

# BarrheadTravel

The Holiday & Tailor-Made Travel Specialists

Single and Annual Multi Trip Policies

Master policy number:

Standard – RTBBT40053-01 A&B

Premier – RTBBT40053-02 A&B

Premier Plus – RTBBT40053-03 A&B

This insurance policy wording is a copy of the master policy wordings and is subject to the same terms, conditions and exclusions.

This policy is for residents of the United Kingdom, Channel Islands or British Forces Posted Overseas only.

For policies issued from 07/07/2021 to 30/09/2021

## YOUR IMPORTANT INFORMATION

IF YOU NEED EMERGENCY MEDICAL ASSISTANCE ABROAD OR NEED TO CUT SHORT YOUR TRIP:

Contact the assistance team on the 24 hour emergency advice line on:

+44 (0) 203 829 6724

FOR NON-EMERGENCIES ABROAD:

+44 (0) 203 829 6713

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IF YOU NEED A CLAIM FORM:

You can download the relevant form:

[www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk)

or contact the Claims Department on:

+ 44 (0) 203 829 6713

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IF YOU NEED LEGAL ADVICE:

contact Penningtons Manches LLP on:

+44 (0) 345 241 1875

This insurance is insured by White Horse Insurance Ireland dac. White Horse Insurance Ireland dac is registered in Ireland no 306045. Their registered office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA based firms to operate in the UK for a limited period while seeking full authorisation are available on the Financial Conduct Authority's website. Our FNR is 203320

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## Our pledge to you

**It is our aim to give a high standard of service and to meet any claims covered by these policies honestly, fairly and promptly. We occasionally get complaints and these are usually through a misunderstanding or insufficient information. Any complaint will be investigated at once and the matter resolved as quickly as possible, please see the last page of the policy for information on our complaints procedure.**

## Policy information

**Your insurance is covered under two master policy numbers, RTBBT40053-01 / 02 / 03 A your pre-travel policy and RTBBT40053-01 / 02 / 03 B your travel policy, specially arranged by Barrhead Travel and insured by White Horse Insurance Ireland dac. Cover is provided for each traveller who is shown as having paid the insurance premiums and whose name appears on the insurance validation documentation. In the event that you have paid for a trip on behalf of other individuals not insured on this policy please be advised that your policy only provides cover for your proportion of trip costs, as opposed to the amount you have paid on behalf of others.**

**We have a cancellation and refund policy, which you will find in full on page 11. Please be aware no refund of the insurance premium will be given after the policies have been issued if you have travelled on, claimed or intend to claim against the policy.**

## Criteria for purchase

**This insurance is sold on the understanding that you and anyone travelling with you and named on the insurance validation documentation:**

- Have not started the trip.
- You must be in the United Kingdom, the Channel Islands or BFPO when your policy starts and when your policy ends.
- Are aware that there is no cover under this policy if you purchased this insurance with the reasonable intention or likelihood of claiming.
- Travel must take place within 1 year of the start date of your policy.
- Take all possible care to safeguard against accident, injury, loss or damage as if you had no insurance cover.
- Is a resident of the United Kingdom, Channel Islands or British Forces Posted Overseas.
- Are undertaking a minimum of 1 overnight stay when travelling abroad.
- Are not travelling within your home country for less than 3 days on any one trip.
- Are not travelling specifically to receive medical treatment during your trip or in the knowledge that you are likely to need treatment.
- Are not travelling for more than 31 days on any one trip when purchasing an annual multi-trip policy unless you are under 65 and have paid the additional premium to increase the duration to 62 days.
- Are not travelling for more than 31 days on any one trip when purchasing a single trip policy if aged between 65 and 79 years.
- Is aged 79 years and under on your Annual Multi Trip travel insurance at the start date of the policy
- Is aged 79 years and under on your Single Trip travel insurance at the start date of the policy.
- Is aged 65 years and under on your winter sports extension.
- Is not travelling independently of the named insured adults on the policy where they are aged 17 years and under unless they are accompanied at all times by a responsible adult.
- Are travelling with the intention to return to the United Kingdom, Channel Islands or BFPO within your trip dates unless an extension has been agreed with us and we have confirmed in writing.
- Are not travelling against the advice of your doctor or a medical professional such as your dentist.

## ACCURATE & RELEVANT INFORMATION

You have a duty to take reasonable care to answer questions fully and accurately, and that any information you give to us is not misleading. This applies both when you take the policy out and at any time during the policy period. If you do not do so, we reserve the right to void your policy from inception and refuse all claims made against it. In the event that it becomes necessary to cancel your policy following a misrepresentation or suspected fraud, we will give you seven days' notice of cancellation of the policy by recorded delivery to you at your last known address.

## YOUR IMPORTANT CONTACT NUMBERS

**TO DECLARE YOUR PRE-EXISTING MEDICAL CONDITIONS PLEASE CALL ON 0203 824 0702 or VISIT [www.barrheadtravel.medonline.co.uk](http://www.barrheadtravel.medonline.co.uk)**

Make sure you have all your medical information and medication details along with the details of the policy you have purchased. Open 8am-8pm Mon-Friday, 9am-5pm Saturday.

**TO MAKE A CLAIM** on the policy please visit [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk) or call **+44 (0) 203 829 6713**. Open 8am-8pm Monday-Friday, 9am-1pm Saturday.

**FOR LEGAL ADVICE** please contact Slater & Gordon LLP **0161 228 3851** or fax **0161 909 4444**. Open 9am-5pm Monday-Friday.

## IN CASE OF A SERIOUS EMERGENCY

**PLEASE NOTE: This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.**

**IF YOU NEED MEDICAL ASSISTANCE WHEN YOU ARE AWAY YOU SHOULD CALL 112 OR THE LOCAL EQUIVALENT OF 999**

Customers should receive emergency medical treatment or management regardless of their ability to pay or any other consideration. A failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

**YOU SHOULD THEN CALL US ON +44 (0) 203 829 6724**

Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans.

We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice.

We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs and your recovery.

**It is important that you are aware of the following:**

### Medical Treatment

- There is not cover for:
  - routine, non-emergency or elective treatment
  - or treatment that can wait until you return home.
- Our doctors are not treating you; they are not responsible or in control of the clinical care you are receiving in a medical facility.
- In some instances, you may need to be moved from one local facility to another larger/more specialised facility, for treatment.
- Having travel insurance does not ensure a 'fast track' medical service from the treating facility, much like the NHS – emergency service rooms can be busy at certain times and so it is possible you may have to wait as you would in your local NHS hospital unless you require critical care.
- Once you are discharged from hospital this does not always mean you are fit to fly home – For example, if you were in the UK and suffered the same injury/illness, then you would not consider flying out on holiday so soon after surgery/treatment/incident.
- Some medical facilities will raise charges that are far in excess of customary and reasonable; we will deal with such bills directly and there is no need for you to pay them. You simply need to pass any correspondence about such bills to us to ensure we can provide full financial protection.

### Repatriation (bringing you home)

- Coming home straight away is not always an option even if you are considered 'fit to fly' by the treating doctor.
- We have a medical team with experience in aviation medicine who will advise on both the timing and method of repatriation which is best suited to your individual needs and your recovery.
- Most airlines require specific criteria to be met in order to accept a 'medical passenger'.
- Things change – if your health, stability or vitals change – then so do the plans.
- Availability of air ambulances, stretchers and appropriate medical escorts can be limited in specific areas and at different times of the year.
- Air Ambulances are 'flying intensive care units' and are only used to transport critical patients to a hospital in the UK, if treatment is not possible where they are.

## OUT-PATIENT TREATMENT OF MINOR INJURY OR ILLNESS

**PLEASE NOTE:** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available.

### FOR A NON-URGENT MEDICAL SITUATION

That is something you would normally see your GP or minor injuries unit for, so you don't need to attend hospital but you do need some medication to treat a non-emergency situation. Like what? Poorly child with tonsillitis? Infected cut on your foot? We have teamed up with **Medical Solutions UK Ltd**, who offer UK Registered Doctors who give medical support and assessment over the phone and are able to prescribe globally. This means you can quickly access support with minor ailments without disrupting your trip too much. You can access this facility free of charge by calling

**+44 161 468 3793.**

### YOU CAN ALSO CALL 112 OR THE LOCAL EQUIVILANT OF 999

Customer should receive emergency medical treatment or management regardless of their ability to pay or any other consideration, a failure or refusal by a treating hospital or treating doctor to provide emergency treatment, management or care is a clear breach of an established duty of care.

### OPTIMAL CARE

In our experience the access to the best doctors, diagnostics and optimal care in many areas of the world (particularly in Europe but also across many destinations worldwide) are limited to state facilities. They don't always look as nice, but we have experience of good clinical outcomes within a regulated environment without the risk of a patients' health being compromised over commercial interest, immoral and dangerous practices such as extortion, detainment and withdrawal of treatment you are unlikely to find occurring in state facilities. If you would like to know more about our approach to best medical care overseas and repatriation planning, please visit our website [www.philosophies.co.uk](http://www.philosophies.co.uk)

### IN THE EVENT THAT YOU DO RECEIVE OUT-PATIENT TREATMENT WHEN YOU ARE TRAVELLING

**In European Union Countries** – if you present yourself at a public facility you should show your EHIC.

**In Australia** – you should enrol for Medicare, and have it accepted.

*Using these agreements in public facilities will mean that medical treatment will be free, or at a reduced cost, and your standard policy excess will be waived from any claim you may make. If you are unable to use the EHIC, you will have to pay the medical facility and submit a claim when you get home, the policy excess will then be applied.*

**In Turkey, Cyprus, Egypt and Bulgaria** – we utilise the services of ChargeCare International who can arrange for the bill to be paid directly. You simply fill in a ChargeCare form in the medical facility to confirm the nature of the treatment received and pay your policy excess to the facility. They will then send the remaining bill directly to ChargeCare for payment. More information can be found here [www.chargecare.net](http://www.chargecare.net)

**Everywhere else in the World** – if there is not suitable public facility that will treat you free of charge, you can pay the medical facility and retain all receipts so that you can make a claim when you get home.

**PLEASE NOTE:** If the costs are likely to exceed £500 or you are admitted to hospital, you should call us on **+44 (0) 203 829 6724**

**Standard Summary of cover** (This is **only** a brief description of the cover provided and some of the principal conditions; you **must** refer to the relevant section in the policy wording for full details).

**PRE-TRAVEL POLICY** (cover starts when you pay your premium or for Annual Multi Trip policies from your *chosen start date*)

| Section:   |  | Cover available up to:               | Your excess:              |
|--|--|--------------------------------------|---------------------------|
| A1   | <b>Cancellation – If you are unable to go on your trip</b>   | £1,000                               | £125                      |
| <b>TRAVEL POLICY</b> (cover starts when you leave home to begin your trip) |  |                                      |                           |
| B1   | <b>If your travel plans are disrupted</b><br>If your departure is delayed by 12 hours or more<br>Abandonment – If you choose to cancel after a 24 hour delay<br>Missed departure | £100<br>£750<br>£500                 | Nil<br>£125<br>£125       |
| B2   | <b>If you need emergency medical attention</b><br>Emergency dental treatment<br>Public hospital inconvenience benefit per 12 hours<br>Burial or cremation abroad                 | £3,000,000<br>£250<br>£500<br>£1,500 | £125<br>Nil<br>Nil<br>Nil |
| B3   | <b>Curtailed – If you need to come home early</b>  | £1,000                               | £125                      |
| B4   | <b>If your possessions are lost, stolen or damaged</b><br>Possessions – total<br>If your possessions are delayed by 24 hours   | £750<br>£100                         | £125<br>Nil               |
| B5   | <b>If your cash is lost or stolen</b><br><b>If your passport is lost or stolen</b>   | £150<br>£150                         | £125<br>Nil               |
| B6   | <b>If you are mugged</b><br><b>If you are hijacked</b>   | £1,000<br>£300                       | Nil<br>Nil                |
| B7   | <b>Personal liability</b>  | £1,000,000                           | £125                      |
| B8   | <b>Accidental death and disability benefit</b><br>Accidental death benefit<br>Permanent loss of sight or limb<br>Permanent total disablement                                     | £10,000<br>£10,000<br>£10,000        | Nil<br>Nil<br>Nil         |
| B9   | <b>If you need legal advice</b>  | £15,000                              | £125                      |
| B10  | <b>If a natural disaster occurs</b>  | No Cover                             | N/A                       |
| B11  | <b>Pet care</b>  | £150                                 | Nil                       |
| B12  | <b>Withdrawal of services</b>  | £200                                 | Nil                       |

**Extensions Summary of cover** (This is **only** a brief description of the cover provided and some of the principal conditions; you **must** refer to the relevant section in the policy wording for full details).

| Section:   |  | Cover available up to:   | Your excess:  |
|--|--|--|---|
| <b>Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.</b> |  |  |   |
| <b>B13</b>   | <b>Golf extension</b><br>If your owned or hired golf equipment is lost, stolen or damaged<br>If your gold equipment is delayed by 24 hours<br>If you are unable to play golf due to adverse weather conditions   | £1,500<br>£200<br>£300   | £125<br>Nil<br>Nil                                  |
| <b>B14</b>   | <b>Business extension</b><br>If your business equipment is lost or stolen<br>If your business money us lost or stolen<br>If your business samples/equipment is delayed by 24 hours<br>If you are unable to commence or continue your business trip   | £1,000<br>£1,000<br>£500<br>£200   | £125<br>£125<br>Nil<br>£125                         |
| <b>B15</b>   | <b>Winter Sports extension</b><br>Ski equipment (owned or hired)<br>Delayed ski equipment<br>Loss of ski pack<br>Piste closure<br>Avalanche/landslide closure  | £500<br>£200<br>£300<br>£200<br>£250   | £125<br>Nil<br>Nil<br>Nil<br>Nil                    |
| <b>B16</b>   | <b>Wedding extension</b><br>Additional cancellation cover<br>If your wedding rings are lost, stolen or damaged<br>If your wedding gifts are lost or stolen<br>If your photographs are lost, stolen or damaged<br>If your wedding attire is lost or stolen<br>If your cosmetics/flowers are lost or damaged<br>Wedding cars and transport | £1,000<br>£1,000 (£500 per ring)<br>£1,000<br>£1,000<br>£1,000<br>£1,000<br>£500 | £125<br>£125<br>£125<br>£125<br>£125<br>Nil<br>£125 |
| <b>B17</b>   | <b>Cruise extension</b><br>Missed port departure<br>Skipped port benefit<br>Cabin confinement<br>Unused excursions   | £2,000<br>£300<br>£500<br>£500   | £125<br>Nil<br>Nil<br>£125                          |
| <b>B18</b>   | <b>Travel Disruption extension</b><br>Extended departure delay<br>Extended missed departure<br>Extended catastrophe cover  | £1,000<br>£500<br>£1,000   | £125<br>£125<br>£125                                |

**Premier Summary of cover** (This is **only** a brief description of the cover provided and some of the principal conditions; you **must** refer to the relevant section in the policy wording for full details).

**PRE-TRAVEL POLICY** (cover starts when you pay your premium or for Annual Multi Trip policies from your *chosen start date*)

| Section:   |  | Cover available up to:               | Your excess:              |
|--|--|--------------------------------------|---------------------------|
| A1   | <b>Cancellation – If you are unable to go on your trip</b>   | £2,000                               | £100                      |
| <b>TRAVEL POLICY</b> (cover starts when you leave home to begin your trip) |  |                                      |                           |
| B1   | <b>If your travel plans are disrupted</b><br>If your departure is delayed by 12 hours or more<br>Abandonment – If you choose to cancel after a 24 hour delay<br>Missed departure | £200<br>£1,000<br>£750               | Nil<br>£100<br>£100       |
| B2   | <b>If you need emergency medical attention</b><br>Emergency dental treatment<br>Public hospital inconvenience benefit per 12 hours<br>Burial or cremation abroad                 | £5,000,000<br>£250<br>£500<br>£1,500 | £100<br>Nil<br>Nil<br>Nil |
| B3   | <b>Curtailed – If you need to come home early</b>  | £2,000                               | £100                      |
| B4   | <b>If your possessions are lost, stolen or damaged</b><br>Possessions – total<br>If your possessions are delayed by 24 hours   | £1,000<br>£150                       | £100<br>Nil               |
| B5   | <b>If your cash is lost or stolen</b><br><b>If your passport is lost or stolen</b>   | £150<br>£150                         | £100<br>Nil               |
| B6   | <b>If you are mugged</b><br><b>If you are hijacked</b>   | £1,000<br>£300                       | Nil<br>Nil                |
| B7   | <b>Personal liability</b>  | £2,000,000                           | £100                      |
| B8   | <b>Accidental death and disability benefit</b><br>Accidental death benefit<br>Permanent loss of sight or limb<br>Permanent total disablement                                     | £10,000<br>£25,000<br>£25,000        | Nil<br>Nil<br>Nil         |
| B9   | <b>If you need legal advice</b>  | £25,000                              | £100                      |
| B10  | <b>If a natural disaster occurs</b>  | No Cover                             | N/A                       |
| B11  | <b>Pet care</b>  | £150                                 | Nil                       |
| B12  | <b>Withdrawal of services</b>  | £200                                 | Nil                       |

**Extensions Summary of cover** (This is **only** a brief description of the cover provided and some of the principal conditions; you **must** refer to the relevant section in the policy wording for full details).

| Section:   |  | Cover available up to:   | Your excess:  |
|--|--|--|---|
| <b>Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.</b> |  |  |   |
| <b>B13</b>   | <b>Golf extension</b><br>If your owned or hired golf equipment is lost, stolen or damaged<br>If your gold equipment is delayed by 24 hours<br>If you are unable to play golf due to adverse weather conditions   | £1,500<br>£200<br>£300   | £100<br>Nil<br>Nil                                  |
| <b>B14</b>   | <b>Business extension</b><br>If your business equipment is lost or stolen<br>If your business money us lost or stolen<br>If your business samples/equipment is delayed by 24 hours<br>If you are unable to commence or continue your business trip   | £1,000<br>£1,000<br>£500<br>£200   | £100<br>£100<br>Nil<br>£100                         |
| <b>B15</b>   | <b>Winter Sports extension</b><br>Ski equipment (owned or hired)<br>Delayed ski equipment<br>Loss of ski pack<br>Piste closure<br>Avalanche/landslide closure  | £500<br>£200<br>£300<br>£200<br>£250   | £100<br>Nil<br>Nil<br>Nil<br>Nil                    |
| <b>B16</b>   | <b>Wedding extension</b><br>Additional cancellation cover<br>If your wedding rings are lost, stolen or damaged<br>If your wedding gifts are lost or stolen<br>If your photographs are lost, stolen or damaged<br>If your wedding attire is lost or stolen<br>If your cosmetics/flowers are lost or damaged<br>Wedding cars and transport | £1,000<br>£1,000 (£500 per ring)<br>£1,000<br>£1,000<br>£1,000<br>£1,000<br>£500 | £100<br>£100<br>£100<br>£100<br>£100<br>Nil<br>£100 |
| <b>B17</b>   | <b>Cruise extension</b><br>Missed port departure<br>Skipped port benefit<br>Cabin confinement<br>Unused excursions   | £2,000<br>£300<br>£500<br>£500   | £100<br>Nil<br>Nil<br>£100                          |
| <b>B18</b>   | <b>Travel Disruption extension</b><br>Extended departure delay<br>Extended missed departure<br>Extended catastrophe cover  | £1,000<br>£500<br>£1,000   | £100<br>£100<br>£100                                |

**Premier Plus Summary of cover** (This is **only** a brief description of the cover provided and some of the principal conditions; you **must** refer to the relevant section in the policy wording for full details).

**PRE-TRAVEL POLICY** (cover starts when you pay your premium or for Annual Multi Trip policies from your *chosen start date*)

| Section:   |  | Cover available up to:                | Your excess:             |
|--|--|---------------------------------------|--------------------------|
| A1   | <b>Cancellation – If you are unable to go on your trip</b>   | £5,000                                | £75                      |
| <b>TRAVEL POLICY</b> (cover starts when you leave home to begin your trip) |  |                                       |                          |
| B1   | <b>If your travel plans are disrupted</b><br>If your departure is delayed by 12 hours or more<br>Abandonment – If you choose to cancel after a 24 hour delay<br>Missed departure | £200<br>£5,000<br>£1,000              | Nil<br>£75<br>£75        |
| B2   | <b>If you need emergency medical attention</b><br>Emergency dental treatment<br>Public hospital inconvenience benefit per 12 hours<br>Burial or cremation abroad                 | £10,000,000<br>£500<br>£500<br>£1,500 | £75<br>Nil<br>Nil<br>Nil |
| B3   | <b>Curtailed – If you need to come home early</b>  | £5,000                                | £75                      |
| B4   | <b>If your possessions are lost, stolen or damaged</b><br>Possessions – total<br>If your possessions are delayed by 24 hours   | £2,000<br>£150                        | £75<br>Nil               |
| B5   | <b>If your cash is lost or stolen</b><br><b>If your passport is lost or stolen</b>   | £200<br>£250                          | £75<br>Nil               |
| B6   | <b>If you are mugged</b><br><b>If you are hijacked</b>   | £1,000<br>£500                        | Nil<br>Nil               |
| B7   | <b>Personal liability</b>  | £2,000,000                            | £75                      |
| B8   | <b>Accidental death and disability benefit</b><br>Accidental death benefit<br>Permanent loss of sight or limb<br>Permanent total disablement                                     | £25,000<br>£25,000<br>£25,000         | Nil<br>Nil<br>Nil        |
| B9   | <b>If you need legal advice</b>  | £25,000                               | £75                      |
| B10  | <b>If a natural disaster occurs</b>  | £500                                  | Nil                      |
| B11  | <b>Pet care</b>  | £300                                  | Nil                      |
| B12  | <b>Withdrawal of services</b>  | £300                                  | Nil                      |

**Extensions Summary of cover** (This is **only** a brief description of the cover provided and some of the principal conditions; you **must** refer to the relevant section in the policy wording for full details).

| Section:   |  | Cover available up to:   | Your excess:                                  |
|--|--|--|---|
| <b>Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.</b> |  |  |   |
| <b>B13</b>   | <b>Golf extension</b><br>If your owned or hired golf equipment is lost, stolen or damaged<br>If your gold equipment is delayed by 24 hours<br>If you are unable to play golf due to adverse weather conditions   | £1,500<br>£200<br>£300   | £75<br>Nil<br>Nil                             |
| <b>B14</b>   | <b>Business extension</b><br>If your business equipment is lost or stolen<br>If your business money us lost or stolen<br>If your business samples/equipment is delayed by 24 hours<br>If you are unable to commence or continue your business trip   | £1,000<br>£1,000<br>£500<br>£200   | £75<br>£75<br>Nil<br>£75                      |
| <b>B15</b>   | <b>Winter Sports extension</b><br>Ski equipment (owned or hired)<br>Delayed ski equipment<br>Loss of ski pack<br>Piste closure<br>Avalanche/landslide closure  | £500<br>£200<br>£300<br>£200<br>£250   | £75<br>Nil<br>Nil<br>Nil<br>Nil               |
| <b>B16</b>   | <b>Wedding extension</b><br>Additional cancellation cover<br>If your wedding rings are lost, stolen or damaged<br>If your wedding gifts are lost or stolen<br>If your photographs are lost, stolen or damaged<br>If your wedding attire is lost or stolen<br>If your cosmetics/flowers are lost or damaged<br>Wedding cars and transport | £1,000<br>£1,000 (£500 per ring)<br>£1,000<br>£1,000<br>£1,000<br>£1,000<br>£500 | £75<br>£75<br>£75<br>£75<br>£75<br>Nil<br>£75 |
| <b>B17</b>   | <b>Cruise extension</b><br>Missed port departure<br>Skipped port benefit<br>Cabin confinement<br>Unused excursions   | £2,000<br>£300<br>£500<br>£500   | £75<br>Nil<br>Nil<br>£75                      |
| <b>B18</b>   | <b>Travel Disruption extension</b><br>Extended departure delay<br>Extended missed departure<br>Extended catastrophe cover  | £1,000<br>£500<br>£1,000   | £75<br>£75<br>£75                             |

## DISCLOSURE OF YOUR MEDICAL CONDITIONS

So that we can ensure you are provided with the best cover we can offer please read and answer the following questions carefully and accurately:

Your policies may not cover claims arising from your medical conditions. If you answer 'yes' to any of the questions below then you must declare the relevant conditions to us.

Have you or anyone insured under this policy ever been diagnosed or received treatment for:

|   |  |     |  |
|---|--|-----|--|
| No  | Any type of heart or circulatory condition?                                      | Yes | <p>If you have answered yes to the questions on the left you must tell us, in order to obtain cover for your medical condition(s), although an increased premium or excess may be required to do so.</p> <p>To enable us to consider your medical condition please contact the Sales team on:</p> <p>0203 824 0702</p> <p>8am-8pm Monday- Friday</p> <p>9am-5pm Saturday or visit</p> <p><a href="http://www.barrheadtravel.medonline.co.uk">www.barrheadtravel.medonline.co.uk</a></p> <p>to complete an online screening</p> <p>Should we require any additional premium, and you accept our offer, this should be paid the Sales team and sent within 14 days of our offer. If your existing medical condition would require an additional premium to be covered and you choose not to declare it, we reserve the right to decline a claim relating to this condition.</p> <p>Full confirmation of our terms and conditions will be sent out to your address after your call. Any additional medical conditions not declared to us will not be covered.</p> |
|   | Any type of stroke or high blood pressure?                                       | Yes |  |
|   | Any type of breathing condition (such as Asthma)?                                | Yes |  |
|   | Any type of Cancer (even if now in remission)?                                   | Yes |  |
|   | Any type of Diabetes?  | Yes |  |
|   | Any type of irritable bowel disease?   | Yes |  |
|   | Has your doctor altered your regular prescribed medication in the last 3 months? | Yes |  |
| In the last 2 years - have you, or anyone who is insured under this policy, been treated for any serious or re-occurring medical condition, asked to take regular prescribed medication, or referred to a specialist or consultant at a hospital for tests, diagnosis or treatment? |  | Yes | <p>If your answer changes to 'yes' at any point after the purchase of this policy you must call to inform us of this change in health to ensure you are fully covered for your trip.</p>   |
| Are you or anyone who is insured under this policy waiting for any tests, treatment or a non-routine hospital appointment?  |  | Yes |  |
| Full cover is available under this policy. If your answers to any of the above change to YES during the period of insurance, please contact us on 0203 824 0702.  |  | Yes |  |
| Do any close relatives, business associates or friends who are not travelling with you or who are not insured with us have an existing medical condition (even if considered as 'stable', under control or in remission)?   |  | Yes | <p><b>BE AWARE!</b></p> <p>We are unable to provide cover for any claim arising as a result of an existing medical condition of a non- travelling close relative, the person you are intending to stay with, or a business associate or friend, or any known or recognised complication of or caused by the existing medical condition.</p>  |

## CHANGE IN HEALTH

If your health or your ongoing medication changes between the date the policies were bought and the date of travel you must advise us on 0203 824 0702 as soon as possible. We will advise you what cover we are able to provide for your change in health, as defined on page 12, after the date of diagnosis. We reserve the right to increase the premium, increase the excess, exclude the condition or withdraw the cover should the stability of the condition make it necessary.

### BE AWARE! We do not provide any cover for:

- claims caused by an existing medical condition of a non- travelling close relative, the person you are intending to stay with, or a close business associate, or any recognised complication caused by the existing medical condition as defined on page 12.
- any circumstances that are not specified in your policies.

### WHEN YOUR TWO POLICIES START AND END

When purchasing a Single Trip Policy, the cover under Policy A, as described as Section A Pre-Travel Policy, begins from the moment you pay your premium and ends when you leave home to start your trip.

On Annual Multi-Trip policies, cover starts on the chosen date and cancellation cover is not in force until that date. Subsequent trips will be covered for cancellation during the period of cover.

The cover under Policy B, as described as Section B Travel Policy, begins when you start your trip and ends when you complete your trip, or when the policy expires, whichever is first. No further trips will be covered except where you hold an Annual Multi-Trip policy which will cover further trips with durations of 31 days and less, unless the appropriate additional premium has been paid to increase this to 62 days.

There is absolutely no cover for any portion of a trip which is longer than 31 days in duration unless the appropriate additional premium has been paid.

### EXTENSION OF PERIOD

If in the event of either your:

- death, injury or illness during your trip,
- delay or failure of public transport services during your trip,
- delay or failure of your return flight to the UK, Channel Islands or BFPO from your international departure point;

you are unable to complete the trip before your travel policy expires, cover will be automatically extended without additional premium for the additional days necessary to complete the trip.

## HOW YOUR POLICIES WORK

|                                 |  |
|---------------------------------|--|
| <b>YOUR POLICY WORDINGS</b>     | Your insurance document shows details of both pre-travel and travel insurance policies, including the sections of cover, limits, conditions, exclusions, and information on what to do if you need to claim. The policy is a legal contract between us and you. We will pay for any insured event, as described in the policy, that happens during the period of validity and for which you have paid the appropriate premium. Travel insurance policies have specific requirements for both purchasing and making successful claims. <u>Please take the time to read and understand it</u> straight away as not all policies are the same. All risks which are covered are set out clearly in sections with conditions, limits and exclusions (things which are not covered). If your circumstances do not fit those specified then there is no cover in place.   |
| <b>CANCELLING YOUR POLICIES</b> | <p><b>You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements, and provided you have not travelled or claimed on the policy, you can advise Barrhead Travel within 14 days of purchase for a full refund to be considered. Should you wish to cancel your policy outside of the 14 day cooling off period, and can confirm that there have been no claims on the policy and that you have not travelled; the following cancellation terms will be applied dependant on what type of policy you have purchased.</b></p> <p><b>Single Trip/Longstay policies</b> – In the event you have not travelled and are not claiming on the policy, a refund of 50% of the total policy premium will apply. If you have travelled or are intending to claim, or have made a claim (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p><b>Annual Multi Trip policies</b> – Provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, should you choose to cancel and understand that all benefits of the policy will be cancelled, we will refund 1/12<sup>th</sup> of the total premium paid, for each full calendar month remaining on the policy from the date of cancellation. If you are intending to, or have claimed (irrespective of whether your claim was successful or not) we will not consider refunding any proportion of your premium.</p> <p><b>We reserve the right to give 7 days' notice of cancellation of this policy, without refund, by recorded delivery to you at your last known address in the event of the following circumstances; fraud, suspected fraud, misleading information or deliberate misrepresentation, or abusive behaviour to any of our staff or agents.</b></p> |
| <b>BE CAUTIOUS</b>              | This policy is designed to cover most eventualities whilst you are on your trip. It does not provide cover in all circumstances and we expect that you take all possible care to safeguard against accident, injury, loss or damage <i>as if you had no insurance cover.</i>   |
| <b>PREGNANCY</b>                | <b>Our policies include emergency medical expenses cover for pregnancy and childbirth from week 0 to week 28 inclusive whilst you are away. From the start of week 29 to week 40 of the pregnancy, there is no cover for claims relating to normal pregnancy and normal childbirth or cancellation, however, medical expenses and cancellation cover will be provided if any of the following complications arise: Toxaemia, Gestational hypertension, Ectopic pregnancy, Post-partum haemorrhage, Pre-eclampsia, Molar pregnancy or hydatidiform mole, Retained placenta membrane, Placental abruption, Hyperemesis gravidarum, Placenta praevia, Stillbirth, Miscarriage, Emergency Caesarean, A termination needed for medical reasons, Premature birth more than 12 weeks (or 16 weeks if you know you are having more than one baby) before the expected delivery date. Please note we will not cover denial of boarding by your carrier so you should check that you will be able to travel with the carrier/airline in advance. It is essential, if at the time of booking your trip you are aware that you are pregnant, that you ensure that you are able to have the required vaccinations for that trip; no cover will be provided for cancellation in the event that, after booking you discover travel is advised against, or you are unable to receive the appropriate and required vaccinations for that country.</b>   |
| <b>MEDICAL COVER</b>            | Your travel policy is not Private Health Insurance, in that it only covers unavoidable, unexpected emergency treatment. You need to check that you have had all the recommended vaccinations and inoculations for the area you are travelling to. It is also recommended that you check with your doctor that it is safe for you to travel bearing in mind your method of travel, the climate and the availability and standard of local medical services in your chosen destination. You will then need to declare your existing medical condition and have it accepted by the Sales team for it to be eligible for cover under your policy. It is often wise to carry additional supplies of your regular prescribed medications in your hand luggage in case your bags are delayed. Cover will not be granted if travel is against the advice of your doctor or a medical professional such as your dentist.  |
| <b>EHIC</b>                     | <b>The European Health Insurance Card (EHIC) allows you (provided you are a UK or BFPO resident) to access state-provided healthcare in all European Economic Area (EEA) countries and Switzerland at a reduced cost and in many cases free of charge.</b> We strongly recommend that you carry it with you when travelling abroad. Remember to check your EHIC is still valid before you travel. Applying on <a href="http://www.ehic.org.uk">www.ehic.org.uk</a> for the card is free and it is valid for up to five years. If your EHIC is accepted whilst obtaining medical treatment abroad your policy excess will be reduced to Nil (with the exception of increased excess relating to declared medical conditions). If you are travelling outside the EEA then there are some countries that have reciprocal agreements with the UK and these can be found on <a href="http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx">http://www.nhs.uk/NHSEngland/Healthcareabroad/countryguide/NonEEAcountries/Pages/Non-EEAcountries.aspx</a> . Please note residents of the Isle of Man or Channel Islands are not eligible for an EHIC.   |
| <b>MEDICARE</b>                 | If you are travelling to Australia you must register with Medicare on arrival. There is a Medicare office in all major towns and cities in Australia. Registration is free and this will entitle you to reduced medical charges from doctors, reduced prescription charges and access to Medicare hospitals.   |
| <b>USA MEDICAL COSTS</b>        | Medical providers in the USA routinely charge international patients many times higher than it costs them to provide service. As this policy covers customary and reasonable medical expenses, we will not pay excessive or inflated charges for your treatment so it is important that you do not pay any medical providers up front, either at the time of your treatment or on your return to your home country. They may engage the services of collection agencies but any correspondence should simply be sent on to us, unanswered: there is no lawful action that can be taken which we cannot step in and take over on your behalf.   |
| <b>YOUR EXCESS</b>              | Your policy carries an excess and this is the amount you have to contribute towards each claim (unless you have paid the excess waiver additional premium). All excesses shown for this policy are payable by <u>each</u> insured-person, per section and for each incident giving rise to a separate claim. Your excess may be increased to include existing medical conditions (including anything directly or indirectly related to that condition) confirmed in writing by us (this excess will apply irrespective of any excess waiver purchased). The increased excess will apply to all persons insured on the policy whose claim has been caused by the declared medical condition.  |

**Definitions - Where these words are used throughout your policy they will always have this meaning:**

|                                  |   |                                   |   |                                      |  |
|----------------------------------|---|-----------------------------------|---|--------------------------------------|--|
| <b>AUSTRALIA AND NEW ZEALAND</b> | All countries listed in Europe including Spain, as well as Australia, including Territory of Cocos (Keeling Islands, The Territory of Christmas Island, Norfolk Island and Lord Howe Island), and New Zealand, including the Cook Islands, Niue and Tokelau.  | <b>CRUISE</b>                     | A pleasure voyage of more than 72 hours duration, sailing as a passenger on a purpose built ship on seas or oceans that may include stops at various ports.   | <b>FLIGHT</b>                        | A service using the same airline or airline flight number.   |
| <b>BACK COUNTRY</b>              | Guided skiing in terrain which are in remote areas away from groomed pistes, not within ski boundaries and outside of patrolled resort boundaries, this includes terrain that has been accessed by a ski lift but then requiring a hike, ski, climb or skidoo to reach areas of side country or back country.                 | <b>CURTAILMENT</b>                | The cutting short of your trip by your early return home or your repatriation to a hospital or nursing home in your home country. Payment will be made on the number of full days of your trip that are lost from the day you are brought home.   | <b>GADGET</b>                        | Mobile phones; iPhones, iPads, Tablets, Smartwatches and Go Pro's  |
| <b>BEACH SWIMMING</b>            | Within 50 metres of the shore, in areas marked with safety buoys and under the supervision of a lifeguard.  | <b>DOMESTIC FLIGHT</b>            | A flight where the departure and arrival take place within the United Kingdom or the Channel Islands.   | <b>GEOGRAPHICAL LIMITS</b>           | <b>Area 1</b> - UK and the Channel Islands<br><b>Area 2</b> - Europe<br><b>Area 3</b> - Worldwide excluding USA, Canada, Mexico and the Caribbean<br><b>Area 4</b> - Australia and New Zealand<br><b>Area 5</b> - Worldwide        |
| <b>BFPO</b>                      | British Forces Posted Overseas.   | <b>EMERGENCY TREATMENT</b>        | Any ill-health or injury which occurs during your trip and requires immediate treatment before you return home.   | <b>HOME</b>                          | One of your normal places of residence in the United Kingdom, the Channel Islands or BFPO.   |
| <b>BUSINESS ASSOCIATES</b>       | A business partner, director or employee of yours who has a close working relationship with you.  | <b>ESSENTIAL ITEMS</b>            | Underwear, socks, toiletries and a change of clothing.  | <b>HOME COUNTRY</b>                  | Either the United Kingdom or the Channel Islands.  |
| <b>BUSINESS EQUIPMENT</b>        | Any business owned property that is fundamental to the business. Examples of equipment include devices such as Tablets, tools and laptops.  | <b>EUROPE</b>                     | Albania, Andorra, Armenia, Austria, Azerbaijan, Azores, Balearics, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Corfu, Corsica, Crete, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Eire (Republic of Ireland), Estonia, Faroe Islands, Finland, France, Georgia, Germany, Gibraltar, Greece, Guernsey, Holland (Netherlands), Hungary, Iceland, Isle of Man, Italy, Jersey, KOS (Greek Island), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Morocco, Northern Ireland, Norway, Poland, Portugal, Rhodes, Romania, Russia, San Marino, Sardinia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Canary Islands, Tunisia, Turkey, Ukraine, United Kingdom, Vatican City (including countries bordering the Mediterranean Sea except Algeria, Israel, Jordan, Lebanon and Libya). | <b>ILL/ILLNESS</b>                   | A condition, disease, set of symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the period of cover.   |
| <b>BUSINESS SAMPLES</b>          | Business goods and samples taken on an insured journey by an insured person and that are owned by you or your employer.   | <b>EXCURSION</b>                  | A short journey or activity undertaken for leisure purposes   | <b>INSURED PERSON/YOU/YOUR</b>       | Any person named on the insurance validation documentation.  |
| <b>CASH</b>                      | Sterling or foreign currency in note or coin form.  | <b>EXISTING MEDICAL CONDITION</b> | Any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.  | <b>INSHORE</b>                       | Within 12 Nautical miles off the shore.  |
| <b>CHANGE IN HEALTH</b>          | Any deterioration or change in your health between the date the policy was bought and the date of travel, this includes new medication, change in regular medication, deterioration of a previously stable condition, referral to a specialist, investigation of an undiagnosed condition or awaiting treatment/consultation. | <b>FAMILY</b>                     | Two adults and their dependents who are under the age of 18, resident in the UK and in full time education. In this scenario a dependent is considered as children, grandchildren, step-children, adopted children or foster children and non-related children who are travelling as part of your family group.   | <b>INTERNATIONAL DEPARTURE POINT</b> | The airport, international rail terminal or port from which you departed from the UK, Channel Islands or BFPO to your destination, and from where you depart to begin the final part of your journey home at the end of your trip. |
| <b>CHANNEL ISLANDS</b>           | Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.   |                                   |   | <b>KNOWN EVENT</b>                   | An existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.                                      |
| <b>CLOSE RELATIVE</b>            | Spouse or partner who you are living together with, parents, grandparents, legal guardians, foster child, parents-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parents, step-child, step-brother, step-sister, aunt, uncle, brother, sister, child, grandchild, niece, nephew, or fiancé(e).      |                                   |   | <b>MANUAL LABOUR</b>                 | Work involving the lifting or carrying of heavy items in excess of 25Kg, work at a higher level than two storeys, or any form of work underground.   |
|                                  |   |                                   |   | <b>MEDICAL CONDITIONS</b>            | Any disease, illness or injury, including any psychological conditions   |
|                                  |   |                                   |   | <b>NATURAL DISASTER</b>              | A natural event such as avalanche, blizzard, earthquake, flood, forest fire, hurricane, lightning, tornado, tsunami or volcanic eruption   |

**Definitions (continued) - Where these words are used throughout your policy they will always have this meaning:**

|  |   |  |  |   |   |
|--|---|--|--|---|---|
| <p><b>OFF PISTE</b></p>  | <p>Skiing within ski area boundaries, off marked and groomed pistes and in between groomed trails and runs, where ski lifts and emergency services are easily accessible and ending back at a ski area lift. Not including back country or areas marked or prohibited from entry.</p>   | <p><b>Buggies, Strollers &amp; Car Seats</b></p> | <p>Buggies, Strollers &amp; Car seats</p>  | <p><b>SPORTS AND HAZARDOUS ACTIVITIES</b></p>                 | <p>Any recreational activity that requires skill and involves increased risk of injury.<br/><i>If you are taking part in <b>any sport/activity</b> please refer to page 30 where there is a list of activities informing you of which activities are covered on the policy as standard. Should the activity you are participating in not appear it may require an additional premium so please contact Barrhead Travel.</i></p> |
| <p><b>ON PISTE</b></p>   | <p>Piste skiing, including skiing on areas in and around the resort, but off the actual marked pistes, such as skiing on a hillside between marked pistes, or skiing down slopes adjacent to marked runs, but always finishing at the bottom of tows or lifts within the resort and never in areas cordoned off or restricted. All other areas are considered as 'off piste' and therefore require purchase of an additional activity pack.</p> | <p><b>Laptops</b></p>                            | <p>Portable computer suitable for use whilst travelling.</p>   | <p><b>TIMETABLE RESTRICTIONS</b></p>                          | <p>Published scheduled itinerary restrictions</p>   |
| <p><b>OFFSHORE PAIR OR SET</b></p>   | <p>Over 12 Nautical miles off the shore.<br/>Two or more items of possessions that are complementary or purchased as one item or used or worn together.</p>   | <p><b>Eyewear</b></p>                            | <p>Spectacles, sunglasses, prescription spectacles or binoculars.</p>  | <p><b>TRAVEL DOCUMENTS</b></p>                                | <p>Current passports, ESTAs, valid visas, travel tickets, European Health Insurance Cards (EHIC) and valid reciprocal health form S2.</p>   |
| <p><b>POSSESSIONS</b></p>  | <p>Each of your suitcases and containers of a similar nature and their contents and articles you are wearing or carrying:</p>   | <p><b>Duty free</b></p>                          | <p>Any items purchased at duty free</p>  | <p><b>TRAVELLING COMPANION</b></p>                            | <p>A person with whom you are travelling with and on the same booking, or with whom you have arranged to meet at your trip destination with the intention of spending a proportion of your trip with, who may have booked independently and therefore not included on the same booking and may have differing inbound and outbound departure times or dates.</p>  |
| <p><b>Clothes</b></p>  | <p>Underwear, outerwear, hats, socks, stockings, belts and braces.</p>  | <p><b>Shoes</b></p>                              | <p>Boots, shoes, trainers and sandals</p>  | <p><b>TRIP</b></p>  | <p>A holiday or journey for which you have made a booking such as, a flight or accommodation, that begins when you leave home and ends on your return to either (i) your home, or (ii) a hospital or nursing home in the United Kingdom, the Channel Islands or BFPO, following your repatriation.</p>  |
| <p><b>Cosmetics*</b><br/><small>*excluding items considered as 'Duty Free'</small></p> | <p>Make-up, hair products, perfumes, creams, lotions, deodorants, brushes, combs, toothbrushes, toothpastes and mouthwashes.</p>  | <p><b>PUBLIC TRANSPORT</b></p>                   | <p>Buses, coaches, domestic flights or trains that run to a published scheduled timetable.</p>   | <p><b>UNATTENDED</b></p>                                      | <p>Left away from your person where you are unable to clearly see and are unable to get hold of your possessions.</p>   |
| <p><b>Luggage</b></p>  | <p>Handbags, suitcases, holdalls, rucksacks and briefcases.</p>   | <p><b>REDUNDANCY</b></p>                         | <p>Being an employee where you qualify under the provision of the Employment Rights Acts, and who, at the date of termination of employment by reason of redundancy, has been continuously employed for a period of two years or longer and is not on a short term fixed contract.</p> | <p><b>UNEXPECTEDLY</b></p>                                    | <p>At the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media/medical outlets.</p>   |
| <p><b>Electrical items &amp; photographic equipment</b></p>                            | <p>Any item requiring power, either from the mains or from a battery and any equipment used with them such as CDs, e-readers, electronic games, cameras, video cameras, camera cases, stands/tripods, satellite navigation systems and electronic shavers. This does not include laptops.</p>   | <p><b>RELEVANT INFORMATION</b></p>               | <p>A piece of important information that would increase the likelihood of a claim under your policy.</p>   | <p><b>UNITED KINGDOM</b></p>                                  | <p>United Kingdom - England, Wales, Scotland, Northern Ireland and the Isle of Man.</p>   |
| <p><b>Drones</b></p>   | <p>Un-manned aerial vehicles.</p>   | <p><b>REPATRIATION</b></p>                       | <p>The return of someone named on the policy to their home, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands as arranged by the assistance team, unless otherwise agreed by us.</p>   | <p><b>WE/OUR/US</b></p>                                       | <p>White Horse Insurance Ireland dac.</p>   |
| <p><b>Fine jewellery &amp; watches</b></p>   | <p>Rings, watches (only meaning a traditional watch such as analog, automatic or digital, and not an item such as a smart watch. This is defined as a gadget), necklaces, earrings, bracelets, body rings, made of or containing any precious or semi-precious stones or metal</p>  | <p><b>RESIDENT</b></p>                           | <p>Means a person who has had their main home in the United Kingdom, the Channel Islands or BFPO and has not spent more than six months abroad in the year before buying this policy.</p>  | <p><b>WINTER SPORTS</b></p>                                   | <p>Skiing, snowboarding and ice skating.</p>  |
|  |   | <p><b>SCHEDULED AIRLINE</b></p>                  | <p>An airline that publishes a timetable and operates its service to a distinct schedule and sells tickets to the public at large, separate to accommodation and other ground arrangements.</p>  | <p><b>WORLDWIDE</b></p>                                       | <p>Anywhere in the world.</p>   |
|  |   | <p><b>SKI EQUIPMENT</b></p>                      | <p>Skis, ski bindings, ski poles, ski boots, ski goggles, ski helmet, board boots, snowboard bindings and snowboards.</p>  | <p><b>WORLDWIDE EXCLUDING USA, CANADA &amp; CARIBBEAN</b></p> | <p>Anywhere <i>excluding</i> the United States of America, Canada and the Caribbean.</p>  |
|  |   | <p><b>SKI PACK</b></p>                           | <p>Ski pass, ski lift pass and ski school fees.</p>  |   |   |

## Conditions and exclusions applying to your policies

Below are some important conditions and exclusions which apply to your pre travel and travel policy. It is recommended that you read this along with the conditions for each section of your policies as this will make sure that you are aware of any conditions which may affect your circumstances or likelihood to claim.

### APPLYING TO ALL SECTIONS OF YOUR POLICIES:

You are not covered under any section, unless specified, for any of the following circumstances:

- Any trip under an annual multi-trip policy that exceeds 31 days duration unless you have chosen to increase this to 62 days (to be eligible for this option you must be aged under 65) and this is shown on your insurance validation documentation. This includes not insuring you for part of a trip which is longer than 31 days, unless you have paid the appropriate additional premium.
- Within the last 2 years, any existing medical condition or health condition that has been diagnosed, been in existence or for which you have received treatment from a hospital or specialist consultant or for which you are awaiting or receiving treatment or under investigation, unless we have agreed cover in writing and any additional premium has been paid.
- More than the proportionate cost of your trip and any claim against the policy (all sections) where you have not insured for the full cost of your trip.
- Loss of earnings, additional hotel costs, additional car hire, Visa's, ESTAs, additional parking fees, vaccinations, inoculations, kennel fees or any other loss unless it is specified in the policy.
- The cost of taxi fares, telephone calls, faxes or any expenses for food or drink.
- Any claim arising from any relevant information known by you at the time of buying this policy or which occurs between booking and travel unless it has been disclosed to us and we have agreed in writing any terms applicable.
- The operation of law, or as a result of an unlawful act or criminal proceedings against anyone included in your booking, or any deliberate or criminal act by an insured person.
- Participation in any sports and activities listed in activity packs 2-8 unless the appropriate additional premium has been paid and the policy endorsed (see definitions for sports and activities page 13).
- Any claim due to your carrier's refusal to allow you to travel for whatever reason.
- Any costs which are due to any errors or omissions on your travel documents.
- Delay, confiscation, detention, requisition, damage, destruction or any prohibitive regulations by Customs or other government officials or authorities of any country.
- Manual labour (see policy definition on page 12).
- The usage of Drones (see policy definition on page 13).
- Any claim not supported by the correct documentation as laid out in the individual section.
- You travelling to an area that is classified as 'Advise against all travel' or 'Advise against all but essential travel' by the Foreign, Commonwealth and Development Office (FCDO).
- Any claim where you have travelled against the advice of your doctor or a medical professional such as your dentist.
- If you choose not to adhere to medical advice given any claims related to this will not be paid.
- If you purchased this insurance with the reasonable intention or likelihood of claiming.
- Any payments made or charges levied after the date of diagnosis of any change in your health or medication after the policy was bought unless this has been advised to us and any revised terms or conditions have been confirmed in writing.
- Inpatient medical costs you have paid without authorisation or approval from us.
- You travelling on, or in, a motorised vehicle for which you do not hold appropriate qualifications to operate in the UK or the Channel Islands (Please note there is no cover under section B7 for any claim related to the use of motorised vehicles). You can visit the following link to the UK Government site for more information on appropriate licenses: <https://www.gov.uk/ride-motorcycle-moped/bike-categories-ages-and-licence-requirements>
- If you are riding pillion, the rider in control of the motorbike must also hold the appropriate licence in the country that you are riding pillion in.
- You travelling on a motorcycle or moped without wearing a crash helmet, whether legally required locally or not. You piloting or travelling in an aircraft not licensed to carry passengers.
- You piloting or travelling in an aircraft where you or the pilot are not licensed to carry passengers.
- Your suicide, self-injury, reckless behaviour or any wilful act of self-exposure to danger or infection/injury (except where it is to save human life).
- In respect of all sections other than *emergency medical expenses* - war, terrorism, biological or chemical warfare, invasion, act of foreign enemy, hostilities (whether war has been declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Any costs incurred before departure (except cancellation) or after you return home.
- Your failure to obtain the required passport, visa or ESTA.
- You, your travelling companion, close relative or business associate being under the influence of:
  - drugs (except those prescribed by your registered doctor but not when prescribed for treatment of drug addiction);
  - alcohol (a blood alcohol level that exceeds 0.19% – approximately four pints or four 175ml glasses of wine);
  - solvents, or;
  - anything relating to you, your travelling companion, close relative or business associates prior abuse of drugs, alcohol or solvents.
- Any claim that is due to any failure (including financial) of your travel agent or tour operator, any transport or accommodation provider, their agent or anybody who is acting as your agent, unless specified.
- No cover will be in force for Policy B if you claim under Policy A.

## Your pre-travel policy - Cancellation - If you are unable to go on your trip (Policy A Section 1)

| We will pay:   | If you are unable to travel because:  | Provided:  | If you need to claim:  |
|--|---|--|--|
| <p><b>up to:</b></p> <p><b>Standard - £1,000</b></p> <p><b>Premier - £2,000</b></p> <p><b>Premier Plus - £5,000</b></p> <p><b>for your proportion of prepaid:</b></p> <ul style="list-style-type: none"> <li>• <b>transport charges;</b></li> <li>• <b>loss of accommodation;</b></li> <li>• <b>foreign car hire; and</b></li> <li>• <b>excursions booked before you go on your trip</b></li> </ul> <p><b>that you have paid or have agreed to pay, that you cannot recover from any other source, following your necessary cancellation after you purchased this insurance resulting in financial loss.</b></p> | <p>you were forced to cancel your <b>trip</b> because the following <b>unexpectedly</b> happened before you left <b>home</b> which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> <li>• you or anyone insured on this policy, became <b>ill</b> with an infectious disease within 14 days of your <b>trip</b> starting (including contracting Covid-19);</li> <li>• you, a <b>travel companion</b>, a <b>family member</b>, a <b>close business colleague</b>, or the person you were going to stay with became <b>ill</b> (excluding contracting Covid-19), was injured or died;</li> <li>• your home was burgled, or seriously damaged by fire, storm or flood;</li> <li>• you, or a <b>travel companion</b> were called for jury service or required as a witness in a court of law;</li> <li>• you, or a <b>travel companion</b> were made redundant;</li> <li>• you, or a <b>travel companion</b> had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;</li> <li>• as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel.</li> </ul> | <ul style="list-style-type: none"> <li>• you have paid your excess or accepted it will be deducted from any settlement;</li> <li>• you are not claiming due to a <b>known event</b>;</li> <li>• you are able to provide evidence from a medical professional confirming your <b>illness</b> or infectious disease;</li> <li>• you did not cancel your <b>trip</b> because: <ul style="list-style-type: none"> <li>○ you chose or were recommended to quarantine or isolate as a result of exposure to an infectious disease including Covid-19;</li> <li>○ you simply did not want to travel or had a fear of travelling;</li> <li>○ you could no longer afford to pay for the <b>trip</b>;</li> <li>○ of an <b>existing medical condition</b> which you have not told <b>us</b> about and that <b>we</b> have not agreed to cover in writing;</li> <li>○ of any epidemic, or pandemic as declared by the World Health Organisation (WHO);</li> <li>○ of FCDO, government or local authority advice relating to any infectious disease including Covid-19;</li> </ul> </li> <li>• you, or a <b>travel companion</b> did obtain the required travel documents, inoculations or vaccinations for the area you are travelling to;</li> <li>• you, or a <b>travel companion</b> are not the defendant in a court of law;</li> <li>• you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds;</li> <li>• you do not ask <b>us</b> to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;</li> <li>• you do not ask <b>us</b> to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;</li> <li>• you are able to prove your financial loss;</li> <li>• you did not purchase insurance with the reasonable intention or likelihood of claiming;</li> <li>• your claim is not relating to course charges or tuition fees unless agreed in writing by <b>us</b>;</li> <li>• you do <b>co-operate</b> with us.</li> </ul> | <p>Download or request a cancellation claim form and ensure that if required, the medical certificate within the cancellation claim form is filled in and completed by the General Practitioner of the persons whose injury, illness or death has caused the cancellation of the trip. As well as providing the claims handlers with the required documentation as listed on the front of your claim form.</p> <p>You should inform your tour operator/ travel agent/flight company immediately of your need to cancel and request a cancellation invoice.</p> |

**BE AWARE!** There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 14).

**Words with important meanings in this section (highlighted in bold)**

**close business colleague** – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**existing medical condition** – any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

**family member** – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

**ill/illness** – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the **period of insurance**.

**known event** – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

**travel companion** – a person(s) with whom you have booked to travel on the same **trip**.

**trip** – travel during the **period of insurance**.

**trip destination** – the final destination shown on your travel itinerary.

**unexpectedly** – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media/medical outlets.

## Your travel policy - If your travel plans are disrupted (Policy B Section 1)

| We will pay:   | If:   | Provided:   | If you need to claim:   |
|--|---|---|---|
| <p><b>Standard - £10 per 12 hours up to a maximum of £100</b></p> <p><b>Premier &amp; Premier Plus - £20 per 12 hours up to a maximum of £200</b></p> <p><b>for trip disruption allowance.</b></p> <p><b>up to:</b></p> <p><b>Standard - £750</b></p> <p><b>Premier - £1,000</b></p> <p><b>Premier Plus - £5,000</b></p> <p><b>for the cancellation of your trip.</b></p> <p><b>up to:</b></p> <p><b>Standard - £500</b></p> <p><b>Premier - £750</b></p> <p><b>Premier Plus - £1,000</b></p> <p><b>for alternative transport to get you to your trip destination.</b></p> | <ul style="list-style-type: none"> <li>the departure of your international flight, international train or sailing is delayed on your outbound journey for more than 12 hours from its scheduled departure time from your international departure point.</li> <li>after 24 hours of delay at the airport, rail terminal or port for your <u>outbound</u> journey from the UK, Channel Islands or BFPO you abandon the trip.</li> <li>the vehicle in which you are travelling to your international departure point becomes un-driveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure from the United Kingdom, Channel Islands or BFPO.</li> </ul> | <ul style="list-style-type: none"> <li>you are at the airport/port/station and the delay is over 12 hours.</li> <li>delay is not due to the diversion of aircraft after it has departed.</li> <li>your trip is not less than 2 days duration or is a one-way trip.</li> <li>your excess has been paid or deducted from any settlement.</li> <li>your flight was not cancelled by the airline.</li> <li>you are not abandoning your trip as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO).</li> <li>you are not abandoning your trip due to FCDO, government or local advice relating to any infectious disease including Covid-19.</li> <li>you have allowed sufficient time to check-in as shown on your itinerary.</li> </ul> | <p>Download or request and complete a departure delay claim form.</p> <p>Obtain written confirmation from your airline, railway company, shipping line or their handling agents that shows the scheduled departure time, the actual departure time and reason for the delay of your flight, international train or sailing.</p> |

### **BE AWARE!** No cover is provided under this section for;

- anything mentioned in the conditions and exclusions (page 14).**
- any compensation when your tour operator has rescheduled your flight itinerary or the airline/railway company/shipping line/handling agents offer or provide alternative transport that departs within 24hrs, or where you are able to obtain a refund from any other source, where your scheduled airline is bonded or insured elsewhere or where you have paid for the flight by credit card and can claim a refund from your credit card provider, even if the payment is insufficient to meet your claim.
- your scheduled airline being in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy.
- the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.

## If you need emergency medical attention (Policy B Section 2)

| We will pay:  | For:   | Provided you are not claiming for:   | If you need to claim:   |
|---|--|--|---|
| <p><b>for trips outside your home country: up to:</b></p> <p><b>Standard - £3,000,000</b></p> <p><b>Premier - £5,000,000</b></p> <p><b>Premier Plus - £10,000,000</b></p> <p><b>outside your home country following necessary emergency expenses that are payable within six months of the event that causes the claim that results from your death, injury or illness:</b></p> | <ul style="list-style-type: none"> <li>customary and reasonable fees or charges for necessary and emergency treatment, to be paid outside your home country for medical, surgical, hospital, nursing home or nursing services.</li> <li>additional travel, accommodation and repatriation costs to be made for, or by, you and for any one other person <u>who is required for medical reasons to stay with you, to travel to you from your home country or to travel with you, where it is deemed medically necessary.</u></li> <li>the cost of returning your ashes home or the return of your body to your home.</li> </ul> | <ul style="list-style-type: none"> <li>any costs where you have not paid your excess.</li> <li>treatment due to, or a complication of, an existing medical condition unless we have agreed cover in writing and any additional premium has been paid.</li> <li>any elective or pre-arranged treatment or any routine non-emergency tests or treatment, this includes complications as a result of elective, pre- arranged or cosmetic treatment received whilst abroad.</li> <li>costs of private treatment <u>unless our 24-hour assistance team has agreed and adequate public facilities are not available.</u></li> <li>the cost of early repatriation when medical treatment of a standard acceptable by our medical director is available locally.</li> <li>the cost associated with the diversion of an aircraft due to your death, injury or illness. • repairs to or for artificial limbs or hearing aids.</li> <li>the cost of diagnostic tests or treatment for any existing medical condition other than that which has caused the immediate emergency.</li> <li>any extra costs for single/private accommodation in a hospital or nursing home..</li> </ul> | <p><b><u>FOR MEDICAL EMERGENCIES</u></b></p> <p><b>+44 (0) 203 829 6724</b></p> <p><b>Call our <i>assistance team</i> 24 hours a day, 7 days a week, 365 days a year, from anywhere in the world</b></p> <p>Download or request a claim form for emergency medical expenses and complete to the best of your ability.</p> <p>For non-emergency cases, visits to doctors, hospital outpatients, or pharmacies you must keep and provide us with all (original) receipts accounts and medical certificates.</p> <p>For cases where the assistance team were informed please provide (in addition to the above) your case number or name of the person you spoke to and a photocopy or scanned image of your EHC card.</p> |
| <p><b>up to £1,500</b></p> <p><b>public hospital benefit of £25 per 24 hours, up to a maximum of £500</b></p>   | <ul style="list-style-type: none"> <li>your death outside your home country for your burial or cremation.</li> <li>each full 24 hours that you are in a <u>public hospital abroad</u> as an in-patient during the period of the trip in addition to the fees and charges.</li> </ul>   |  |   |
| <p><b>up to a maximum cost of:</b></p> <p><b>Standard &amp; Premier - £250</b></p> <p><b>Premier Plus - £500</b></p>  | <ul style="list-style-type: none"> <li>emergency dental treatment only to treat sudden pain.</li> </ul>  | <ul style="list-style-type: none"> <li>work involving the use of precious metals in any dental treatment.</li> <li>the provision of dentures, crowns or veneers.</li> <li>any treatment or work which could wait until your return home.</li> </ul>  |   |

**BE AWARE!** This is a travel insurance policy and not private medical insurance. This means there is no cover for any medical expenses incurred in private medical facilities if we have confirmed that medically capable public facilities are available. Whilst the actual medical care you receive is in the hands of the local doctors treating you, we can obtain the medical information we need from them to establish what is wrong, as well as their treatment and discharge plans. We can support you in the event you are admitted to a facility that may not be suitable for your clinical needs or where there are concerns over practice. We will then advise on, and can put in place, suitable repatriation plans to get you home as soon as it is medically safe to do so. We will liaise with the treating doctor to get a fit to fly certificate when needed, and with aero-medical experts who will advise on both the timing and method of repatriation that is best suited to your individual needs of your recovery.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 14) (including any treatment, tests and associated illnesses for non-declared existing medical conditions).**
- any costs where you are an inpatient or it is a repatriation claim and our 24-hour assistance team have not been notified or has not agreed the costs, we reserve the right to decline associated costs.
- services or treatment received by you, including any form of cosmetic surgery OR any treatment received by you after the date that in the opinion of our assistance team, in consultation with your treating doctor, you can return home or which can reasonably wait until you return to your home country.
- additional accommodation which exceeds the standard of that originally booked or any costs for food or drink.
- additional flights which exceed the standard of that originally booked unless medically necessary and agreed with the assistance team.
- medical costs in excess of customary and reasonable levels of charging.
- any claim where you went against FCDO, government, local authority or medical advice relating to any infectious disease including Covid-19.
- any claim where the risk associated with bringing you home is greater than the risk of you remaining in resort or any claim where your return home would present unnecessary risk to other travellers.

## Curtailment - If you need to come home early (Policy B Section 3)

| We will pay:  | For:   | Provided:  | If you need to claim:  |
|---|--|--|--|
| <p><b>up to:</b><br/> <b>Standard - £1,000</b><br/> <b>Premier - £2,000</b><br/> <b>Premier Plus - £5,000</b></p> <p><b>in total for your proportional share of any unused pre-paid accommodation, car hire and excursions that are directly related to your trip, which you have paid and cannot get back from anyone else in the first instance, or which cannot be transferred or used for another purpose, as well as any additional travel expenses incurred to get you home.</b></p> <p><b>PLEASE NOTE:</b> You must use or re-validate your original ticket for your early return. If this is not possible you must provide evidence that additional costs were necessary. Any refunds due on unused original tickets will be deducted from your claim. If you do not have an original return ticket, you will not be reimbursed for costs incurred for your early return.</p> <p><i>PLEASE NOTE: Your unused proportion of trip costs will be calculated in full days lost from the date of your return journey home.</i></p> | <p>you to cut short your <b>trip</b> because the following <b>unexpectedly</b> happened after you left <b>home</b> which you could not have been expected to foresee or avoid:</p> <ul style="list-style-type: none"> <li>you or anyone insured on this policy, became <b>ill</b> with an infectious disease during your <b>trip</b> (including contracting Covid-19);</li> <li>you, a <b>travel companion</b>, a <b>family member</b>, a <b>close business colleague</b>, or the person you were going to stay with became <b>ill</b> (excluding contracting Covid-19), was injured or died;</li> <li>your pre-booked accommodation was damaged by a <b>natural disaster</b>, and alternative accommodation was not provided;</li> <li>you, or a <b>travel companion</b> were called for jury service or required as a witness in a court of law;</li> <li>you, or a <b>travel companion</b> had leave withdrawn and are in the armed forces (including reserves and territorial), emergency services, medical or nursing professions (in the public sector) or senior employees of the government;</li> <li>as a result of fire, earthquake, storm, flood, riot or civil unrest; the Foreign, Commonwealth and Development Office (FCDO) or comparable prohibitive regulations by the government of the country you were due to visit and within 50 miles of your chosen destination, change the travel advice to advise against all or all but essential travel.</li> </ul> | <ul style="list-style-type: none"> <li>you have paid your excess or accepted it will be deducted from any settlement;</li> <li>you are not claiming due to a <b>known event</b>;</li> <li>you are not claiming as a result of any epidemic, or pandemic as declared by the World Health Organisation (WHO);</li> <li>you are not claiming due to FCDO, government or local authority advice relating to any infectious disease including Covid-19;</li> <li>you do not ask <b>us</b> to pay for the cost of your original return ticket when we have paid for a new ticket or arranged your medical <b>repatriation</b>;</li> <li>you did not cut short your <b>trip</b> because: <ul style="list-style-type: none"> <li>you simply did not want to continue travelling or had a fear of continuing your <b>trip</b>;</li> <li>you could no longer afford to pay for the <b>trip</b>;</li> <li>of an <b>existing medical condition</b> which you have not told <b>us</b> about and that <b>we</b> have not agreed to cover in writing;</li> <li>of a normal pregnancy or childbirth where you were more than 29 weeks pregnant at the start date of your <b>trip</b>;</li> </ul> </li> <li>you, or a <b>travel companion</b> are not the defendant in a court of law;</li> <li>you did obtain prior authority to take leave or your leave was not cancelled on disciplinary grounds;</li> <li>you do not ask <b>us</b> to pay for a loss that is insured or guaranteed by any other existing protection, specifically Package Travel Regulations, Air Passenger Rights, ATOL (including Civil Aviation Authority requirements), or ABTA protection, or from your credit card provider under s75 Consumer Credit Act, or any other specific legislation for transport or travel providers;</li> <li>you do not ask <b>us</b> to pay for any costs already accepted or offered by your transport and/or accommodation provider, even if this is a credit note or alternative travel arrangements;</li> <li>you are able to prove your financial loss;</li> <li>you did not purchase insurance with the reasonable intention or likelihood of claiming;</li> <li>your claim is not relating to course charges or tuition fees unless agreed in writing by <b>us</b>;</li> <li>you do <b>co-operate</b> with <b>us</b>.</li> </ul> | <p>Download or request a curtailment claim form and ensure that the medical certificate in the cancellation claim form is completed by the <u>General Practitioner of the persons whose injury, illness or death has caused the curtailment</u>. As well as providing the claims handlers with required documentation as listed on the front of your claim form.</p> <p>Inform your tour operator/travel agent/flight company immediately of your necessity to cancel and request a cancellation invoice.</p> <p><b><u>If you need to cut short your trip:</u></b></p> <p>Due to a <u>medical necessity</u> you must ring to confirm this with our <i>24-hour</i> assistance team on:</p> <p style="text-align: center;"><b>+44 (0) 203 829 6724</b></p> <p><u>curtailment claims will not otherwise be covered.</u></p> <p>You should keep any receipts or accounts given to you and send them in to the claims office.</p> |

**BE AWARE!** There is no cover provided under this section for anything mentioned in the conditions and exclusions (page 14).

Words with important meanings in this section (highlighted in bold)

**close business colleague** – someone you work with, who due to the nature of their job means their absence from work requires you to cancel or alter your **trip**. A senior manager or director of the business must confirm this in the event of a claim.

**co-operate** – provide **us** with any information or documentation **we** may reasonably require to enable **us** to verify and process your claim.

**existing medical condition** – any serious or recurring medical condition which has been previously diagnosed or been investigated or treated in any way, at any time prior to travel, even if this condition is currently considered to be stable and under control.

**family member** – any person who is related to you by blood, marriage, adoption, fostering or co-habitation.

**ill/illness** – a condition, disease, set or symptoms or sickness leading to a significant change in your health, as diagnosed and confirmed by a doctor during the **period of insurance**.

**known event** – an existing, publicly announced or publicly broadcasted occurrence such as government directives, unusual weather conditions, road traffic accidents, passport or customs delays or a strike.

**natural disaster** – fire, flood, earthquakes, storm, lightning, explosion or hurricane.

**period of insurance** – the **trip** dates shown on the insurance schedule or if the policy is multi-trip, a **trip** that does not exceed the stated limit.

**travel companion** – a person(s) with whom you have booked to travel on the same **trip**.

**repatriation** – returning you to your **home**, a hospital, nursing home or funeral director in the United Kingdom or the Channel Islands.

**trip** – travel during the **period of insurance**.

**trip destination** – the final destination shown on your travel itinerary.

**unexpectedly** – at the time of purchase of this insurance policy there was no reasonable chance or knowledge of a circumstance that would lead to a claim, including information publicised in mainstream media/medical outlets.

## If your possessions are lost, stolen, damaged or delayed (Policy B Section 4)

| We will pay:  | For:  | Provided you: | If you need to claim: |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
|---|---|---------------|-----------------------|--------------|-------|------|--------|--------|---------|------|------|------|---------|------|------|------|-------|------|------|------|-----------|-----|------|------|--------------------------|------|------|------|---|------|------|------|--------------------------------|------|------|------|---------|------|------|------|---------|-----|------|------|---------------------------------------|------|------|------|--|---|--|
| <p>up to a total as shown for <u>your possessions, with a maximum amount for:</u></p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Standard</th> <th style="text-align: center;">Premier</th> <th style="text-align: center;">Premier Plus</th> </tr> </thead> <tbody> <tr> <td style="text-align: right;">Total</td> <td style="text-align: center;">£750</td> <td style="text-align: center;">£1,000</td> <td style="text-align: center;">£2,000</td> </tr> <tr> <td style="text-align: right;">Clothes</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£150</td> <td style="text-align: center;">£500</td> </tr> <tr> <td style="text-align: right;">Luggage</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£250</td> </tr> <tr> <td style="text-align: right;">Shoes</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£150</td> </tr> <tr> <td style="text-align: right;">Cosmetics</td> <td style="text-align: center;">£50</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£100</td> </tr> <tr> <td style="text-align: right;">Fine jewellery &amp; watches</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£150</td> <td style="text-align: center;">£300</td> </tr> <tr> <td style="text-align: right;">Electrical items &amp; photographic equipment</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£150</td> <td style="text-align: center;">£300</td> </tr> <tr> <td style="text-align: right;">Buggies, Strollers &amp; Car seats</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£100</td> </tr> <tr> <td style="text-align: right;">Laptops</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£150</td> <td style="text-align: center;">£300</td> </tr> <tr> <td style="text-align: right;">Eyewear</td> <td style="text-align: center;">£50</td> <td style="text-align: center;">£100</td> <td style="text-align: center;">£100</td> </tr> <tr> <td style="text-align: right;">Unreceipted items up to a maximum of:</td> <td style="text-align: center;">£150</td> <td style="text-align: center;">£150</td> <td style="text-align: center;">£150</td> </tr> </tbody> </table> |   | Standard      | Premier               | Premier Plus | Total | £750 | £1,000 | £2,000 | Clothes | £100 | £150 | £500 | Luggage | £100 | £100 | £250 | Shoes | £100 | £100 | £150 | Cosmetics | £50 | £100 | £100 | Fine jewellery & watches | £100 | £150 | £300 | Electrical items & photographic equipment | £100 | £150 | £300 | Buggies, Strollers & Car seats | £100 | £100 | £100 | Laptops | £100 | £150 | £300 | Eyewear | £50 | £100 | £100 | Unreceipted items up to a maximum of: | £150 | £150 | £150 | <p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul> | <ul style="list-style-type: none"> <li>have paid your excess or accept it will be deducted from any settlement.</li> <li>have complied with the carrier's conditions of carriage.</li> <li>have notified the Police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value.</li> <li>are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li>are not claiming for possessions which have been lost or stolen from a beach or lido (if so we will only pay a maximum of £50).</li> <li>have not left electrical items, eyewear, jewellery &amp; watches or photographic equipment unattended (including being contained in luggage during transit) except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation). This includes items left behind following you disembarking your coach, train, bus, flight, ferry or any other mode of transport.</li> <li>have not left any possessions not mentioned in the preceding bullet point unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless entry was gained by violent and forcible means.</li> <li>have obtained written confirmation of any loss, damage or delay from your tour operator / airline provider.</li> </ul> | <p><b><u>For all damage claims:</u></b><br/>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable. Please then return the damaged items to:</p> <p>The Recoveries Department, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY</p> <p><b><u>For all loss or damage claims during transit:</u></b></p> <p>(a) retain your tickets and luggage tags,<br/>(b) report the loss or damage to the appropriate carrier and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b><u>For all losses</u></b><br/>you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p><b><u>For delay claims</u></b><br/>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</p> |
|   | Standard  | Premier       | Premier Plus          |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
| Total   | £750  | £1,000        | £2,000                |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
| Clothes   | £100  | £150          | £500                  |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
| Luggage   | £100  | £100          | £250                  |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
| Shoes   | £100  | £100          | £150                  |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
| Cosmetics   | £50   | £100          | £100                  |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
| Fine jewellery & watches  | £100  | £150          | £300                  |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
| Electrical items & photographic equipment   | £100  | £150          | £300                  |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
| Buggies, Strollers & Car seats  | £100  | £100          | £100                  |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
| Laptops   | £100  | £150          | £300                  |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
| Eyewear   | £50   | £100          | £100                  |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
| Unreceipted items up to a maximum of:   | £150  | £150          | £150                  |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |
| <p><b>Standard - up to £50 per 24 hours up to a maximum of £100</b></p> <p><b>Premier &amp; Premier Plus - up to £75 per 24 hours up to a maximum of £150</b></p>   | <ul style="list-style-type: none"> <li>the purchase of essential items if your luggage containing your possessions are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 24 hours from the time you arrived at your trip destination.</li> </ul> |               |                       |              |       |      |        |        |         |      |      |      |         |      |      |      |       |      |      |      |           |     |      |      |                          |      |      |      |   |      |      |      |                                |      |      |      |         |      |      |      |         |     |      |      |                                       |      |      |      |  |   |  |

**BE AWARE!** Your travel insurance policy is not intended to cover items of high value, such as video camcorders, expensive watches etc. as these should be fully insured under your house contents insurance on an All Risks extension for 365 days of the year. There is a maximum amount you can claim and a maximum amount in total for each category, and these are shown under the possessions section. The possessions section only covers items that belong to you, is *not* 'new for old' and an amount for age, wear and tear will be deducted.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 14) or any items that do not fall within the categories of cover listed.
- car keys, gadgets (as defined on page 12), duty free items such as tobacco products, alcohol and perfumes.
- the use of, or damage to, drones.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## If your cash or passport is lost or stolen on your trip (Policy B Section 5)

| We will pay:  | For:   | Provided:   | If you need to claim:  |
|---|--|---|--|
| <p>each insured person up to:</p> <p><b>Standard &amp; Premier - £150</b><br/><b>Premier Plus - £200</b></p> <p><b>Standard &amp; Premier - £50</b><br/><b>Premier Plus - £100</b></p> <p><b>Standard &amp; Premier - £100</b><br/><b>Premier Plus - £150</b></p> | <ul style="list-style-type: none"> <li>the loss or theft of your cash during your trip.</li> <li>cover to contribute towards the cost of an emergency travel document.</li> <li>cover for necessary costs collecting your emergency travel document on your trip.</li> </ul> | <ul style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> <li>your cash or passport is: <ul style="list-style-type: none"> <li>on your person;</li> <li>held in a safe or safety deposit box where one is available; or</li> <li>left out-of-sight in your locked trip accommodation.</li> </ul> </li> <li>you are not claiming for any costs incurred before departure or after you return home or any costs which are due to any errors or omissions on your travel documents or money exchange.</li> <li>you are not claiming for any missed travel or accommodation arrangements as a result of your passport being lost or stolen.</li> </ul> | <p>For all losses you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>For loss of cash we will also require:</p> <ol style="list-style-type: none"> <li>exchange confirmations from your home country for foreign currency.</li> <li>where sterling is involved, documentary evidence of possession.</li> </ol> <p>For a lost or stolen passport, you will also need to get a letter from the consulate, airline or travel provider where you obtained a replacement and keep all the receipts for your travel and accommodation expenses.</p> |

### **BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 14).
- any financial loss suffered as a result of your debit/credit card or passport being lost or stolen.
- the cost of a new passport upon your return to the United Kingdom, Channel Islands or BFPO.
- cash or passport that is not on your person.
- cash or passport that is not in a safe/safety deposit box or left out-of-sight in your locked trip accommodation.
- loss or theft of cash due to depreciation in value, currency changes or shortage caused by any error or omission.

## If you are mugged or hijacked (Policy B Section 6)

| We will pay:   | For:   | Provided:   | If you need to claim:  |
|--|--|---|--|
| <p>up to £100 per 24 hours</p> <p>up to a total of £1,000</p>  | <p>each full 24 hour period you are:</p> <ul style="list-style-type: none"> <li>confined as a result of a hijack.</li> </ul> | <ul style="list-style-type: none"> <li>you have obtained confirmation from the airline, carrier or their handling agents confirming period of confinement.</li> </ul>   | <p>Download a claim for either medical expenses / and possessions (if applicable) and completed to the best of your ability.</p> |
| <p>up to: <b>Standard &amp; Premier - £30 per 24 hours up to a total of £300</b></p> <p><b>Premier Plus - £50 per 24 hours up to a total of £500</b></p> | <ul style="list-style-type: none"> <li>hospitalised following a mugging attack.</li> </ul>                                   | <ul style="list-style-type: none"> <li>you are necessarily hospitalised in a public hospital and have submitted a claim for emergency medical expenses and provided us with a written Police report.</li> </ul> | <p>Claims will need to be supported by a written report from the appropriate authorities.</p>                                    |

### **BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 14).
- any claim where you are unable to provide us with proof of the incident, i.e. Police / authorities / medical report.
- any claim where you are attacked or confined as a result of your illegal activity or reckless behaviour.

## Personal liability (Policy B Section 7)

| We will pay:  | For:  | Provided you are not claiming for:  | If you need to claim:   |
|---|---|---|---|
| <p>up to:</p> <p><b>Standard - £1,000,000</b></p> <p><b>Premier &amp; Premier Plus - £2,000,000</b></p> <p>plus costs agreed between us in writing:</p>   | <ul style="list-style-type: none"> <li>any amount incurred due to an event occurring during the period of this insurance that you are legally liable to pay that relates to an incident caused directly or indirectly by you and that results in: <ul style="list-style-type: none"> <li>accidental bodily injury</li> <li>loss of, or damage to, property that does not belong to you or any member of your family and is neither in your charge or control nor under the charge or control of any member of your family.</li> <li>loss of, or damage to, trip accommodation which does not belong to you or any member of your family.</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>your excess has been paid or deducted from any settlement.</li> <li>liability for loss of, or damage to, property or accidental bodily injury is not caused or suffered by: <ul style="list-style-type: none"> <li>your own employment, profession or business or anyone who is under a contract of service with you, acting as a carer, whether paid or not, or any member of your family or travelling companion or is caused by the work you or any member of your family or travelling companion employ them to do.</li> <li>your ownership, care, custody or control of any animal.</li> </ul> </li> <li>compensation or any other costs are not caused by accidents involving your ownership, possession or control of any: <ul style="list-style-type: none"> <li>land or building or their use either by or on your behalf other than your temporary trip accommodation, mechanically propelled vehicles and any trailers attached to them, aircraft, motorised skis, motorised waterborne craft or sailing vessel, firearms or incendiary devices.</li> </ul> </li> </ul> | <p><b>Never admit responsibility to anyone</b> and do not agree to pay for any damage, repair costs or compensation.</p> <p>Keep notes of any circumstances that may become a claim so these can be supplied to us along with names and contact details of any witnesses as well as any supporting evidence we may require.</p> |
| <p><b>BE AWARE!</b> No cover is provided under this section for:</p> <ul style="list-style-type: none"> <li>anything mentioned in the conditions and exclusions (page 14).</li> <li>accidental bodily injury, illness or disease suffered by you or any member of your family, or any event caused by any deliberate or reckless act or omission by you or a member of your family.</li> <li>claims where an indemnity is provided under any other insurance or where it falls on you by agreement and would not have done if such agreement did not exist i.e. rental disclaimer.</li> </ul> |   |   |   |

## Accidental death and disability benefit (Policy B Section 8)

| We will pay:  | For:     | Provided you are not claiming for: | If you need to claim:  |  |         |         |         |         |         |         |         |   |         |         |         |  |  |  |   |
|---|----------|------------------------------------|--|--|---------|---------|---------|---------|---------|---------|---------|---|---------|---------|---------|--|--|--|---|
| <p>a single payment as shown:</p> <table border="1"> <thead> <tr> <th>Standard</th> <th>Premier</th> <th>Premier Plus</th> <th></th> </tr> </thead> <tbody> <tr> <td>£10,000</td> <td>£10,000</td> <td>£25,000</td> <td>→ death</td> </tr> <tr> <td>£10,000</td> <td>£25,000</td> <td>£25,000</td> <td>→ total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.</td> </tr> <tr> <td>£10,000</td> <td>£25,000</td> <td>£25,000</td> <td>→ permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*.</td> </tr> </tbody> </table> | Standard | Premier                            | Premier Plus   |  | £10,000 | £10,000 | £25,000 | → death | £10,000 | £25,000 | £25,000 | → total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet. | £10,000 | £25,000 | £25,000 | → permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*. | <p><b>your accidental bodily injury whilst on your trip, that independently of any other cause, results in your:</b></p> | <ul style="list-style-type: none"> <li>you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness or infection.</li> <li>you are not under 18 or over 75 and claiming permanent disablement.</li> <li>you are not claiming for more than one of the benefits that is a result of the same injury.</li> </ul> | <p>Download or request a claim form for Personal Accident immediately and complete to the best of your ability.</p> <p>In the event of death we will require sight of an original copy of the death certificate, for other claims please write describing the circumstances of the accident and its consequences, and you will be advised what further documentation is required.</p> |
| Standard  | Premier  | Premier Plus                       |  |  |         |         |         |         |         |         |         |   |         |         |         |  |  |  |   |
| £10,000   | £10,000  | £25,000                            | → death  |  |         |         |         |         |         |         |         |   |         |         |         |  |  |  |   |
| £10,000   | £25,000  | £25,000                            | → total and permanent loss of sight in one or both eyes, or total loss by physical severance or total and permanent loss of use of one or both hands or feet.                |  |         |         |         |         |         |         |         |   |         |         |         |  |  |  |   |
| £10,000   | £25,000  | £25,000                            | → permanent and total disablement from engaging in paid employments or paid occupations of <u>any and every</u> kind all occurring within 12 months of the event happening*. |  |         |         |         |         |         |         |         |   |         |         |         |  |  |  |   |
| <p><b>BE AWARE!</b> ! This is a one off lump sum benefit for the death or very serious incapacity, as specified, of an insured person when this is solely caused by an accident occurring during the period of insurance. It is quite separate from costs covered under the medical section.</p> <p>(* Where you are not in paid employments or occupations, this shall be defined as 'all your usual activities, pastimes and pursuits of any and every kind').</p> <p><b>No cover is provided under this section for:</b></p> <ul style="list-style-type: none"> <li>anything mentioned in the conditions and exclusions (page 14).</li> <li>any payment for permanent disablement when your age is under eighteen (18).</li> </ul>                 |          |                                    |  |  |         |         |         |         |         |         |         |   |         |         |         |  |  |  |   |

## If you need legal advice (Policy B Section 9)

| We will pay:  | For:   | Provided:   | If you need to claim:  |
|---|--|---|--|
| <p><b>up to:</b></p> <p><b>Standard - £15,000</b></p> <p><b>Premier &amp; Premier Plus - £25,000</b></p> <p><b>and</b></p> <p><b>for 30 minutes legal advice on the telephone</b></p> | <ul style="list-style-type: none"> <li>legal costs and expenses incurred in pursuing claims for compensation and damages due to your death or personal injury whilst on the trip.</li> <li>enquiries relating to your insured trip.</li> </ul> | <ul style="list-style-type: none"> <li>you accept that your legal expenses indemnity is paid as a loan for all persons insured to take legal action for compensation as a result of your death, illness or injury during your journey. You must pay this loan back to us out of any compensation you receive.</li> <li>legal proceedings in the USA or Canada follow the contingency fee system operating in North America.</li> <li>you are not pursuing a claim against a carrier, travel agent, tour operator, tour organiser, the insurers or their agents or the claims office.</li> <li>we believe that you are likely to obtain a reasonable settlement.</li> <li>the costs cannot be considered under an arbitration scheme or a complaints procedure.</li> <li>you are not claiming against another insured-person who is a member of your family, a friend or travelling companion, whether insured by us or another provider.</li> <li>the claim is not due to damage to any mechanically propelled vehicle.</li> <li>the claim is not pursued in more than one country.</li> <li>the claim is reported to us and/or our appointed representative within 3 months after the incident which led to the claim.</li> <li>you take all reasonable steps to keep any costs as low as possible.</li> <li>costs do not relate to fines or damages awarded to punish the person responsible rather than to compensate for any losses.</li> </ul> | <p>If you have an accident abroad and require legal advice you should contact:</p> <p style="text-align: center;"><b>Penningtons Manches LLP</b><br/> <b>31 Chertsey Street, Guildford, Surrey,</b><br/> <b>GU1 4HD</b></p> <p>They will arrange for up to thirty minutes of free advice to be given to you by a lawyer.<br/>           To obtain this service you should telephone:<br/> <b>0345 241 1875</b></p> <p style="text-align: center;"><b>Opening Hours Mon – Fri</b><br/> <b>8:30am -7pm</b></p> |

### Choosing an appointed representative.

Penningtons Manches LLP is our appointed representative due to its expertise in travel law. They are regularly audited by us, and maintain the highest levels of customer service. They also have delegated authority to act which means your claim is likely to proceed much quicker. Because of the relationship between us and Penningtons Manches LLP we are able to address any concerns which may arise in a way which is simply not possible with another firm.

- If we accept your claim we will appoint Penningtons Manches LLP to pursue the claim on your behalf;
- We may, at our discretion, agree to instruct an alternative firm, either at the point of issuing proceedings, or if there is a conflict of interest;
- We will only agree to the instruction of an alternative firm, at the point of issuing proceedings, or if there is a conflict of interest, if that firm also agrees to act in line with our terms of appointment;
- If you and we cannot agree on an appointed advisor, the matter will be referred to an Alternative Resolution Facility;
- Where a claim occurs you will supply any reports or information and proof to us and the claims office as may be required. Any legal expenses incurred without our prior authorisation or that of the claims office will not be paid. We will settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- No cover is provided for anything mentioned in the conditions and exclusions (page 14).

## If a natural disaster occurs (Policy B Section 10) – Premier Plus cover only

| We will pay:                          | For:   | Provided:  | If you need to claim:  |
|---------------------------------------|--|--|--|
| <p><b>up to a maximum of £500</b></p> | <ul style="list-style-type: none"> <li>reasonable additional costs of travel and accommodation within a 20 mile radius, to the same standard as those on your booking, to enable you to continue your trip close to that originally booked if the pre-booked accommodation has been damaged by fire, flood, earthquake, storm, lightning, explosion or hurricane.</li> </ul> | <ul style="list-style-type: none"> <li>you are able to provide evidence of the necessity to make alternative travel arrangements.</li> <li>you are not claiming due to a known event.</li> </ul> <p><b>your trip is not:</b></p> <ul style="list-style-type: none"> <li>within the United Kingdom or Channel Islands.</li> <li>formed as part of a tour operator's package holiday.</li> </ul> | <p>You will need to provide written evidence from your tour operator to confirm the need to find alternative accommodation, stating the reason why this was necessary. You will need to submit this to our claims office along with your original booking confirmation and receipts for all expenses made.</p> |

### BE AWARE! No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 14).**
- any amounts recoverable from any other source.
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss specified in this policy.
- any claim where the fire, flood, earthquake, storm, lightning, explosion or hurricane had already happened before you left home.
- any claim under the Standard or Premier cover.
- any claim as a result of any epidemic or pandemic as declared by the World Health Organisation (WHO).
- any claim due to FCDO, government or local advice relating to any infectious disease including Covid-19.

## Pet care (Policy B Section 11)

| We will pay:  | For:  | Provided:  | If you need to claim:  |
|---|---|--|--|
| <p><b>Standard &amp; Premier - £25 per 24 hours up to a maximum of £150</b></p> <p><b>Premier Plus – £25 per 24 hours up to a maximum of £300</b></p> | <ul style="list-style-type: none"> <li>every complete period of 24 hours that you are delayed following the delayed arrival in the UK, Channel Islands or BFPO of your pre- booked flight, train, coach or sea trip on the return journey which results in you incurring additional kennel or cattery fees.</li> <li>every complete period of 24 hours that you are unable to return home due to your illness.</li> </ul> | <ul style="list-style-type: none"> <li>your pets stay exceeds the pre-booked period of accommodation.</li> <li>your claim does not form part of the original pre-booked duration for your pet.</li> <li>you reached your international departure point on your return journey home in time to board the pre-booked transport.</li> <li>you are able to provide written confirmation from the transport provider showing the original booked arrival time, the actual arrival time and the reason for the delay.</li> <li>you have a valid claim under section B2.</li> </ul> | <p>You must provide written confirmation from the carrier stating the period and reason for delay. You must also provide a written statement from the appropriate kennel or cattery confirming any extra charges that you have to pay.</p> |

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 14).
- any claim where the delay is less than 24 hours in total.

## Withdrawal of services (Policy B Section 12)

| We will pay:   | For:   | Provided:   | If you need to claim:  |
|--|--|---|--|
| <p><b>up to:</b></p> <p><b>Standard &amp; Premier - £20 per 24 hours up to a maximum of £200</b></p> <p><b>Premier Plus – £25 per 24 hours up to a maximum of £300</b></p> | <ul style="list-style-type: none"> <li>cover if your pre-booked hotel completely withdraws the following services due to strike or industrial action that started after your arrival: <ol style="list-style-type: none"> <li>water or electrical facilities;</li> <li>swimming pool facilities;</li> <li>kitchen services to the extent that no food is available;</li> <li>chambermaid facilities.</li> </ol> </li> </ul> | <ul style="list-style-type: none"> <li>you have a written report from the hotel management confirming the cause of the disruption, the time it started and the time it ended.</li> <li>services are NOT restored within 24 hours.</li> <li>services were available prior to the strike or industrial action.</li> <li>services stopped AFTER your arrival.</li> </ul> | <p>Download a claim form and obtain written confirmation from hotel management stating the services withdrawn, the reason for withdrawal, the time the services stopped and the time they recommenced.</p> |

**BE AWARE!** No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 14).
- failure to obtain independent confirmation of the circumstances.

## Golf extension (Policy B Section 13) on payment of additional premium

| We will pay:   | For:   | Provided:   | If you need to claim:  |
|--|--|---|--|
| up to £1,500<br>(up to £250 each individual item)        | <p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repair of items that are partially damaged whilst on your trip, up to the market value of the item, allowing for age, wear and tear.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>the market value of the item, allowing for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> </ul> | <ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>you have notified the Police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss or damage.</li> <li>you are not claiming for damage caused by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents.</li> <li>your golf equipment is not specifically insured elsewhere.</li> <li>you are able to provide either the damaged items on request or to prove the existence and ownership/purchase of any item lost or stolen.</li> <li>you have kept all receipts for this hire and sent them in to us with your claim.</li> <li>the course is closed by a club official and you have confirmation in writing.</li> </ul> | <p>Please telephone our claims department and they will send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipts for items purchased/hired.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p> |
| up to £20 per 24 hours up to a maximum of £200 in total. | <ul style="list-style-type: none"> <li>the cost of hire of golf equipment if your golf equipment is lost, stolen, or delayed on your outward journey for over 24 hours from the time you arrived at your trip destination.</li> </ul>  |   |  |
| up to £75 per 24 hours up to a maximum of £300 in total  | <ul style="list-style-type: none"> <li>the loss of green fees should the pre-booked course become unplayable due to adverse weather conditions.</li> </ul>   |   |  |

**BE AWARE!** The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted.

No cover is provided under this golf extension for:

- anything mentioned in the conditions and exclusions (page 14).
- any intentional damage to golf equipment due to carelessness/reckless actions. • your golf equipment being left unattended away from your personal holiday or trip accommodation between 6:00am and 11:00pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle unless access was gained by violent and forcible means.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## Business extension (Policy B Section 14) on payment of additional premium

| We will pay:  | For:  | Provided:   | If you need to claim:   |
|---|---|---|---|
| <p>up to £1,000<br/>(£500 Single article limit)</p> <p>Unreceipted items:<br/>£50 per item up to a maximum of £150</p> <p>£50 per 24 hours up to £500</p> <p>up to £500</p> <p>up to £1,000</p> | <p><b>either</b></p> <ul style="list-style-type: none"> <li>the cost of repairing business equipment that is damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p><b>or</b></p> <ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed whilst on your trip.</li> <li>the cost of hire of business equipment if your business equipment is lost, stolen, or delayed on your outward journey for over 24 hours from the time you arrived at your trip destination.</li> <li>the transportation costs of replacing business samples if they are delayed due to being misplaced, lost or stolen on your outward journey from your home country for over 24 hours from the time you arrive at your trip destination.</li> <li>the loss or theft of your business cash during your trip.</li> </ul> | <ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>you have notified the Police, your carrier or tour operator's representative and obtained an independent written report with written confirmation of any loss, damage or delay.</li> <li>your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £50).</li> <li>you or your employer/business associate own the items you are claiming for and are able to provide proof of ownership/purchase for any items over £50 in value.</li> <li>you are not claiming for items which have been damaged by a domestic dispute, atmospheric or climatic conditions, age, wear, tear, moth or vermin, perishable items and/or their contents i.e. food, liquids, gels etc.</li> <li><b>you are not claiming for:</b> <ul style="list-style-type: none"> <li>mobile telephones, SIM cards, mobile telephone prepayment cards, lost or stolen mobile telephone call charges or mobile telephone accessories;</li> <li>cash stolen from anywhere other than, your person, a safe, or safety deposit box;</li> <li>any business equipment left unattended (including in luggage during transit) except where they are locked in a safe or safety deposit box where these are available (or left out of sight in your locked holiday or trip accommodation);</li> <li>business equipment left unattended away from your holiday or trip accommodation unless left between 6.00 am and 11.00 pm local time (during daytime) in the locked boot or covered luggage area of a motor vehicle where entry was gained by violent and forcible means;</li> <li>loss or theft of business money due to depreciation in value, currency changes or shortage caused by any error or omission; or</li> <li>business money that is not on your person or in a safe/deposit box.</li> </ul> </li> </ul> | <p><b>For all damage claims:</b><br/>you should retain the items in case we wish to see them, you will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p>For all loss or damage claims during transit:</p> <ol style="list-style-type: none"> <li>retain your tickets and luggage tags,</li> <li>report the loss or damage to the airline, railway company, shipping line, coach company or their handling agents, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</li> </ol> <p><b>For all losses:</b><br/>you should report to the Police as soon as possible, and within 24 hours of discovery, and obtain a written report and reference number from them. You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>You must keep all receipts for these items and send them in to us with your claim and any amount paid will be deducted from the final claim settlement if the items are permanently lost.</p> <p>for loss of money we will also require:</p> <ul style="list-style-type: none"> <li>confirmation from your UK currency exchange of the issue of foreign currency or travellers' cheques;</li> <li>exchange confirmations for currency changed from travellers' cheques; or</li> <li>where sterling is involved, documentary evidence of possession.</li> </ul> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p> |
| <p>up to £200</p>   | <ul style="list-style-type: none"> <li>either a replacement employee or for you to return within one month of the event to complete the planned duties you were unable to complete due to your: <ul style="list-style-type: none"> <li>hospitalisation prior to your trip;</li> <li>repatriation during your trip; or</li> <li>necessary curtailment of your trip.</li> </ul> </li> </ul>   | <ul style="list-style-type: none"> <li>the travel and accommodation costs and expenses are of the same standard/cost to the original booking.</li> <li>the necessity of a replacement employee complies with the terms in section A1, B2 &amp; B3 of your pre travel and travel policy. NB: <i>All requirements regarding existing medical conditions apply to all sections of your policy.</i></li> </ul>  |   |

**BE AWARE!** The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 14) (including any treatment, tests or associated illnesses for non-declared existing medical conditions).
- any claim not supported by a detailed letter/certificate from the treating doctor explaining why your early return was medically necessary.
- any claim for loss of business equipment where you or your employer hold insurance elsewhere.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## Winter sports extension (Policy B Section 15) on payment of additional premium

Upon payment of an additional premium your policy will cover winter sports - (on piste skiing and snowboarding, for leisure purposes only and not participating in any timed, competitive or off piste/specialist ski/snow board activities) for the entire duration of your Single Trip or for 17 days in one policy year on your Annual Multi Trip. We recommend when participating in winter sports that the appropriate clothing, including crash helmets, should be worn, and activities undertaken match the level of experience the insured person has in that sport (e.g. if you are an amateur skier do not undertake a black run).

| We will pay:   | For:  | Provided:  | If you need to claim:   |
|--|---|--|---|
| <p>up to £500 for owned ski equipment.</p> <p>up to £250 for hired ski equipment.</p> <p>single article limit: £250</p> <p>Unreceipted items: up to £150</p> | <ul style="list-style-type: none"> <li>the cost of repairing items that are damaged whilst on your trip, up to the original purchase price of the item, less an allowance for age, wear and tear.</li> </ul> <p>or</p> <ul style="list-style-type: none"> <li>the original purchase price of the item, less an allowance for age, wear and tear, to cover items that are stolen, permanently lost or destroyed on your trip.</li> </ul> | <ul style="list-style-type: none"> <li>you have paid your excess or accept it will be deducted from any settlement.</li> <li>you have complied with the carrier's conditions of carriage.</li> <li>on delay, loss or theft claims you have notified the Police, your carrier or tour operator's representative and obtained an independent written report.</li> <li>the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means.</li> </ul> | <p><b>For all loss or damage claims during transit:</b></p> <p>you need to retain your tickets and luggage tags, report the loss or damage to the transport provider, and obtain a Property Irregularity Report (PIR) form or its equivalent within 24 hours.</p> <p><b>For all damage claims</b> keep the items in case we wish to see them. You will need to obtain an estimate for repairs or a letter confirming that the damage is irreparable.</p> <p><b>For all other losses</b> you should report to the Police within 24 hours of discovery, and obtain a written report and reference number from them.</p> <p><b>Any item with a purchase price in excess of £50 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50 subject to an overall limit for all such items of £150.</b></p> |
| <p>up to £20 per 12 hours delay, up to a maximum of £200</p> <p>up to £75 per 24 hours up to a maximum of £300</p>   | <ul style="list-style-type: none"> <li>the cost of hiring replacement ski equipment if your ski equipment is delayed due to being misplaced, lost or stolen on your outward journey for over 12 hours from the time you arrived at your trip destination.</li> <li>the loss of use of your ski pack following your injury or illness during your trip.</li> </ul>   | <ul style="list-style-type: none"> <li>you are able to provide the damaged items on request or to prove the existence or prove ownership/purchase or responsibility of any items.</li> <li>you have a valid claim for medical expenses.</li> <li>you have supporting medical evidence confirming your inability to ski.</li> </ul>   |   |
| <p>up to £20 per 24 hours up to a maximum of £200</p>  | <ul style="list-style-type: none"> <li>each full 24hrs you are unable to ski due to the <u>lack of snow</u> which results in the total closure of skiing facilities in the resort.</li> </ul>   | <ul style="list-style-type: none"> <li>you are skiing north of the earths equator between 1st January and 30th April, or south of the earths equator between 1st June and 31st October and at a destination of higher than 1600 metres above sea level.</li> <li>you have obtained a letter from your tour operator/transport provider stating the reason for closure, the date, time of the closure and the date and time it re-opened.</li> </ul>  |   |
| <p>up to £25 per 24 hours up to a maximum of £250</p>  | <ul style="list-style-type: none"> <li>the cost of additional transport and/or accommodation if, because of the prevention of access due to an avalanche, you are unable to reach or leave your pre-booked resort.</li> </ul>   | <ul style="list-style-type: none"> <li>you are not claiming for more than £25 per full 24 hour period.</li> </ul>  |   |

**BE AWARE!** The possessions section only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted. /

No cover is provided under this winter sports extension for:

- anything mentioned in the conditions and exclusions (page 14).
- any claim if your tour operator has compensated, offered or provided travel, alternative transport and/or accommodation to an alternative resort.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.

## Overseas wedding extension (Policy B Section 16) on payment of additional premium

| We will pay:   | For:   | Provided:   | If you need to claim:   |
|--|--|---|---|
| <p>up to £1,000</p> <p>up to £1,000 (£500 per ring)</p> <p>Unreceipted items up to a maximum of £150</p> <p>up to £1,000</p> <p>Unreceipted items up to a maximum of £150</p> <p>up to £1,000</p> <p>Unreceipted items up to a maximum of £150</p> <p>up to £1,000</p> <p>Unreceipted items up to a maximum of £150</p> <p>up to £1,000</p> <p>Unreceipted items up to a maximum of £150</p> | <ul style="list-style-type: none"> <li>the loss of deposit if you need to cancel or curtail your trip.</li> <li>the loss or damage to wedding rings during the period of insurance.</li> <li>the loss or theft of wedding gifts given to the couple in resort.</li> <li>wedding photographs or video recordings to:               <p><i>either</i></p> <ul style="list-style-type: none"> <li>pay for the cost of reprinting lost or damaged photographs and/or video recordings specifically taken for the wedding up to 14 days after the wedding or up to the expiry of the policy, whichever is the first.</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>reasonable additional costs to re-book a photographer of a similar standard to the original to take photographs and/or video recordings specifically for the wedding following the death, injury, illness or due to unforeseen unavoidable transport problems which prevented the original photographer from fulfilling their contract.</li> </ul> </li> <li>the loss of wedding attire and to cover:-               <p><i>either</i></p> <ul style="list-style-type: none"> <li>the cost of repair of the wedding dress, suit, shoes and the like which were bought specifically for the wedding if the items are damaged during the period of insurance,</li> </ul> <p><i>or</i></p> <ul style="list-style-type: none"> <li>replace with a similar wedding dress, suit, shoes and the like, make up, hairstyling and flowers up to the same value of items lost if the items are lost during the period of insurance.</li> </ul> </li> <li>loss or damage to cosmetics or flowers directly relating to the wedding.</li> <li>if your wedding cars/transport company fail to meet their contractual obligations.</li> </ul> | <ul style="list-style-type: none"> <li>have paid your excess or accept it will be deducted from any settlement.</li> <li>your property has not been shipped as freight or under a bill of lading.</li> <li>your loss is not due to delay, detention, confiscation, requisition or damage by customs or any other officials or authorities.</li> <li>you have notified the Police, your carrier or tour operator's representative within 24 hours and obtained a written report.</li> <li>you have a valid claim with supporting documentation under the terms and conditions of section B4 'if your possessions are lost or stolen'.</li> <li>you are able to provide the damaged items on request or to prove the existence or ownership/purchase of any item with an insured value in excess of £50.</li> <li><b>you are not claiming for:</b> <ul style="list-style-type: none"> <li>damage or loss that is the result of a domestic dispute;</li> <li>wedding rings, wedding attire, wedding gifts, wedding photographs, or wedding video recordings stolen from your personal holiday, or trip accommodation except where entry or exit was gained by violent and forcible means;</li> <li>more than the single article limit for each wedding ring (as shown on your summary of cover);</li> <li>wedding rings carried in any suitcases, trunks or similar containers when left unattended (including checked in luggage);</li> </ul> </li> <li><b>the loss or damage is not due to:</b> <ul style="list-style-type: none"> <li>scratching, wear, tear, depreciation or deterioration;</li> <li>any process of cleaning, repairing or restoring;</li> <li>atmospheric or climatic conditions;</li> <li>moth or vermin; or</li> <li>electrical or mechanical breakdown or derangement</li> </ul> </li> </ul> | <p>Please telephone the claims department:</p> <p style="text-align: center;"><b>+44 (0) 203 829 6713</b></p> <p>where they can send you the appropriate claim form and advise you what documentation to send in.</p> <p>For all sections you will need to obtain independent written confirmation of the circumstances and keep all receipt for items purchased/hired.</p> <p><b>Any item with a purchase price in excess of £50/£75 must be supported by original proof of ownership/purchase. Any items not supported by such proof of ownership/purchase will be paid at the maximum of £50/£75 subject to an overall limit for all such items of £150.</b></p> |

**BE AWARE!** The replacement of items only covers items that belong to you, is not 'new for old' and an amount for age, wear and tear will be deducted.

No cover is provided under this section for:

- anything mentioned in the conditions and exclusions (page 14).
- any intentional or accidental damage to wedding attire or accessories due to carelessness/reckless actions.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us..

## Cruise extension (Policy B Section 17) on payment of additional premium

**Note:** Although you are covered for Cruise holidays as standard, you will only be covered under this extension of cover if you have paid the appropriate additional premium.

| We will pay:  | For:   | Provided:  | If you need to claim:  |
|---|--|--|--|
| <p><b>Missed port departure up to a maximum of £2,000</b></p>                   | <ul style="list-style-type: none"> <li>reasonable additional travel expenses incurred to reach the next overseas port destination due to the vehicle in which you are travelling to your overseas departure point becomes un-driveable due to mechanical failure or being involved in an accident or your public transport is delayed, preventing you from being able to check-in on time for your outward departure.</li> </ul> | <ul style="list-style-type: none"> <li>you have allowed sufficient time to get to your destination as shown on your itinerary and are claiming for the circumstances listed and not for your failure to arrive in time due to any other reason such as traffic, road closures and/or adverse weather conditions.</li> <li>the claim is not due to the failure of public transport services that is due to a strike or industrial action that started or that had been announced before the date of your departure from home.</li> <li>you have independent written confirmation of the circumstances.</li> </ul> | <p>You must obtain a written report from the Cruise Operator, Carrier or their handling agents confirming the skipped port and the reason for it.</p> <p>You should also report the loss to your tour operator's representative or hotel/apartment manager wherever appropriate.</p> <p>Obtain written confirmation from your mechanic or the public transport provider that shows the reason for your delay.</p> <p>You will need to obtain independent confirmation of the circumstances.</p> <p>You can provide a written report confirming the length of confinement with your cabin during your trip.</p> |
| <p><b>Skipped port benefit £100 per port up to a maximum of £300</b></p>        | <ul style="list-style-type: none"> <li>up to £100 per port that your cruise operator is unable to dock at designated itinerated ports due to adverse weather conditions or timetable restrictions.</li> </ul>  | <ul style="list-style-type: none"> <li>you have not been offered alternative transport, or compensation from your tour operator or cruise provider.</li> <li>you are not claiming for a missed port caused by strike or industrial action.</li> </ul>  |  |
| <p><b>Cabin confinement up to £25 per 24 hours, up to a maximum of £500</b></p> | <ul style="list-style-type: none"> <li>each full 24hrs that you are confined to your cabin or in a state hospital as an in-patient during the period of the trip in addition to the fees and charges paid.</li> </ul>  | <ul style="list-style-type: none"> <li>you are not claiming because your ship cannot put people ashore due to a scheduled tender operation failure.</li> <li>you have obtained a written report from the cruise operator, carrier or their handling agents confirming the skipped port and the reason for it.</li> </ul>   |  |
| <p><b>Unused excursions up to £500</b></p>                                      | <ul style="list-style-type: none"> <li>pre-booked excursions you were unable to use as a direct result of being confined to your own cabin due to an accident or illness during your trip.</li> </ul>  | <ul style="list-style-type: none"> <li>you have not had any monetary amount (including on board credit) of compensation offered by the ship or tour operator.</li> <li>there is a valid claim under section B2 of this policy.</li> </ul>  |  |

**BE AWARE!** No cover is provided under this cruise extension for:

- anything mentioned in the conditions and exclusions (page 14).
- any amounts recoverable from any other source.
- alternative transport home, missed flights/connections, food, drink, telephone calls or any other loss.
- any claim where the fire, flood, earthquake, storm, lightening, explosion or hurricane had already happened before you left home.
- any claim evidenced by any other report not specified in this section, unless otherwise agreed by us.



## ADDITIONAL SPORTS AND HAZARDOUS ACTIVITIES:

Unlike other policies we cover many sports and activities as standard; no additional premium is required for activities listed in Activity Pack 1. We have categorised the activities that are not covered as standard into seven further bands. If you do not see your chosen activity, do not worry, we may cover it, but you must contact us so we can discuss the activity and what, if any, additional premium is necessary. (All of the activities are covered on a non-professional and non-competitive basis, unless otherwise stated). Any claims which arise whilst undertaking any of these activities for any purpose other than leisure (examples of non-leisure purposes include professional / semi-professional / paid / sponsored racing, timed events – unless otherwise specified, professional, display events, photo shoots, etc...) will not be covered under this policy. Safety guidelines provided from a professional event company or organiser must be followed. Failure to do so will invalidate a claim. If you are unsure please do not hesitate to contact Barrhead Travel and we can discuss your individual requirements. We consider 'professional or competitive' to be activities/sports where you are either paid for participating in, receive any element of sponsorship, fees or prize money in excess of £200. *Please note those activities marked in italics and underlined do not have Personal Liability cover or Accidental Death and Disability cover.*

**Activity Pack 1 - Covered as standard** Aerobics, Amateur Athletic Field Events, Amateur Athletic Track Events, Angling/Fishing (freshwater), Animal Sanctuary (non big game), *Archery*, Badminton, Bamboo Rafting, Banana Boating, Bar Work, Baseball, Basketball, Billiards, Bird Watching, Board & Card Games, Body Boarding, Boules, Bowling, Bowls, *Bridge Swinging*, *Bungee Jumping*, Camel/Elephant Riding/Trekking (UK booked), Camping, *Canoeing/Kayaking (White Water Grades 1-3)*, Caravanning, *Catamaran Sailing (In-shore)*, *Clay Pigeon Shooting*, Cricket, Croquet, Cross Country Running, Curling, Cycle Touring/Leisure Biking (up to 1,000m), Dancing, Darts, Disc Golf, Diving (Indoor up to 5m), Dragon Boat Racing, Fencing, Fives, Flag Football, *Flying as passenger (private/small aircraft/helicopter)*, Football/Soccer – Practice and Training, Frisbee (recreational), Golf, Handball - Practice and Training, Highland games, Horse Riding (No Jumping), *Hot Air Ballooning*, Indoor Skating (not ice), *Jet Boating*, *Jet Skiing*, Kiting, Korfball, Laser Tag, Low Ropes, Marathons, Mini-Golf, Model Flying, Model sports, Mountain Biking (up to 1,000m), Netball, Orienteering, Petanque, Peteca, Pigeon Racing, Pony Trekking, Pool, Quoits, Rackets, Racquetball, *Rafting (White Water Grades 1-3)*, Re-Enactment, *Rifle Range*, Ringos, River Punting, Roller Blading/Skating (not ice)/Skate Boarding/Scooters (non motorised), Rounders, *Rowing (inshore - recreational)*, Safari (UK organised), Safari Trekking (UK organised), Sailing/Yachting (recreational - inshore), *Scuba Diving (not solo, up to maximum 30m)*, Segway (supervised, non-competitive), Snorkelling (inside marked areas and / or with lifeguard present), Softball, Squash, Stoolball, Swimming (inside marked areas and / or with lifeguard present), Swimming off a boat (with a qualified supervisor in attendance – i.e. a lifeguard), Swimming with Dolphins (inside marked areas and / or with lifeguard present), Sydney Harbour Bridge Climbing (Professional organised and supervised), Table Tennis, Ten Pin Bowling, Tennis, Theme Parks, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 1,000m, *Tubing*, Tug of War, Unicycle riding, Volleyball, Water Parks, Whale Watching (professionally organised), Yachting (Inshore – crewing), Yoga

**Activity Pack 2 - Additional Premium required (in addition to the activities listed under Pack 1)**, Abseiling (Indoor/Outdoor climbing wall up to 25m), Adventure Racing (up to 6 hours), *Airsoft*, American Football - Training (Organised and with Safety Equipment), Angling/Fishing (Sea), Assault Courses (No High Ropes), Camel/Elephant Riding/Trekking (non-UK booked), Climbing (Indoor/Outdoor climbing wall up to 25m), Diving (Indoor up to 10m), Dry Slope Skiing, Falconry, Fell Running (up to 2,000m), *Fly boarding*, Football/Soccer - Organised Amateur Match, Frisbee (Ultimate Frisbee), Gaelic Football (Training), Gorilla Trekking (Booked pre-trip – requires appropriate trekking altitude pack), Gymnastics, Handball (Organised Amateur Match), Hockey (Field – Organised Amateur Match), Ice Skating, Iron Man, Judo (Organised Training), Karate (Organised Training), Kendo (Organised Training), Lacrosse, Martial Arts (Organised Training), Mountain Biking (up to 2,000m), *Paint Balling*, *Parasailing*, *Parascending (Over water)*, Rap Running/Jumping (Indoor/Outdoor climbing wall up to 25m), Rugby (Training), Safari (non UK booked), Safari Trekking (non UK booked), Sand Yachting, *Sea Canoeing/Kayaking (inshore)*, *Shark Diving/Swimming (Cage)*, Shinty, Street Hockey, Surf life-saving (organised competition), *Surfing*, Tough Mudder, Trampoline, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering (in group) all up to 2,000m, Triathlon, War Games/Paint Balling, Water Polo, *Water Skiing (No Jumping)*, Weight Lifting, *Windsurfing/Boardsailing/Sailboarding*, Wrestling (Organised Training), Zip Lining / Zip Trekking (booked pre-trip – requires appropriate trekking altitude pack).

**Activity Pack 3 - Additional Premium required (in addition to the activities listed under Pack 1 & 2) – Included upon payment of winter sports premium.** Adventure Racing (up to 12 hours), American Football Amateur Match - (Organised & with Safety Equipment), Animal Sanctuary (Big Game), Biathlon, Big Foot Skiing, Blade Skating, Breathing Observation Bubble (BOB), *Canoeing/Kayaking (White Water Grade 4)*, Canyoning, *Cat Skiing*, Equestrian, *Flying (Crew/Pilot)*, *Flying Helicopter (Pilot)*, Gaelic Football (Amateur Match), Glacier Walking, *Gliding (non-competitive)*, *Go Karting*, Gorge Walking (with ropes), Gorilla Trekking (booked during trip – requires appropriate trekking altitude pack), Harness Racing, Hockey (Ice) With Full Body Protection, Horse Jumping (no Polo, no Hunting), Horse Riding (Eventing), Husky Dog Sledding, Hydro Zorbing, Ice Fishing, Kick Sledding, Land Skiing, Langlauf, Modern Pentathlon, Mono-Skiing, Mountain Boarding, Octopush, *Off Road Motorcycling (up to 250cc)*, Off-piste skiing/snowboarding (with guide), Passenger Sledge, *Power Boating (inshore)*, Power lifting, *Quad Bikes (Providing you wear a helmet)*, *Rafting (White Water Grade 4)*, *River Tubing*, Rodeo, Roller Derby (Safety equipment must be worn), Roller Hockey, Rugby (Amateur Match), Sand Boarding, *Sand Dune Surfing/Skiing*, Ski Boarding, Ski Bobbing, Ski Dooing, Skiing, Skiing – Nordic/Cross Country, Sledging/Tobogganing, Sleigh riding (Reindeer, Horses or Dogs), Snorkelling – outside marked areas and / or without lifeguard present, Snow Biking, *Snow Mobile/Ski Dooos*, Snow Parascending, Snow Scooting, Snow Shoe Walking, Snow Tubing, *Snowcat Driving*, *Speed Sailing (in shore)*, Speed Skating, Speed Trials/Time Trials (Organised, not public roads), Summer Tobogganing, Swimming (outside marked areas and / or without lifeguard present), Swimming off of a boat (Unsupervised and / or no lifeguard), Swimming with Dolphins – outside marked areas and / or without lifeguard present, Telemarking, Tree Top Canopy Walking, *Under 17 Driving (not public roads)*, Zip Lining / Zip Trekking (booked during trip – requires appropriate trekking altitude pack), Zorb Football.

**Activity Pack 4 - Additional Premium required (in addition to the activities listed under Pack 1-3)** ..Blowcarting/Land Yachting/Kite Buggy, Boxing Training (Head Guard must be worn), *Devil Karting*, Dirt Boarding, Fell Running (up to 3,000m), Gorge Walking (no ropes), High Diving – indoor / outdoor swimming pool only, Jousting, Kite-Boarding/Surfing, *Motorised Buggying*, Mountain Biking (up to 3,000m), *Paragliding*, *Paramotoring*, *Parascending (over land)*, *Roller Skating (24 hour relay)*, Ski Biking, Ski Blading /Snow Blading, Skiing – Snowcat, *Snow Karting*, *Snow Surfing*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 3,000m) Wake Boarding, *Water Skiing (Jumping)*.

**Activity Pack 5 - Additional Premium required (in addition to the activities listed under Pack 1-4)** Abseiling (outdoor above 25m), Caving/Pot Holing, Climbing (Rock & Ice – Harnessed up to 4,000m), Fell Running (up to 4,000m), Heli-skiing, Hurling, Hydrospeeding, Ice Go Carting, Ice Windsurfing, Mountain Biking (up to 4,000m), Polo, Polo cross, Rap Running/Jumping (Outdoor above 25m), *River Buggyng*, Skeleton, Ski Mountaineering (up to 4,000m), Ski Randonee, Ski Run / Walking (up to 4,000m), Ski Touring (up to 4,000m), Ski Joering, Skiing – Freestyle, Skiing – Glacier, Snow Kiting, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (up to 4,000m), Via Ferratta, *Wind Tunnel Flying/Indoor Sky Diving*, Zorbing/Sphering.

**Activity Pack 6 - Additional Premium required (in addition to the activities listed under Pack 1-5)** Adventure Racing (up to 24 hours), Assault Courses including High Ropes and Harnessed, *Black Water Rafting*, Bull Riding, *Canoeing/Kayaking (White Water Grade 5)*, Cave Diving, Cave Tubing, Cycling Racing, Cyclo Cross, Freestyle Skateboarding, *Gliding (competition)*, Hang Gliding, *Micro Lighting*, *Motocross*, *Motor Racing/Rallies/Competitions (amateur)*, Off-Piste Skiing/Snowboarding (Without a Guide), *Parapenting/Paraponting*, *Power Boating (off shore)*, *Power Gliding*, Power Kiting, *Rafting (White Water Grade 5)*, *Scuba Diving (not solo - to 40m)*, *Ski Flying*, Slack-Lining, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering - in group (Inca - Trail), Wicker Basket Tobogganing.

**Activity Pack 7 - Additional Premium required (in addition to the activities listed under Pack 1-6)** Adventure Racing (up to 36 hours), BMX Freestyle & Racing, Climbing (Rock & Ice – Harnessed up to 5,000m), Downhill Mountain Biking, Fell Running (up to 5,000m), Kloofing, Mountain Biking (up to 5,000m), Scuba Diving (Solo) – up to 40m, Ski Mountaineering (up to 5,000m), Ski Run / Walking (up to 5,000m), Ski Touring (up to 5,000m), Solo Climbing/Mountaineering (up to 5,000m), *Tandem Skydive (maximum of 2 jumps per trip)*, Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 5,000m).

**Activity Pack 8 - Additional Premium required (in addition to the activities listed under Pack 1-7)** Adventure Racing (up to 48 hours), *Airboarding*, Alligator Wrestling, Bobsleigh, Bouldering, Boxing – Amateur Fight (Head Guard must be worn), Bull Running, Climbing (Rock & Ice – Harnessed up to 6,000m), Coastering, *Drag Racing*, Fell Running (up to 6,000m), Free Diving, Ice Diving, Ice Holing, Ice Marathon, *Ice Speedway*, Judo (competition), Karate (competition), Kendo (competition), Luge/ Bobsleigh, Martial Arts (competition), Mixed Gas Diving, Mountain Biking (up to 6,000m), *Parachuting*, *Rowing (Off-shore Recreational)*, *Sailing/Yachting (Off-shore recreational)*, Ski Acrobatics, Ski Jumping, Ski Mountaineering (up to 6,000m), Ski Racing, Ski Run / Walking (up to 6,000m), Ski Stunting, Ski Touring (up to 6,000m), Skiing – Para, *Solo Sky Diving (maximum of 1 jump per trip)*, *Sky Jumping*, *Sky Surfing*, Tree Top Canopy Walking (set up), Trekking/Mountain Walking/Hiking/Rambling/Mountaineering- in group (up to 6,000m), Wrestling (Amateur competition), *Yachting (racing/crewing) - outside territorial waters (offshore)*.

## If you need to claim

We have appointed the Claims Department to look after your claim. If you require a claim form please download it on the internet at: [www.policyholderclaims.co.uk](http://www.policyholderclaims.co.uk) Alternatively please advise the section of the insurance on which you want to claim and master policy number and policy reference to: The Claims Department, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY. Tel: 0203 829 6713

### You need to:

- produce your insurance validation documentation confirming you are insured before a claim is admitted
- give us full details in writing of any incident that may result in a claim under any section of the policy at the earliest possible time.
- provide all necessary information and assistance we may require at your own expense (including, where necessary, medical certification and details of your National Health number, or equivalent, and Private Health Insurance).

- pass any and all correspondence relating to outstanding medical bills to us with your claim form, or if received afterwards, send them on to us quoting your claim reference number.
- pass on to us immediately every writ, summons, legal process or other communication in connection with the claim.
- provide full details of any House Contents and All Risks insurance policies you may have.
- ensure that all claims are notified within 3 months of the incident occurring.
- not abandon any property to us or the claims office.
- not admit liability for any event or offering to make any payment without our prior written consent.

### We can:

- make your policy void where a false declaration is made or any claim is found to be fraudulent.
- take over and deal with, in your name, the defence/settlement of any claim made under the policy.
- subrogate against the responsible party and take proceedings in your name, but at our expense, to recover for our benefit the amount of any payment made under the policy.
- obtain information from your medical records (with your permission) for the purpose of dealing with any medical claims. No personal information will be disclosed to any outside person or organisation without your prior approval.
- only make claims payments by electronic BACS transfer, unless otherwise agreed by us.
- we will pay a maximum of £80 for medical records / completion of a medical certificate.

- cancel all benefits provided by this policy without refund of premium when a payment has been made for cancellation or curtailment of the trip.
- not make any payment for any event that is covered by another insurance policy.
- only pay a proportionate amount of the claim where there is other insurance in force covering the same risk and to require details of such other insurance.
- settle all claims under the law of the country that you live in within the United Kingdom or the Channel Islands unless we agree otherwise with you.
- submit any disputes arising out of this contract to the exclusive jurisdiction of the courts of the country that you live in within the United Kingdom or the Channel Islands.

## DATA PROTECTION ACT - PERSONAL INFORMATION

**How White Horse Insurance Ireland dac collects data:** White Horse Insurance Ireland dac holds your personal information in accordance with all applicable data protection laws. To administer your policy, White Horse Insurance Ireland dac will collect and use information about you provided by you and this notice applies to anyone who is insured under this insurance policy and whose personal information may be processed for the provision of insurance and related services. Personal information may be used by us for the purposes of administering your policy; including decision making on provision of insurance cover, underwriting, processing and claims handling. We may also use your personal information for other related matters such as customer service, analysis, complaints handling and the detection and prevention of crime. The information you have supplied may be passed to other insurers and reinsurers for underwriting and claims purposes or to other third party service providers used by us in fulfilling your insurance contract. We may send your personal information in confidence to other companies who provide services to us for processing and storage. This may mean sending information to countries outside of the United Kingdom, European Union or European Economic Area that may not have the same levels of privacy legislation as in the United Kingdom, European Union or European Economic Area. When we do this we will ensure that we transfer the data securely and accordingly to regulatory requirements. By buying this insurance policy, you agree to us using your personal information in this way. You have various rights in relation to personal information that is held by us, including the right to request access to your personal information, the right to correct inaccurate personal information or the right to request the deletion or suppression of personal information where this is not restricted by any conflicting legitimate interest. This notice explains certain aspects of how we use your information and what rights you have in relation to your personal information. However, you can obtain more information about how we use your data by reviewing our full Privacy Policy. Our Privacy Policy is available on our website [www.whitehorseinsurance.eu](http://www.whitehorseinsurance.eu)

## Your right to complain

**If your complaint is regarding the selling of your policies you should contact:** ROCK Insurance Group, 135 High Street, Crawley, West Sussex RH10 1DQ, email [admin@rockinsurance.com](mailto:admin@rockinsurance.com) or call 0300 091 3768

**Or if you would like to complain about the outcome of your claim, or assistance provided, please forward details of your complaint in the first instance as follows:**

- Customer Insights Manager, White Horse Insurance Ireland dac, 1 Tower View, Kings Hill, West Malling, Kent, ME19 4UY, call on 0203 829 6604 or email [complaints@policyholderclaims.co.uk](mailto:complaints@policyholderclaims.co.uk) who will review the claims office decision.

**If you are still not satisfied with the outcome you may:**

- Ask the Financial Ombudsman Service (FOS) to review your case. Their address is Exchange Tower, Harbour Exchange Square, London, E14 9SR. Their telephone advice line is 0800 023 4567 if calling from a landline or 0300 123 9123 if calling from a mobile, or visit [www.fos.org.uk](http://www.fos.org.uk)

White Horse Insurance Ireland dac is registered in Ireland No. 306045. White Horse Insurance Ireland dac's Registered Office is First Floor, Rineanna House, Shannon Free Zone, Shannon, County Clare, Republic of Ireland. White Horse Insurance Ireland dac is authorised and regulated by the Central Bank of Ireland. Deemed authorised by the Prudential Regulation Authority and subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those for firms based in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FNR is 203320.

## OPTIONAL GADGET COVER UPGRADE

### INSURANCE POLICY - TERMS AND CONDITIONS

You can only purchase this upgrade if you are resident in the United Kingdom. If you have purchased Essential, Super or Super Plus cover and have purchased a Single Trip policy, Gadget cover is included if you have paid the appropriate additional premium for the period of insurance up to a maximum of 90 days.

If you have purchased Essential, Super or Super Plus cover and have Purchased an Annual Multi-trip policy, you are covered when taking part in a holiday for up to 31 days during the period of insurance when you have paid the appropriate additional premium. Please note that the Excess Waiver upgrade ONLY relates to the travel policy. This cannot be applied to the Gadget insurance upgrade.

This Gadget Insurance is arranged by Rock Insurance Services Limited & underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited. Watford Insurance Company Europe Limited is a Gibraltar based insurance company with its registered office at; P O Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register <https://register.fca.org.uk/>.

Watford Insurance Company Europe Limited is authorised and regulated by the Gibraltar Financial Services Commission under incorporation number 112869. This can be checked by visiting the Gibraltar FSC website at <https://www.fsc.gi/>.

As an insurance company authorised in Gibraltar, Watford Insurance Company Europe Limited is permitted under the Financial Services and Markets Act 2000 (Gibraltar) Order 2001 to conduct business in the United Kingdom under FCA reference 714197. You can check this by visiting the Financial Services Register on the FCA website at <https://register.fca.org.uk/>.

Details about the extent of its regulation by the Financial Conduct Authority are available on request.

The administrator is Rock Insurance Services Limited. They will help you with any questions you may have and help you with any changes you need to make to your insurance. Please also contact them if any details in your certificate of insurance are incorrect and they will arrange for a corrected insurance certificate to be issued to you. You can contact them at:

Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ, 0800 091 2832, [admin@gadgetbuddy.com](mailto:admin@gadgetbuddy.com).

### CERTIFICATION OF COVER

Your policy combined with your certificate of insurance certifies that insurance has been effected between you and us. Please take time to read your policy documents in full to make sure you understand the cover provided.

In return for the payment of your premium we will provide the insurance cover detailed in your policy schedule and this policy document, subject to the terms and conditions, and exclusions shown in this document for all claims occurring during the period of insurance.

Your policy is valid for the period of insurance as shown on your policy schedule.

Please refer to the policy documents provided to you when the policy was purchased or amended, for details of the type and level of cover your policy provides.

### INTRODUCTION

You purchased this optional Gadget cover at the same time you purchased your Travel Insurance Policy. Optional Gadget cover provides cover for your electronic equipment against theft, accidental damage and breakdown when you are on a holiday that is covered by your Travel Insurance Policy.

When you purchased your Gadget Insurance you selected the level of cover suitable for you. Your level of cover will be confirmed in your insurance certificate. Please ensure you keep your insurance certificate together with this policy in a safe place.

### WHERE AND WHEN COVER APPLIES

#### Period of this Policy

The period of this Policy will be the same as the period of your Travel Insurance Policy and is shown in your insurance certificate.

#### Operative time and geographical area

The protection under your Gadget Insurance starts and ends at the same time and applies in the same geographical areas as your Travel Insurance Policy and only when you are on a holiday.

### YOUR RESPONSIBILITY

You must take reasonable care to provide accurate and complete answers to all the questions you are asked when you take out, make changes to, or renew this policy.

You must notify your administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your administrator of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim, we may charge you an additional premium, we may not pay any claim in full or your policy could be invalid.

#### Changes that may affect your cover

You must tell us as soon as possible about any changes to the information you provided when you purchased or renewed this policy, for example a change of phone or laptop.

This is not an exhaustive list and any changes you tell us about may affect your cover or result in a change to your premium. If you are unsure whether a change may affect your cover, please contact your administrator.

### DEFINITIONS

The following words shall have the meanings given below wherever they appear in bold:

**Accessories:** Chargers, carrying cases, headphones and hands-free mounting kits, USB cables but excluding a SIM Card that were supplied with your electronic equipment.

**Accidental Damage:** The unintentional and unforeseen failure, breakage or destruction of your electronic equipment, with visible evidence of an external force being applied and which results in the electronic equipment being unusable.

**Breakdown:** The failure of any electrical or mechanical component in your electronic equipment due to a sudden and unforeseen fault, which causes your electronic equipment to stop working in the way the manufacturer intended and which requires repair or replacement before the electronic equipment can be used again.

**Commencement Date:** The date your cover begins with us, as detailed in your insurance certificate.

**Cosmetic Damage:** Any damage which is non-structural, including but not limited to scratches, dents and marks, which does not affect the usage of the electronic equipment.

**Electronic Data:** Means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

**Electronic Equipment:** The item or items purchased and owned by you, as new and in full working order, from a UK VAT registered company and for which you hold proof of purchase, and that is insured by us as detailed in your insurance certificate.

**End date:** The date that all cover under your policy will cease being the date on your insurance certificate. or the date you return home.

**Excess:** The amount you will be required to pay towards each claim you make under this policy.

**Holiday:** A journey which commences when you leave your home for an overseas destination and ends when you return home. This must not exceed the maximum duration for an individual trip as shown on your insurance certificate.

**Home:** Your usual place of residence in the UK, Channel Islands or Isle of Man.

**Immediate Family:** Your husband, wife, civil partner, partner, children or parents, who permanently live in your home.

**Period of Insurance:** The period of time between the commencement date and the end date which is shown on your insurance certificate and that the policy will be in force for. Cover under this policy only applies when you are on your holiday.

**Proof of Purchase:** An original receipt and any other documentation required to prove your electronic equipment was purchased from a UK VAT registered company and that it is owned by you - including the date of purchase, make, model, serial and IMEI number of your electronic equipment, where applicable.

**Replacement Item(s):** An identical item of electronic equipment of the same age and condition. or if not available, one of comparable specification or the equivalent value taking into account the age and condition of the original item of electronic equipment. Replacement items will only be delivered to a UK address of your choice you will need to arrange onward shipment to your destination choice.

**Theft:** The unauthorised dishonest appropriation or attempted appropriation of the insured electronic equipment, by another person with the intention of permanently depriving you of it.

**UK:** England, Scotland, Wales, Isle of Man and Northern Ireland.

**Unattended:** Not visible to you and not within your arms' length reach. We will not pay any claims for property left unattended in publicly accessible places. you must act as though you are not insured.

**Unauthorised Calls, Texts or Data Use:** Any calls, texts or data use made from your electronic equipment after the time that it was stolen, to the time that it was blacklisted by your airtime provider.

**We, Us, Our, Insurer:** UK General Insurance Limited on behalf of Great Lakes Insurance SE.

**You, Your:** The insured person, who owns the specified electronic equipment as stated on your insurance certificate.

**What is covered:**

In return for your premium payment we will insure your electronic equipment for the period of insurance as stated on your insurance certificate, subject to the terms and conditions in this document and any variations and amendments which have been confirmed in writing by us. Please read your policy carefully to ensure you understand the cover we are providing you and that you comply with our terms and conditions.

## BASIS OF COVER

### A. Accidental Damage

We will pay up to the amount shown in the Summary of Cover table for the costs of repairing your electronic equipment as a result of accidental damage. If we are unable to economically repair your electronic equipment then, at our discretion, a Replacement Item will be provided by us.

In addition to claims excluded under the "What is Not Covered" section, we will not pay for accidental damage caused by:

1. deliberate damage or neglect of the electronic equipment;
2. failure on your part to follow the manufacturer's instructions;
3. inspection, maintenance, routine servicing or cleaning.

### B. Theft

We will pay up to the amount shown in the Summary of Cover table to replace your electronic equipment with a Replacement Item if it is stolen. Where only part or parts of your electronic equipment have been stolen, we will only replace for that part or parts.

In addition to claims excluded under the "What is Not Covered" section, we will not pay for theft:

1. where the theft has occurred from any motor vehicle where you or someone acting on your behalf is not in the vehicle, unless the electronic equipment has been concealed in a locked boot, locked glove compartment or other locked internal compartment and all the vehicle's windows and doors were closed and locked and all security systems had been activated;
2. from any premises, building, land or vehicle unless force, resulting in damage to the building, premises or vehicle was used to gain entry or exit;
3. where the electronic equipment has been removed from your control or the control of a member of your immediate family unless it was not left unattended;
4. where the electronic equipment has been left unattended when it is away from your home;
5. where all precautions have not been taken.
6. If you do not report the theft of your electronic equipment to the Police within 48 hours of discovering it and do not obtain a written policy report.

### C. Breakdown

If a breakdown of your electronic equipment occurs outside of the manufacturer's guarantee or warranty period we will pay up to the amount shown in the Summary of Cover table for the repair costs. If we are unable to economically repair your electronic equipment then, at our discretion, a Replacement Item will be provided by us.

We will not pay for any breakdown claims excluded under the "What is Not Covered" section.

### D. Liquid Damage

We will pay up to the amount shown in the Summary of Cover table to repair or provide a Replacement Item for your electronic equipment if it is damaged as a result of accidentally coming into contact with any liquid.

We will not pay for any liquid damage claims excluded under the "What is Not Covered" section.

### E. Unauthorised Calls, Texts or Data Use

Where your item of electronic equipment is a device where you are charged for Unauthorised Calls, Texts or Data Use and it is lost or stolen, we will refund the cost of any calls, texts or data used after the time it was lost or stolen to the time it was blacklisted by your airtime provider. This is subject to you providing an itemised bill. The maximum we will pay for any one occurrence is £100.

In addition to claims excluded under the "What is Not Covered" section, we will not pay for:

1. any Unauthorised Calls, Texts or Data Use where the theft has not been reported to your airtime provider within 12 hours of the theft occurring.

## REPLACEMENT CONDITION

Where we are able to provide a replacement, this is not on a 'new for old' basis. Cover is limited to one replacement per period of insurance per item, up to the amount specified in your insurance certificate. If your electronic equipment cannot be replaced with an identical item of electronic equipment of the same age and condition, we will replace it with one of comparable specification or the equivalent value taking into account the age and condition of the original item of electronic equipment subject to the following depreciation scale:

10% over two years old and less than three years old

20% over three years old and less than four years old

30% over four years old and less than five years old

40% over five years old and less than six years old.

### What is not covered:

- Repairs or any other costs for:
  - cleaning, inspection, routine servicing or maintenance;
  - Loss or damage arising from a manufacturer's defect or recall of the electronic equipment;
  - replacement of or adjustment to fittings, control knobs or buttons, batteries or aerials;
  - any repairs carried out without prior authorisation from us;
  - wear and tear to the electronic equipment and/or gradual deterioration of performance;
  - Cosmetic damage.
- Any claim if the serial number, IMEI (international mobile equipment identity) or simgate has been tampered with in any way.
- Any claim made, or any event causing the need for a claim to be made, which occurred prior to the commencement date of the period of insurance.
- Any claim for a mobile phone or iPhone which has not been used for its core purpose since the inception of your policy, or since it was added to your policy, as verified by your airtime provider.
- Any claim arising whilst you are not on holiday.
- Any repair or replacement if a SIM card registered to you was not in the insured mobile phone or electronic equipment at the time of the accidental damage, theft, breakdown, or liquid damage.
- Any expense incurred arising from not being able to use the electronic equipment, or any costs other than the repair or replacement costs of the electronic equipment.
- Accidental damage, theft, breakdown or liquid damage to accessories of any kind.
- Any breakdown arising from the failure of any electrical or computer equipment, software, micro-controller, microchip, Accessories or associated equipment to correctly recognise and process any calendar date or time.
- Reconnection costs or subscription fees of any kind.
- Costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
- Items purchased from an on-line auction site unless from a UK VAT registered company.
- Any costs for loss or damage to information or data or software contained in or stored on the electronic equipment whether arising as a result of a claim paid by this insurance or otherwise.
- Any other costs that arise directly or indirectly from the event which led to your claim unless specifically stated in this policy.
- Liability of whatsoever nature arising from ownership or use of the electronic equipment, including any illness or injury resulting from it.
- Value Added Tax (VAT) where you are registered with HM Revenue & Customs for VAT.
- Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.

- Any direct or indirect consequence of terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation.
- Any direct or indirect consequence of:
  - Irradiation, or contamination by nuclear material; or
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
- Claims arising from damage or destruction directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
- Claims for any electronic equipment used in connection with your profession or trade.
- Any electronic equipment more specifically insured elsewhere.
- Any claim if you are travelling to a country where the Foreign, Commonwealth and Development Office (FCDO) have advised against all but essential travel. You can check the FCDO travel advice at [www.gov.uk/government/organisations/foreign-commonwealth-office](http://www.gov.uk/government/organisations/foreign-commonwealth-office)
- Any consequence, howsoever caused, including but not limited to Computer Virus of Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.
 

For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
- Any actual or alleged loss, damage, liability, injury, sickness, cost or expense, regardless of any other cause contributing concurrently or in any sequence, in any way caused by or resulting directly or indirectly:
  - Infectious or contagious disease;
  - any fear or threat of (a) above; or
  - any action taken to minimise or prevent the impact of (a) above.
  - Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species to another person, animal or species by any means.
- Anyone that is not a resident of the UK and has not been living permanently in the UK six months prior to the purchase of this policy.
- Any loss or damage which occurred prior to the commencement of this insurance.

#### POLICY CONDITIONS AND LIMITATIONS

- Cover is limited to one claim per insured peril (Sections A, B, C, D and E) during any single period of insurance. Cover is limited to one replacement per period of insurance per item, up to the amount specified in the Summary of Cover table.
- Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.
- This insurance only covers electronic equipment purchased in the UK, the Isle of Man. Cover includes the use of the electronic equipment for the period and destination shown on your insurance certificate. Any repairs or replacements must be carried out in the UK by repairers or retailers approved by us.
- The electronic equipment must be less than 6 years old (except for laptops which must be less than 15 months old) at the commencement date of the insurance, with valid proof of purchase. All items must have been purchased as new from a VAT registered company and must be in full working order at the commencement date of this policy.

- You must take reasonable care to:
  - supply accurate and complete answers to all the questions Rock Insurance Services may ask as part of Your application for cover under the policy
  - to make sure that all information supplied as part of Your application for cover is true and correct
  - tell Rock Insurance Services of any changes to the answers You have given as soon as possible. You must take reasonable care to provide information that is accurate and complete answers to the questions Rock Insurance Services ask when You take out, make changes to and renew Your policy. If any information You provide is not accurate and complete, this may mean Your policy is invalid and that it does not operate in the event of a claim or We may not pay any claim in full. If You become aware that information You have given Rock Insurance Services is inaccurate or has changed, You must inform them as soon as possible.
- of the act may mean that your policy is invalid and that it does not operate in the event of a claim.
- You must provide us with any receipts, proof of purchase or documents to support your claim as requested. All proof of purchase must include the make and model of the electronic equipment and must be in your name. If we do not receive the documents we have requested from you or if any documents submitted by you are not acceptable to us, it may delay your claim or we may decline to pay your claim.
- You must take all precautions to prevent any damage to your electronic equipment.
- If electronic equipment is damaged whilst in the custody of a carrier (i.e. airline, railway, shipping company, bus company. etc), you must notify such carrier immediately and obtain a copy of their report.
- We will process your claim under the terms and conditions of this insurance based on the first reason notified to us for the claim. Please note that it may be necessary for us to contact your Airtime Provider in order to validate your claim.
- This cover is limited to one replacement per insured item per period of insurance.
- Cover for your electronic equipment applies to you as the person who purchased the policy and your immediate family.
- The benefits of this policy cannot be transferred to someone else or to any other electronic equipment without our written permission.

#### HOW TO CLAIM

##### You must:

1. Notify Trent - Services (Administration) Ltd as soon as possible after any incident likely to result in a claim under this insurance  
Trent - Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD Telephone: 01285 626020 Email: [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk)
2. Report the theft of your mobile phone within 12 hours of discovery of the occurrence of the theft, to your airtime provider and instruct them to blacklist your handset;
3. Report the theft of your electronic equipment to the police within 24 hours of discovery and obtain a crime reference number in relation to the theft of the item.
4. If we replace your electronic equipment the ownership of the damaged or lost item is transferred to us once you have received the Replacement Item we have supplied. If the electronic equipment you have claimed for is returned or found you must notify us and send it to us if we ask you to do so.

Before your claim can be approved, you must pay the excess. The excess for a laptop, iPhone, smart phone or tablet is £50; for all other items, please refer to the excess in the Summary of Cover table.

If the above terms are not adhered to, then your claim may not be paid or paid in full.

## CANCELLATION

This insurance is designed to cover most circumstances but you should be aware that not all eventualities are insured. Please read this document carefully. You have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents, if this is later. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.

If you wish to cancel the policy after 14 days no refund of premium will be payable.

We may at any time cancel any insurance policy by giving 14 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- a. non-payment of premium
- b. threatening and abusive behaviour
- c. failure to provide documents
- d. non-compliance with policy terms and conditions.
- e. a change in your circumstances means that we can no longer provide cover
- f. where we identify your involvement in, or association with, insurance fraud or financial crime
- g. where you have misrepresented or provided false information to the questions asked you when purchased, renewed or amended your policy

If we cancel your policy, we will provide a refund of your premiums less a charge for the cover already provided, unless the reason for cancellation relates to fraud, which is detailed below.

We reserve the right not to invite the renewal of your policy. In this event we will notify you in writing to let you know.

## COMPENSATION SCHEME

If Watford Insurance Company Europe Limited. cannot meet their obligations, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

## IMPORTANT NOTICE TO CUSTOMERS

If you or anyone acting for you makes a false or fraudulent claim, which includes but is not limited to;

- making a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sending us or anyone acting on our behalf a document, knowing the document to be forged or false;
- making a claim for any loss or damage you caused deliberately or
- acting dishonestly or exaggerating a claim

**We;**

- a. are not liable to pay the claim; and
- b. may recover from you any sums paid by us to you in respect of the claim; and
- c. may by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

If we exercise our right under (c) above, we shall not be liable to you in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to our liability under the insurance contract, such as the occurrence of a loss, the making of a claim, or the notification of a potential claim.

We will not return any of the premiums paid.

This information may also be shared with the police and other insurers for fraud prevention purposes.

## MAKING YOURSELF HEARD

We realise that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens we want to hear about it so we can try to put things right. If you have cause for complaint it is important you know we are committed to providing you with an exceptional level of service and customer care.

If you have a complaint regarding the sale of the policy, please contact:

Rock Insurance Services Limited, Griffin House, 135 High Street, Crawley, West Sussex, RH10 1DQ  
Telephone: 0800 091 2832 Email: [Admin@gadgetbuddy.com](mailto:Admin@gadgetbuddy.com)

If you have a complaint about the handling of a claim, please contact:

Trent - Services (Administration) Ltd, Trent House, Love Lane, Cirencester, Gloucestershire, GL7 1XD  
Telephone: 01285 626020 Email: [claims@trent-services.co.uk](mailto:claims@trent-services.co.uk)

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote your unique policy number from your schedule

Following our complaints procedure does not affect your legal rights as a consumer. For further information you can contact the Citizens Advice Bureau or Trading Standards.

Financial Ombudsman

If we have not completed our investigations into your complaint within 8 weeks of receiving your complaint or if you are not happy with our Final Response, you may ask the Financial Ombudsman Service (FOS) to look at your complaint. If you decide to contact them, you should do so within 6 months of receiving our Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The Financial Ombudsman Service,  
Exchange Tower, London E14 9SR

Tel: 0800 023 4567

Get in touch online: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

WATFORD INSURANCE COMPANY EUROPE LIMITED INFORMATION NOTICE

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.watfordre.com/privacy-policy/>

UK GENERAL INSURANCE LIMITED

We are UK General Insurance Limited, our data controller registration number, issued by the Information Commissioner's Officer, is Z7739575.

This information is relevant to anyone who uses our services, including policyholders, prospective policyholders, and any other individuals insured under a policy.

We are dedicated to being transparent about what we do with the information that we collect about you and we process your personal data in accordance with the relevant data protection legislation.

Why do we process your data?

The provision of your personal data is necessary for us to administer your insurance policy and meet our contractual requirements under the policy. You do not have to provide us with your personal data, but we may not be able to proceed appropriately or handle any claims if you decide not to do so.

What information do we collect about you?

Where you have purchased an insurance policy through one of our agents, you will be aware of the information that you gave to them when taking out the insurance. The agent will pass your information to us so that we can administer your insurance policy and fulfil our contract of insurance.

For specific types of insurance policies, for example when offering you a travel insurance policy, we may process some special categories of your personal data, such as information about your health.

We collect this data as we are required to use this information as part of your insurance quotation or insurance policy with us. We may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

We also process special categories of your personal data as it is in the substantial public interest and it is necessary: i) for administering your insurance policy; or ii) to prevent and detect an unlawful act (e.g. fraud).

Privacy Notice

You can get more information about this by viewing our full Privacy Notice online at <http://ukgeneral.com/privacy-notice> or request a copy by emailing us at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively, you can write to us at: Data Protection, UK General Insurance Limited, 3 Carrwood Park, Selby Road, Swillington Common, Leeds LS15 4LG

**OPTIONAL GADGET COVER SUMMARY OF BENEFITS**

| Level of Cover | Number of Gadgets Covered  | Total Replacement/Repair Value for all Gadgets | Excess    |
|----------------|--|--|-----------|
| 1. Level 1     | 3 gadgets<br>Single Article Limit<br>Single Article Limit for Laptop | £1,000<br>£1,000<br>£1,000                     | Up to £50 |
| 2. Level 2     | 5 gadgets<br>Single Article Limit<br>Single Article Limit for Laptop | £2,000<br>£1,000<br>£2,000                     | Up to £50 |
| 3. Level 3     | 7 gadgets<br>Single Article Limit<br>Single Article Limit for Laptop | £3,000<br>£1,000<br>£2,000                     | Up to £50 |