arising from a reason not listed in the 'What is covered' section.
3. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.

4. 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** or **war**.
5. 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 of 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 cancellation claims relating to loss or theft of **your** passport or visa if left **unattended** at any time, unless stored securely in **your home**. During **your trip you** will not be covered to **cut short your trip** due to loss of **your** passport unless it was deposited in a safe, safety deposit box or left in locked accommodation.
13. 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.
14. 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.
15. Any claims relating to the insolvency of the **public transport** operator and/or accommodation provider.
16. 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.
17. 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.
18. The death or illness of any pet or animal.
19. **Your** unused and/or additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport** operator.
20. Any claim due to a **regional quarantine**.
21. Any claim from **you** not wanting to travel due to the need to quarantine on return to **your home area**.
22. **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.
23. 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..
24. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.



Remember to look at the:
- 'General Exclusions applying to your policy',
- 'Conditions of your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

Section 2 - Medical emergency and repatriation expensess

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**.
   - An additional benefit is payable if **your** hospitalisation is as a result of being mugged.
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
- Section 8 - Cruise cover

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.



Remember to look at the:
- 'Conditions relating to health',
- 'General Exclusions applying to your policy',
- 'Conditions of your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

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**.

   Not including if **you** missed **your** departure due to **terrorism**, **war**, a **pandemic** or **regional quarantine**.

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.

   - An additional benefit is payable if **your** arrival is delayed as a result of the **public transport** in which **you** are travelling being hijacked.
   - An additional limit is payable for claims where a delay to **your** return flight means **you** incur additional kennel or cattery fees, as displayed in the Table of Benefits.

     Not including if the delay was due to a **terrorism**, **war**, a **pandemic** or **regional quarantine**.

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 covered).
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. Any claims arising directly or indirectly from **terrorism**, a **pandemic**, or **war**.
4. The cost of Air Passenger Duty (APD) at the rate published by HMRC, whether irrecoverable or not.
5. 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.
6. 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.
7. 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.

8. 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**.
9. 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.
10. Any claim where **you** were unable to take **your public transport** due to delays in security and/or customs.
11. Any costs for **your package** holiday if it was cancelled or impacted by **your** travel provider.
12. **Your** inability to travel due to **you** not producing vaccine certificates, medical tests/documents which are needed to travel.
13. **Your** unused and/or additional travel costs where the cancellation or delay is caused by the insolvency of the **public transport operator**.
14. Anything mentioned in the Exclusions and Conditions section which are applicable to all sections of the policy.



Remember to look at the:
- 'General Exclusions applying to your policy',
- 'Conditions of your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

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 9 – 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.



Remember to look at the:
- 'General Exclusions applying to your policy',
- 'Conditions of your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

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.



Remember to look at the:
- 'General Exclusions applying to your policy',
- 'Conditions of your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

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.



Remember to look at the:
- 'General Exclusions applying to your policy',
- 'Conditions of your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

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.

Please note: Where **you** have purchased an Annual Multi-trip policy **you** are only covered for 17 days of Winter Sports activity during the **insurance period**.

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. Any claim where **you** did not leave your home to start your **trip**.
4. Loss, theft or damage to **ski equipment** left **unattended** at any time.
5. 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.
6. 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.
7. 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**.
8. Any circumstances where transport costs, compensation or alternative skiing facilities are provided to **you**.
9. Anything mentioned in the General exclusions applicable to all sections of the policy.



Remember to look at the:
- 'General Exclusions applying to your policy',
- 'Conditions of your policy', and
- the 'Making a claim' section for information on the claims evidence **you** may be asked for.

Section 8 - Cruise Cover

Introduction

This section is available to purchase as an optional upgrade.

The purpose of this section is to provide cover specifically for a **cruise**. Under certain circumstances **your** Cruise Company, tour operator or transport provider may be responsible for providing assistance and compensation.

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

What is covered

1. **Missed Port Departure**

   We will pay **you** up to the amounts shown in the Table of Benefits for necessary travel and accommodation expenses required to reach **your** booked **cruise** at the next embarkation point, if **you** are unable to get to **your** booked departure port due to:

   a) the vehicle **you** are travelling in to reach **your** departure port breaking down or being involved in an accident; or

   b) the **public transport you** are using to reach **your** international departure point being delayed, resulting in **you** arriving too late to commence **your** booked **trip**;

   c) strike or industrial action or adverse weather conditions.

   Not including if **you** missed **your** departure due to **terrorism**, **war**, **pandemic** or **regional quarantine**.

2. **Missed Port**

   If, once **your cruise** has started, a scheduled port visit is cancelled due to adverse weather or timetable restrictions and no alternative port can be offered then **we** will pay **you** up to the amount shown in the Table of Benefits per port, up to the maximum.

3. **Cabin Confinement**

   If **you** are confined to **your** cabin due to an accident or illness which is covered under Section 2 – Medical emergency and repatriation expenses then **we** will pay **you** up to the amount shown in the Table of Benefits per 24 hours period, up to the maximum.

4. **Unused Excursions**

   We will pay **you** up to the amount shown in the Table of Benefits for unused pre-booked excursions which **you** cannot use because **you** are confined to **your** cabin due to an **accident** or illness which is covered under Section 2 - Medical emergency and repatriation expenses.

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 the ships medical centre or hospital as an in-patient or before any arrangements are made for **your** repatriation.
2. **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.
3. **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.

   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 points 2 and 3 of the what is covered section).
2. Any claim where **you** have been unable to evidence **your** loss, please refer to the claims evidence section.
3. Circumstances known to **you** before **you** purchased **your** policy or at the time of booking any **trip** whichever is the later which could reasonably have been expected to lead to cruise interruption.
4. **Pre-existing medical conditions** as described in the pre-existing medical conditions section unless **we** have agreed in writing to cover **you**.
5. Any trip taken on board a cargo vessel.
6. Costs paid for using any reward scheme unless evidence of specific monetary value can be provided.
7. Any cruise itinerary changes arising directly or indirectly from:
   a) strike or industrial action
   b) if **your cruise** ship cannot put people ashore due to the mechanical or operational failure of the ships tender or any other boat used to put people ashore.
   c) any change of itinerary where the cruise operator has offered a monetary amount of compensation (including on board credit).
8. Anything mentioned in the Exclusions and Conditions Section which are applicable to all sections of the policy.



Remember to look at the:
- ‘Conditions relating to health’,
- ‘General Exclusions applying to your policy’,
- ‘Conditions of your policy’, and
- the ‘Making a claim’ section for information on the claims evidence **you** may be asked for.

Section 9 - 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)	means the electronic device(s) which belongs to: 1. ***you***, or 2. 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. 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. <u>Please note:</u> Accessories are not covered under this policy. ***We*** can only insure ***gadget(s)*** that are: 1. 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 2. 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)***: a) either the IMEI or serial number (whichever is applicable); b) the make and model; c) the sale price (***your purchase price***); d) 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	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)***. 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). 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)***. 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***. Where the original ***proof of purchase*** is not available ***we*** might consider alternative proof of ownership.
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	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. For repairs the ***Taurus warranty*** provided is 3 months and for a replacement the ***Taurus warranty*** provided is 12 months. This warranty will also include the costs associated with delivering the device to and from the repair centre. 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***.
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 9 - 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 9 - 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)***.

We will keep ***your*** personal information safe and private. There are laws that protect ***your*** privacy and ***we*** follow them carefully. Under the laws, ***we*** (Amtrust Specialty Limited) are the company responsible for handling ***your*** information (Data Controller). Here is a simple explanation of how ***we*** use ***your*** personal information. For more information visit ***our*** website at **www.amtrusteurope.com**.

What ***we*** do with ***your*** personal information

We might need to use the information ***we*** have about ***you*** for different reasons.

For example, ***we*** might need it:

- to run through ***our*** computerised system to decide if ***we*** can offer ***you*** this insurance.
- to help ***you*** if ***you*** have any queries or want to make a claim.
- to provide ***you*** with information, products or services if ***you*** ask us to.
- for research or statistics.

We will need it:

- to provide this insurance.
- to contact ***you*** to ask if ***you*** want to renew it.
- to protect both ***you*** and ***us*** against fraud and money laundering.
- to comply with the law and any regulations that apply.

There are some types of personal information that are extremely private/sensitive and important such as information about ***your*** health or any criminal convictions ***you*** might have. ***We*** might need this kind of information to decide if we can offer ***you*** this insurance or to help ***you*** with a claim. ***We*** will only use this information for these specific reasons and in line with regulatory conditions.

We might need to share ***your*** information with other companies or people who provide a service to ***us***, or to ***you*** on ***our*** behalf. They include companies that are part of ***our*** group, people ***we*** work with, insurance brokers, ***our*** agents, reinsurers, credit agencies, medical professionals, insurance reference bureaus, fraud detection agencies, regulatory authorities and anyone else ***we*** might need to share it with by law. ***We*** will only share ***your*** information with them if ***we*** need to and if it is allowed by law.

Sometimes ***we*** might need to send ***your*** information to another country outside of the UK and the EEA (European Economic Area) so that it can be processed, (stored etc). ***We*** currently send it to the USA and Israel. ***We*** make sure that ***your*** information is always kept safely and treated in line with the law and this notice.

You can tell us if ***you*** do not want ***us*** to use ***your*** information for marketing. ***You*** can also ask ***us*** to provide ***you*** with the information ***we*** have about ***you*** and, if there are any mistakes or updates, ***you*** can ask ***us*** to correct them. ***You*** can also ask ***us*** to delete ***your*** information (although there are somethings ***we*** cannot delete). ***You*** can also ask ***us*** to give ***your*** information to someone else involved in ***your*** insurance. If ***you*** think ***we*** did something wrong with ***your*** information, ***you*** can complain to the local data protection authority. ***We*** will not keep ***your*** information longer than ***we*** need to.

We will usually keep it for 10 years after ***your*** insurance ends unless ***we*** have to keep it longer for other business or regulatory reasons.

If ***you*** have any questions about how ***we*** use ***your*** information, ***you*** can contact our Data Protection Officer. ***You*** can find their contact details on ***our*** website (**www.amtrusteurope.com**).

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.

Inter Partner Assistance S.A. is incorporated in France as a "société anonyme" and registered at Nanterre commercial registry with registered number 316 139 500 RCS Nanterre. The head office address is 8-10 rue Paul Vaillant Couturier 92240 Malakoff, France. Inter Partner Assistance S.A. UK Branch is registered in England and Wales with registered number BR000947 and with registered address at 106-118 Station Road, Redhill, RH11PR. The liability of the company's members is limited.

Inter Partner Assistance S.A. is authorised and regulated by the Autorité de Contrôle Prudentiel et de Résolution (ACPR). Authorised by the Prudential Regulation Authority (firm reference number 1035181). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. 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 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.

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.

ROCK receives remuneration 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	Winter Sports Cover Cruise Cover Gadget 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**) or call them on **0207 741 4100**.

Leisure Guard
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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 **hub.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

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Your passport to worry-free travel

